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Cruse
Bereavement
Support

Grief and you



[cruse.org.uk](https://www.cruse.org.uk)

About grief

When someone close to you dies it can be the most painful thing you will experience. It can be hard to make sense of what has happened, and you may feel overwhelmed by a range of emotions and thoughts.

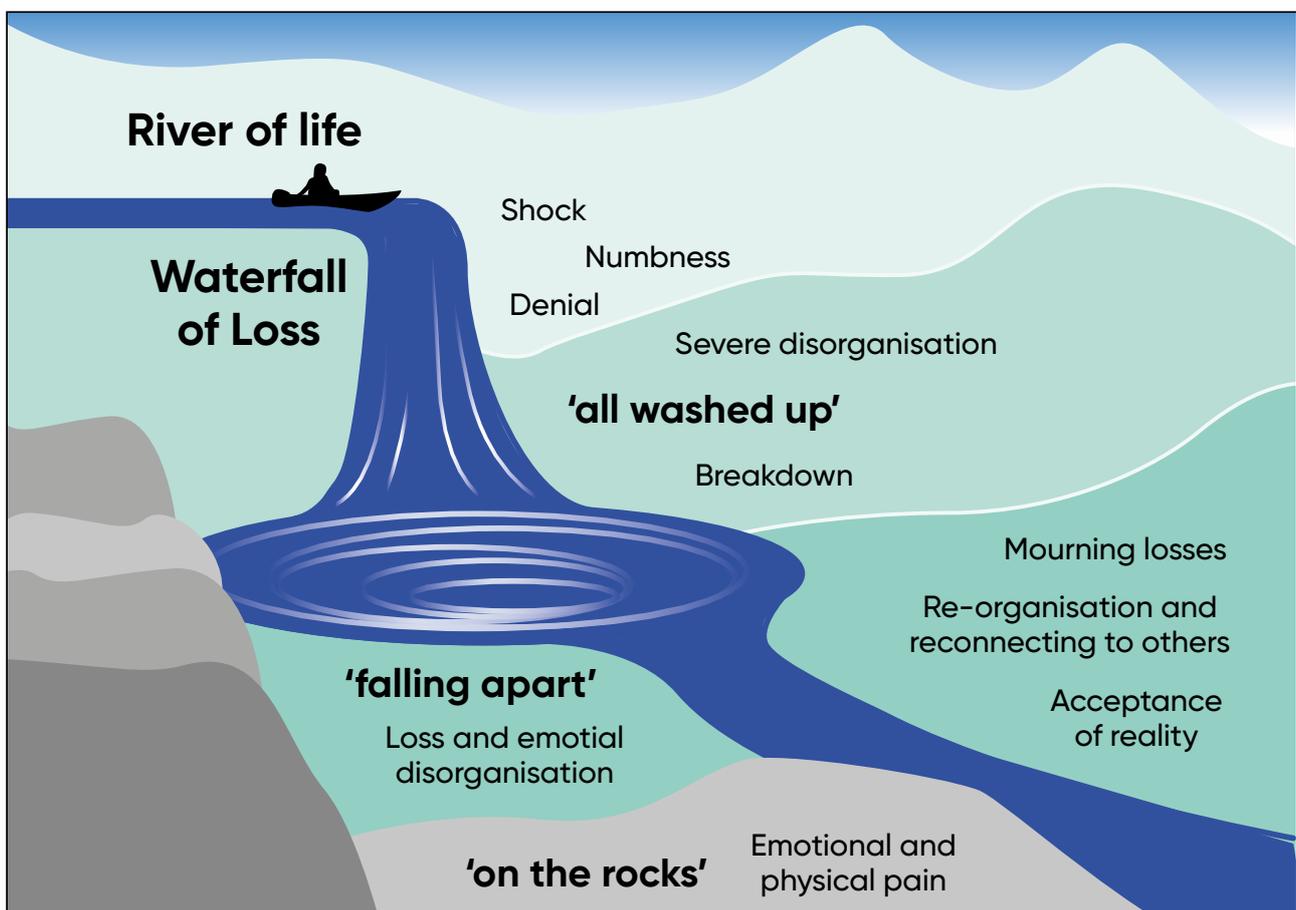
The grief journey

Grief is a journey that is different for everybody. When someone close to you dies it can be like falling over the edge of a cliff or waterfall – where suddenly there is nothing firm beneath your feet. In those early days you may feel shocked or numb.

Over time reality sets in and you can experience a range of emotions which may include sadness, anger, anxiety, fear, guilt and regret. They can change from moment to moment like you are caught in a whirlpool

of feelings. You may experience physical aches and pains and some people can feel a sense of hopelessness, with no meaning to their life.

As you process your grief by talking to friends, family or maybe with support from your community or professionals you can find calmer water again: piecing a new life together without the person you loved in it. Grief does change people and although your life will be different it can have purpose and happiness again.



Everybody grieves differently

There is no 'right way' to grieve. It will depend on a range of circumstances, such as, who died and your relationship to them, how they died, whether it was expected or sudden, what support you have and what else may be going on in your life when you are bereaved. Grieving and showing emotions is not a sign of weakness, it is a normal human reaction to losing someone you care for. It's important to remember that whatever you may think or feel, that is normal for you, even if it's different to other friends or family who are also affected by the loss.

The impact of grief

It's normal to experience different emotions, although not everyone will show them in the same way. Some emotions are harder to talk about than others. Anger is very common – anger at yourself or at the person who died. When someone has been ill, or you have been their carer you may feel relief when they die (e.g. that they are no longer in pain) but this sometimes gets mixed with guilt as it may not feel OK to say you are relieved.

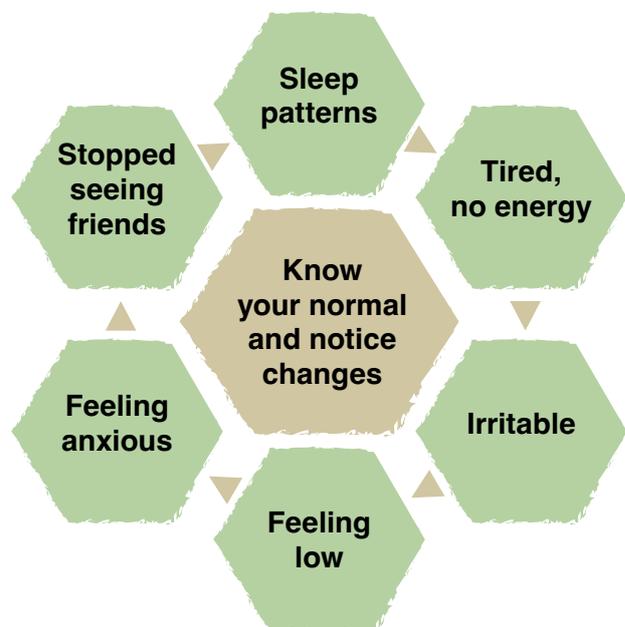
It can also affect how you think, your ability to remember, make decisions and do every-day tasks. You may notice physical symptoms such as tension, breathlessness, aches and pains... This can be unexpected and it is not uncommon for people to worry that they are 'going mad', but it is all a normal part of grief.

You may also have to adapt to other more practical changes, taking on tasks that your loved one used to do, or sorting out legal, financial or caring issues. Never be afraid to reach out for help.

No timeline for grief

You may wonder 'how long will I be grieving for?' and friends may ask if things are 'getting back to normal' after a while. There is no set timeline for how long someone will grieve – and again that is normal and will depend on your individual circumstances. In general, it is probably longer than you think.

If you are supporting someone who has been bereaved, it is helpful to remember that while life may be going back to normal for you it may not be for the person who is bereaved, and they may still need support. Also, grief can revisit you at any time. It may be an anniversary, a piece of music, finding an object that belongs to your loved one or another bereavement that reminds you and you may feel a wave of grief come over you again.

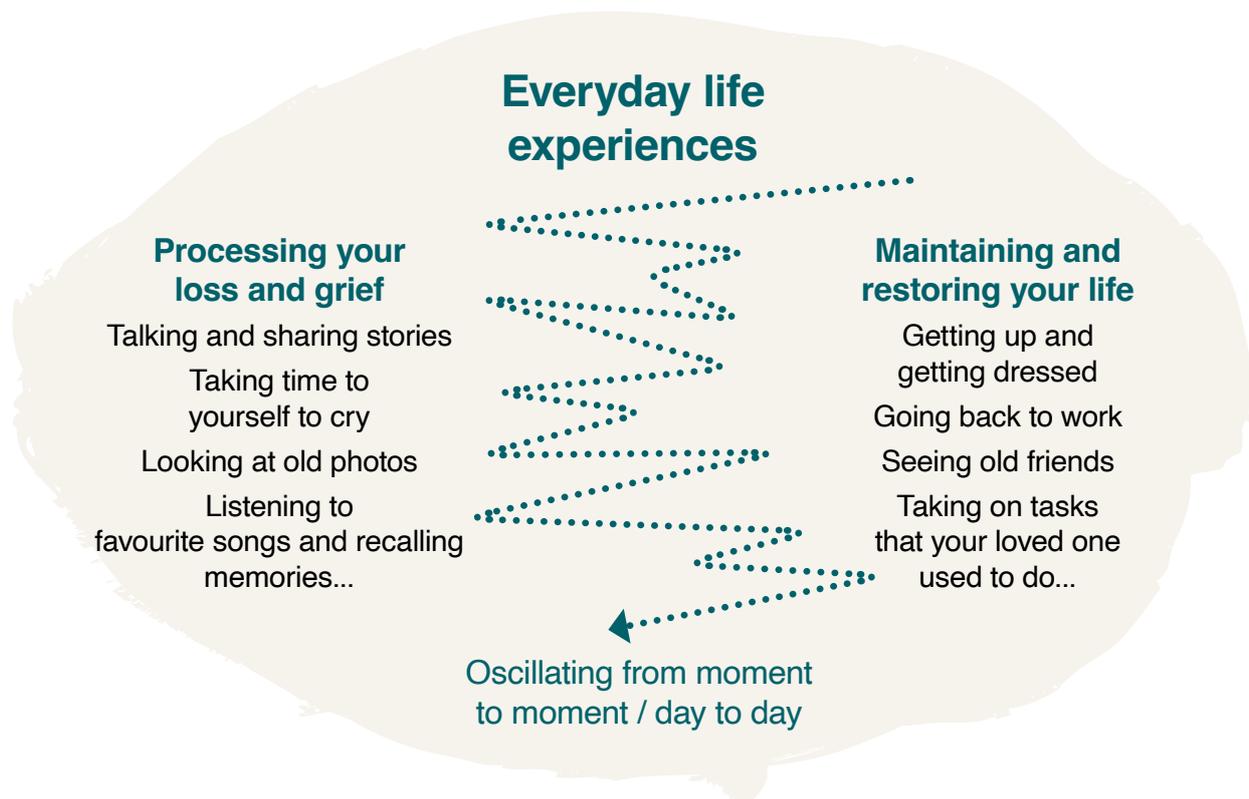


Two steps forward, one step back

Just as there is no set timeline for grief, many people report that it feels like some days you are making progress and others feel like you are right back at the beginning. This can be confusing and disheartening.

The diagram below shows how you can come to terms with your loss. To grieve in a healthy way you need to work on two aspects of your life:

- On one hand you need to process the grief which may include talking to friends and sharing stories, taking time to yourself to cry, looking at old photos, listening to favourite songs and recalling memories of your life together.
- On the other hand you need to carry on with your life including getting up and getting dressed, going back to work, seeing old friends. You will start to build a new life without the physical presence of the one you cared about.
- But you cannot do both at the same time, so you bounce or oscillate between the two, often triggered by a date, memory, object or smell that reminds you of your loved one.
- Some people describe the days when you are rebuilding your life as 'good days' or a step forward, and the days when you are focusing on your grief as 'bad days' or a step back. If instead you see both as a necessary part your journey then it may be easier to see them both as progress and this can be less disheartening.



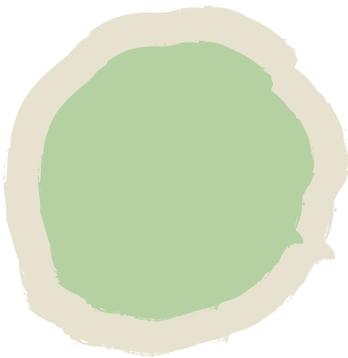
Growing around grief

You may hear people say that grief gets less painful and shrinks over time. Growing around grief (see diagram below) is a model created by grief counsellor Lois Tonkin after speaking to a client about the death of their child. She said that at first grief filled every part of her life; it was all consuming.

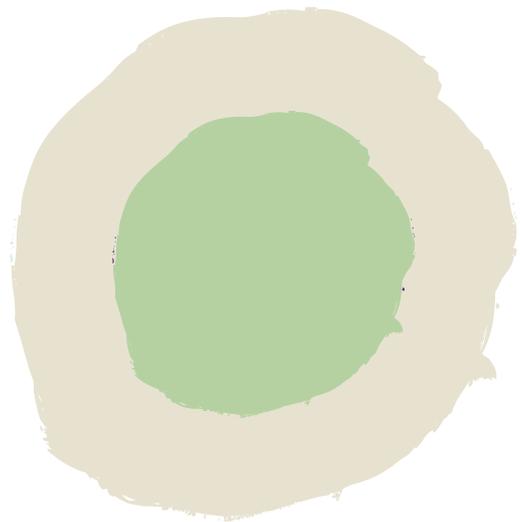
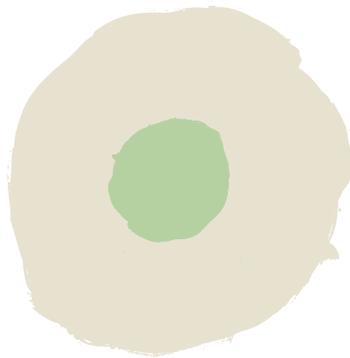
She thought that as time went by the grief would shrink and become a much smaller part of her life. But what happened was different. The grief stayed just as big, but her life grew around it. There were times where she felt the grief as intensely as when her child first died. But there were other times where she felt she lived her life in the space outside the circle.

This view of grief does not tell you that your grief will go away in time. You will never be 'over it'. It acknowledges that there will be some days where you feel grief as strongly as you did when the person first died. But there will also be days when you are able to move on with other parts of your life. Sometimes you may feel guilty about this, as if it is disloyal to the person who has died.

This 'understanding grief' model shows how we can still grieve the loss of our loved one while carrying on with our own lives. It shows that we can grow a new life which includes the loss.



People tend to believe that grief shrinks over time



What really happens in that we grow around our grief

Strategies for looking after yourself

It is normal to have some days when you need more help and to be kinder to yourself than others.

Some ways you can support yourself can be short, 'in the moment' things – like taking a minute to focus on your breathing. Others work best when you build them into your daily routine – like eating, sleeping and staying connected to people. Here are a few tips that may help:

Talk to someone

Staying connected and sharing your feelings and concerns with friends and family can be helpful, even over the phone, internet, or social media. It can be comforting to share memories and stories of times you all spent together. You might also be able to talk to someone in your community, or to a faith or spiritual leader.



Develop a helpful mindset

Sometimes we are our own worst enemies – pushing on and telling ourselves we need to be strong for everyone else. Grieving can be tiring and it's OK to take time and give yourself permission to grieve in your own way. Try to set boundaries and stick to them. Focus on what you can manage and accept that you are doing your best. Some days you will have more energy than others and that's normal, so take one day at a time. Some people find writing down their thoughts and feelings in a journal can help them process what they are experiencing.



Diet and sleep

It's harder to think straight when you are tired so try to get some sleep – or at least rest if you can't sleep. Your body and your mind need fuel so even when you don't feel like eating try to keep your energy levels up.



Routine

Life can feel chaotic when you have been bereaved and having a routine may be the last thing on your mind. Focus on the basics of sleeping, eating and exercising and staying connected to others. Doing small things regularly can be easier than setting yourself huge goals – some days just getting up and getting dressed can be a challenge.



Exercise

Regular exercise can help you relax and improve your mood. Even gentle movement like a short walk in the fresh air can improve your sleep and your physical wellbeing.



Reach out for help

Bereavement can leave you feeling isolated. You may feel that nobody else understands what you are going through – but you don't have to be alone with your grief. Community support groups or organisations such as Cruse Bereavement Support will listen and help you understand and come to terms with your grief. Remember, you are not alone.



Spotting the signs and getting help

Unresolved grief can lead to both physical and mental health problems, loneliness and isolation.

Signs that you may need more help

Sometimes grief can be more complicated, and people can feel stuck and struggle to function in their life as they used to. More information can be found on the Cruse website at [cruse.org.uk](https://www.cruse.org.uk). Please enter “complicated grief” in the search function in the top left corner. Here are some of the signs to look out for:

- Prolonged or strong feelings of irritability, anger, worry, fear or sadness...
- Avoiding friends and social activities
- Losing interest in what you used to love
- Changes in sleeping habits or feeling tired and low energy
- Less interested in your appearance or personal care
- Struggling to carry out normal daily activities or handle daily problems and stress
- Changes in work performance
- Thinking about suicide

Seeking support during difficult times is crucial for maintaining emotional and social well-being. If the impact of grief persists and starts to impact your ability to lead a normal life, friends and family may not be able to provide the level of support you need. At times like these, organisations like Cruse Bereavement Support can help. Their services provide emotional support and guidance to help you through the

grieving process. For more information, visit the Cruse website and look at the options available under the ‘**Get Support**’ menu.

You may need practical support following a bereavement, e.g. legal, financial, housing etc. There are also other organisations which can help with a range of different issues, please search for “**signposting**” on Cruse’s website [cruse.org.uk](https://www.cruse.org.uk) to find out more. Don’t forget to check about what local groups can offer support, particularly if you feel lonely or isolated.

There can be a lot of ‘admin’ if you are responsible for managing someone’s estate after their death. In England, Scotland and Wales you can use the ‘Tell Us Once’ service which lets you report a death to most government organisations in one go. The Registrar will normally provide details of this when you register the death. Other death notification services also exist for notifying various commercial organisations.

If you are experiencing difficult thoughts please call Samaritans on 116-123 or speak with your health care provider.

The legal terms and phrases explained

There are many legal terms used when someone dies. Here's some of the most common ones you're likely to come across.

Administrator

The person appointed when either no will can be found or there is no executor to carry out the intentions of the will.

Beneficiary

Someone who is entitled to receive a specific gift, sum of money or share of the estate.

Coroners Certificate

If the coroner decides to hold an inquest, they will issue an interim death certificate which will enable a funeral to take place. The registration of that death cannot take place until the inquest is completed. The coroner will give you all the information required to register the death.

Death Certificate

This is either the medical document issued by a qualified doctor, certifying the death of a person and stating the cause if known, or more commonly the legal document you get afterwards from a registrar, confirming the date, location and cause of the person's death.

Estate

A person's estate includes everything they own and everything that's registered in their name.

Executor

The person or persons named in a will to deal with the estate following a person's death.

Grant of Probate

This is the official document that confirms to the executors that they have authority to act and which validates the will. Where there's a will, this will be a 'Grant of Probate'. Where there's no will, it will be 'Letters of Administration'. In Scotland, this is known as 'Certificate of Confirmation'.

Inheritance Tax

A tax on the estate that generally applies when someone dies and when the value of their estate is above a specific threshold. The tax is paid before the estate can be distributed to the beneficiaries.

Intestate/Intestacy

When someone dies without leaving a valid will in place.

Letters of Administration

This is the official document that appoints people to handle a person's estate, where there is no will, no executors appointed in the will, no executors still living, or no executors willing to carry out the executor's duties.

Personal Representative

This is the executor or administrator managing the deceased's estate. The personal representative is responsible for administering the estate, which means they need to collect all the assets and pay all bills and debts that need to be paid. Depending on how much money and assets the person who died had, the personal representative may need to apply for a Grant of Probate – if so, then no accounts can be closed until they have this document.

Probate

Probate is the legal process of dealing with someone's estate after they've died. It involves collecting all of the person's assets; their money, property and belongings – as well as settling debts and paying any taxes due, then sharing out what's left as directed in the will. It's usually the executor of their will who administers the estate, shares out its assets and clears its debts. To get authority to do that, they usually need to get a legal document called a 'Grant of Probate'. For more information on how to do this, please visit the government website on www.gov.uk

Will

A legal document which indicates who should benefit from the estate and how. It also appoints an executor to administer and distribute the estate and may appoint guardians or contain funeral wishes.

Registering the death

The government's website – www.gov.uk/register-a-death – is a good place to find everything you need to know including who can register the death and what they'll need to do.

Once you've registered the death, you'll be given:

- a death certificate, and
- a certificate for burial or cremation.

It's a good idea to ask for extra copies of the death certificate, as many organisations will need to see an original version (there can be a fee for this).



The will and the estate

The will

If there's a will, companies will contact the personal representative if we need to see it. You can find out more information about wills, probate and inheritance tax at www.gov.uk/wills-probate-inheritance

Dealing with the estate

After someone dies, their estate is shared out according to their will or given to their next of kin if no will was left. A person's estate includes everything they own and everything that's registered in their name, things like:

- money (cash, bank or building society accounts, money owed by others).
- property.
- personal possessions (such as jewellery or a car).
- insurance policies.
- stocks and shares.

Personal Representative

Being a personal representative (the 'executor' or 'administrator') is an important role as it's that person's responsibility to carry out the administration of the estate. This can include:

- collecting all the assets of the estate.
- dealing with any paperwork.
- settling any debts, taxes, funeral and administration costs.
- appointing a solicitor.
- applying for probate where needed.

Dealing with the estate yourself

You can deal with the estate yourself rather than appointing someone else to do it. You can find out more about Grant of Probate at www.gov.uk

Appointing someone to administer the estate

You might find it easier to appoint a solicitor, chartered accountant, specialist probate service or bank to handle the administration. Many personal representatives do this. Before you do, however, bear in mind you'll have to pay for these services.

Dealing with their tax and benefits

When someone dies, their tax, benefits and National Insurance will need to be sorted out as soon as possible. There may be tax to pay, or their estate might be owed some tax back. We can issue tax statements for the member's sole accounts. If this would help, please contact us.

Inheritance Tax

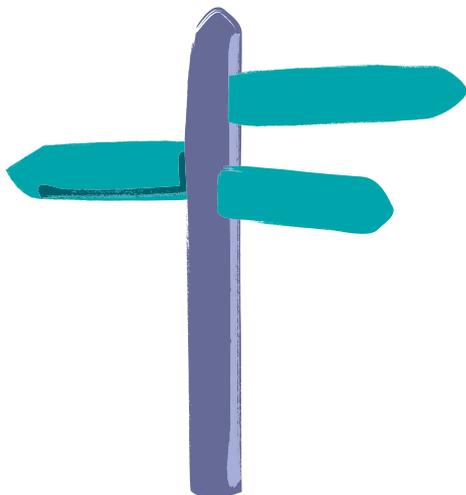
If you've been named as the personal representative, you'll be responsible for paying any inheritance tax (IHT) using funds from the person's estate. You can search for and download the form at www.gov.uk/inheritance-tax.

You can find out more information about inheritance tax at www.gov.uk/inheritance-tax.

Useful websites

Help and Bereavement Support

- **Cruse Bereavement Care – cruse.org.uk**
Help with understanding and coping with grief following the death of someone close.
- **The Samaritans – samaritans.org**
A completely confidential service offering support for any type of emotional distress.
- **Child Bereavement UK – childbereavementuk.org**
Information, training and specialised support for when a child dies, or a child is bereaved.
- **Age UK – ageuk.org.uk**
Free help and advice from the UK's largest charity dedicated to helping people make the most of later life.
- **Widowed and Young**
Support group for young, widowed men and women across the UK, married or not, with children or without.
Tel: 0300 012 4929
Web: widowedandyoung.org.uk



Funeral services

- **National Association of Funeral Directors – nafd.org.uk**
Help with finding a registered funeral director in your area.
- **The British Humanist Association – humanism.org.uk/ceremonies**
Help with arranging non-religious funerals and ceremonies.
- **The Natural Death Centre – naturaldeath.org.uk**
A charity offering support and guidance when planning a funeral.

Financial and legal advice

- **The Probate Service – theprobateservice.org**
Guidance for dealing with probate and inheritance tax.
- **Citizens Advice Bureau – citizensadvice.org.uk**
Free legal advice and support.
- **HM Revenue & Customs**
Pay As You Earn and Self Assessment
HM Revenue and Customs, BX9 1AS,
United Kingdom
Tel: 0300 200 3300
or visit www.hmrc.gov.uk
- **The General Register Office**
PO Box 2, Southport PR82 2JD
Email: certificate.services@gro.gsi.gov.uk

