

# Bereavement

## When someone dies

It can be a confusing and difficult time following a death, and difficult to know what you need to do first. This factsheet aims to give you some pointers towards services that can help with both the practical and emotional sides of bereavement.

There are many organisations which offer support and these are listed throughout the factsheet and in the Useful organisations section on page 5.

## Effects of bereavement

The death of someone close to you can be quite hard on you emotionally. You may experience a range of physical and emotional symptoms as you come to terms with your loss. You might experience some of the specific symptoms below when you're going through a bereavement:

- Panic attacks
- Anger
- Suicidal feelings
- Anxiety
- Loneliness
- Sleep problems
- Depression
- Stress

It's important to realise that your feelings may be influenced by your personality, your cultural background, and any religious beliefs you might have. And what is normal, is different for each person. Although you may experience grief differently from others, grieving is a normal, healthy process we go through when someone close to us dies.

If you're finding it hard to cope with your grief, the [Sue Ryder](#) online community can provide you with practical and emotional advice about bereavement. Also, the [Dove Service](#) can provide you with adult counselling and group support.

Strong emotions and dealing with all the practical things that need to be done after a death can leave you feeling drained. You might find you have trouble sleeping, lose your appetite and get ill more easily. Especially if you were caring for the person before they died, you may feel drained and exhausted. And sometimes the impact of bereavement isn't immediate. You may start to struggle months or even years down the line, or just feel very stuck in your grief when it feels as though everyone else has moved on.

If you're having physical and/or emotional problems, speak to your GP.

## Counselling and emotional help

Following the death of someone close to you, how people respond, make sense of and cope with grief varies greatly. Everyone's bereavement journey will be unique. But grief is normal - and necessary - and needs to be expressed. Grieving means feeling and expressing all the emotions you have. It also means slowly accepting the reality of what has happened and learning to live with the change that has taken place in your life.

Grieving isn't about forgetting the person who has died. It's about finding a place for that person in your life, where it doesn't cause you so much pain. Sometimes when all of these emotions come up, it can feel overwhelming.

You may need someone to talk to. If you feel that this would help, you can ask your doctor to refer you to someone else for a type of talking therapy that could help. Unfortunately there is often a waiting list on the NHS for these services.

You can also contact local bereavement services through your GP or local hospice. Some have counsellors on their staff. There are also self-help groups set up and run by the bereaved and by charities which specialise in providing support. A bereavement support service is provided to relatives, partners or carers of a deceased person and may include individual counselling, home visits and group activities. Similar support is often given to carers of patients who are close to death. People may die at home, in a hospice, in a care home or in a hospital. Regardless of where someone dies, emotional and bereavement support should be available.

## Urgent matters

When you're feeling overwhelmed by your sadness or grief, it can be difficult to focus on the practical side of your circumstances. And though there are a few urgent practical matters that need to be dealt with, there are organisations that can help you work through these difficult tasks. There are three things that must be arranged after someone dies:

- get a medical certificate from a doctor (your GP or at the hospital - you'll need this to register the death)
- register the death (this will give you the documents you need for the funeral)
- arrange the funeral - you can do this yourself or through a funeral director

The funeral can be paid for:

- from a financial scheme the person had, for example a pre-paid funeral plan or insurance policy
- by you, or other family members or friends with money from the person's estate (savings, for example) - getting access to this is called applying for a 'grant of representation' (sometimes called 'applying for probate')

See the section on the next page if you're having difficulty paying for the funeral.

# Help with the costs

If you or your partner are on a low income and have to arrange a funeral, you may get some help with the costs. Visit [Gov.uk](https://www.gov.uk) (Births, deaths, marriages and care) to see if you qualify for help. Below are some of the schemes explained.

## Funeral Payments

If you're on a low income and receiving certain benefits, you may qualify for help on the Funeral Payment scheme. This is a government scheme to help you pay for a funeral.

If you get a Funeral Payment, you'll usually have to pay the government back from any money left from the person's estate, such as the deceased's savings or assets.

The Funeral Payment can help pay for:

- burial fees and exclusive rights to burial in a particular plot
- cremation fees, including the cost of the doctor's certificate
- up to £700 for funeral expenses, such as funeral director's fees, flowers, coffin
- travel to arrange or go to the funeral
- the costs for moving the body within the UK – but only for the part of the journey that's over 50 miles

If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan.

You can apply using the [Funeral Payment \(SF200\) claim form](#) or by phone and you must claim within three months of the funeral. There's a different way to claim if you live in [Northern Ireland](#).

# The practicalities

There are a lot of things to sort out after someone dies. What needs to happen first will depend upon the circumstances, for example whether they were at home, in hospital, or away from home on holiday. This will also affect the type of documentation that you will be given. There are also many people who will need to be informed of the death.

[Cruse Bereavement Care](#), has useful information about this. It is the leading national charity for bereaved people in England, Wales and Northern Ireland. They offer support, advice and information to children, young people and adults when someone dies. If you are unsure what to do next you can call them on **0808 808 1677**. In Scotland, [Cruse Bereavement Care Scotland](#) **0845 600 2227** provides this service.

For England and Wales, the government website [Gov.uk](https://www.gov.uk) (Births, deaths, marriages and care) has useful information on registering a death, arranging a funeral and other aspects of coping with the death of a loved one.

In Scotland, this information is available from the Scottish Government [website](#).

## Bereavement Support Payment

Bereavement Support Payment (BSP) is a benefit for widows, widowers, or surviving civil partners. You may get BSP if the following apply:

- you were living in the UK or in a country that pays bereavement benefits when your husband, wife or civil partner died
- you're under State Pension age and:
- your late husband, wife or civil partner paid National Insurance contributions for at least 25 weeks or
- they died as a result of an industrial accident or disease

The amount you get depends on your circumstance. And you must claim within three months of your husband, wife or civil partner's death to get the full amount. You can claim up to 21 months after their death but your payments will be less. Your payments will be paid into your bank or building society account.

Your benefits won't be affected for the first year after your first BSP payment. But, after a year, any payment you have left over could affect the amount of benefit you're eligible for. And you must tell your benefits office (for example, your local Jobcentre Plus) when you start getting Bereavement Support Payment.

Download a [Bereavement Support Payment pack](#) (form BSP1) or order it over the phone from your [local Jobcentre Plus](#).

Send the completed form to your local Jobcentre Plus or send it to:

Bereavement Support Payment  
Mail Handling Site A  
Wolverhampton  
WV98 2BS

### Bereavement Service helpline

Telephone: **0345 60 8601**  
Welsh language: **0345 606 0275**  
Textphone: **0345 608 8551**  
Welsh language: **0345 606 0295**

## When children are bereaved

Children also grieve, but they express grief differently to adults. Because of emotional immaturity, a child may not be able to make sense of what has happened. Often, they don't have the words to describe how they feel, their thoughts and their memories.

Below are several agencies that can help and offer support:

## Debts

When someone dies, debts are recoverable from any assets or money left behind. This is known as the 'estate'. Nobody else has to pay for the debts unless they are already liable under the terms of the original agreement - for example, if the debt is in joint names or someone has signed as a guarantor. Dealing with an estate can be complicated. You may need legal advice as well as money advice. The [Disability Law Service](#), [LawWorks](#), [Turn2Us](#) and the [Money Advice Service](#) may be able to help you. See the Useful organisations section for their contact details.

### Winston's Wish

Supports children, young people and their families after the death of a parent or sibling.

**08088 020 021**

[winstonswish.org.uk](http://winstonswish.org.uk)

### Simon Says

Child bereavement support.

**023 8064 7550**

[simonsays.org.uk](http://simonsays.org.uk)

### Child Bereavement UK

Supports families when a baby or child of any age dies or is dying, or when a child is facing bereavement.

**0800 02 888 40**

[childbereavement.org.uk](http://childbereavement.org.uk)

### The Honey Pot

Provides respite breaks and on-going outreach support to young carers and vulnerable children aged 5-12 years.

**02380 890002**

[honeypot.org.uk](http://honeypot.org.uk)

### Way Foundation

Offers support and friendship to young bereaved people.

**0870 011 3450**

[wayfoundation.org.uk](http://wayfoundation.org.uk)

# Carers

If you have been caring for someone who dies, the loss can bring about many different issues. A good source of information on this is the booklet 'When caring comes to an end', from [CarersUK](http://CarersUK.org) 0808 808 7777. You can also call the [MS Society Helpline](http://MS Society Helpline.org) to talk about any issues to do with bereavement, caring or MS - 0808 800 8000 or email: [helpline@mssociety.org.uk](mailto:helpline@mssociety.org.uk)

## Useful organisations

### Bereavement Advice Centre

Supports and advises people on what they need to do after a death.

0800 634 9494

[bereavementadvice.org](http://bereavementadvice.org)

### British Association for Counselling & Psychotherapy

Directory of accredited counsellors.

01455 883300

[bacp.co.uk](http://bacp.co.uk)

### The British Humanist Association

Can provide someone to conduct non-religious funerals.

020 7324 3060

[humanism.org.uk](http://humanism.org.uk)

### Cruse Bereavement Care

Offers support, support, advice, information and bereavement support, face-to-face, in groups or on the phone.

0808 808 1677

[cruse.org.uk](http://cruse.org.uk)

### Cruse Bereavement Care Scotland

0845 600 2227

[crusescotland.org.uk](http://crusescotland.org.uk)

### The debt advice foundation

Offers free advice on any aspect of debt.

0800 043 40 50

[debtadvicefoundation.org](http://debtadvicefoundation.org)

### The disability law service

Free confidential legal advice for people with MS.

0207 7919800

[dls.org.uk](http://dls.org.uk)

### The Dove service

Provides counselling and group support activities to anyone who is or could be affected by bereavement, life changing illness or other significant loss.

0300 102 3683

[thedoveservice.org.uk](http://thedoveservice.org.uk)

### Gingerbread

Provides expert advice and practical support for single parents.

0808 802 0925

[Gingerbread.org.uk](http://Gingerbread.org.uk)

### Jewish Bereavement Counselling Service

0208 951 3881

[jvisit.org.uk](http://jvisit.org.uk)

### Lesbian and Gay Bereavement Project

020 7403 5969

In Northern Ireland, see

[nidirect.gov.uk](http://nidirect.gov.uk)

### The Money Advice Service

Free and impartial money advice.

0800 138 7777

[moneyadvice.service.org.uk](http://moneyadvice.service.org.uk)

### The Natural Death Centre

Advises on family-organised, inexpensive, do-it-yourself and environmentally friendly funerals.

01962 712 690

[naturaldeath.org.uk](http://naturaldeath.org.uk)

### Turn2Us

Helps people in financial hardship gain access to welfare benefits, charitable grants and support services

0808 802 2000

[turn2us.org.uk](http://turn2us.org.uk)

### National Association for Funeral Directors

To find a funeral director in your area.

0121 711 1343

[nafd.org.uk](http://nafd.org.uk)

We're the MS Society. Our community is here for you through the highs, lows and everything in between. We understand what life's like with MS.

Together, we are strong enough to stop MS.

The MS Society provides this information free of charge but if you would like to help cover the cost, which will help towards our essential work, please call **0800 100 133** or visit the fundraising section of our website to make a donation. Anything you can give will be greatly appreciated.

## Contact us

### MS National Centre

020 8438 0700

[info@mssociety.org.uk](mailto:info@mssociety.org.uk)

### MS Helpline

Freephone 0808 800 8000

[helpline@mssociety.org.uk](mailto:helpline@mssociety.org.uk)

### Online

 [mssociety.org.uk](http://mssociety.org.uk)

 [/MSSociety](https://www.facebook.com/MSSociety)

 [@mssocietyuk](https://twitter.com/mssocietyuk)

### MS Society Scotland

0131 335 4050

[msscotland@mssociety.org.uk](mailto:msscotland@mssociety.org.uk)

### MS Society Northern Ireland

028 9080 2802

[nireception@mssociety.org.uk](mailto:nireception@mssociety.org.uk)

### MS Society Cymru

020 8438 0700

[mscymru@mssociety.org.uk](mailto:mscymru@mssociety.org.uk)

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