

I'm Lost
without her
Just miss her
Don't want to bring people down
So much
SO LONELY
I've got
NO ONE ELSE
MARRIED
27 years
Can't believe
She's GONE
Doctor said six weeks
But it was more like six hours.
The house
feels so
empty.



You are not alone.

Advice and support following bereavement



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Introduction

When someone close to us dies it is always a deeply emotional and difficult time and sometimes it can be truly devastating. We may be overwhelmed with feelings of loss and grief, but bereavement is highly personal, everyone reacts differently and there is no magic formula for dealing with it. However, getting the right information and support, offered with kindness and sensitivity at the time when we are ready to receive it, can help make a very difficult experience just a little bit more bearable.

Bereavement in later life

The reality is that the experience of bereavement becomes much more common as we get older – it's one of the downsides of living a long time. The people who matter most to us may gradually fall away: partners, siblings, life-long friends, perhaps even our own children, themselves by now in middle or old age. Whereas you may go to a lot of weddings in your 20s and 30s, by your 70s and 80s these are more likely to be replaced by funerals.

Older women are particularly likely to be widowed'

- Women are around twice as likely as men to outlive their partner due to their longer average life expectancies, as well as the greater likelihood that they will be younger than their husband.
- The average age of being widowed is around 73 for women and 77 for men.
- 5% of men and 14% of women aged 65-69 are widowed.
- Among people aged 85+, 36% of men and 77% of women are widowed.

Christmas and other special days can be especially difficult

Birthdays, anniversaries and special occasions can be particularly difficult. Christmas is probably the worst of all because it can seem that everyone except you is having a fantastic time, plus everything shuts for days so there are no distractions. If you recently suffered a close bereavement you may be feeling too sad to participate in the festivities, which may also bring back poignant memories of lovely Christmases in the past, spent with the loved one you so badly miss today.

Up to 170,000 older people in England and Wales will be spending their first Christmas as a widow or widowerⁱⁱ

Following the death of her husband, Madeleine was worried about retaining her independence

Madeleine*, 75, found herself bereaved after being married for 52 years. Mobility restrictions and health concerns, including Chronic Obstructive Pulmonary Disease, added to her distress. She very much wanted to remain as independent as possible.

She approached her local Age UK which arranged a home visit from an adviser who carried out an assessment of all her needs. This led to her being offered various forms of support, including help applying for benefits and a Blue Badge for parking, and referral to the Age UK's falls prevention service. The adviser also went with Madeleine to a local community café to give her the confidence to try something different. Madeleine has now

started to attend the café regularly and is making new friends. Madeleine has also been matched with a volunteer who will go out and about with her, and she has registered with Age UK's telephone befriending service for weekly chats. With Age UK's help Madeleine is beginning to rebuild her life.

Madeleine said the ongoing support she has had from Age UK has: "Helped to lift my mood. I can still feel lonely but better... If I did not have the support through Age UK I would go crackers.

"I am starting to develop new friends at the local group I attend. I no longer feel like 'Billy no mates'. A new world has opened up."

Bereavement is a major cause of loneliness and isolation

The loss of a loved one often provokes feelings of acute loneliness. Losing a partner in particular may lead to a situation in which an older person finds themselves living on their own for the first time in decades and at the very least the

unfamiliarity of the situation takes time to get used to. Home may suddenly seem eerily quiet without the sound of the voice you know so well. For couples who have been together for many years and who shared everything the loss of one partner is bound to be an enormous blow – their 'other half' is simply no longer there anymore.

When someone has been sick or disabled, possibly for a long time, and the person who is bereaved helped to care for them, the change in daily life following their loved one's death demands a sudden, huge adjustment that can make older carers feel very isolated and alone. Instead of being busy all the time, with health and care professionals in and out if their loved one lived at home, there is suddenly no one to look after and no reason for those health and care staff to stop by. The focus of much of your activity has gone and you have to find another way to live that does not depend on your previous identity as a carer. You are also likely to be feeling very worn out.

- 1 in 8 adults are carers (around 6.5 million people).ⁱⁱⁱ
- By 2037 it is anticipated the number of carers will increase to 9 million.^{iv}
- Two out of three people will become carers at some point in their lives.^v

Age UK estimates that among people aged 65 and over in England^{vi}:

- More than one in six (17%) older people who are widowed say they often feel lonely. That's 300,000 widows and widowers who are lonely.

People aged 50+ living in England are^{vii}:

- 5.2 times more likely to be often lonely if they are widowed, compared with older people who are in a relationship.
- 5.5 times more likely to be often lonely if they

don't have someone to open up to when they need to talk, compared with older people who have someone.

The emotional and physical effects

Losing a loved one is always a major jolt, even if their death was not unexpected. However carefully you think you have prepared, it is impossible to foresee exactly how you will feel when it happens. Initially we may feel a sense of numbness and disbelief, especially if we were not present when the death actually occurred. Later, profound sadness and emptiness are common emotions and may come in waves, with some days or weeks easier to cope with than others. We may think we are coping quite well when something unexpected brings back all the difficult feelings again.

We also have to cope with other people's reactions to what has happened: in our culture we are not very good at talking about death and can feel very awkward when we first meet someone we know has been bereaved, not knowing quite what to say. We may hope we are being kind if we don't mention it, but in fact bereaved people usually say they find it comforting when this enormously significant moment in their lives is openly acknowledged, and a sense of sympathy expressed. Having formally marked the event with

someone makes it easier to move on to talk about other things.

There may be other feelings too, such as deep regret about what has been left unsaid, or tensions that were never satisfactorily resolved before the person died. Whatever the emotions are it often helps to talk about them. Family and friends may be able to offer support and there are organisations and professionals who can help too.

People may also feel the impact of bereavement physically and find difficulty sleeping, or they may lose their appetite. When we are bereaved we are often told to ‘take care of ourselves’ and for good reason: it’s a time when we may feel especially vulnerable and lacking in resilience. It is important however not to slip into a pattern of self-neglect from which it can be hard to escape. If emotional or physical effects become severe or last an especially long time it is sensible to talk to your GP.

Practical and financial matters

When someone dies there are lots of practical matters that have to be dealt with, including certifying the death and organising a funeral. There will also be tasks around dealing with the person’s finances, possibly having to apply for Probate, and winding up their estate. Going forward there may be money worries

Geoffrey was distressed after the death of his wife and needed help to manage

Geoffrey*, 82, was very upset after his wife died. They had a happy and loving marriage and they lived for each other. He was devoted to his wife and didn’t leave her side in the weeks leading up to her death. When she died Geoffrey found it difficult to manage as his wife had always done everything for him, so he contacted his local Age UK for help.

The adviser helped him to work through correspondence that needed to be dealt with. The adviser also contacted the Department for Work and Pensions to apply for Attendance Allowance for him and contacted the Social Fund team to help cover funeral costs. With Geoffrey’s permission, the adviser contacted the bank to speak on his behalf to change their joint bank account to his alone.

Age UK took the extra pressure off Geoffrey, which enabled him to grieve and begin to come to terms with his loss without being overwhelmed by all the practicalities.

He said, “You saved me at such a sad time... I don’t know what I would’ve done without you, I am so grateful to you.”

when someone's financial position changes after losing a partner or someone else who they relied on financially.

Older widow(er)s can struggle financially after bereavement^{viii}:

- 19% of older widows and widowers sometimes, often or always have too little money to spend on their needs.
- 100,000 can't treat themselves from time to time.
- 86,000 have stopped buying presents for friends or family.
- 46,000 have stopped having friends or family over for dinner.

In addition to dealing with finances and paying bills, people may also have to cope with day-to-day tasks that their partner had previously always done – things like cooking, shopping, cleaning, ironing or looking after the garden. In addition, if you lose your spouse and they always did the driving you may suddenly find your mobility is severely restricted too.

Living alone can be particularly difficult for those with health problems if they have lost the person who provided practical as well as emotional support. They may worry about how they will manage at home and feel anxious about going out on their own.

Older widow(er)s are often more vulnerable to scams

Anyone of any age can be vulnerable to fraud, not just older people. Indeed, people of all ages are victims of fraud. However, some of the challenges associated with ageing – such as bereavement – can make older people more susceptible and put them at greater risk. We know that in some cases, fraudsters deliberately target older people because they live alone or are socially isolated.

- 140,000 older widowed people in England have been a victim of fraud in the past year.^{ix}

Finding the right support

Understandably, most people are not aware of what financial and practical support may be available, which is where organisations like Age UK can help. For some people a one-off visit may help put them on the right track, but for others this will be the start of the process of managing alone and building a new life, and on-going support may be needed.

When Abdul lost his sister and aunt he found himself struggling to cope

Abdul*, 70, lives alone and has severe Chronic Obstructive Pulmonary Disease. After suffering two significant bereavements of his aunt and sister, he felt at a complete loss. Living off a meagre pension, he got in contact with Age UK for help with his finances and for support with home adaptations so he could make more use of his mobility scooter.

The adviser helped Abdul with an application for Attendance Allowance, which made a big difference in his life. As a result he can now afford to get help with cleaning and pay for taxis to meet his friends.

The council have also fitted Abdul with a ramp which makes getting out of the house much easier.

Abdul said that he couldn't have achieved what he did without the adviser's support; he says they were patient, sensitive and understanding.

The longer term

People often say that in the early days and weeks after a bereavement others rally round to offer help and sympathy, but this can then drop away, leaving you feeling empty and alone. It is not surprising that in these circumstances some who have been bereaved want to avoid social situations. Everyone needs some time to themselves after bereavement but it is also important to stay in touch with friends and family, remain active and keep doing the things you always do which put you in the company of others. This will mean different things to different people but it could include continuing to go to your normal place of worship or attending clubs and social activities as you always have. As time goes on, you may want to search out opportunities to meet new people or try something new. Volunteering can be a great way to meet like-minded people, as well as being rewarding in itself because through doing it you are contributing to a good cause.

Some may feel able to start the process of rebuilding their lives themselves or with the help of family and friends. Others may find this difficult to do alone, perhaps due to loss of confidence, or feelings of depression or anxiety, and may need ongoing support. Everyone is different and there's no doubt these processes may take more or less time, depending on your personal circumstances.

When Judith suffered a bereavement she needed help to get her life back on track

Judith*, 82, lives alone in a retirement park home in a rural area. Despite being in good health she felt very depressed after a recent bereavement and her GP recommended she get in touch with Age UK for some advice about local services.

Judith met with an adviser to discuss her situation and they provided her with some information to help improve her financial situation and her wellbeing. The adviser carried out a full benefit check, which led to her receiving Pension Credit and the Warm Home Discount, which made quite a difference to her money-wise.

The adviser also provided practical help to contact local animal services as she previously had a dog and badly missed their companionship. As part of this Judith was referred to a local project where she could be matched with a dog-owning volunteer so she could enjoy spending time with both of them.

Judith said that when the adviser initially visited her life was in complete disarray and she could not be bothered to do anything. As a result of the support, practical advice and help to access local services she is looking forward to getting out and involved in her community.

Unfortunately, there are no set ways or short cuts to dealing with bereavement – we all have to get through it as best we can. However, whether it is immediate practical support, help to maximise income, ongoing emotional support or encouragement to try out new opportunities and re-engage with life that you need, there are organisations that can help.

* All names have been changed to protect the privacy of individuals.

Contacting Age UK for help and support

For more information on the issues covered in this report please call the Age UK Advice Line free on **0800 169 6565** or visit **www.ageuk.org.uk/services/age-uk-advice-line/** Lines are open seven days a week from 8am to 7pm.

If you would like to contact your local Age UK please either call **0800 169 6565** or visit **www.ageuk.org.uk/services/in-your-area/**

In Wales, contact Age Cymru
0800 022 3444 or visit **www.agecymru.org.uk**

In Northern Ireland, contact Age NI
0808 808 7575 or visit **www.ageni.org**

In Scotland, contact Age Scotland
0800 124 4222 or visit **www.agescotland.org.uk**

Age UK guides and factsheets

As well as the Advice Line, Age UK offers free information and advice via a range of guides and factsheets, free to download or view online, including:

- [When someone dies](#) for more information on the practical things that need to be done after a death.

For more information and to view or download the guides, [visit www.ageuk.org.uk/publications](http://www.ageuk.org.uk/publications) Guides can also be requested by calling the Age UK Advice Line.

Other ways Age UK can help

Age UK has a long history of providing local services which bring people together and help address loneliness, for example through befriending services and offering a range of activities for older people to enjoy including lunch clubs, cooking classes, and dance lessons. Find out more here www.ageuk.org.uk/services

References

- i** <https://www.pensionspolicyinstitute.org.uk/research/research-reports/2019/2019-07-17-living-through-later-life/>
- ii** Office for National Statistics ‘Number of deaths, by marital status, sex, and age group, for local authority areas in England and Wales, deaths registered in 2018’ published 13th September 2019 and accessed here: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/adhocs/10527numberofdeathsby maritalstatussexandagegroupforlocalauthoritiesinenglandandwalesdeathsregisteredin2018>
In 2018 the deaths of 169,863 married people aged 65+ were registered in England and Wales. We assume that a similar number of older married people will have died in the year period between Christmas 2018 and Christmas 2019, leaving widow(er)s who, if they are surviving, will have their first Christmas since their spouse’s death in 2019.
- iii** Carers UK, 2015 ‘Valuing Carers 2015’ Accessed: <https://www.carersuk.org/for-professionals/policy/policy-library/valuing-carers-2015>
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- v** Carers UK, 2019 ‘Will I care?’ Accessed: <https://www.carersuk.org/for-professionals/policy/policy-library/will-i-care-the-likelihood-of-being-a-carer-in-adult-life>
- vi** Age UK analysis of English Longitudinal Study of Ageing Wave 8 (2016/17) and ONS 2018 population estimates by marital status and living arrangements
- vii** All the Lonely People: Loneliness in Later Life, Age UK 2018 <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/loneliness/loneliness-report.pdf>
- viii** Age UK analysis of English Longitudinal Study of Ageing Wave 8 (2016/17) and ONS 2018 population estimates by marital status and living arrangements
- ix** Age UK analysis of the Crime Survey for England and Wales 2017/18 and ONS 2018 population estimates by marital status and living arrangements



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