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Private sector business interactions with bereaved people: UK Commission on Bereavement secondary analysis

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ABSTRACT

Objectives Evidence suggests that 61% of adults who were bereaved in the past 5 years had difficulties with at least one practical or administrative task following bereavement. We aimed to explore individual's experiences of interacting with private sector businesses following a bereavement.

Methods Qualitative secondary analysis of data collected via an online survey within the UK Commission on Bereavement. Data from 1133 survey respondents was extracted verbatim, and thematic analysis was carried out. Participants were adults who had experienced a bereavement within the past 5 years and lived in the UK. They were eligible to take part in the survey.

Results Three core themes were developed: (1) needs of bereaved people outside of 'business as usual', (2) admin burden while grieving and (3) the impact and experience of organisational failures. The results of this secondary analysis outline that bereaved individuals often struggle with several points of interaction with private businesses, including facing resistance when making initial contact, insensitive or non-empathetic interactions, facing unrealistic timelines for administrative tasks that are not then returned by the business, and difficulty understanding and completing paperwork. Participants emphasised the difficulty in navigating this while in the initial period following a bereavement.

Conclusions People experiencing a bereavement experience a high degree of mental load and emotional burden linked with interacting with private businesses following a bereavement. Given that this forms only one element of a person's whole bereavement experience, it is important that changes to policy and practice are made to allow a simple, positive experience for bereaved customers.

WHAT IS ALREADY KNOWN ON THIS TOPIC

- ⇒ Bereavement is a universal experience that will affect everyone at some point.
- ⇒ Approximately 61% of adults who were bereaved in the past 5 years had difficulties with at least one practical or administrative task following bereavement.
- ⇒ Despite the prevalence of administrative burden in bereavement experience, businesses are often ill-equipped to support grieving customers.

WHAT THIS STUDY ADDS

- ⇒ Evidences show that supporting bereaved people is a small part of businesses' overall practice, often falling outside their everyday service provision.
- ⇒ Interactions with businesses following bereavement often resulted in a traumatic experience, adding further to the mental strain already carried when bereaved.

HOW THIS STUDY MIGHT AFFECT RESEARCH, PRACTICE OR POLICY

- ⇒ Emphasises the need for a dedicated bereavement department within businesses, with mandatory bereavement support training for colleagues.
- ⇒ Advocates for simpler procedures for bereaved people to work through with businesses, to reduce mental load and allow space for the grieving process.

BACKGROUND

Bereavement is a universal experience; it will touch everyone at some point.¹ For decades, bereavement has been recognised as a universally stressful and upsetting experience.² In the UK, there are many procedures and tasks that must be completed promptly by someone close to the person who died: for example, planning a funeral, applying for probate and alerting private businesses to the death.



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Recent evidence showed that 61% of adults who were bereaved in the past 5 years had difficulties with at least one practical or administrative task following bereavement.³ Evidence highlights that high administrative burden within the context of grief is often a defining feature of the early bereavement period,⁴ with some referring to paperwork as ‘death’s companion’.⁵ The complexity of processes and lack of empathy sometimes shown from private businesses can contribute to psychological distress and difficulty coping following a bereavement.⁴ In the UK, a cross-government communication tool was developed to enable bereaved individuals to enter information on the bereavement once, where it would be distributed to other government departments (such as HM Revenue and Customs, Department for Work and Pensions and the Passport Office).⁶ This service does not, however, extend to private businesses, meaning that considerable effort and burden remain in interacting with these following bereavement.

Given that administrative tasks comprise a defining portion of the early bereavement experience,⁴ it is important that interactions with private businesses are positive and supportive. Evidence suggests that interactions between bereaved customers and service providers can be emotionally heightened and charged.⁷ When supporting a bereaved customer, service providers likely experience feeling conflict between commerce and care, as demonstrated in a sample of funeral directors.⁸ For the bereaved customer, however, they mostly desire empathy, sensitivity and compassion from services.⁷ Disparity between desired and actual interactions with private businesses, therefore, can cause significant distress and form a central part of an individual’s bereavement experience. Despite this importance, the literature exploring the experience of bereaved individuals when interacting with private businesses is scarce.

The UK Commission on Bereavement

The UK Commission on Bereavement^{1 3} aimed to explore how well-equipped our society is to support people through a bereavement, and what changes need to be made to improve support both now and in the future. The commission is one of the largest consultations on bereavement support undertaken in the UK, which included over 1000 adult and 100 child respondents to the UK Commission on Bereavement’s (UKCB) surveys and evidence submitted from over 130 organisations. It produced eight principles for change, and detailed recommendations around support for people experiencing bereavement.³

Primary analysis within the original UKCB work aimed to provide a comprehensive overview of the experience of bereavement in the UK following the COVID-19 pandemic. The current study provides a supplementary analysis of data from the online adult survey component of the commission, to explore

in-depth the experiences of bereaved individuals when interacting with private sector businesses.

AIMS AND OBJECTIVES

To explore individual’s experiences of interacting with private sector businesses following a bereavement. This was achieved by carrying out a secondary analysis of data collected within the UK Commission on Bereavement.^{1 3}

METHODS

Design

The current study was a qualitative secondary analysis of open text survey data, reported in adherence to the Reflexive Thematic Analysis Reporting Guidelines.⁹

Primary study participants, sampling and recruitment

Eligible participants were adults who had experienced a bereavement in the last 5 years (from the point of data collection). Participants were recruited through convenience sampling. The survey was shared widely on social media and through the channels of organisations that were part of the commission.

Data collection

Data collection occurred between September 2021 and January 2022, via an online survey. The survey collected data on the type of bereavement experienced (relationship with the deceased, place of death, illness), before asking several open questions. These covered topics of bereavement such as employer/school support, access to bereavement services, financial difficulties and experiences with businesses. Three questions were pertinent to this secondary analysis, including ‘Did you experience any difficulties with the following practical and administrative tasks following the death?’, ‘What was the most challenging aspect of these tasks (if any)?’ and ‘What helped you (or would have helped you) to manage these practical tasks?’.

Data analysis

Open text responses to the three survey questions outlined above were extracted verbatim into NVivo analysis software. As thematic analysis was the primary qualitative analysis approach adopted in the original UKCB work,^{1 3} we opted for the same approach in the current work. After reading through the responses to allow for familiarisation, inductive, descriptive coding was applied to the data by one researcher (JC).¹⁰ Through discussion and collaboration with the wider team, interpretative themes were developed and assigned theme titles (BH and RW). Similar thematic analysis of secondary qualitative data has been applied successfully in previous studies.^{11 12}

Patient and public involvement (PPI)

A Lived Experience Advisory Forum (LEAF) was established to support the work of the UK Commission on

Table 1 Demographic characteristics of study participants

Demographic	Participants, n
Gender	
Male (including transgender men)	141 (13%)
Female (including transgender women)	968 (87%)
Non-binary	5 (<1%)
Other/not reported	3 (<1%)
Age (years)	
16–30	74 (7%)
31–40	165 (15%)
41–50	295 (26%)
51–60	304 (27%)
61–70	178 (16%)
71–80	94 (8%)
81–90	15 (1%)
90+	2 (<1%)
Region of UK	
England	931 (83%)
Scotland	61 (5%)
Wales	110 (10%)
Northern Ireland	19 (2%)
Who they lost	
Sibling	35 (3%)
Parent	374 (33%)
Partner	403 (36%)
Child	95 (8%)
Grandparent	25 (2%)
Friend	36 (3%)
Parent/sibling-in-law	14 (1%)

Bereavement. 14 individuals with recent experience of bereavement were recruited to the LEAF. Between June 2021 and August 2022, 13 online meetings and workshops were held every 4–8 weeks. LEAF activity included providing insights and recommendations on engaging under-represented groups; the impact of the pandemic; evidence survey refinement and shaping; involvement of children and young people; approach to evidence analysis. There was no additional PPI for this secondary analysis.

Researcher positionality

JC and BH are experienced qualitative researchers within the area of palliative and end of life care, with backgrounds in psychology. RW is an experienced policy and public affairs professional, also within the field of palliative and end of life care.

RESULTS

A total of 1133 participants responded to the survey. Table 1 represents the demographic characteristics of study participants. Three themes were developed from the open-text, qualitative survey responses, outlining the experience of interacting with private businesses following a bereavement.

Needs of bereaved people outside of ‘business as usual’

Supporting bereaved people is a small part of businesses overall practice, often falling outside their everyday service provision—supporting people experiencing bereavement is not the norm for many of their employees. However, given the proportion of customers who will experience a bereavement in their time with the business, awareness of how to interact with customers who are experiencing a bereavement, appears to be an under-prioritised aspect of customer service provision. Participants frequently reported feeling that private businesses were not set up or equipped to support them, resulting in many interactions being more complicated and distressing than necessary.

For example, participants described how many private businesses often do not have a dedicated bereavement department, which made the experience more difficult: “Several companies did not have a bereavement department so transferring household bills to the name of the remaining spouse was made difficult.” In the absence of bereavement teams, bereaved customers interacted with customer service employees and reported feeling as though the employees had no bereavement related training.

The staff need training and a manual that they can reference easily and have some compassion for those who have a lost one.

Even where customers were referred to a dedicated bereavement department, many reported poor experiences. These included not being able to get the information and support they need: for example, where employees were unsure of their business’s procedures relating to the death of a customer or supporting a bereaved customer. Further, customers often felt that their experience was ‘cold’ and ‘unempathetic’.

When I phoned [bank] to ask about my payments coming to an end, the person was laughing because I was finding it hard to grasp. He was laughing, like why couldn’t I understand it. I had to remind him both my parents had just died, and it wasn’t appropriate to be laughing at me.

In person support was experienced positively, as this enabled greater perceptions of warmth and empathy within interactions: “Where I visited in person branches, some companies showed empathy, were clear with what they needed and didn’t have prolonged, complicated processes...more of this would have helped.” Furthermore, bereaved individuals appreciated being assigned a named contact within the business’s bereavement department to allow consistent contact and avoid repeating information: “Organizations having a named “someone” to help bereaved people through whatever process an organization requires (eg, changing the person responsible for paying a utility bill or holding an account) and then

making sure that they lived up to their remit of helping make things easier.”

In summary, bereaved customers felt that on many occasions, businesses were not set up or equipped to support them. They felt as though businesses often did not assign enough importance and priority to supporting bereaved individuals as part of their business as usual, resulting in unclear processes and gaps in service provision.

Admin burden while grieving

Recently bereaved participants described a huge number of administrative tasks surrounding the death of a friend or family member. The admin burden around contacting private businesses alone was perceived as immense, before considering other responsibilities such as funeral arrangements, work absences and financial stability. Their experiences consisted of filling out a lot of paperwork that they often felt was complicated and unclear, all while grieving a loved one.

The administrative tasks were not difficult to complete but I found the emotional toll they took on me a lot to handle. I did most things by myself which, when you've lost your favorite person in the world, can be a burden more than you can bear.

Participants reported difficulty in contacting businesses in the first instance; being left on hold, long phone queues and being unable to access support in person branches: “The difficulty was actually getting through to all the different services! (Bank, credit card companies, Insurance, utilities etc. Calls were taking up to hour/2 hours just to get through, then you would get cut off, and have to do it all again! Was very stressful on top of grieving!”

Once in contact with a business, participants described pressure to complete admin tasks quickly with deadlines imposed by businesses: “I quickly forgot that I was recently bereaved, and I was put back into a high stress situation with unmanageable deadlines.” Bereaved individuals struggled with the balance between not wanting to disclose information when experiencing raw grief but being faced with short deadlines: “It is incredibly harrowing to go over the same information continually when your grief is very raw, but you have a time limit to notify all parties.”

However, this pressure to complete administrative tasks quickly appears to be a double standard, often not upheld or returned by the business. Participants reported having to keep chasing businesses for a response/update and experiencing unacceptable delays on their behalf. In addition, bereaved individuals spoke of administrative errors carried out by businesses, that often caused negative, distressing consequences (eg, addressing correspondence to the person who had died/asking to speak to a person who had died).

Several organizations sent inappropriate and inaccurate messages when changing bank accounts

- this caused me additional upset and reduced my confidence in their abilities to safely organize my affairs. In all, I had cause to complain to 3 separate banks over 4 issues and did so partly as I felt many others in my situation would simply not have the time and energy to do so.

Furthermore, when trying to face these administrative tasks, bereaved people reported they were consistently asked for identification—to prove their relation to the deceased person. Though they could provide this, it added more strain and emotional upset, as it felt like they were proving they had lost someone close to them. This was a particular issue when changing accounts to someone else's name (eg, a spouse of the deceased).

Overall, the approach to this admin and paperwork was perceived as excessively bureaucratic—bereaved individuals felt that there is too much focus on the procedure, without acknowledging the need for empathy. That is, people are expected to deal with all this complex admin, often without support, while grieving.

The impact of organisational shortcomings—how are they experienced?

Almost all participants spoke of the emotional challenges faced during this period, as a result of interacting with private businesses. They often described the customer service received as impersonal, insensitive and without empathy or compassion. Seemingly ‘small’ things such as recounting what had happened and stating their relationship to the deceased were emotionally distressing: “People who were not very understanding and tactful at a sensitive time...e.g., being made to state my marital status 3 days after bereavement.” In many cases, they felt as though they weren't listened to or understood.

Participants felt that this insensitivity added to the emotional strain they were experiencing, among an already difficult situation: “I found some of the dealings I had with large organizations to be exhausting, mentally draining and in some cases I ended up in tears of despair over the lack of understanding of what it's like to find yourself bereaved and having to deal with so much that accompanies a death.” Some participants highlighted how this resulted in a traumatic experience, adding further to the mental strain already carried when bereaved.

In addition, many participants spoke of the financial difficulties that occurred as a result of organisational shortcomings. Many received strongly worded letters from companies demanding payments from accounts held by the deceased in a short period of time. Troubles arose when banks froze accounts as soon as a person was reported as having died—so bereaved people could not make those requested payments immediately.

Everything was in our joint names - and everything was frozen. I was phoning 24 hours a day to try to release money for funeral and living expenses. My

son had to pay for some things and lend me money. I was without cash for about 2 months. Even the [credit cards] were frozen.

In many cases, people were overcharged (particularly on final bills), resulting in temporarily being out of pocket—delays in reimbursing this money led to strain on people's financial situation. Furthermore, some bereaved people reported having to deal with existing debts of someone who had died. In many of these cases, legal companies became involved, adding additional expenses.

DISCUSSION

This secondary analysis, based on one of the largest public consultations on bereavement experiences and support undertaken in the UK, explored the experience of bereaved individuals when interacting with private businesses. Three main themes were developed: needs of bereaved people outside of 'business as usual'; admin burden while grieving; the impact and experience of organisational failures.

The results of this secondary analysis provide further support for the principles generated within the original UK Commission on Bereavement.¹³ Principle four in the commission's report states: "The things I must do after a death are simple and straightforward", mirrored in this analysis' finding that many bereaved individuals struggled with administrative tasks, from knowing who to contact and when, coordinating timing and communication between separate private businesses (such as banks and utilities to avoid frozen payments), and practical paperwork. Furthermore, principle five of the UKCB report states: "I am compassionately and helpfully supported by those whose jobs brings me into contact with me through my bereavement." This is reflected through the current analysis' outline of the emotional impact of poor customer service. It is evident that empathetic, compassionate customer service is integral to a positive experience of interacting with private businesses following bereavement, yet this is not consistently being delivered.

Importantly, the overarching concept behind this phenomenon and experience seems to be mental load. Interacting with private businesses is such a small component of people's experiences of bereavement: they also must organise a funeral, interact with public sector organisations, navigate time of work among more. When we consider the burden outlined in this data that is experienced by people from this one element of their bereavement experience alone, it highlights the vast mental load people carry when someone dies.^{13 14} The finding that people struggle with the unrealistic expectations on timelines to complete tasks further illustrates this mental load. Being forced into action can interrupt the active process of a person's grieving.¹⁵ People may find themselves too busy with tasks to 'feel' their emotions—they may feel they don't

have time to feel their feelings, sit in them and process the grief.¹⁵ This is evidenced to have subsequent negative impacts on their psychological well-being, and in some cases, delayed-onset grief.¹⁶ Therefore, improvements or changes to bereavement-based customer service within private businesses could reduce mental load and improve the experience of bereavement for some individuals.

Recommendations

Based on this exploration of the experience of bereaved individuals when interacting with private businesses, several recommendations could be made to ensure this small part of the bereavement experience is positive and supported. These may include:

- ▶ **Consider implementing a trained bereavement department or team into each business.** The benefits of this are likely to be twofold: bereaved customers may report a more compassionate, supportive experience; and employees of the business may feel better equipped to support bereaved customers and see this as part of their business as usual.
- ▶ **Provide accessible guidance on processes.** While it is recognised that aligning processes between businesses is likely not possible, ensuring that it is simple for both employees and customers to become aware of a private business's bereavement process may support the process to become easier and less stressful.

CONCLUSION

Prior to this secondary analysis, few studies had explored the experience of interacting with private businesses to complete administrative tasks following a bereavement. The current study identifies how some businesses are not meeting the needs of customers who have been bereaved, in terms of providing assistance in a compassionate and efficient manner, which negatively impacts the customers' experiences. Bereavement comes with a high degree of mental load and emotional burden; currently, the systems and behaviours of business and employees are felt to be adding to the emotional strains of bereavement.

While interactions with private businesses are just one element of the whole bereavement experience, this research demonstrates the large impact that this can have during a bereavement. Therefore, that future work considers policy and practice changes that could be implemented by businesses to ensure a simple, positive and empathetic experience for bereaved customers.

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