

When the person you care for dies

Carers
Information
Service

Your emotions

Everyone responds differently to grief. You may experience powerful emotions or feel a sense of numbness, isolation or despair. There is no time limit to your grief and there is no right or wrong way to feel.

As well as dealing with the loss of someone close to you, you will have to deal with the loss of your caring role. You may feel a sense of exhaustion, relief, isolation and loss.

It is important to look after yourself as much as possible at this time. Try to eat well and rest, even if you struggle to sleep. Try to be gentle with yourself and not put yourself under too much pressure.

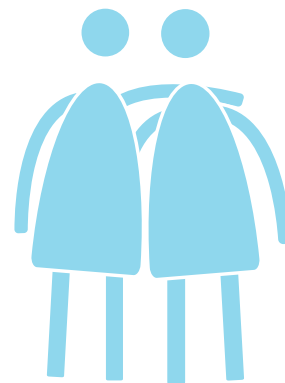
If you feel able to, it can be helpful to talk to someone you trust about how you feel. Family and friends may struggle to know what to say, so it can help to reach out and tell them exactly what you need.

You are welcome to contact us for information, advice and support. Call 020 8649 9339 option 1, email enquiries@carersinfo.org.uk or visit the Carers Support Centre, 24 George Street, Croydon CR0 1PB.

We run a bereavement support group at the Carers Support Centre called Learning From Loss. The group runs in seven-week blocks and is facilitated by a British Association for Counselling and Psychotherapy (BACP) registered counsellor. For more information, call 020 8649 6280 or email tanyafitzgerald@carersinfo.org.uk

You can also speak to a specialist bereavement support organisation - please turn to pages three and four of this factsheet for details.

Some people who have experienced a bereavement feel they would benefit from support from a counsellor. Cruse in Croydon (020 8916 0855, www.crusecroydon.org.uk) provides free one-to-one bereavement counselling in people's homes. The British Association for Counselling and Psychotherapy (BACP) also has a searchable directory of counsellors who provide bereavement counselling: www.bacp.org.uk.



Practical arrangements

When a death first happens, there are a number of practical things that need to be done, such as registering the death and arranging the funeral. You may find it helpful to ask a family member or trusted friend to support you with making these arrangements. The Bereavement Advice Centre provides information and support to help you make practical arrangements, including a checklist and details of who to contact: (0800 634 9494; bereavementadvice.org).

Registering a death

In England, a death needs to be registered within five days. This can be done by yourself or another family member at the local registry office. You will need to book an appointment. It is important to contact the registry office as soon as possible, as you may need to wait a couple of days for an appointment.

To register a death, you will need the person's medical certificate (provided by a doctor) and some identification. If available, try to bring some form of identification for the person who has died e.g. their birth certificate or driving licence. The address for Croydon Registry Office is Croydon Town Hall, Ground Floor Offices, Fell Road, Croydon CR0 1NX.

Once registered, you can receive a copy of the person's death certificate for a fee. You will need official copies (rather than photocopies) for future arrangements such as the will, pension claims, insurance policies, dealing with the estate, etc., and it is cheaper to purchase multiple copies when registering. You may therefore wish to purchase several copies when registering the death.

You will also be given a Certificate for Burial and Cremation, also known as the green form. This gives permission for the person to be buried or for an application for cremation to be made. You will need to give this certificate to the funeral director.

The quickest way to book an appointment with Croydon Registry Office is online: www.croydon.gov.uk/community/births-deaths-marriage/deaths/registering-deaths/registering-death You can contact Croydon Registry Office on 020 8726 6300 or email register.office@croydon.gov.uk

The coroner

If the person who you care for had not been seen and treated for their illness within 14 days before they died, their death must be reported to the coroner. Reports are made mainly by doctors and the police. There are also several other types of death that have to be reported to the coroner- for a full list please go to: www.gov.uk/after-a-death/when-a-death-is-reported-to-a-corer.

The coroner may decide that the cause of death is clear and will issue a medical certificate immediately for the registrar stating that a post-mortem is not needed. If a post-mortem is needed, the coroner will release the body for a funeral once they have completed the post-mortem examination to determine the cause of death and will inform the registrar accordingly.

If the cause of death is still unknown, there has to be an inquest. Although this will delay the funeral, the coroner can issue an interim death certificate - you can use this to let organisations know of the death and apply for probate. When the inquest is over the coroner will tell the registrar.

Funeral arrangements

The funeral can be an important way for you and other friends and family members to mourn and remember the person who has died. When the funeral takes place will vary, and will depend on various factors such as the person's religious beliefs and cultural values. The person may have left written instructions for their funeral in their will or another written document, so it is important to find this out.

Funerals can be expensive. Check if the person had any life insurance policies or a prepaid funeral plan to help with costs. You may also wish to get a quote from more than one funeral director. When choosing a director, make sure they belong to one of the professional associations, such as the National Association of Funeral Directors (NAFD) or the Society of Allied and Independent Funeral Directors (SAIF), as these associations have codes of practice and complaints procedures.

If the person's bank account has been frozen, it may be possible to have funds released from their account on upon showing the death certificate and funeral invoice.

If you are on a low income, you may be entitled to support with funeral costs. This is called a Funeral Payment and can be claimed from the Department of Work and Pensions (DWP). Visit www.gov.uk/funeral-payments or call 0800 731 0469 to check if you are eligible.

If you are not entitled to a Funeral Payment, you may be eligible for a charitable grant towards funeral costs. Visit www.turn2us.org.uk and use the online grant-finder or contact the Carers Information Service on 020 8649 9339, option 1 to see what you may be able to apply for.

Letting others know

Letting people know that the person you cared for has died can be a difficult and daunting task. There may be certain people you wish to speak to in person, whilst others may be more appropriate to call by telephone. You may find it helpful to ask a relative to let extended family members know.

There are a number of people and agencies it is important to contact when someone dies. This will vary depending on individual circumstances, but may include:

- Local and national government departments (e.g. Department of Work and Pensions, etc.)
- Employers.
- Health professionals, including cancelling any appointments.
- Banks and building societies.
- Mortgage providers.
- Insurance companies.
- Pension providers.
- Credit card/store card/loyalty card providers.
- Gas, electricity and water providers.
- TV, mobile and internet companies.
- Clubs or associations the person belonged to.

Tell Us Once allows you to tell government agencies (such as the council, Passport Office, HMRC, etc.) that a person has died. At Croydon Registry Office, you can register with Tell Us Once when you register the death. You can also call 0800 085 7308 or visit www.gov.uk/after-a-death For tax queries after a person dies, HMRC has a bereavement helpline (0300 200 3300).

Digital legacy is online information about a person after their death. Please note that different websites have different policies and you may not be able to gain access to someone's account. However, you can request to close the account. The Bereavement Advice Centre has information about how to access or remove a person's online information: www.bereavementadvice.org/topics/registering-a-death-and-informing-others/digital-legacy

You may find it helpful to ask a relative or trusted friend to contact agencies on your behalf. The Bereavement Advice Centre has a comprehensive checklist of who to contact (0800 634 9494; www.bereavementadvice.org).

The Bereavement Register

The Bereavement Register allows you to stop direct mail when a person has died: www.thebereavementregister.org.uk.

Wills and probate

When someone dies, everything they own (money, property and possessions) is called the estate. If the person you cared for left a will, this will indicate what they wished to happen to their estate after they died. They will have appointed one or several people to be executors (people responsible for dealing with the will). If they did not have a will, the next of kin e.g. spouse or child can apply to be an administrator.

Before the estate can be divided up, the will executor will need to apply for a Grant of Representation, known as probate. Once this has been obtained, any outstanding debts and inheritance tax owed will need to be paid before the estate can be distributed. For more information, visit www.gov.uk/applying-for-probate or call the Inheritance Tax and Probate Helpline on 0300 123 1072.

If a person dies without leaving a will, the law decides who inherits (known as 'rules of intestacy'). This can make things more complicated for families. If you are happy to sort out the estate, you can apply for 'Grant of Letters of Administration'. This means you can be responsible for handling the estate according to the intestacy rules. Under intestacy rules, certain people cannot inherit, including a partner if the person wasn't married or in a civil partnership, any close friends and carers. If there are no known close relatives, the estate will go to the Crown, which means the Treasury will handle the estate. You can find more advice on the Citizens UK website: www.citizensadvice.org.uk/family/death-and-wills/who-can-inherit-if-there-is-no-will-the-rules-of-intestacy.

Power of Attorney

If you had Lasting/Enduring Power of Attorney (LPA/EPA) for the person you cared for, this will cease to be in effect after they died. You will need to contact the Office of the Public Guardian on 0300 456 0300 to let them know and send them a copy of the death certificate, the original LPA and all certified copies of the LPA.

Benefits and financial support

The death of the person you care for may have an impact on your financial situation. If your spouse or partner died and you were below State Pension age when they died, you may be able to claim certain financial help such as bereavement benefit, Bereavement Allowance or Widowed Parent's Allowance. Eligibility will depend on your personal circumstances. For more information, contact the DWP Bereavement Service on 0345 606 0265.

Equipment

Carers sometimes contact us asking if they can donate used equipment. Whilst we are unable to accept these donations, there are a number of organisations where you can donate or sell second-hand equipment:

Disability Equipment Service

07845 041 678

www.disabilityequipmentservice.co.uk

Disabled Gear

info@disabledgear.com

www.disabledgear.com

The Mobility Market

0161 788 8676

www.themobilitymarket.co.uk

Sources of support

There are a number of local and national organisations offering support to people who have experienced bereavement:

Local support

Christ Church Purley Bereavement Support Group

020 8763 8291

Support group for people who have been bereaved (open to everyone regardless of faith).

Cruse Bereavement Care Croydon

020 8916 0855 (24-hour answer phone)

www.crusecroydon.org.uk

Information, support and social groups for people who have been bereaved. Free one-to-one counselling in people's homes.

St Christopher's Candle Child Bereavement Service

020 8768 4533

www.stchristophers.org.uk

One-to-one and group counselling for children and young people aged up to 18 in South East London who have been bereaved. Offers an advice service for parents.

Woodside Bereavement Service - The Listening Ear

020 3256 2009

www.thelisteningear.org.uk

Free counselling for anyone (child or adult) who has been bereaved, including pre-bereavement counselling for people with a life-limiting condition and their carers.

General support

Bereavement UK

support@bereavement.co.uk

www.bereavement.co.uk

Hub of information and support for people who have experienced bereavement.

Samaritans

116 123

jo@samaritans.org

www.samaritans.org

24-hour listening line for anyone who wants to talk.

WAY Widowed and Young

www.widowedandyoung.org.uk

National charity in the UK for men and women aged 50 or under when their partner died.

Practical help

Bereavement Advice Centre

0800 634 9494

bereavementadvice.org

Provides practical information and advice after a death.

The Natural Death Centre

Consumer advice charity providing information on natural and/or alternative funeral arrangements.

01962 712 690

www.naturaldeath.org.uk

Support for child bereavement

Child Bereavement UK

0800 0288 840

www.childbereavementuk.org

Provides information and a telephone helpline for families who have experienced the death of a child or young person up to the age of 25.

The Compassionate Friends

0345 123 2304

www.tcf.org.uk

Offers support and information for family members who have experienced the death of a child of any age.

Support for bereavement after sudden or violent death

SAMM- Support After Murder and Manslaughter

0845 872 3440

info@samm.org.uk

www.samm.org.uk

Provides support and telephone helpline for people coping with bereavement by manslaughter or murder.

SOBS

0300 111 5065

www.sobs.admin.care4free.net

Provides support for anyone affected by suicide.

Moving forward with your life

It may take some time to adjust to life after caring. You may need some time to reflect and rest, but you may also find you have a lot of time to fill. At some point, you may reach a stage where you want to look at what you want to do next with your life. Here are some options you may wish to consider:

Employment

Some former carers may want or need to start or return to employment. Contact your local Jobcentre Plus or the National Careers Service <https://nationalcareers.service.gov.uk> for advice and support on entering or returning to the workplace.

Some carers decide they would like to use the skills and experience they developed as a carer to become a paid care worker or personal assistant. For more information about becoming a care worker or personal assistant, contact the Croydon Personal Support Service (01903 219 482) or Skills for Care (0113 241 1275; www.skillsforcare.org.uk)

Volunteering

Many people enjoy volunteering as a way of gaining skills, meeting new people and giving something back to the community. Visit the Croydon Volunteer Centre based in Centrale Shopping Centre or call 020 8253 7060 for volunteering opportunities.

Learning new skills

You may want to learn something new or brush up on your skills. In Croydon, Croydon Adult Training and Learning (CALAT) offers adult education courses on a range of topics, some of which can lead to a qualification. CALAT has three centres at Croydon Clocktower, Strand House and New Addington. Visit www.calat.ac.uk or visit a centre for more information.



When the person you care for dies

Every effort has been made to ensure the contents of this factsheet are correct, but the Carers' Information Service cannot accept responsibility for information that is inaccurate or for the quality of the services listed.

March 2020

Written by Amy Deakin

Communications and Publications Officer at the Carers' Information Service

john
whitgift
foundation

supported by

CROYDON | Delivering
www.croydon.gov.uk for Croydon