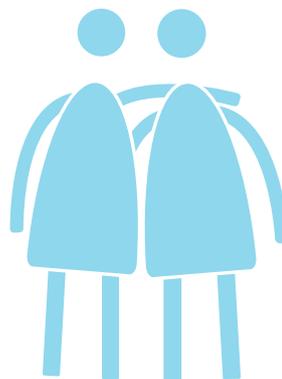


When the person you care for dies

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 relief, but there can also be a sense of exhaustion, 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.

The Carers Support Centre is still available to you if you need us. Help for Carers provides events open to former carers- contact 020 8663 5664 or email carerssupport@helpforcarers.org.uk for more information.

If you would like to speak to someone about what you're going through, there are a number of specialist bereavement support organisations and helplines available- please see the list of contact details at the back of this leaflet.

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.itsgoodtotalk.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 relative at the local registry office. You will need to book an appointment and take the medical certificate with you, along with some form of identification e.g. the person's birth certificate if you have it. 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.

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 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-coroner.

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. 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 what to put in the Register.

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.

You may be entitled to support with funeral costs if you are on a low-income and claim certain benefits. This is called a Funeral Payment and can be claimed via the Department of Work and Pensions (DWP) if you are eligible. Visit www.gov.uk/funeral-payments or call 0345 606 0265 for more information.

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:

- Employers
- Health professionals, including cancelling any appointments
- Banks and building societies
- Mortgage providers
- Insurance companies
- Pension providers
- Credit card/store card providers
- Utility / TV and internet companies
- Clubs or associations the person belonged to

For government agencies, Tell Us Once allows you to notify government agencies that a person has died. Details for the service can be obtained from the registry office when the death is registered. Tell Us Once is not available in Croydon but may be available in other areas. If the person lived in Croydon, you will need to individually notify government departments such as HM Revenue and Customs (HMRC), the Department of Work and Pensions (DWP), Tax Credit Office, etc. as appropriate.

You may find it helpful to ask a relative or trusted friend to contact these agencies on your behalf. The Bereavement Advice Centre has a comprehensive checklist of who to contact (0800 634 9494; 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/wills-probate-inheritance or call the Inheritance Tax and Probate Helpline on 0300 123 1072.

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

Equipment loaned from Croydon Community Equipment Service at the Access Ability Centre can be returned. The equipment can be cleaned and reused for other people. Please return it to the Access Ability Centre (open Monday to Friday, 9am to 4.30pm) or call 020 8664 8860.

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 8660 2337 / 020 8651 3335

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.

Rowland Brothers Bereavement Support Group

020 8660 5547

christine@rowlandbrothers.com

Bereavement support group run by Rowland Brothers Funeral Directors. The support group is free and open to all regardless of the funeral director that carried out the funeral. They can also offer one-to-one counselling if appropriate.

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

01962 712 690

www.naturaldeath.org.uk

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

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. 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:

Hobbies and interests

Caring can take up a large part of your time and energy, and it can be hard to think about your own needs for a change. It may be helpful to think about your past hobbies or interests. What parts of your life have you had put aside whilst caring? It doesn't have to be a huge investment - even something as small as doing some gardening or calling an old friend is a good start.

Employment

Some former carers may want or need to start or return to employment. Contact your local Jobcentre Plus or the National Careers Service nationalcareersservice.direct.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, contact Julie Turner at Croydon Council Direct Payments Support Service (020 8726 6000 ext 61925; julie.turner1@croydon.gov.uk) or visit Skills for Care www.skillsforcare.org.uk/care-careers/think-care-careers.

Volunteering

Many people enjoy volunteering as a way of gaining skills, meeting new people and giving something back to the community. Croydon Voluntary Action can support you to find a voluntary position suited to your interests and skills. Contact them on 020 8253 7070 or visit the Croydon Volunteer Centre based in Centrale Shopping Centre.

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.

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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.

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Written by Amy Deakin
Communications and Publications Officer at the Carers' Information Service

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