



Coping with grief and loss

Advice and Information Resource

Information about local advice services
that can support you with the practical issues
following a bereavement

Tower Hamlets Talking Therapies
Making a positive difference through Talking Therapies

You can contact us on:

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Website: **towerhamletstalkingtherapies.nhs.uk**

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Introduction

Grief is a natural reaction

The death of someone close can sometimes seem like the most painful thing that has ever happened to you. It can feel bewildering and perhaps frightening. Grief is a natural reaction to loss.

How you feel is understandable

Most people will experience similar feelings – initial shock and disbelief, perhaps numbness, through to periods of utter confusion, intense pain and questioning.

Grieving takes time

Grieving is not usually a smooth process; it takes time to adjust gradually to life without the person who has died. There is no right or wrong way to grieve.

How can bereavement support help?

Every loss is a very personal experience and no two people experience loss in the same way. Many people find that it helps to talk with someone who is not part of their family or close circle of friends. Sometimes people find that at first they do not want support but later change their mind. If this happens to you, please contact us.

How long will I need support?

We have a range of support services available, that can be accessed when you need them. This includes counselling support, advice and information, complementary therapy and group support. We will work with you to find what support works for you.

How much does it cost?

Tower Hamlets bereavement support is a free service. The service is an NHS service in partnership with Tower Hamlets Talking Therapies.

Bereavement

Bereavement

Most people will experience bereavement at some time in their life. Everyone reacts to their loss in their own unique way. Grief can be very painful and may give rise to feelings and thoughts that you don't expect. You may find the information in this resource pack helpful.

Grieving for someone close

The death of someone close can sometimes seem like the most painful thing that has ever happened to you. It can feel bewildering and perhaps frightening.

Grief is a natural reaction to loss. There is no right or wrong way to grieve.

Most people will experience similar feelings – initial shock and disbelief, perhaps numbness, through to periods of utter confusion, intense pain and questioning.

There may be anger, regrets, searching for the person who has died and feeling very alone. Sometimes you may feel very overwhelmed and at other times more in control and able to get on with day to day activities. Grieving is not usually a smooth process; it takes time to adjust gradually to life without the person who has died.



Feelings and thoughts

Feelings, thoughts and experiences

Even if you know someone is going to die, it is still a shock when it actually happens, and you may have trouble believing they won't be coming back. It may take time for you to make an emotional adjustment to the knowledge that they have died.

Grief can bring up powerful and unexpected feelings and thoughts, and you may feel overwhelmed at times. It is not unusual to feel angry – anger with the person who has died, anger at the loneliness you feel, or anger at God or the world. Feelings of guilt and regret are common too. These feelings usually lessen with time. This is a usual part of the grieving process.

Grief can be very tiring so it is important that you are gentle with yourself, and don't expect to be as organised as you usually are.

You may be tempted to make big changes in your life. Most people find that this is not the best time to do so – what seems right now may not feel right in a few months time.

You may feel restless and find it difficult to sleep. It is not unusual to experience mood swings. Although you may not feel like eating it is important not to neglect your health and wellbeing. If you are worried about your health you may wish to consult your GP.

Facing the Future

Facing the future

When you lose someone you love, life cannot be the same again; it has changed irrevocably. Things may even feel so bad that you can't see any prospect of them getting better. Grieving takes time – time to adjust to a different life without that person, and time to learn to lead a different life.

Although you won't forget the person you loved, with time you can find a way of holding onto your memories of them while finding hope in a future without them.

Children grieve too

Children have thoughts and feelings which they may express in different ways. They may want to draw pictures or to tell stories. It is not possible to protect children from feeling sad, angry and hurt but by talking to them and including them in what is going on, they can be helped to understand what has happened.

Help during your bereavement

If at any time you feel that you need help during your bereavement please contact Tower Hamlets Talking Therapies and ask for bereavement support.

Details of what we provide are in this resource pack, as well as other information and advice that you might find useful.





What our service offers

Bereavement counselling:

We offer one to one counselling either remotely over the phone or face-to-face. Our service is accredited by the BACP and all therapist (some of whom will be in training) are supervised by an independent qualified counselling supervisor.

Group Support

We have a weekly bereavement café, staff can provide you details of the time and venue or check our website www.mithn.org.uk.

We run other support groups throughout the year Details of group support sessions are available from staff.

Advice and Information

Our team are not trained advice workers so we have provided details of where to go to get help in this booklet.

Complementary Support

We offer access to complementary therapies within our service, please ask staff for details.

Advice and Information

Practical Advice and Information

We recognise that there are many practical issues to face following a death of a family member. This booklet offers some support and our team will signpost you to local advice services.

The Citizens Advice Service has some excellent information resources on line which we would recommend that you access:

Tel: 0203 855 4472 or check their website
<https://www.citizensadvice.org.uk>

How to deal with the property of a person who has died

Everything owned by a person who has died is known as their estate.

The estate may be made up of money, both cash and money in a bank or building society account. This could also include:

- money paid out on a life insurance policy
- money owed to the person who has died
- Shares
- property, for example, their home
- personal possessions, for example, their car or jewellery.

If the person who died owes money to other people, for example, on a credit card, for fuel, for rent or a mortgage, this comes out of the estate.

The estate of the person who has died is usually passed to surviving relatives and friends, either according to instructions in the will, or if the person dies without leaving a will, according to certain legal rules called the rules of intestacy.

Registering the death

The registration of the death is the formal record of the death. It is done by the Registrar of Births, Deaths and Marriages and you will find the address of the nearest register office in the telephone directory.

When someone dies at home, the death should be registered at the register office for the district where they lived. If the death took place in hospital or in a nursing home it must be registered at the register office for the district in which the hospital or home is situated. In England and Wales, if it is convenient, you can go to a different office to register the death and the details will be passed on to the correct office. You should check the opening hours of the office you wish to go to. Some offices have an appointments system.

A death should be registered within five days but registration can be delayed for another nine days if the registrar is told that a medical certificate has been issued. If the death has been reported to the coroner you cannot register it until the coroner's investigations are finished. It is a criminal offence not to register a death.

The death should be registered by one of the following (in order of priority):-

- a relative who was present at the death
- a relative present during the person's last illness
- a relative living in the district where the death took place
- anyone else present at the death
- an owner or occupier of the building where the death took place and who was aware of the death
- the person arranging the funeral (but not the funeral director).

You cannot delegate responsibility for registering the death to anyone else.

Arranging a Funeral

Forms

When you have registered the death, the registrar will give you a green certificate (for which there is no charge) to give to the funeral director. This allows either burial or cremation to go ahead. Occasionally a registrar may be able to issue a certificate for burial only (but never cremation) where no one has yet been able to register the death.

Death certificate

The death certificate is a copy of the entry made by the registrar in the death register. This certificate is needed to deal with money or property left by the person who has died, including dealing with the will. You may need several copies of the certificate, for which there will be a charge. You can get copies of a death certificate from the General Register Office. Its contact details are on the GOV.UK website at www.gov.uk.

Wills

Please refer to the Citizens Advice Website for information relating to writing a will <https://www.citizensadvice.org.uk/family/death-and-wills/wills/>

If you are named in someone else's will as an executor, you may have to apply for probate so that you can deal with their estate.

Arranging a funeral

A funeral can take place any time after death. Most funerals are arranged by the nearest relatives, for example a spouse or civil partner. However, if there are no relatives, anyone close to the person can arrange the funeral instead.

The person may have left instructions (in their will or somewhere else) about the type of funeral they wanted and/or whether they wanted to be buried or cremated. There is no legal obligation for relatives to follow these instructions. In some cases, relatives may want burial or cremation to take place abroad. The rules about this are very complex and the help of a specialist funeral director will be needed. Permission from a coroner is always needed before a body can be sent abroad.

If there are no relatives or friends to arrange a funeral, in England and Wales, the local authority or health authority will arrange a simple funeral. In Northern Ireland, the local Health and Social Services board can do this.

The public authority that arranges the funeral will then try to recover the cost from any money left by the person who died. If the money left isn't enough, the public authority can sometimes recover the funeral cost from a spouse or civil partner (but not from anybody else).

Benefits following Bereavement

If you have recently been bereaved you may be able to claim bereavement benefits and get other financial help. What you are entitled to depends on your individual circumstances, the following outline the different areas that may apply to you:

- if your partner has died and you are over pension age (see below)
- if your partner has died and you are under pension age
- benefits for children living with you
- other benefits you could be entitled to

If your partner has died and you are over pension age

Pension age is currently age 65 for men and this is not due to change until 2018.

Women's pension age is gradually rising. By November 2018 it will be 65. Women reaching their 60th birthday between April 2010 and April 2018 will need to check when they will reach pension age. Minimum Pension Credit age is set in line with women's pension age for both men and women.

State Retirement Pension: If you are married and over pension age when your wife, husband or civil partner died you may be able to claim extra retirement pension based on their national insurance record if it is better than yours. This should be sorted out automatically by the Department of Work and Pensions once they have been informed of your spouse's death. You should only need to make a new claim if you do not already get a Retirement Pension.

Bereavement Payment: If your spouse/civil partner was under pension age you may also be entitled to a one off Bereavement Payment of £2500-£3500 if they have paid National Insurance. This should be sorted automatically as part of considering whether you are entitled to any extra Retirement Pension. You should only need to claim if you are not claiming your Retirement Pension.

Work or Personal Pensions: You may be able to inherit some of your partner's personal pensions or pension from work. Each pension provider has their own rules. You will need to contact the provider to let them know of your partner's death and enquire about inheritance rights.

Pension Credit: People over minimum Pension Credit age may be entitled to Pension Credit to top up their income. If you were claiming as a couple you will need to make a new claim even if you were getting it before your partner died. Even if you have savings or a work pension, you might still qualify for Pension Credit.

Specialist Advice and Support

Benefit Advice Agencies

Citizens Advice

Citizens Advice Tower Hamlets is at:
32 Greatorex Street, London E1 5NP

Telephone: 020 7247 1050

Email: towerhamlets@eastendcab.org.uk

MITHN Connecting Communities Welfare & Housing advice and support service

Open House, 13 Whitethorn St, London E3 4DA

Tel: 020 7510 1081

Website: mithn.org.uk

Money Advice Service

Information resource about Money matters in relation to bereavement.

Tel: 0800 138 7777

Website: www.moneyadviceservice.org.uk/en/articles/what-to-do-when-someone-dies

Community Works

105 Barking Road, Canning Town, London, E16 4HQ

Tel: 0207 473 9681

Website: www.community-links.org

Debt Management

National Debt Advice Agency

Freephone: 0808 808 4000

Website: www.nationaldebtadvice.org.uk

Our staff will help to find the resource you need to support you.

Bromely by Bow Centre Money Advice and Management

Tel: 07388 378005 / 07432 600614

Email: gettingonwithmoney@bbbc.org.uk

Website: www.bbbc.org.uk/services/money-advice

Mind in Tower Hamlets and Newham

13 Whitethorn Street, London, E3 4DA Tel 020 7510 1081 Email: info@mithn.org.uk
Registered Charity no. 1006927 Registered Company no. 2643905

