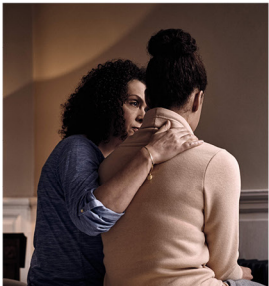
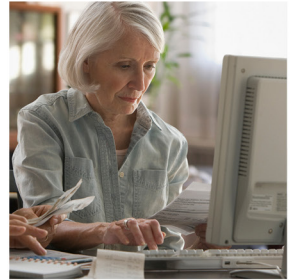




Making peace with death: National attitudes to death, dying and bereavement

Co-op Funeralcare Media Report



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With thanks to our coalition of charities who have supported the campaign



Death: The elephant in the room



Robert Maclachlan
Managing Director
of Co-op Funeralcare
and Life Planning

As the leading funeral and later life planning business in the UK, supporting approximately 100,000 bereaved families every year, the issue of death and bereavement as a taboo subject is something we encounter every day.

While a quarter of us don't talk about death as we don't want people to worry, for many people it's not even on their radar as they don't even want to think about it.

Working in a sector where we are increasingly seeing changes in attitudes towards death and funeral choices we wanted to understand why this subject is so difficult for people to address. Both when thinking about their own mortality, or when helping others to deal with death, we set out to tackle this on a national scale. Collaborating with a number of national charities, Government, Co-op members, opinion formers and communities locally, we are focused on identifying solutions to this issue and driving social change.

To do this, in May (2018) we commissioned the first national survey of its kind into death, dying and bereavement, conducted by YouGov and open to the nation to take part.

With over **30,000** responses, this is the first time this issue has been looked into in such a large scale, analysing findings by age, gender, region, ethnicity and religious/spiritual identities.

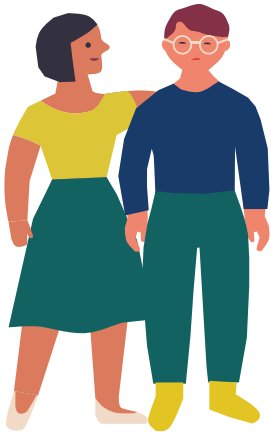
Around 35million¹ of us have experienced bereavement relatively recently (70% in the last five years).

Despite many of us thinking about mortality regularly, what's clear is that while grief and bereavement is hugely commonplace, to talk about it 'proactively' is a rarity, leaving many unprepared or bewildered when it comes to planning for the inevitable.

We're committed to doing right by our clients, colleagues and members to recognise that there's a huge opportunity to reduce the emotional and financial burden that occurs following a death, simply by people opening up more about these issues.



National attitudes to death



5%

of Brits have lost three people close to them in the last 5 years

35%

of UK adults think about their own mortality weekly or more often

24%

of us don't talk about death as we don't want people to worry

60-79 year olds

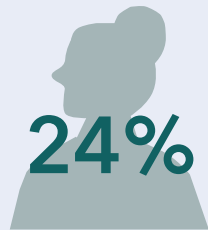
are more comfortable talking about death and have talked about it

13%

of us have considered our own mortality in the last 5 years as a specific result of reports of terrorism

The stiff upper lip

Bereavement has affected over two thirds of us in the last five years (70%), but the research also finds that many still struggle to open up and we're unsure what to do or say to others when they experience it. People are still being avoided at a time when they are most likely to need more support than ever.



first lost someone close to them when under the age of 10



of adults who've experienced a bereavement in the last 5 years said they kept the news to themselves



Of those who have been recently bereaved said the times they found hardest after their loss were immediately on the news of the death (52%) and during the funeral (46%)

A nation driven to distraction

After a bereavement:



Failure to plan for the inevitable

At a time when families are at their most vulnerable, addressing the practical matters of death can be a struggle. The research highlights a later life planning gap – an issue with coming to terms with mortality and making plans for the inevitable. In spite of being familiar with the cost of a funeral, the majority haven't yet saved anything towards it.

£3750

is the average people think a funeral costs

51%

over the age of 70 haven't saved a penny

4 million

people have experienced financial hardship as a result of someone's death

41%

of respondents have not put any later life plans in place or been involved in sorting out arrangements following a death

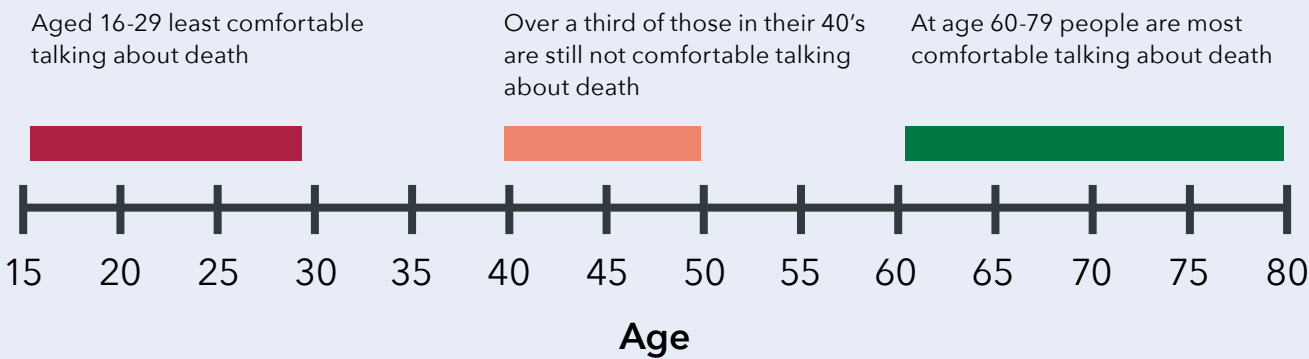
Hitting mute on mortality

As a nation we're reluctant to face up to the inevitable

A quarter of us don't talk about death as we don't want people to worry. Other key reasons include never having felt the need to talk about it and not wanting to upset people – clearly highlighting a gap to be bridged.

Where do we differ?

The older we get, the more comfortable we are talking about death.



What makes you question your mortality?

Women

20%

Medical diagnosis of someone they know

Men

7%

Considered it because of work for 10% it was prompted by retiring

Gender difference

Considered their own mortality

93% women

90% men

Considered their parents' mortality

91% women

88% men

Avoid talking about their own death as they're worried about upsetting people

22% women

16% men

National attitudes to mortality

In looking at the nation's attitudes to death, uncovering how we interact with our own mortality highlights possible opportunities for people to be more comfortable talking to each other about it, breaking through the taboo.

91%

of us have thought about our own mortality

26

is the average age we first consider our own mortality

20

is the age we experience our first bereavement of someone close to us

35%

think about their mortality at least weekly, if not more

16%

have been prompted to consider our own death based on what we've seen in the media

22%

of 16-29 year olds had thought about their own mortality as a result of terrorism

What makes us consider our own mortality?

13%

being aware of terrorism

14%

making my own will

16%

news report of death

15%

medical diagnosis

22%

reaching a milestone age

28%

death of a family member

B is for Bereavement



Which of the following did you do when you had suffered a bereavement?

45%

I talked about the person with others

24%

I kept myself as busy as possible

16%

I kept it to myself

13%

I did something positive to distract myself e.g. meet up with a friend

12%

I got back to work as soon as I could

Only 2%

of adults have sought bereavement counselling

Almost all (97%) of UK adults have suffered a bereavement in their life, and 40% have experienced the death of more than one person close to them.

Despite so many of us having encountered the impact of death, only 7% of us feel very comfortable talking about our own mortality and a huge 29% of us feel reasonably uncomfortable when the topic arises. The research uncovers how so many of us would rather avoid such a pressing and influential issue, allowing for potential financial difficulties and psychological impact further down the line.

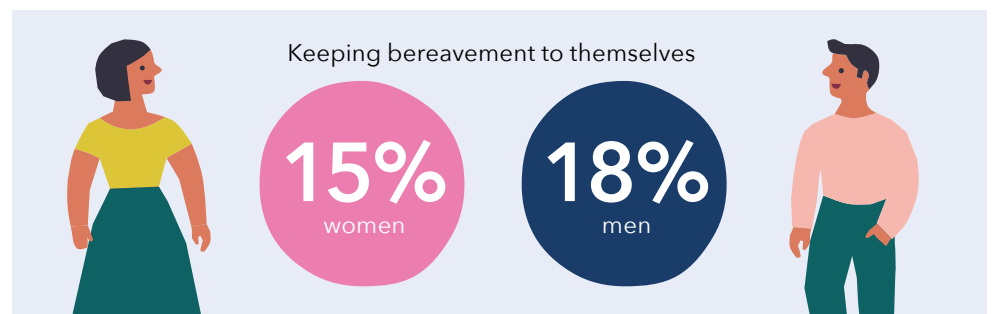
A quarter of UK adults first experienced bereavement when they were aged just 10 or under (24%), yet only 16% had attended a funeral at this age. Indicating a sheltered approach taken by UK parents by making the decision that children should not be exposed to funerals at this young age.

The average age we first suffer a bereavement of someone we are close to is 20, with the death of a close relative or friend being half of UK adults' first recollection of experiencing death (47%).

How do we deal with bereavement?

Being open about issues and actively talking about taboo topics has become more prevalent than ever within society. However, Co-op's research found that when it comes to bereavement we're still struggling to face up to it.

Of those surveyed, a quarter (24%) claimed to have dealt with bereavement by keeping as busy as possible, 16% kept the news to themselves and 13% chose to do something to distract themselves from it.



18 million

people are uncomfortable talking about death

20

is the average age we first suffer a bereavement

Good grief: Coming to terms with death



"Grief is just a word, until an emotion becomes attached to it, and then when it's experienced, it gives death a different meaning."

Professor Douglas Davies,
Director of the Centre for
Death and Life Studies,
Durham University



With death comes grief – something we all approach and deal with in different ways. The research undertaken explored the best ways to support someone who's going through the grieving process, as well as the least helpful things they experienced.

For 98% of UK adults, the hardest time to deal with the grief was found to be upon finding out about the death and/or during the funeral. However, grief is a multifaceted response to loss and there's no 'one size fits all' fix. The grieving process is not a short one, with the nation also citing birthdays and the anniversary of the death as some of the hardest times.

Generational changes

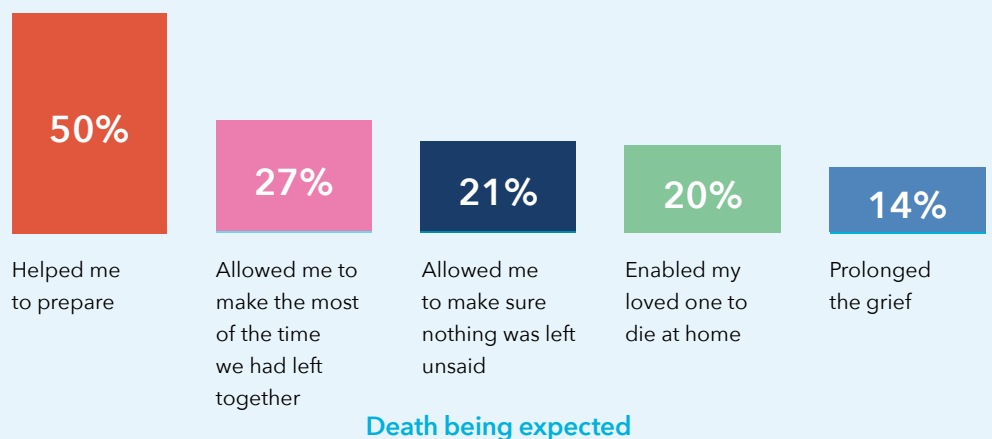
The survey findings highlight that the younger generation (16-29) are the least able to express emotion and most likely to bottle up grief, highlighting how the issue is still prominent and has the potential to get worse.



Whether down to social pressures, a fear of emotional vulnerability or growing up in a society where the media is filled with tragic events, there is a clear issue that has come to light when it comes to dealing with grief amongst the younger generations.

Sudden vs. Expected

For half of those who've suffered a bereavement of someone close to them in the past five years, it was expected, whether that was due to age or illness. The research found that whether the death was sudden (39%) or expected (50%) had a consequent impact on the grieving process.



Good grief: The journey



"When returning to work, the more you're prepared, the more supported you are to overcome those hurdles."

Julia Samuel,
Psychotherapist and Author
of *Grief Works: Stories of Life, Death and Surviving*



What were the best things that other people did/said to help you when you were recently bereaved?

41%

Asked if I was okay

32%

Asked if there was anything they could do to help

19%

Sat with me to keep me company

18%

Asked me if I wanted to talk about my loved one

16%

Gave me time off work

14%

Asked if I wanted to go out

Say something...

One thing found to prevent us approaching a grieving person is the lack of knowledge around what to do or say. One in seven Brits (**14%**) felt that others didn't know what to say or do and a further **17%** felt that the least helpful thing someone could do would be to avoid the subject completely.

Working through grief

The workplace has a role to play in bereavement support and the grieving process, there is no one size fits all approach when it comes to support for colleagues.

The research found that getting back to work as soon as possible (**12%**) was a distraction for those following a bereavement. However, returning to work also had a negative impact for some, with **12%** also saying their experience in returning to work made it more difficult for them to deal with their grief. This contrasting view uncovers the importance of taking an individual approach when considering the employers duty of care.

Furthermore, for **16%**, being given time off work was the best thing that someone did for them after their bereavement yet for **6%** being pushed to go back to work too soon was the least helpful thing they experienced after their loss.



"People are not always given enough time off work for all the work/sorting out that needs to be done"

Co-op Member

Practical matters

When returning to work following a bereavement, it's not always a choice.

The grieving process can often be impacted or stilted by the need for practicalities. With **8%** of respondents saying they had experienced financial hardship as a result of someone's death, getting back to the workplace whilst grieving can be a necessity rather than a decision based on readiness.

Of those surveyed who had arranged a funeral, the average cost was £3,259. With **81%** of people admitting to not having saved a penny for a funeral, this leaves a huge gap for families to cover when the time comes – making it no surprise that some are consequently impacted by financial hardship.

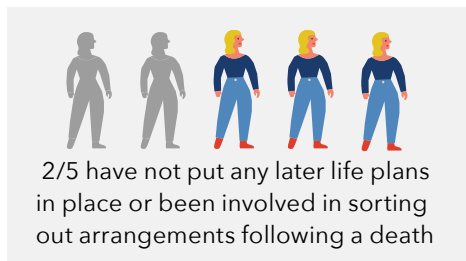
Preparing financially

With findings highlighting that almost one in 10 of the bereaved suffered financial hardship after a loss, the survey revealed the extent of the gap in later life planning.



"If we no longer believe that we leave this world for a better one, it gives us an opportunity to make the world we are leaving behind a better place."

Marta Montague,
Remember a Charity.



27%

of people have written a Will

10%

were prevented from talking about their own death because they didn't want others to worry about having to sort out their financial affairs

7%

said they didn't want to make people worry about having to pay for the funeral

5%

of those who have written a Will have left a gift to charity

Practical matters

17% of UK adults have had full responsibility for organising a funeral

24% have been involved in some way with funeral arrangements

66% have thought about their funeral wishes

34 is the average age people first think about their funeral

But only...

7% have taken partial responsibility for arranging probate

5% have a funeral plan

19% of respondents have saved something towards their funeral

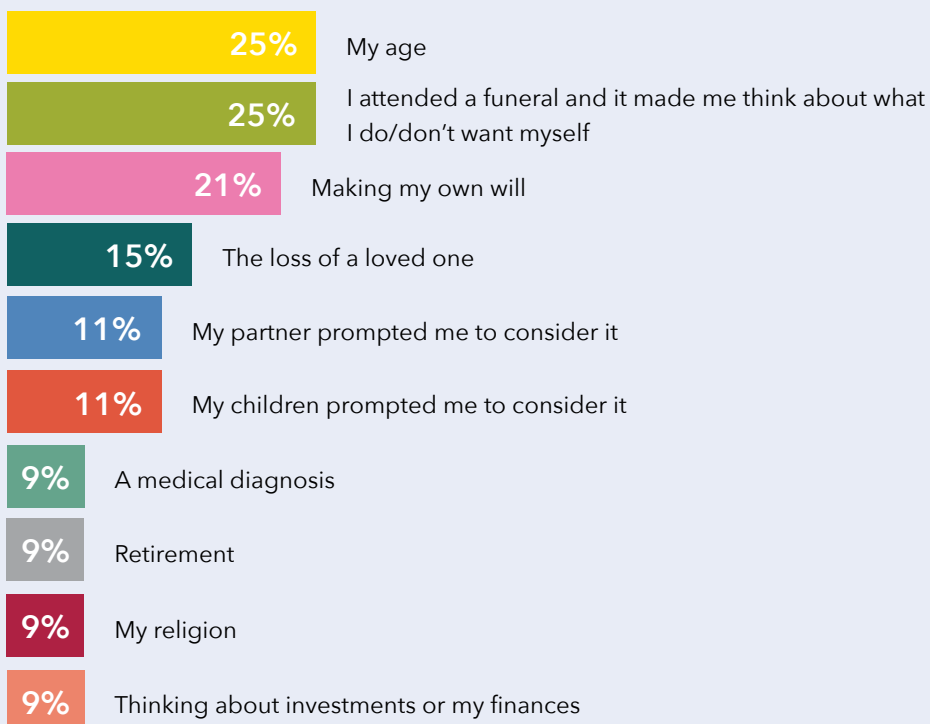


"I decided to take out a funeral plan after my dad passed away. The ease and comfort we experienced as a result of him having a plan made things much easier."

Co-op Member



Top ten reasons people were prompted to make funeral plans*



**Note: of those who have thought about the type of funeral they would like.*

Why does tackling the taboo matter?



Sue Ryder

Heidi Travis, Sue Ryder Chief Executive



It might be odd to think of death as something that we can do well but everyone wants a good death for themselves, their friends and family. At Sue Ryder we understand that for many it isn't easy to know how to talk about death or to speak to people who are dying or others who are grieving. But not addressing what matters can further increase feelings of loneliness, isolation and even cause distress.

Death is an inevitable part of all our lives and we need to use this research to drive social change. As a nation we need to start the conversations now so more people experience a good death.



REMEMBER A CHARITY
IN YOUR WILL
Help the world live on...

Marta Montague, Head of Development at Remember A Charity



We are delighted that Co-op are encouraging people to speak about death and bereavement. They can be difficult topics to bring up with family and friends, but conversation can help our loved ones understand what our wishes for the future are.

It also gives us an opportunity to discuss what world we want to pass on and which charities we are planning to include in our Will. Gifts in Wills are vital to the work of so many charities, and even a small amount, once we have taken care of our loved ones, can make an enormous difference for future generations.



Child Bereavement UK
REBUILDING LIVES TOGETHER

Jane Keightley, Director of Communications at Child Bereavement UK



What we know, and what the survey has confirmed, is that death and dying are subjects that many people find difficult to talk about. From Child Bereavement UK's 24 years of supporting bereaved families, we know that people shy away from those who are bereaved, and in some cases actively avoid talking to them. This can be extremely isolating for those who are grieving.

The more public awareness there is to help demystify the subject of death, and the more we can encourage sensitive conversations about death and dying, the more that society as a whole will help to reduce the isolation that bereaved families so often feel. This can only have a positive benefit for the wellbeing of the nation, given that bereavement is something that everyone will ultimately experience.



Dying Matters
Let's talk about it

Gary Rycroft, Chair of the Dying Matters Forum



Talking about death won't make it happen, but keeping it buttoned up inside can prevent us and those dear to us from getting the end of life care we want. Talking about death might not be easy, but if we can't discuss what we want for our funeral or how we feel about organ donation then someone else is going to have guess on our behalf.

At Dying Matters we want everyone to make time for these conversations, and this research from Co-op Funeralcare shows how important this is. We all have to deal with death sooner or later, and it's a lot easier if we can talk to each other about it.



BritishRedCross

Zoe Abrams, Executive Director of Communications and Advocacy at the British Red Cross



We know from our own research into loneliness and isolation in the UK that a major life transition such as bereavement can leave people more at risk of loneliness and vulnerable to losing social connections and the Co-op's research further identifies this. We also know that unless loneliness is tackled, it can develop from a temporary situation into a chronic issue, which in turn can have damaging consequences on health and mental wellbeing.

We hope that through our work with the Co-op - supporting people who feel lonely in communities around the country - and our shared aim to drive social change, we can continue to encourage people to start to take small, practical steps to reconnect with their communities and to rebuild connections death sooner or later, and it's a lot easier if we can talk to each other about it.



Cruse
Bereavement
Care

Steven Wibberley, Chief Executive of Cruse Bereavement Care



These new findings clearly reveal there is a reluctance to talk about death and bereavement in the UK. Not talking about death is not only leaving us vulnerable, but also underprepared when it comes to our death, or the death of a loved one.

"Having conversations about death will help us to understand and support each other better and make it less of a taboo. Talking about death is also an important part of the grieving process and it is vital the bereaved feel able to speak to their family, friends and employers about a death.

How do we start to make peace with death?

Findings highlight that experiences of grief and bereavement are highly personal and individual, therefore identifying a single quick fix is unlikely to tackle the issue of how we cope with death on a national scale.

The treatment of death and bereavement as taboo subjects is not new, and the research evidences that it is present in every generation, with these traits often learned or picked up from the generation that went before. In conjunction with a coalition of national charities, opinion formers, campaign groups and specialist bereavement experts the Co-op has honed in on the core issues to develop a series of recommendations of where the survey has identified that more support would be beneficial.

Gaps identified by the Co-op include:

- A greater support network and guidance for employers to assist managers with supporting colleagues following a bereavement
- A shift in the national language used to talk about death moving to more direct conversations and a national campaign for a more open culture that breaks the taboo
- Opening up new networks for bereaved families and individuals ensuring there are more natural opportunities for them to seek support and contact with others following a death
- Greater focus on the interactions with death and mortality in the early stages of life to understand better the role of education in preparing us for one of life's hardest events

These areas will be explored further by the Co-op, in conjunction with national charities, opinion formers, Co-op members, customers and their communities to further test solutions with the aim of driving social change and tackling the taboo.



Additional information and contacts

Case studies

We have a range of case studies available upon request for media purposes. These include those who have benefited from funeral plans, those who are comfortable talking about bereavement and those who can talk about their motivations for writing a will, amongst others.

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References:

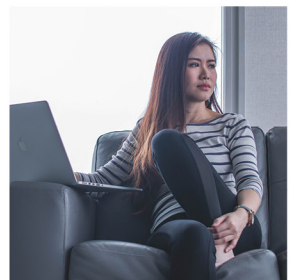
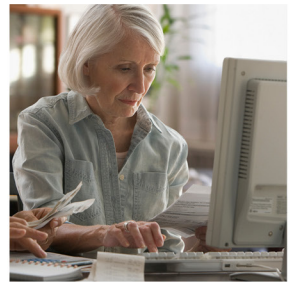
'Based on 70% of the UK adult population in 2017 according to the Office for National Statistics. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 22664 adults. Fieldwork was undertaken between 1st May - 25th June 2018. The survey was carried out online. The figures have been weighted and are representative of all UK adults 16+ by age, gender, region and ethnicity.'



About the Co-op

The Co-op, one of the world's largest consumer co-operatives, with interests across food, funerals, insurance, electrical and legal services, has a clear purpose of championing a better way of doing business for you and your communities. Owned by millions of UK consumers, The Co-op operates a total of 3,750 outlets, with more than 70,000 colleagues and an annual turnover of approximately £10 billion.

Home to the UK's leading funeral provider, Co-op Funeralcare conducts almost 100,000 funerals annually across over 1,000 funeral homes. Combined with its leading legal services business, the Co-op is also a national provider of later life products and services ranging from funeral plans, through to wills and probate.



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