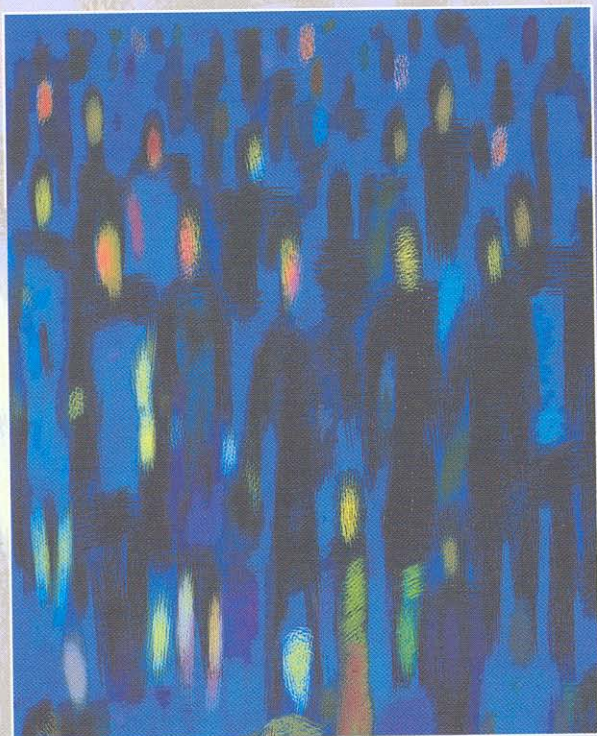


W H E N
someone close
D I E S



*A handbook on adult and
child bereavement*

MEDICAL SOCIAL WORK DEPARTMENT, BEAUMONT HOSPITAL, DUBLIN
HEALTH PROMOTION UNIT

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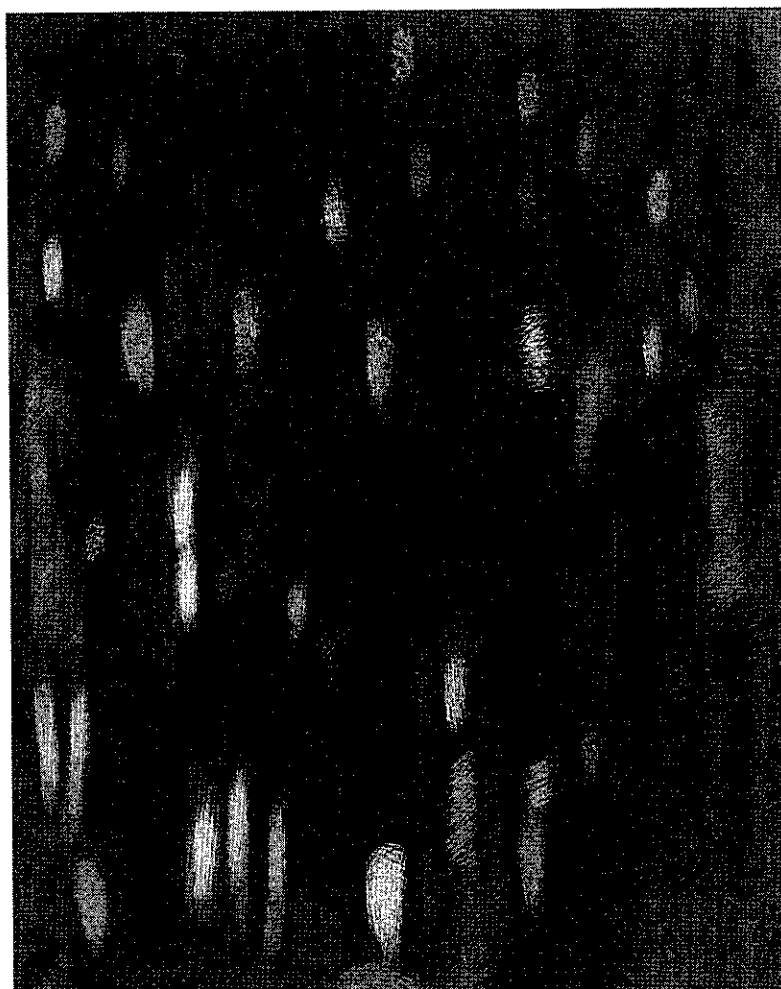


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*A handbook on adult
and child bereavement*

By

ERNA O'CONNOR, SIOBHAN O'DRISCOLL AND ANNETTE WINSTON,
MEDICAL SOCIAL WORK DEPARTMENT, BEAUMONT HOSPITAL.



F O R E W O R D

The evidence available at this time suggests that many people in Ireland experience a varying standard of professional support and counselling when confronted by one of life's normal experiences, namely grief and personal loss. Up to very recent times, the important subject of care of the bereaved has not been on the syllabus of our medical schools, or indeed on that of most postgraduate doctors in training. I understand that nurses and especially other professional carers such as social workers, counsellors and psychologists receive much more training in this area. It comes as no surprise therefore that this information handbook has been developed by medical social workers at Beaumont Hospital, experienced in the field.

This is a welcome publication for all affected by the loss of a loved one, and should also be of practical help to carers, not only to remind them of the various stages and patterns of grieving in adults and in children, but also of practical matters regarding entitlements and allowances which can be of such importance to those left behind to cope after a death.

I welcome this publication from the Health Promotion Unit and expect that it will be of real practical value to a wide readership, both lay and professional.

A handwritten signature in cursive script, reading "Bill Shannon".

PROFESSOR WILLIAM SHANNON

DEPARTMENT OF FAMILY MEDICINE AND GENERAL PRACTICE
ROYAL COLLEGE OF SURGEONS IN IRELAND.

The Medical Social Work Department would like to thank all our colleagues in Beaumont Hospital for their support and assistance with the production of this handbook and in particular the administrative staff who worked on its production – Melanie Clarke, Elaine Boylan, Carmel Glynn and Susan Kelly. We are grateful for the assistance of Coolock Community Law Centre; the Dublin City Coroner's Office; the Department of Social Welfare; the General Register Office; the Revenue Commissioners; the Probate Office; the Department of Justice and the Department of Equality and Law Reform.

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I N T R O D U C T I O N

Life has changed for you because someone close to you has died. Whether the death was sudden or expected you may experience a range of strong and painful feelings such as shock, disbelief, anger, guilt, anxiety and sadness. These feelings of grief are very normal but may be experienced differently by each individual. Grieving is the process of going through these painful feelings and learning to live without that person in your life.

This handbook aims to help you understand your grief and cope with the issues you face at this time. In the first section, emotional and physical reactions to grief and loss are described and suggestions for helping yourself and others through grief are included. Many people worry about the effects of death on children and these are discussed in section two. Some of the stress experienced following a death is related to financial and legal problems which are addressed in sections three to six.

Finally, a list of organisations which can offer further support and advice is included.

GRIEF AND LOSS

FEELINGS OF LOSS

Everyone reacts differently to death and it is important to remember that there is no right or wrong way to grieve. The way you experience grief will be affected by the level of support you have, the relationship you had with the person who has died, your previous experience of loss and death, your personality and the extent to which your life changes as a result of the death.

You may experience some of the following emotional and physical reactions when someone close to you dies.

DISBELIEF:

The initial response to bad news is often one of disbelief - you feel what has happened is unreal, almost like a bad dream. This sense of disbelief can stay with you for some time.

SHOCK:

In a state of shock you may feel numb, bewildered, stunned and unable to think clearly. In some ways shock protects you from the full impact of the death. The sense of numbness will start to fade in a few days or weeks, although it may return from time to time.

LONGING AND SEARCHING:

You may have a sense of longing for the person who has died, to see, hear, hold, and talk to him/her. At times you may find yourself looking for the person or feel you have seen or heard him/her, perhaps in a crowd or a familiar place.

ANGER:

This is a normal response to your loss. People frequently feel angry at the unfairness of life or at God for allowing the death to happen. It is also common to feel angry with yourself, family or friends or with those who were involved with caring at the time of the illness and death. You may also be angry with the deceased for leaving you at this time.

GUILT:

There is a tendency to go over the events surrounding the death again and again. Bereaved people may blame themselves for things done or left undone, words said or left unsaid. If you feel there was something you could have done to prevent the death, it is important to remember that people sometimes make decisions over which you have no control. You may find yourself focusing on a difficult time in your relationship. Remember that happy and unhappy times are a feature of all relationships. Feelings of guilt are normal though often not justified. It is best to discuss these feelings with someone you trust.

DESPAIR AND HOPELESSNESS:

At times, you may feel you cannot bear the pain any longer and think you won't survive this loss. It helps to talk about this despair to someone close to you or to your doctor or other professional you know.

DEPRESSION:

Depression is a feeling of overwhelming sadness and hopelessness that is often experienced following bereavement. You lose interest in everything and ordinary everyday tasks require a lot of effort. Other symptoms may include difficulty with sleep, appetite problems, crying continuously or inability to cry, withdrawal from family and friends, poor concentration and forgetfulness. These symptoms are a normal part of the grief process and therefore should not cause undue concern. However, if they become very intense and are experienced over a long period of time you should seek your doctor's advice.

ANXIETY AND FEARS:

Following a bereavement feelings of anxiety are common. You may feel very vulnerable, lose confidence in yourself and in the world, fear for the well-being of others and perhaps fear that something else terrible will happen. You may doubt your ability to cope and be slow to admit this to yourself or others for fear of losing control. Anxiety may lead to panic attacks.

LONELINESS AND SADNESS:

The loss of a special relationship leaves you feeling sad, lonely and empty. You are without the love and understanding of that person. Eventually, others appear to get on with their own lives and you may be feeling very alone.

Friends and family may withdraw because they feel helpless. When you have lost a partner or close friend you may be especially lonely because you are without the person with whom you shared everyday activities.

RELIEF:

It is normal to feel relieved that the person's suffering is over. It is also normal to feel relieved that a person with whom you had a difficult relationship is no longer here and you can begin a new life. Many people find that there were aspects of the deceased's personality that they will not miss. You may feel guilty about these feelings but they are a normal part of grief.

PHYSICAL REACTIONS:

Grief not only affects you emotionally but also physically. Some common symptoms are lack of energy, appetite changes, difficulty in sleeping, nausea, diarrhoea, a tight feeling in the chest, headaches, muscular tension, inability to concentrate and a tendency to be forgetful. It helps to understand that these symptoms may be part of the grief reaction. However, if they persist or are causing worry, consult your doctor for a check up.

To begin working through your grief you must be open to the feelings you are experiencing rather than trying to deny them because you think you should be strong or that you should not express emotions. You may find your feelings of anger, guilt or relief particularly distressing but it is important to remember these feelings are normal and as much a part of grief as your other emotional reactions. Talk through your feelings with people you trust.

HELPING YOURSELF THROUGH GRIEF

Don't be frightened by the intensity of the pain you may be feeling. When someone dies who was an important part of your life you are mourning not only for the person who has died but also for the hopes, plans and expectations you had with and for that person that will now be unfulfilled.

Grief can absorb all your energy and can affect all areas of your life. Grief can take a long time and there is no fixed time in which you should expect to feel better.

Gradually, the intensity of the pain will lessen as you work through your grief and you will begin to look forward to the future with hope.

Here are some suggestions that may help you through your grief.

- It helps to talk about the person who has died and about how their death is affecting you.
- Don't distance yourself from people. It is good to spend time with people who care about you. Don't assume they know exactly what your needs are. Let them know how you are feeling and accept their support.
- Give yourself time. Do not have unrealistic expectations of yourself. Don't compare yourself to others and how they have coped with their loss. Grief comes and goes, expect to have good and bad days.
- Don't over extend yourself by taking on too many new responsibilities, these are best shared among a number of people.
- Where possible, don't make major changes in your life during this time. If you must, discuss them with people you trust.
- Don't rely on alcohol or drugs to make you feel better.
- Take time for yourself. Do things you enjoy. Get plenty of rest and try to eat well. Exercise can help to work off stress and may help you sleep.
- You may find that keeping a diary of your thoughts and feelings can help.
- There are many books available on bereavement which can help you understand what you are going through. Bereavement counselling or joining a bereavement group may also help you work through your grief.
- It can help to understand that birthdays, anniversaries or other special times can bring up the painful feelings you thought you had overcome.
- Don't feel guilty about having good times. Plan things you enjoy and to which you can look forward.

HOW TO HELP OTHERS THROUGH GRIEF

When someone you know has been bereaved you may feel helpless and unsure of what to say or do to support them. You may feel someone else is better placed to comfort them. Many of their friends may also feel this way and there is a risk of the bereaved person becoming isolated.

A person who has been bereaved needs friends to listen to them, to be with them, to be open to their needs, to help them feel loved and needed and to believe they will make it through their grief.

Here are some suggestions on helping others through grief:

- Don't avoid your friend or family member or let them become isolated. Keep in contact as you have always done. If you can't get to see them, write a letter or phone.
- Help them in practical ways. Everyday tasks can be overwhelming following a death.
- Most people who have been bereaved want to talk about the deceased. Listen, don't change the subject or avoid mentioning his or her name.
- Allow them to cry and don't be afraid to cry with them.
- Sometimes it is difficult to know what to say when they ask "why did this happen?". This is most often an expression of their pain rather than a question which you have to answer. It's okay to say "I don't know why".
- Avoid using cliches in response to someone's upset. It's better to say nothing or just to acknowledge that this is a difficult time for them.
- Expect that they may be angry and frustrated at times and are likely to take this out on the people closest to them. Make allowances for this.
- If they feel guilty let them talk about it. Feelings that are causing

difficulty need to be expressed. It can help to reassure the person that they did the best they could under the circumstances.

- Following a death one family member is often expected to take on new roles and responsibilities. This can be too much for one person and is best shared. If this is not possible be supportive and don't forget that he/she is also grieving.
- Grief comes in waves so expect them to have good and bad days. On good days they will want to get on with life as normal and on bad days they will need extra care and understanding from you.
- In the months following the death you may expect them to feel better when in fact they may seem worse. It may only be now that they are feeling the full extent of their loss. Be patient, grieving takes a long time.

CHILDREN AND BEREAVEMENT

Many people worry about what to tell children and how to help them when someone close to them dies. Childrens' reactions to death depend on their age and stage of development. However, children, even the very young, often understand much more than adults may realise. Childrens' grief differs from adults in that it is sporadic - your child may be upset one moment and a few moments later go out to play. This is quite normal. The following suggestions may help you when discussing the death of someone close with your child, and in responding to their grief. You may find this hard because of your own upset. Ask for support from family or friends who are close to you or your child.

WAYS TO HELP CHILDREN WHEN SOMEONE CLOSE DIES

- When a death is expected, prepare children beforehand. This should be done by the person or people closest to them. Let them know gradually what is happening, for example "the doctors and nurses are trying very hard to make Mammy better but they don't think she will get better". Allow them to ask questions in their own time. They may ask directly if the person is going to die. Answer them as truthfully as possible. Help them express their worries and fears. You could say something like, "we are all very sad that Mammy is dying. Sometimes we feel angry and scared". This may help children talk about what they feel. Explain to them that it is nobody's fault that the person is dying, that it is because she/he is very sick. Most importantly, reassure them that you love them and will be there to care for them.
- When a death is sudden children should learn about it as soon as possible and should be told by a parent or someone very close to them.
- Over simplified or inappropriate explanations will increase the child's fear and uncertainty about what is happening. Explanations such as "Daddy was sick and has gone to heaven" or "Granny went to sleep and

died” may lead to confusion. The child will need an explanation that there are different types of sickness, e.g. “little” and “big” sicknesses, otherwise the child may be fearful that all illness results in death. When telling a child about a death the words “dead” or “died” should be used. Phrases such as “has gone away” or “passed away” may be confusing for young children who can be very literal. They may be under the impression that the person is alive elsewhere or will return. Death should not be equated with sleep. Such explanations may result in the child being fearful of bed time or of going to sleep.

- Keep explanations short, simple and truthful. They may need to be repeated many times. It might be useful for example to say to the younger child “Daddy was very sick. It was a big sickness, not like having a cold. The doctors and nurses could not make him better even though they tried very hard. Daddy’s body could not work anymore so he died. Being dead doesn’t hurt”. Your explanation will also depend on the questions asked by the child.
- It is best to tell all the children together. Gather them close to you and use language they can understand. Afterwards, it may help to spend some time alone with each child.
- It is difficult to predict how children will react to bad news. They may cry, ask questions matter of factly, be silent or run out of the room. The most important thing is to be honest and open and to listen to what the child is saying. In this way, the child will know that the death is an open subject and that they can ask questions and talk about worries as they arise.
- Involving children in the services and funeral may help them feel included and make the death more real for them. Make sure each child is looked after by a specific person who knows them. Children can feel very isolated and forgotten at funerals. It is important to give children choices and not to force them to do anything they are uncomfortable doing. Prepare children beforehand should they wish to see the body of the person who has died or attend the funeral.

- Children may ask the same questions many times. Although this may be difficult for you, it is their way of trying to understand what has happened.
- Maintain usual routines as much as possible. The death of someone close, especially a parent, may leave children feeling insecure and worried about who will take care of them. Comfort them and reassure them that you love them and will take care of them.
- Children learn from adults how to deal with death. Encourage the child to talk about feelings and share with them that you are also sad. It is okay to cry in front of children but explain why you are upset as they can feel very helpless when they see an adult upset.
- Children can be very aware of their parents grief and for this reason may not talk about the person who has died in case they cause further upset. If this is happening you should talk to them about the person so that they can express their feelings.
- Children sometimes feel that they did something which caused the death. Explain the cause of death and that it had nothing to do with things they said or did. Perhaps, when a child's brother or sister has died, the child may have said such things as "I wish you were dead" and may now feel that this in some way caused the death.
- Children may display regressive behaviour. It is common for children to react to stress by reverting to an earlier stage of development, for example, thumb sucking and bed wetting. Children may also become aggressive following a death. This may have to do with pent up feelings of anger and frustration. Most of these are temporary. However, if you become worried about your child's behaviour, consult your doctor, public health nurse, social worker or the child's teacher.
- Returning to school may be particularly difficult for a child. They may be worried about who has been told and what they should say to other children. Help them to prepare a simple and honest explanation of what has happened.

- Sometimes children are teased or can be hurt by insensitive remarks. Children's concentration in school is usually affected because of the many changes with which they are coping. Talk with your child regularly about how they are finding school and keep in touch with their teacher.

CHILDREN'S REACTIONS TO DEATH ACCORDING TO AGE

UNDER TWO YEARS:

It is generally accepted that children younger than two years do not understand the meaning of death. However, even very young children can display anxiety and upset when someone close to them suddenly disappears. Babies and toddlers may be cranky and clingy during this time. Toddlers may become upset or subdued and uninterested in their surroundings. The most important thing for very young children is to ensure continuity in their usual daily routines and the presence of one main carer. Plenty of cuddles, comfort and familiar toys are also important.

TWO TO FIVE YEARS:

Young children sense when adults are upset. Your first instinct will probably be to protect young children from sadness. However, not telling them about what has happened or sending them away to neighbours or friends without explanation will cause confusion and insecurity.

Children in this age group cannot fully understand the permanence of death. They may confuse death with sleeping or being away and may search for the missing person. They may repeatedly ask for example "when is Daddy coming home?" even though you have explained that when someone dies they are gone forever. You will need to be consistent in your answers to questions about the death. Children of this age need to hear the same information over and over.

Younger children may think that they did something to cause the person to die or that the death is a punishment for something they did wrong. Children may also have worries about who will care for them, particularly when a parent

has died. They may have fears that other members of their family may also die. Short, straightforward explanations of what caused the death, what happens at the funeral and reassurance about who will take care of them will usually help. Young children don't always have the words to explain what they are feeling and may become clingy, withdrawn or express upset through tantrums or destructive behaviour. Being open with your children and maintaining the usual rules and routines will help during this time of upheaval and upset.

FIVE TO TWELVE YEARS:

From about the age of five, children gradually begin to understand more about death. As they get older they can understand that death is permanent and that the dead person does not move, talk, breathe, eat and so on. They may be particularly interested in the biological aspects of death, for example, what caused the death and what happens when the person is buried or cremated.

As children of this age can have very active imaginations, it is important to truthfully explain the cause of death in terms they can understand. As with younger children, the words "dead" and "died" should be used and phrases such as "has gone away" or "passed away", should be avoided. When explaining burial and cremation, emphasise that it is only the body which is put in the ground or is burnt and that the person cannot feel anything.

Children in this age group may deny the reality of the death and act as if nothing has happened. This is their way of coping and you can help them express their feelings by talking about the person who has died, sharing memories and letting them see you grieve. Making scrap books and photo albums, painting or writing stories about the person who has died, going to a special place or saying special prayers are all concrete ways of helping children grieve. It is often through these types of activities and through play rather than by talking that children express grief.

As with younger children, five to twelve year olds may be withdrawn, aggressive or prone to tantrums following the death of someone close. They may also have disturbing dreams or nightmares. They may complain of headaches or tummy aches or be anxious about leaving you, for example when

going to school or on holidays. Clear explanations about the cause of death and involvement in funeral and remembrance services can help children adjust to the death. You will also help by maintaining normal routines and rules and reassuring them that they are still loved and will be cared for by you.

ADOLESCENTS (12 - 18 YEAR OLDS):

The adolescent's experience of grief, especially as they get older, is similar to that of adults. A sense of desertion, feelings of anger, loneliness, yearning for the dead person and physical symptoms are all common. However their grief will be influenced by the many changes of adolescence such as becoming independent from their family and establishing their own identity. They may have had a stormy relationship with the person who has died and following the death may experience regret and guilt. They need reassurance that these feelings are common to many people who are bereaved.

Some adolescents cope with death by suppressing their emotions and may appear withdrawn. It is common for adolescents to seek support outside the family. They may also be reluctant to talk to you about the death in case this upsets you. Give them opportunities to talk. Although they may appear grown up, this is a time of insecurity and they need extra support and reassurance. It is important to include them in decisions and respect their feelings and wishes. Try not to over burden them with the difficulties you are facing or expect them to take on too many responsibilities. If you are concerned about your adolescent's reactions and behaviour following a death, contact the school counsellor or your doctor.

FINANCIAL ASSISTANCE, SOCIAL WELFARE PAYMENTS AND TAX FREE ALLOWANCES

Funerals can be expensive and you may be entitled to assistance with the costs.

FINANCIAL ASSISTANCE FROM HEALTH BOARDS

If your income is low and you are unable to meet the expenses you are incurring as a result of the death, you may apply to the Community Welfare Officer at your local health centre for financial assistance under the Supplementary Welfare Allowance Scheme. Payments under this scheme are means-tested.

IF YOU ARE LEFT WITHOUT AN INCOME:

If as a result of the death you do not have a weekly income, you may apply to your local Community Welfare Officer for a basic payment and if applicable, for financial assistance with rent and mortgage interest repayments, travel or other expenses.

EXCEPTIONAL NEEDS PAYMENTS:

You may apply to your Community Welfare Officer for an exceptional needs payment if your income is insufficient to meet your needs at the time of the death.

PAYMENT TO ASSIST WITH FUNERAL BILL:

If the funeral and burial expenses are not fully covered by insurance and you cannot meet the expenses partially or in full, you may apply to your local Community Welfare Officer for assistance towards the cost of the funeral. If a payment is awarded, a cheque will issue to the relevant undertaker. However applications for assistance should be made in advance of any payment by you to the undertaker.

BURIAL ARRANGEMENTS BY HEALTH BOARDS (CONTRACT FUNERALS):

The health boards can, in certain cases, make burial arrangements and cover funeral costs where the deceased or family do not have financial resources. For further information contact your local Community Welfare Officer. This can also apply where there is no next of kin or the next of kin cannot be located.

SOCIAL WELFARE PAYMENTS FOLLOWING A DEATH

SECTION A.

DEATH GRANT:

A Death Grant is a payment administered by the Department of Social Welfare which is based on P.R.S.I. contributions. It is payable on the death of insured workers or their dependants who have paid insurance since 1st October 1970 (which is the date this scheme was introduced) and who satisfy certain contribution criteria. This grant is claimed by completing an application form available from your local Social Welfare Office or the Department of Social Welfare and returning it within three months of the date of death together with the death certificate and funeral bill to:-

The Death Grants Section,
Social Welfare Services Office,
Government Buildings,
Ballinalee Road,
Longford.
Tel:- 01-874 8444 or 043-45211

A death grant is paid by cheque to the husband, wife, personal representative or next of kin of the deceased. Only one grant is payable on a death.

If the death occurred because of an accident at work or on the way to or from work, or from a prescribed occupational disease, a higher Funeral Grant under the Occupational Injuries Scheme may be payable instead of a death grant.

SECTION B.

DEATH OF A PENSIONER:

If your spouse / partner dies while getting a social welfare payment, the payment will usually continue to be paid to you for six weeks.

Payment will continue for six weeks if your spouse / partner was getting one of the following payments and the payment included an adult dependant allowance for you (or would have included an adult dependant allowance but for the fact that you were getting an Old Age Non-Contributory Pension, Blind Person's Pension or Carer's Allowance instead) when she/he died.

- *Retirement Pension*
- *Old Age Contributory/Non-Contributory Pension*
- *Pre-Retirement Allowance*
- *Supplementary Welfare Allowance*
- *Unemployment Benefit*
- *Unemployment Assistance*
- *Disability Benefit*
- *Invalidity Pension*
- *Blind Person's Pension*
- *Injury Benefit*
- *Unemployability Supplement.*

DEATH OF AN ADULT DEPENDANT:

Payment for your spouse / partner will continue at full rate for six weeks, if your payment (see list below) included an allowance for your spouse / partner (or would have but for the fact she/he was getting an Old Age Non-Contributory Pension, Blind Person's Pension or Carer's Allowance instead) when she/he died.

- *Retirement Pension*
- *Old Age Contributory / Non-Contributory Pension*
- *Pre-Retirement Allowance*
- *Supplementary Welfare Allowance*
- *Unemployment Benefit*
- *Unemployment Assistance*

- *Disability Benefit*
- *Invalidity Pension*
- *Blind Person's Pension*
- *Injury Benefit*

DEATH OF A CHILD DEPENDANT:

Payment for a child will continue for six weeks if the child was included in one of the following payments when she/he died.

- *Retirement Pension*
- *Old Age Contributory/Non-Contributory Pension*
- *Pre-Retirement Allowance*
- *Carer's Allowance*
- *Lone Parent's Allowance*
- *Survivor's Contributory Pension (Widows/Widowers)*
- *Deserted Wife's Benefit.*
- *Supplementary Welfare Allowance*
- *Unemployment Benefit*
- *Unemployment Assistance*
- *Disability Benefit*
- *Invalidity Pension*
- *Blind Person's Pension*
- *Injury Benefit*
- *Unemployability Supplement.*
- *Widow's/Widower's pension under the Occupational Injuries Scheme*

CARER'S ALLOWANCE:

The Carer's Allowance can also continue to be paid for six weeks to the carer on the death of the person being cared for provided this person is not the spouse of the carer.

To apply for payment after a death you should return the social welfare pension book or cheque with the notice of the death to the relevant payment section in the Department of Social Welfare as soon as possible following the death. Arrangements will be made to continue the six weeks payment.

SECTION C.

SURVIVOR'S CONTRIBUTORY PENSION:

If your spouse dies you may be entitled to a Survivor's Contributory Pension from the Department of Social Welfare. This payment is not affected by any other income you might have, for example, an occupational pension or a pension from your late spouse's employment. To qualify you must satisfy certain PRSI contribution conditions which can be based on either your own or your late spouse's PRSI contributions. However, the two PRSI records cannot be combined for this purpose.

LONE PARENT'S ALLOWANCE:

Lone Parent's Allowance is a means tested payment which is payable if you are bringing up children without the support of a partner. If you are a widower with dependent children and you do not qualify for a survivor's contributory pension you may be entitled (subject to a means test) to the Lone Parent's Allowance. If your partner with whom you have co-habited dies and you have dependent children you may be entitled (subject to a means test) to the Lone Parent's Allowance.

WIDOW'S NON CONTRIBUTORY PENSION:

A widow who does not qualify for a Survivor's Contributory Pension and who does not have dependent children may be entitled (subject to a means test) to a Widow's Non Contributory Pension.

SURVIVOR'S BENEFITS UNDER OCCUPATIONAL INJURY BENEFITS SCHEME:

There is a separate pension available if your spouse died as a result of an accident at work or from an occupational disease.

ORPHAN'S ALLOWANCE:

Orphaned child(ren) may be entitled to an Orphan's Contributory Pension or Orphan's Non-Contributory Allowance. This is a weekly payment which is usually paid to the guardian of the child(ren) up to age 18. The payment can be paid up to age 22 if the child(ren) is in full-time education by day at a recognised school or college.

EXTRA BENEFITS:

If you are getting one of the above payments you may be entitled to extra benefits, subject to certain qualifying conditions:-

- *Butter Vouchers*
- *Fuel Allowance*
- *Assistance under the Supplementary Welfare Allowance Scheme.*

If you are aged 66 or over and living in the State you are entitled to *Free Travel*. You may also qualify subject to certain conditions for:

- *Free Telephone Rental Allowance.*
- *Free Electricity Allowance and Television License.*

—or—

Free Natural Gas Allowance and Television License.

—or—

Free Bottled Gas Refill Allowance and Television License.

These benefits are also payable to people under 66 who are in receipt of qualifying payments (e.g. Invalidity Pension, Disabled Person's Maintenance Allowance) and satisfy the qualifying conditions.

CONCESSIONS - WIDOWS / WIDOWERS

If you are aged 60/65 (inclusive) and your late spouse was getting any of the extra benefits listed above at the time of his/her death, you may qualify for these benefits on application.

CONCESSIONS

People aged 75 or over who are getting or who previously had these extra benefits will retain them regardless of who resides with them. Previous recipients of these benefits may regain them on application, when they reach age 75, subject to the conditions of the schemes being satisfied.

First time applicants for these extra benefits who are aged 75 or over may be eligible if there is one person residing with them who is not normally an excepted person in the household. (e.g. a working adult son or daughter).

For application forms and information on any of the above payments contact your local Social Welfare Office or:

Pension Services Office

College Road

Sligo.

Tel: Sligo (071) 69800

Dublin (01) 874 8444

TAX-FREE ALLOWANCES

TAX REFUNDS FOLLOWING THE DEATH OF A SINGLE PERSON:

A single person gets the tax-free allowances to which she/he is entitled in the year of death. If a refund is due, this may be claimed by the personal representatives of the deceased.

TAX-FREE ALLOWANCES FOR WIDOWED PEOPLE:

In the year of bereavement a widowed person's personal allowance is equivalent to the full amount of married allowance. In the following year the widowed persons allowance will apply.

TAX-FREE ALLOWANCES FOR WIDOWED PEOPLE WITH CHILD DEPENDANTS:

Widowed people with child dependants get an additional tax free allowance in the three years following bereavement. They can also claim the one-parent family allowance.

For further information contact your local Tax Office (in the Dublin area telephone 878 0000) or Citizen Information Centre.

POST MORTEMS , THE CORONER AND INQUESTS

POST MORTEMS

Following some deaths, a post mortem (also called an autopsy) is carried out to gain more information about the death. Prior to the post mortem, the consent of the next of kin will be sought by the attending doctor. Post mortems are carried out with respect for the dignity of the deceased and will not usually delay the funeral. The results may play an important part in helping you to understand and come to terms with the death. Results of a post mortem usually take up to three weeks to prepare but can take up to eight weeks. You may discuss the results of the post mortem with the deceased's G.P. or hospital consultant. When the attending doctor receives the post mortem results, she/he signs the Medical Certificate of the Cause of Death and the death certificate can then be obtained in the usual way (see "Registering The Death").

THE CORONER

Some deaths **must** be notified to the Coroner. These include:

- *Sudden and unexpected deaths.*
- *Deaths for which the G.P. or hospital doctor is not able to issue a Medical Certificate of the Cause of Death because of uncertainty regarding the cause of death.*
- *Accidental or violent deaths (for example Road Traffic Accidents).*
- *Deaths which occur within 24 hours of hospital admission.*
- *Deaths which occur within 24 hours of any medical, surgical, radiological, anaesthetic, obstetric or other procedure.*

In some circumstances, there may be a formal identification of the deceased by the next of kin in the presence of a Garda.

The Coroner is an independent public officer who decides on the basis of the

information presented to him/her, and following further enquiry if necessary, whether a post mortem should take place. Once the Coroner has decided that a post mortem is necessary, it must be carried out. The consent of the next of kin is not necessary in these circumstances.

When the Coroner has ordered a post mortem, the hospital cannot give the family any information regarding the deceased. All enquiries must be made directly to the local Coroner. **You can obtain the Coroner's name and contact number from the head office of your local County Council or Corporation.**

The Coroner may issue a Coroner's Certificate in relation to the death if she/he is satisfied as to the cause of death following receipt of the result of the post mortem. The death certificate can then be obtained by the next of kin in the usual way (see "Registering The Death").

INQUESTS

Some deaths will be the subject of an inquest. This is an enquiry presided over by the Coroner and there may or may not be a jury. At least six weeks will have elapsed after the death before an inquest is held. The function of an inquest is to establish the circumstances and cause of the death by the taking of sworn evidence from witnesses. An inquest does not seek to apportion blame or exonerate in relation to the cause of death. The family may have a legal representative present. An inquest may be very difficult for the bereaved. It may bring up many painful memories. However, attending the inquest may help with the grieving process in that unanswered questions about the death may be clarified. If you are attending an inquest, it may help to be accompanied by a family member or close friend for support.

Following the inquest, the Coroner will issue a Death Certificate. The Death Certificate can then be obtained by the next of kin in the usual way (see "Registering The Death").

REGISTERING THE DEATH

Every death must be registered with the Registrar of Births, Deaths and Marriages for the Registration District in which the death occurred.

The death should be registered as soon as possible after the death. Those eligible to register the death are the nearest available relatives present at the death or in attendance during the last illness, or living in the district where the death occurred, or a person present at the death, or a member of the staff of a hospital or other institution in which the death occurred. In the absence of one of the above the undertaker may register the death.

In practice, deaths which occur in a hospital are usually registered by a member of the hospital staff with the Registrar of Births, Deaths and Marriages **local to the hospital.**

To register a death the eligible person must obtain a Medical Certificate of the Cause of Death from the medical practitioner who attended the deceased during his/her last illness, and bring this certificate to the District Registrar's Office and sign the Register of Deaths in the presence of the Registrar. Death certificates may then be obtained from the Registrar. Your local Health Board can advise as to where the District Registrar's Office is located.

When a post mortem is carried out the Medical Certificate of the Cause of Death will not be signed by the doctor until the results of the post mortem are known. Therefore, there may be a delay in obtaining the death certificate.

There is no charge payable for the registration of a death. Fees are payable for death certificates issued by a Registrar. The fees are revised from time to time and the current fees will be indicated at the Registrar's Office.

REGISTRATION OF A DEATH FOLLOWING AN INQUEST OR WHERE A POST MORTEM IS HELD ON THE DIRECTION OF A CORONER:

Deaths which are the subject of a Coroner's Inquest, or where a post-mortem is held on the direction of a Coroner, will be automatically registered when the Coroner has issued his/her certificate to the relevant Registrar.

REGISTERING A STILLBORN CHILD:

Information on how to register a stillborn child is available from maternity hospitals and maternity units and from the local Registrar.

REGISTRATION OF A DEATH AFTER TWELVE MONTHS:

If the death has not been registered within twelve months of the date of death the written authority of the Registrar General is required to register the death (this does not apply in relation to deaths which have been referred to a Coroner). Application for late registration of a death should be made to:

The General Register Office.

Joyce House,

8/11 Lombard Street East,

Dublin 2.

Tel:- 01-671 1000

Hours: Monday to Friday- 9.30am-12.30pm

2.15pm-4.30pm

LEGAL ISSUES

This section provides some basic information about legal issues which may arise following a death. However you should seek legal advice particular to your situation.

GUARDIANSHIP OF CHILDREN

- *When the parents are married to each other:*

Married parents are joint guardians of their children, enjoying the same duties and rights regarding their children's welfare. Parents have the right to appoint guardians to act in the event of the death of one or both parents. When one parent dies, the surviving parent has sole guardianship of the children unless the deceased had appointed by deed or will a person to act as guardian in the event of their death.

Guardians appointed by deed or will are known as testamentary guardians and they act jointly with regard to decision making about the child's welfare with the surviving parent until he/she dies. In some instances, the court may appoint a guardian to act jointly with the surviving parent. When both parents die without appointing testamentary guardians, any person may apply to the court to be appointed guardian. This will most likely be the child's nearest relative. The courts can in appropriate circumstances consider the wishes of children over the age of twelve regarding who is to be assigned as guardian.

- *Where parents are not married to each other:*

Where the parents of a child are not married to each other, the mother has automatic sole guardianship. If the father wishes to be a guardian, he must apply to the court for an order appointing him as guardian. This is most easily achieved when the father's name is on the child's birth certificate and the mother consents to him becoming a guardian.

Where the mother does not consent to the father's appointment as

guardian, the court must act in the best interests of the child. While the mother may appoint testamentary guardians, the father may only do so if he himself has been appointed as a guardian. If the mother dies, the father does not automatically become a guardian but he may apply to the court to be appointed as a guardian.

WILLS

Try to ascertain whether the deceased has made a will. If it is not kept at home, the will is usually with the person's solicitor or in his/her bank for safe keeping.

- *When the deceased has left a will:*

Usually a will names one or more executors. The executor generally carries out the wishes of the deceased as specified in the will. She/he can either contact a solicitor or the Probate Office directly for assistance and advice in getting a "Grant of Probate". The Grant of Probate is the document which gives the executor the legal authority to administer the estate, i.e. settle outstanding debts and distribute the assets.

- *When the deceased has not left a will:*

He or she is said to have died "intestate". It may be necessary for the next of kin to take out "Letters of Administration" which again can be done with the assistance and advice of a solicitor or by approaching the Probate Office directly. The Letters of Administration is the equivalent document to the Grant of Probate (see above).

HOUSE AND LANDS

- *Grant Extracted by Personal Application Through The Probate Office:*

If a personal application for a Grant of Probate or Letters of Administration is made, ie. not through a solicitor, it is important that the title to any house or lands is properly completed. If property has been left to someone, it is necessary that the title to the property is transferred into that person's (the beneficiary's) name. This requires that a legal deed i.e. the "Deed of Assent" is executed and you will probably need the

assistance of a solicitor with this task. Although this is not an immediate concern for the executor it is important to remember to deal with the issue of property. If the title to property is not transferred, the beneficiary would not become the legal owner and serious problems would arise if the beneficiary wanted to sell the property or died. For further information or assistance on personal applications for grants, contact:-

The Probate Office,

Four Courts,

Dublin 7.

Tel:- 01 872 5555

- ***Grant Extracted by a Solicitor:***

The solicitor will, after the grant has issued, transfer any house or land in the estate by way of Deed of Assent to the beneficiary.

BEREAVEMENT SERVICES AND ORGANISATIONS OFFERING SUPPORT

The following services may be helpful to you if you require further information, support or bereavement counselling:

- *Social work departments of hospitals and hospices.*
- *Local Health Board services.*
- *Local psychiatric services.*
- *Voluntary bereavement services.*
- *Private counsellors and psychotherapists.*
- *A voluntary organisation with which the deceased may have been involved during his/her illness may continue to provide information, support or counselling to family and friends.*
- *Bereavement support services attached to your church or parish*

Some of the following services may be relevant to your particular needs.

- **HEBER**

*C/o Irish Hospice Foundation,
9 Fitzwilliam Place,
Dublin 2.*

Tel: 01-676 5599

Umbrella organisation for Hospice Bereavement Groups. They will advise you about where to find a local bereavement support group.

- **The Bereavement Counselling Service, Dublin, Carlow and Newbridge**

For information on the range of services provided contact:

*Dublin Street,
Baldoyle,
Co. Dublin.
Tel: 01-839 1766*

- **ISPCC**

*Head Office
20 Molesworth Street
Dublin 2
Tel: 01 679 4944 e-mail: ispcc@ispcc.ie
Childline freefone no: 1800 666 666*

The ISPCC offers a range of services for children who have experienced loss or bereavement. These services include Childhood Support Workers, STEPS Youth Advice, Counselling Centres in 12 locations and Childline.

- **Sólás - Bereavement Helpline,**

Barnardos,

Christchurch Square,

Dublin 8.

Tel: 01-473 2110 (Mon-Fri., 10.00am to 12.00pm)

Advice and counselling line aimed at children and families following the death of a parent, carer or sibling.

- **The Compassionate Friends**

Donegal Tel: 075 31493

Cork Tel: 021 291892 / 364695

Clare Tel: 065 20024

Limerick Tel: 061 453609

Galway Tel: 091 752033 / 798799

Nenagh Tel: 067 32675

An organisation of bereaved parents who offer support to each other. It is open to all parents who have suffered the loss of a child of any age.

- **The Suicide Bereavement Support Group, Dublin.**

Tel: 01-848 4789

A support group for those bereaved by suicide.

- **Irish Friends of the Suicide Bereaved,**

P.O. Box, 162,

Cork.

Tel: 021-294 318

Replies to queries by telephone and letter. Gives one to one support. Runs support groups for adults in Cork and residential weekends for people from any part of the country.

- **Cluaiscint,**

Tralee,

Co. Kerry.

Tel: 066-25932 (Mon-Fri, 10.00am to 12.30pm)

Support for families and friends bereaved by suicide.

- **The Miscarriage Association of Ireland**

Carmichael House, North Brunswick St., Dublin 7.

Tel: 01-872 5550, 872 2914, 873 570

Aims to provide support and information following miscarriage.

- **Irish Stillbirth and Neonatal Death Society**

*Carmichael House,
North Brunswick St.,
Dublin 7.
Tel: 01-872 6996*

Befriending and support organisation for those who have experience the loss of a baby around the time of birth.

- **Irish Sudden Infant Death Association**

*Carmichael House,
North Brunswick Street,
Dublin 7.
Tel: 01-874 7007*

Support organisation with nationwide branches for parents bereaved by sudden infant death (cot death).

- **National Association of Widows in Ireland**

*12 Upper Ormond Quay, Dublin 7.
Tel: 01-677 0977 or 677 0513*

Aims to help widows readjust to their new role through advice, counselling and social activity.

- **Rainbow Ireland,**

*Loreto Centre,
Crumlin Road,
Dublin 12.
Tel: 01-473 4175*

Organises support groups nationally for children and young adults of bereaved or separated families.

- **Citizens Information Centres**

Locally based advice centres where you can get free and confidential information. To find out where your local centre is, contact the National Social Service Board. The N.S.S.B. has produced a helpful leaflet for those affected by bereavement.

National Social Services Board

*71 Lower Leeson Street,
Dublin 2.
Tel: 01-661 6422*