



# The Real Financial Impact of Bereavement Summary Report

October 2022



**Irish  
Hospice  
Foundation**

To die and grieve well wherever the place

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# Introduction

Bereavement is an experience that will affect most people in their lifetime – over 30,000 people die in Ireland each year. Approximately 10 people are significantly impacted by each death which means that 300,000 people are newly bereaved which equates to 800 people each day. Bereavement is an area that as a society we all need to engage with in order to understand the impact more.

The costs of bereavement are multidimensional, multifactorial and intertwined and include:

- Increased spending related to the costs of funerals
- Loss of income and earnings of the deceased
- Financial impacts on a person's health and wellbeing
- Impact on a person's employment circumstances

For some the impacts of bereavement are temporary, while for others they can be significant and impact on their ability and capacity to continue with daily life. The adverse economic impacts of bereavement are intertwined with the emotional impact of bereavement.

This summary report will present an overview of findings from two research reports examining the financial impacts of bereavement. The findings look at people's preparedness (or lack of) for immediate funeral costs as well as the longer-term impacts on household income, employment circumstances and psychological wellbeing.

Regardless of circumstances, bereavement and grief impact on individuals throughout their lives, but this impact is more significantly felt by some groups. This summary report will shine a light on the real cost of bereavement, an area that has been overlooked in the past.



# Overview of Research

Irish Hospice Foundation, supported by a grant from the Department of Social Protection, commissioned two studies to examine the economics of bereavement in Ireland.

## Quantitative study - The Economic Impacts of Bereavement in Ireland

The first study was a quantitative study of a nationally representative sample of 1,000 adults in Ireland on the economic costs of bereavement. This report also incorporated a literature review on the financial, employment, health and societal impacts of bereavement and a scoping review of relevant quantitative datasets.

It is important to note that although the findings from the literature review and the scoping of the datasets inform this summary report, in particular the recommendations; this summary focuses on presenting the findings from the national survey. You can read more about the findings from the literature review and the data sets in the full report on page 5.

### National Survey

In February 2021 Irish Hospice Foundation commissioned Europe Economics to conduct a survey of a nationally representative sample of 1,000 adults in Ireland on the economic costs of bereavement. The issue has not been widely researched in Ireland, but there is some international research examining these impacts.



To achieve a representative sample of Irish adults in the survey, quotas were applied for age and gender, region and household income. The survey included a set of questions that were asked of all respondents (n = 1,000). It also included a set of questions that were only asked of bereaved respondents, that is, respondents who indicated that they were bereaved in the last three years (n = 684). The number of bereaved respondents is also broken down further in the findings by their relevant experience of bereavement. It should be noted that results relating to these sub-samples may not be representative of the whole population of Irish adults as in some instances there is only a small number of cases included.

The survey looked at the immediate and direct financial impact of bereavement and the longer term effects on household costs, employment and psychological wellbeing. The findings from the survey presented in this report are the first of its kind in Ireland and have generated useful information on economic impacts of bereavement in Ireland.

A full copy of the report “*The Economic Impacts of Bereavement in Ireland*”, by Europe Economics, May 2021 is available here - <https://hospicefoundation.ie/europeeconomics>

## Qualitative study - The Economic Impacts of Bereavement in Ireland: An Exploratory Qualitative Study

To complement the quantitative findings a qualitative study was undertaken by University College Cork over the latter half of 2021. Individual interviews and focus groups were completed to gather data on the experiences of participants, comprised of both bereaved individuals and also professionals who support people who have been bereaved and may be economically impacted by bereavement.

### Individual interviews

1. Individual, semi-structured interviews were conducted online in October 2021, with individuals experiencing economic impacts owing to bereavement (n = 7). All participants were female, aged between 35 and 60 years of age. Most of the participants (86%) were in either part-time or full-time paid employment, the remaining individual worked full-time in the home. Participants lived in various locations across Ireland. Individual participants had lost either a child (at the perinatal stage and after birth), a spouse or a parent in the past three years.

## Focus groups

2. Focus group discussions (n = 4) were undertaken with professionals (n = 24) from a range of service providers including the Department of Social Protection, Money Advice and Budgeting Service (MABS), St Vincent de Paul, Citizens Information Services, Irish Hospice Foundation Hardship Fund, Irish Association of Funeral Directors, campaigning / advocacy groups in this area and the Irish Neonatal Healthcare Alliance or through links with Irish Hospice Foundation.

A full copy of the report “*The Economic Impacts of Bereavement in Ireland: An Exploratory Qualitative Study*”, by University College Cork, February 2022 is available here - <https://hospicefoundation.ie/wp-content/uploads/2022/11/The-Economic-Impacts-of-Bereavement-in-Ireland-An-Exploratory-Qualitative-Study-UCC-February-2022.pdf>

### **Please note:**

A number of quotes from the individual interviews and focus groups are used throughout this report. Throughout the summary report they are identified as either an individual interview participant or as a member of a focus group comprised of professionals working in this area.

# What the Studies Tell Us About the Real Financial Impact of Bereavement

## The financial costs of not planning ahead

Not all deaths are expected but, for those which are, failure to plan ahead can amplify the inevitable costs of bereavement. Some 40% of the full survey sample (n = 1,000) had not planned ahead (Page 101, Europe Economics Report), and only 27% of this sample had put in place financial plans for their funeral (Page 103, Europe Economics Report).



A focus group member said,

“[It’s] an Irish thing, I think they don’t want to talk about death, so as a result there’s no planning or financial planning put in place for it either; then all of a sudden it happens [the person dies].”

(Page 17, University College Cork Report).

The qualitative study highlighted that the families of people who had planned for their funeral were more able than others to absorb the immediate costs associated with a bereavement. The focus group participants of professionals supporting bereaved people also noted that older people were more likely to plan for their funerals, including financial arrangements for the associated costs, using insurance policies or savings.

The focus group participants, who have experience of supporting individuals to manage the economic impacts of bereavement, detailed some of the practical issues that this lack of planning can cause:

- No access to bank accounts (until a death certificate is available).
- Problems in changing names on utility bills after a person's death.
- Lack of preparation for financial responsibility.
- The need for financial support to pay for the funeral costs.

# The immediate costs of bereavement: funerals and associated expenses

## Understanding funeral costs

Funeral rituals vary between traditions, religions and cultures, but in many the costs are significant: buying a grave, funeral directors' fees, gravediggers' fees, transport, flowers, print and stationery, officiators' fees, musicians, hospitality for mourners and headstones.


The national survey of 1,000 people revealed that only about 1 in 5 (22%) of the sample considered themselves to have a good knowledge of the costs of organising a funeral (Page 95, Europe Economics Report).

Honouring the person who died and ensuring that they “get a good send-off”, is seen as far more important than counting the cost. Furthermore, it was noted in the qualitative study that a lot of bereaved people are too traumatised and overwhelmed at the time of planning the funeral to associate financial cost with the choices they make.

A focus group member who works with a voluntary organisation said,

“[People] are in shock, they’re traumatised, they don’t know what kind of conversations they’re having with funeral directors and then they’re coming back into us with bills of ten, fifteen thousand, no idea where these expenses and costs came from and are completely overwhelmed.”

(Page 21, University College Cork Report).



It is important to note when considering funeral costs that in Ireland, like other countries such as the UK, official statistics are not available on the average cost of a funeral. In 2016 an Irish study was undertaken by An Post Insurance to examine the costs of a funeral in Ireland. This study did not include a survey of the adult population and relies solely on a survey of members of the Irish Funeral Directors' Association of which 84 of the 296 members responded to a telephone survey.

The survey by An Post (2016) found that funeral costs depend on location: they can vary between parts of a city, as well as between regions and between rural and urban areas. The An Post survey also found less variation between cities in costs for a cremation. These cost differentials make it harder to know whether some costs are excessive.

The national survey that was conducted for this report did not seek to quantify the actual costs of organising a funeral in Ireland, rather it sought to explore the public's understanding and experiences of funeral costs. Of the 1,000 people surveyed over half of the respondents expected a funeral to cost at least €5,000, taking everything into account, with €5,500 being the average estimated response (Page 96, Europe Economics Report).

### Getting advice from a funeral director

While the focus groups highlighted that most funeral directors take the means of clients into account, for example by not mentioning expensive discretionary services, not all operate a transparent fee structure.

Concerns about funeral costs and the variations that may apply were not raised as an issue in the qualitative interviews. However, it is important to note that when the national sample (n = 1,000) were asked in the survey if they agreed or disagreed with the statement that "*the costs associated with a funeral are generally fair and transparent*", 30% either disagreed or strongly disagreed. Also important to note that another 30% responded that they neither agreed or disagreed (Page 104, Europe Economics Report).




## The importance of “doing the right thing”

Most of those surveyed (84%) believed that no-one should get into debt to pay for a funeral, yet nearly as many (75%) felt there is a lot of pressure to provide a “decent funeral”. Almost 40% of all the survey participants believe that it is a family’s responsibility to be able to withstand any financial hardship resulting from the cost of a loved ones funeral. Over a quarter (28%) of the survey respondents said that they would prefer to take out a private loan, rather than seek assistance from Government or a charity (all noted on Page 104, Europe Economics Report).

The survey delved deeper into the experiences of those who were bereaved and involved in organising the funeral in the last three years (n = 346); 44% of these (153/346) reported experiencing difficulties or had struggled to pay for the funeral (Page 48, Europe Economics Report).

The main reasons that the respondents, who were involved in organising the funeral and had some difficulties affording the funeral (n = 153), gave for the difficulties were that they wanted to give the deceased person “a good send-off” (33%) or that they underestimated the costs involved (29%) (Page 49, Europe Economics Report).

In some traditions, religions and cultures funerals are seen as a tribute to how much the deceased person was loved and respected. The urge to fulfil the person’s wishes or to have a public declaration of love and loss may outweigh considerations of financial probity.



A focus group member said,

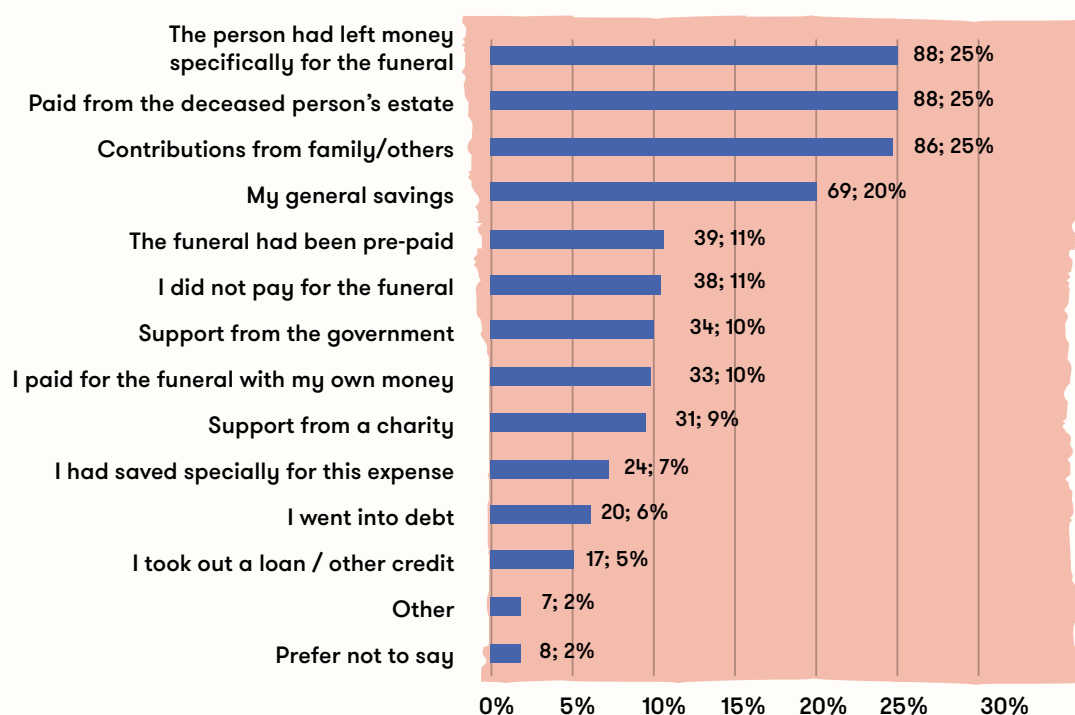
“It’s got that real importance to it that if you get yourself into debt well, at least ya got the send-off done ya know? I think that’s quite important for a lot of people irrespective of background and culture”

(Page 22, University College Cork Report).

## Where does the money come from?

Over 60% of bereaved people pay for funerals from the deceased person's estate or from money specifically earmarked by the deceased person for this purpose. One in ten people received government support and almost as many got help from a charity.

Figure 1: What funds did you, or your family, use for the funeral?



Base: All respondents who have experienced a bereavement in the last three years (684). Note: Respondents could select multiple responses. Source: *"The Economic Impacts of Bereavement in Ireland"*, page 47 of Europe Economics, May 2021.

It was noted by respondents in the qualitative study that when the money wasn't easily available, bereaved people used credit cards, went to moneylenders or used social networks, such as GoFundMe pages.





A focus group participant said,

“It varies, of course, but yeah, people can take on a lot of high interest debt in order to cover the immediate costs and then of course that chases them or follows them into longer term difficulty.”

(Page 25, University College Cork Report).





## Accessing financial support

Government supports are available to bereaved people in Ireland, but they are not well-known. In the full survey sample:

- Just over a third of participants were aware of the once-off Widowed or Surviving Civil Partner Grant.
- About the same number (34%) were aware of the Exceptional Needs Payment (see below).
- Almost half (47%) were aware of Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension (Page 51, Europe Economics Report).

Financial supports from the Society of St Vincent de Paul were also relatively unknown, with little more than 40% being aware that they could apply for an assessment of need related to their funeral and bereavement expenses. The level of knowledge about supports available from other Non-Governmental Organisations was even lower (Page 51, Europe Economics Report).

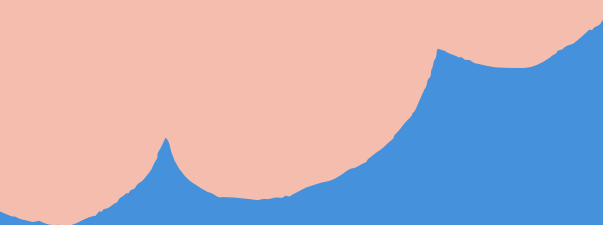
In the case of the Exceptional Needs Payment (ENP), administered by the Department of Social Protection, the qualitative study with focus groups and interview participants found that:

- Funeral expenses are a distinct category in the ENP, with a specific application procedure, but this tends to get lost in the broad title of “exceptional needs”.
- Clearer eligibility criteria, better explanation of the discretionary nature of means testing and simpler and more standardised information requirements would make the ENP easier to access, as would more and better signposting.

A focus group member said,

“Unfortunately, with a lot of these things if you're unaware of it you could end up never getting it, there's no one to tell ya about it.”

(Page 29, University College Cork Report).



Despite some of the difficulties bereaved people may experience accessing financial support, some individual interview participants highlighted the helpfulness of officials and professionals. Funeral directors and medical social workers were also praised for their helpfulness and empathy.

For example, an interview participant said,

“I knew my bills, I knew my debts, but the fact that I wasn’t going to have an income coming in.... The financial advising of MABS was so personal and so caring and so on my side.”

(Page 42, University College Cork Report).

## Who is most affected?

Bereavement is difficult and costly for everybody. The focus groups with the professionals, who support people who have been bereaved in the qualitative study, highlighted that some groups are more likely than others to experience hard times after bereavement.

They include:

- widowed pensioners, as the loss of a pension can impact the household income significantly
- full-time family carers who lose carers' benefits when the person they cared for dies
- families with young children who often have to adjust to loss of income as well as the increased financial and social pressures of parenting alone
- migrant communities, who may lack family support as well as limited knowledge of, trust in or entitlement to statutory social welfare supports.

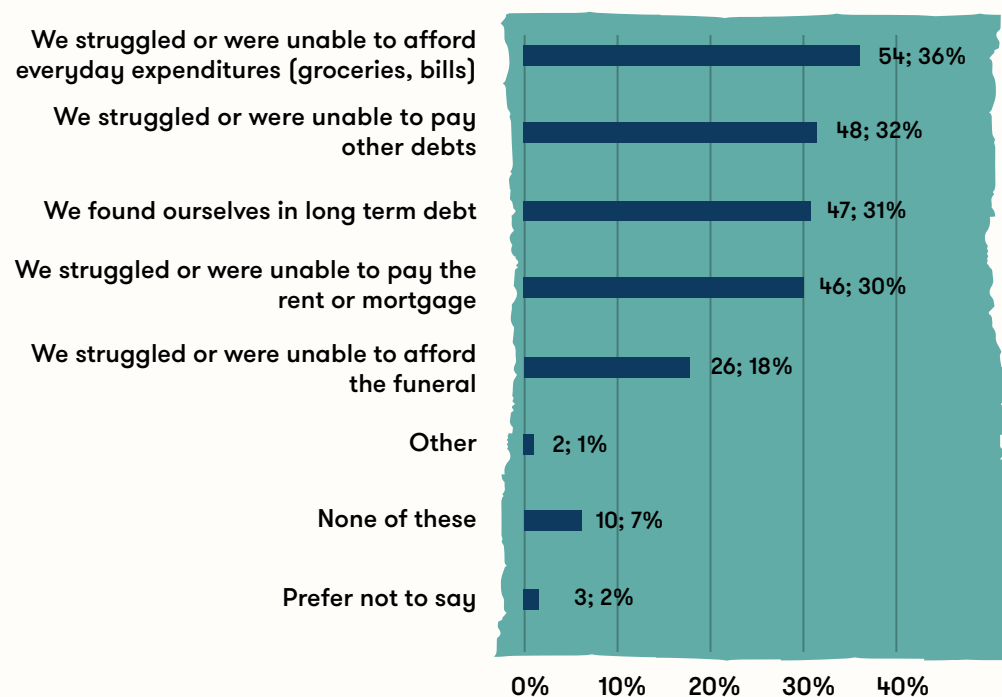
## Longer term costs of bereavement

Not all of the financial costs of bereavement are apparent in the days and weeks immediately after a death. Changes in household income, and the financial aspects of the impact of bereavement on employment and psychological wellbeing, may take some time to manifest, and can have long-lasting effects.

### Household costs

Of the survey participants who had experienced a bereavement ( $n = 684$ ), one in five ( $n = 151$ ) stated that they experienced financial challenges as a result of the death of their loved one (Page 54, Europe Economics Report). Of this sample who had experienced financial challenges ( $n = 151$ ) the most common difficulties included finding it hard to keep up with everyday expenditure, discovering long-term debt, struggling to pay debts, having to take unpaid leave from work and finding it hard to pay the rent or mortgage (Page 55, Europe Economics Report).

Figure 2: In which of the following ways were you financially affected.



Base: All respondents who have experienced other types of financial impact (151). Note: Respondents could select multiple responses. Source: *"The Economic Impacts of Bereavement in Ireland"*, page 55 of Europe Economics, May 2021.

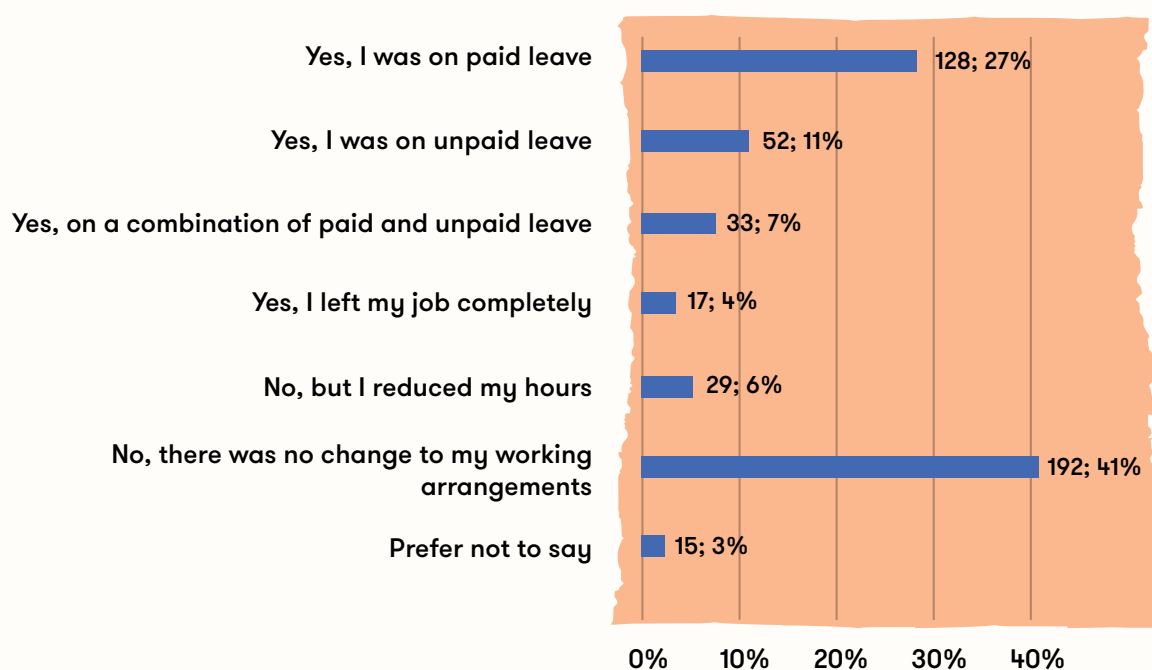
In the qualitative study these challenges were particularly clear when an employed spouse died. Bereaved families were faced with an immediate drop in household income without a commensurate reduction in expenses. The supportive role of professionals in this instance was much appreciated by those who accessed it.



## Employment

Over half (56%) of the survey participants who were in paid employment at the time of their loss (n = 466) made some change to their working arrangements following the bereavement. Most took paid or unpaid leave, or amended their working hours (Pages 56 and 57, Europe Economics Report).

**Figure 3: Did you stop working following the bereavement?**



Base: All respondents who were working at the time of their loss (466). Source: "The Economic Impacts of Bereavement in Ireland", page 56 of Europe Economics, May 2021.

The reasons given for changing work patterns by those respondents who changed their working arrangements following a bereavement (n = 259) included needing time to grieve (43%) and to care for their emotional/mental health (36%) (Page 58, Europe Economics Report). Just under 60% of these respondents made these changes for between one and three months, while nearly a third did so for more than three months, and this often had a negative effect on their earnings (Page 59, Europe Economics Report).

**56%**

(259/466)

Changed their working  
arrangements




In the qualitative study a focus group member who works with those who have been bereaved said,

“Tends to have longer reaching consequences in terms of their ability to regain what they were earning prior to the death ...and it affects not only their current earning potential but also their future earning potential and would impact on women disproportionately as opposed to men.”

(Page 32, University College Cork Report).





Bereavement can take a toll on work performance and attitudes. 67% of all the respondents in the survey (n = 1,000) said that they were aware of people who have struggled to perform or be productive in work after someone dies (Page 53, Europe Economics Report). Indeed, over half (56%) of those who returned to work following a bereavement (n = 259) experienced a negative impact, such as lack of motivation (36%), while 20% of this grouping felt that their employer was unsupportive (Page 60, Europe Economics Report).

The experience of bereavement caused some of the qualitative study participants to reconsider their career path, with negative implications for their earning potential.

An interview participant reported,

**“So, I would have probably been a lot more career focused before [name of deceased person] died. I definitely would feel that I would probably have moved on to a different position in another company if he hadn’t died and that my earning potential has definitely been affected by that and by the challenges that, that brought.”**

(Page 32, University College Cork Report).

## Psychological wellbeing

Financial challenges after the death of a loved one are among the factors that can affect a bereaved person's health.

As an interview participant said,

“It’s not all about money, it’s the hidden stress [of dealing with the financial challenge], the psychological impact of working around it.”

(Page 14, University College Cork Report).

This experience was highlighted in the survey findings where 37% of survey respondents who had experience of a bereavement in the past three years (n = 684) said that it had affected their health (Page 61, Europe Economics Report).

The biggest health impact following their bereavement was reported by those in the younger age brackets (under 34 or n = 195/684) where 50% reported increased social isolation and/or an adverse impact on their mental health (Page 61, Europe Economics Report). People aged 34 and under were also the most likely to visit their GP and receive prescription drugs as a result of bereavement, leading to unplanned financial costs (Page 61, Europe Economics Report).



Several focus group participants who work with those who have been bereaved also identified the longer-term impact of bereavement on young adults and indeed children which is less obvious but equally significant,

**“Bereavement can [impact] not only their current earning potential [young adults] but also their future earning potential.”**

(Page 36, University College Cork Report).

They also noted that from their experience there are specific implications for young adults experiencing bereavement whilst in education and taking examinations. This can have adverse implications on the opportunities available to them in the immediate and longer-term and consequently their future contribution to the workforce. For this cohort, the impact of the loss of household income due to the death can cause a seismic shift and long-lasting impact on their lives.

Most bereaved people do not need to use professional counselling services after their loss. However, the qualitative study found that for those who do, the limited number of sessions available through subsidised programmes, and the cost of private counselling, can be a barrier to their use.

# Recommendations

## Context

This is the first study of its kind in Ireland that examines the real financial impact of bereavement from funerals to the longer-term financial impacts on employment and a person's wellbeing.

These recommendations assimilate and consider the implications of the findings that are outlined in this summary report. The findings presented in this summary report were extracted from the commissioned quantitative and qualitative studies. The recommendations presented here also incorporate: the findings from the literature review, the scoping of the datasets, Irish Hospice Foundation's 30 years of experience working in the area of bereavement care and the knowledge and expertise of the Research Advisory Group which have informed both studies. The recommendations for this report were discussed, refined and agreed by the stakeholders who made up the Research Advisory Group.

For a more detailed exploration of the findings or recommendations set out in this summary report it is suggested that readers read the original extended quantitative and qualitative reports.

The recommendations are set out under two headings: Policy and Practice and Research. Throughout the recommendations there are a number of businesses, organisations, Government departments and research agencies identified that would be best placed to meet the needs highlighted by working collaboratively to address them.

# Policy and Practice

## 1. National policy on bereavement

There is a lack of any sort of coherent national policy on bereavement in Ireland. The report highlights real needs across Irish society in relation to grief, funeral costs and the impact of bereavement on employment and wellbeing. The report also highlights the cross-cutting nature of bereavement, which can happen to people at any age, in different circumstances and with a wide range of consequences – psychological, physical, social and economic. These impacts cannot be neatly packaged and handed over to health and social services as their sole remit; all Departments have their roles to play. However, further discussion on the development of a national policy in the first instance could be scoped out by the Department of Health. The Adult Bereavement Care Pyramid, which places bereaved people's needs at the centre and shows the appropriate support and services and competence required to meet basic through to complex bereavement needs, could be used as a framework to develop a national policy on bereavement in Ireland.

## 2. Signposting people to bereavement supports available

There is a need to signpost bereaved people more appropriately and effectively to the financial and emotional supports available to them at the appropriate times. The following sub-recommendations are all aimed at addressing a need to improve what is known as “grief literacy”. Grief literacy aims to increase everyone's ability to recognise the challenges of grief and become more proficient in supporting ourselves and others. It involves people being able to access and process knowledge about bereavement and having the skill to act.

- **Develop a specific online bereavement information service** channeled through existing bereavement support specialists such as Irish Hospice Foundation and other bereavement support organisations and networks working with bereaved families.

Specific funding would need to be made available to fund this work and we would call on the Department of Health to consider funding this.

The service would ensure that all the information people may need is in the one place and would be their first port of call. The information would expand upon what is already available and signpost people to the range of practical, wellbeing and financial supports currently available through mainstream sites such as the HSE, Department of Social Protection, MABS and Citizens Information. The information would include a comprehensive listing of supports that available to people e.g. employment leave options, philanthropic funding organisations, financial support available for bereavement counselling.

All organisations providing bereavement support at any level should be encouraged to provide information and signpost people to supports and services about the practical, financial and emotional impact of bereavement. Aligned to this, there needs to be more targeted promotion of the information booklet 'Bereavement: A Practical Guide' produced by Citizens Information Board. This booklet should be something that all funeral directors and those working closely with bereaved families e.g. hospitals, GP surgeries, social workers, nursing homes etc. make available to those recently bereaved and/or those preparing for a bereavement.

- **An annual bereavement campaign led by the HSE** (similar to the campaign undertaken in 2022) that would aim to make people aware of what wellbeing supports are available and how they can access them. Financial support would need to be made available to support this campaign.
- **Awareness raising and training for health and social care professionals** (working in a variety of settings) to recognise the additional financial needs that certain families may face when they are immediately bereaved and in the months after.

Bereaved people are often reluctant and too overwhelmed to seek out the supports they may need when planning a funeral. Health and social care professionals working with bereaved families are uniquely placed to provide targeted information and advice to these families. They should ensure that bereaved people are made aware of what is available, proactively provide them with the appropriate information and encourage them to avail of the supports available, in the weeks and months following a funeral.

### 3. Review of the knowledge and communication about an Exceptional Needs Payment (ENP)

There is no one specific payment (or grant) that people can access to cover the cost of funerals, rather an ENP can be accessed by those who are unable to meet all the full costs of a funeral for a loved one. The ENP has the potential to alleviate some of the significant costs that people may incur following a bereavement. However, the studies would indicate that awareness and understanding of the payment is low and in its current form would warrant further review.

This review may result in a number of scenarios being explored:

- There is a distinct payment within the suite of Supplementary Welfare Allowances (where the ENP currently sits) **that uses the word bereavement specifically**. Funeral expenses may be just one element of the costs associated but it would be important to highlight in this information that the Community Welfare Officer will consider all of the individual circumstances and an ENP would not be restricted to funeral costs.
- The process of applying for the ENP is simplified. Aligned to this there is more targeted publicity about the availability of the payment so that there is more awareness about it. Awareness is particularly needed among groups that were identified in the qualitative study as being more vulnerable to the economic impacts of bereavement.



Irish Hospice Foundation would be willing to work with partners like the Department of Social Protection and MABS to explore the potential of these scenarios.

#### **4. Raise awareness about the importance of planning ahead**

Both studies highlighted the reluctance among the Irish population to discuss the issues of dying, death and planning ahead. The lasting effect that a lack of planning can have on bereaved loved ones is clear. The importance of talking about your wishes for your funeral and other situations needs to be highlighted so people understand the negative impact that not doing it can have on those left behind. Think Ahead (an Irish Hospice Foundation resource) is a key tool to support and enable people to plan ahead. It is a resource that should be available and promoted through agencies supporting people to manage and plan their finances such as MABS, Citizens Information Services, Irish League of Credit Unions, solicitors and other service providers.

#### **5. Transparency of funeral costs**

There is a need for funeral providers to display a clear price list so that people are aware of the choices and options available to them and can avoid overspending and unnecessary debt, particularly at a time when they are overwhelmed and distressed.

In the UK, the Competition and Market Authority have directed that all funeral directors are legally required to publish a price list for a standardised set of products and services. This is to help the person think through their options and make choices, and to let them compare prices between different funeral directors.

At a national level in Ireland this is an initiative that could be explored by the Competition and Consumer Protection Commission in Ireland in association with the Irish Association of Funeral Directors (IAFD) to ensure there is transparency of costs.

We also recommend and would support the voluntary Code of Practice that applies to all members of the IAFD. This Code of Practice sets out the high level of service that clients may expect in their dealings with members of the IAFD including a particular emphasis on the budgetary aspect and costings of planning a funeral.

#### **6. Supports for bereaved individuals returning to employment**

Employers and unions need to understand and take account of the impact of grief on workplaces. There is a responsibility to support all employees who are bereaved. Every workplace should have an appropriate bereavement policy which details leave, support and other entitlements.

Equally this highlights the importance of government introducing statutory bereavement leave. Bereavement is a common experience in the workplace and this report demonstrates that it can have a significant impact on people's lives. This impact should be formally recognised and supported accordingly through statutory bereavement leave, similar to the recent legislation which introduced statutory sick leave.

Employers also need to train managers and employees about grief, how it can impact on people and how to provide support for someone in the immediate aftermath of a death and over time.

## **7. Counselling supports**

Access to counselling, particularly for those who cannot afford it and/or are identified as being particularly vulnerable must be made available at a community level. These supports must also be available on a needs-basis rather than a time-bound allocation. There is a need for the HSE to give more consideration to ensuring that counselling supports are made more accessible and available to the bereaved population.

Counselling is one aspect of bereavement care, required by a smaller proportion of bereaved people, as set out in Irish Hospice's Foundation Adult Bereavement Care Pyramid.

# **Research**

Both studies identified a number of areas that would require further research as there is a dearth of information readily available about the real cost of bereavement in Ireland.

## **8. Impact of bereavement on specific population groups**

The qualitative research identified a number of socio-demographic groups who are particularly vulnerable to the economic impacts of bereavement: pensioners, family carers, families with young children and migrant communities.

Irish Hospice Foundation and the Irish Childhood Bereavement Network, hosted by Irish Hospice Foundation, would like to find out more about the financial pressures on these groups, with a view to developing and/or recommending targeted interventions for them. We would be very open to exploring this possibility with some of the relevant NGOs working with these groups.

## **9. Research using existing databases**

The scoping review of databases highlighted different types of research which could be undertaken using existing databases in Ireland. TILDA and SILC could be used to conduct comparative studies over time, where the economic outcomes of participants before and after a bereavement event are examined to establish the impacts of bereavement.

## **10. Adding questions to existing databases**

The possibility of including new questions in existing surveys should be explored. For example, TILDA could include specific questions around funerals/the impact of bereavement to provide a valuable insight into these issues and underlying drivers.




# Concluding Remarks

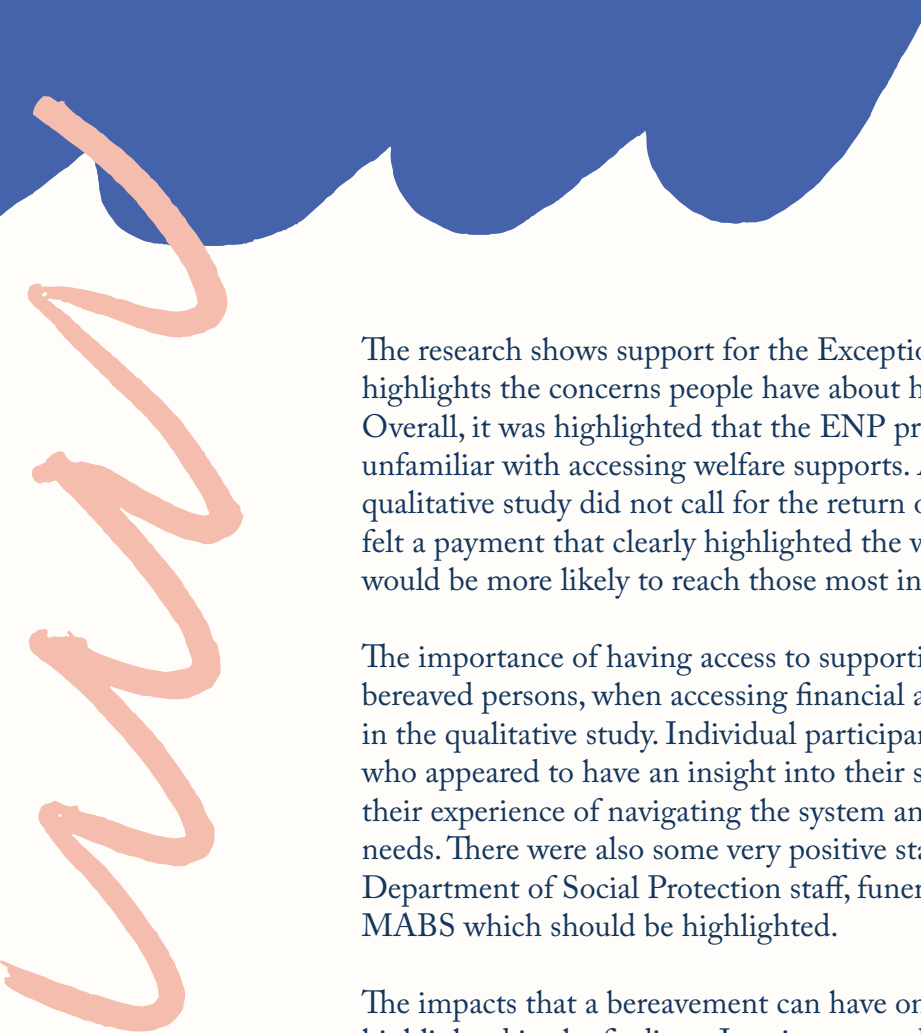
The findings from these research reports demonstrate that the financial impacts of bereavement are much broader than the immediate costs associated with a funeral. The stress of dealing with a bereavement extends beyond just managing finances.

Both studies point to the importance of planning ahead and talking about death. This would demonstrate support and a need for initiatives like Irish Hospice Foundation's Think Ahead programme. Things like utility bills and bank accounts can be a cause of unnecessary stress and difficulties after a person has died.

The summary report findings highlight a clear lack of knowledge and awareness about state supports and how to access them and this extends to health and social care professionals, funeral directors as well as bereaved people. There is a concern that many people may be missing out. This points to the need for building awareness and capacity amongst all health and social care professionals to highlight the supports available to the bereaved, particularly those considered at most risk.

These studies highlight that, for a myriad of reasons, people are not asking questions and enquiring about state supports that may be available to them when it comes to paying for funeral costs. A key concern is the lack of awareness and that too many people who may be in need are not receiving payments that are available to assist them. A hidden issue within this lack of awareness is a stigma which may prevail about seeking state support when there is a notion that it is a family's responsibility to be able to withstand any financial hardship resulting from a death. Raising awareness and discussing these issues around the economic costs of bereavement can help to breakdown this stigma.





The research shows support for the Exceptional Needs Payment (ENP), but again highlights the concerns people have about how it is administered and promoted. Overall, it was highlighted that the ENP process is difficult to navigate for those unfamiliar with accessing welfare supports. Although study participants in the qualitative study did not call for the return of a non-means tested payment, it was felt a payment that clearly highlighted the word bereavement and the costs it covered would be more likely to reach those most in need.

The importance of having access to supportive staff, cognisant of the needs of bereaved persons, when accessing financial and emotional supports was emphasised in the qualitative study. Individual participants explained that one “nice” person who appeared to have an insight into their situation could completely change their experience of navigating the system and support them in addressing their needs. There were also some very positive statements about good practice among Department of Social Protection staff, funeral directors, medical social workers and MABS which should be highlighted.

The impacts that a bereavement can have on a person’s employment situation are highlighted in the findings. It points towards the need for some level of formal acknowledgment and support of an employee’s bereavement in their workplace. As noted in the recommendations this could be through the introduction of statutory bereavement leave.

The findings indicated that the stress of dealing with a bereavement extends beyond just managing finances. Stress and grief caused by the loss of a loved one may also impact the mental and physical health of the bereaved person, which in turn, may lead to further financial hardship (e.g. through foregone earnings, or additional expenditure on their health).

This is an area that has been relatively unexplored in Irish research thus far and the recommendations point to a need for more research to explore the issues identified. The recommendations also highlight the need for greater awareness and signposting to supports and services following a bereavement.

More generally the issues identified in this summary report point to the need to improve our grief literacy in society as a whole. Grief literacy is about recognising that while some bereaved people will need professional support, everyone who is grieving can benefit from community-based acknowledgment and validation of their grief. We must ensure that as a society there is more discussion about the need for multiple stakeholders in our communities including, but not limited to, funeral directors, health and social care professionals and employers, to play their part in supporting people following a bereavement.



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# Irish Hospice Foundation

To die and grieve well wherever the place

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