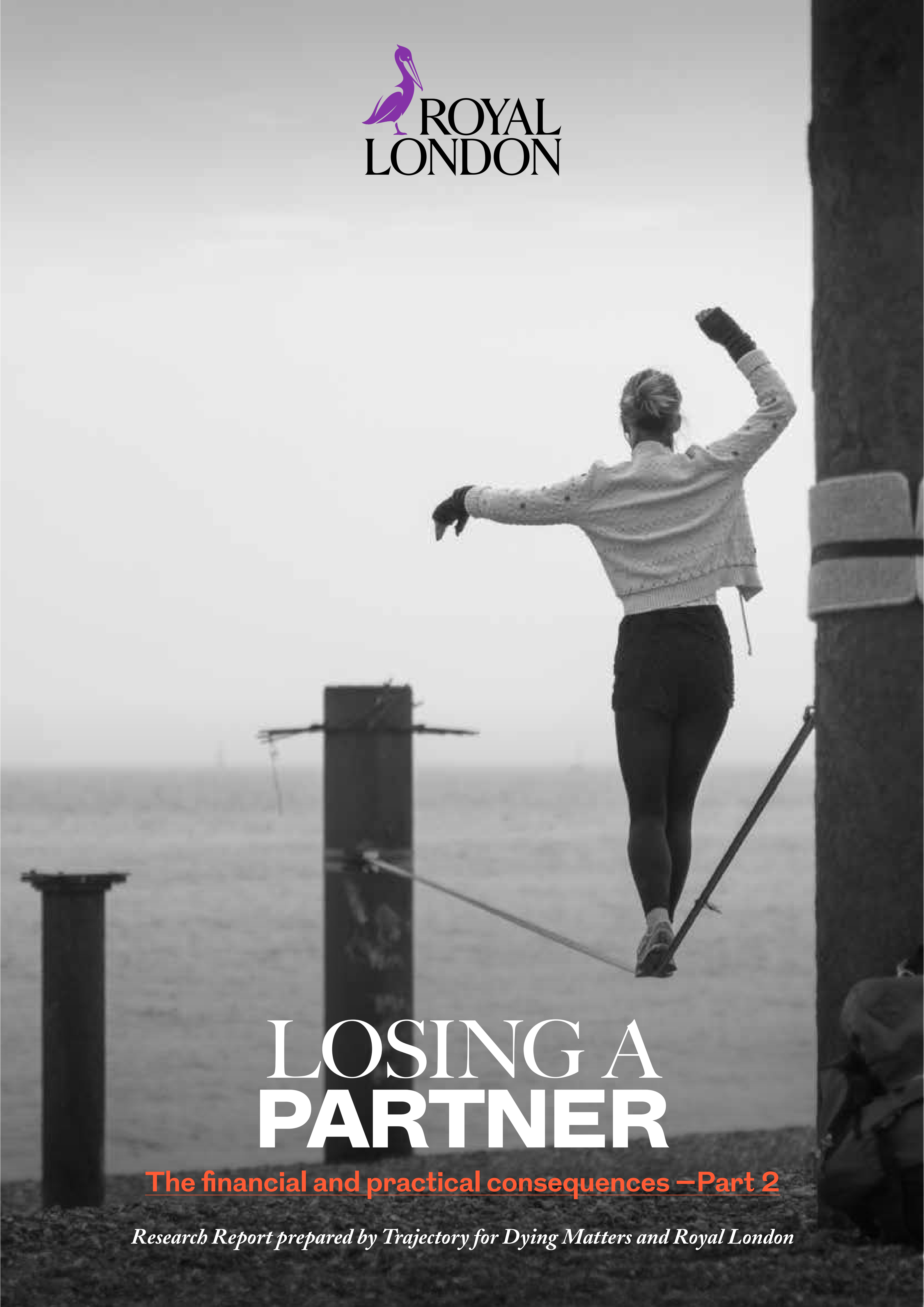


ROYAL LONDON

LOSING A PARTNER

The financial and practical consequences – Part 2

Research Report prepared by Trajectory for Dying Matters and Royal London

CONTENTS

FOREWORD

"Keeping a joint household ticking over involves a huge range of tasks: the regular chores of shopping, cooking, cleaning, washing, taking care of the children or other relatives; and the less frequent but necessary jobs: getting the car serviced, going to parents' evening and sorting out the house insurance. Longer term plans take work too: saving for a holiday, decorating the house, making plans for retirement.

In most couples, these household tasks are divided, with each person taking on responsibility for some, and leaving others to their partner. That means it's easy to get out of the habit of cooking, or managing finances, or gardening, or sometimes never to learn these skills at all.

So when one of the couple dies, it's not just their physical absence and the emotional pain of the loss that is so hard to bear, it's missing all the little (and big) things they used to do. Alongside these challenges is the financial impact in terms of reduced income and savings and increased debt. These practical and financial challenges, at a time of such vulnerability, can make it even harder to cope with bereavement.

We welcome this new report from Royal London which focuses on both the financial and practical impacts. It highlights the 'capability gap' that can open up when one of a couple dies, and the degree to which their partner can struggle with having to learn new tasks at a time when they are emotionally vulnerable.

The pain of grief following death of a partner will remain, but this report shows that there are benefits in planning ahead, and thinking about how a surviving partner will cope practically as well as financially. That might mean sharing more responsibilities, or it might mean thinking through other ways in which the 'capability gap' can be filled. It also means considering actions that can be taken to help mitigate financial consequences.

The pain of losing a partner is immeasurable. Anything that can help someone cope better with this is to be welcomed."

Alison Penny, Coordinator of the Childhood Bereavement Network

Debbie Kerslake, Chief Executive, Cruse Bereavement Care

"Death and money are two of the things we find most difficult or inappropriate to talk about. But this report shows just how much the two are linked, and that the loss of a spouse or partner can hurt us financially for years to come.

We may know, or can try to imagine, how hard it is to lose a spouse or long-term partner. And some of us know that, painful as that loss can be, being more prepared for their death can take away some of the problems. But this valuable report explains in detail just how much the surviving spouse or partner will be affected financially and practically by bereavement, and how much difference it makes to be prepared.

In modern society talking about death and dying can be difficult or awkward, but we cannot plan until we have started to talk about it. We all need to make a will, a funeral plan, a plan for future care and support, and a decision about organ donation. And we all need to write these decisions down so that those who care for us can act on them.

Putting our financial affairs in order is actually one of the simpler things to do. Making a will, taking out life insurance, keeping these policies and pensions plans up to date.

This report focuses on the practical and financial impacts of bereavement, and makes clear how long these will last for many people. The financial costs are more than just paying off a mortgage or paying for a funeral, and for some will last five years or more. Between taking on new tasks around the home, dealing with companies or organisations for the first time, or in some cases having to deal with unexpected debts, too few people are prepared to deal with the death of a partner or spouse.

The death of someone we love and have shared our life with will always hurt. But we owe it to those we love for them to know that we have done what we can to minimise the consequences, and put our house in order. Talking about death and dying won't make it happen. But not talking about, not planning for it, can leave individuals worse off than they need be. We never stop loving or missing someone we've lost, but there is no need for the financial and practical consequences to last for years as well.

Claire Henry, MBE, Chief Executive of NCPC/Dying Matters coalition

Dying Matters
'Let's talk about it'

EXECUTIVE SUMMARY

Nearly four in 10 people who die leave behind a spouse or civil partner. Almost 70% of those bereaved say they felt either financially or practically unprepared for the death of their partner.

This report presents findings from a multi-methodology programme of research designed to understand, help, and improve, the experiences and outcomes for people who lose their spouse or partner.

Such an experience is naturally devastating, and while we may not be able to prepare for every eventuality, we can mitigate the worst impacts and help avoid the most catastrophic financial and practical effects through better planning, preparation and greater support.

We consistently find there is more that can be done to provide better outcomes for those bereaved, with implications for individuals, organisations and policy makers as we look to change the way we talk about death in the UK.

In the second of our series of reports, **'What Happens'**, we explore the practical and financial impacts of bereavement. While there is some awareness of the likely financial shocks associated with death of a partner, there is not enough awareness of their impact, and even less awareness of the need to adjust to changing roles, responsibilities and capabilities at home after bereavement. This report also explores the experiences of groups most severely affected, including women and those aged between 50 and 64.

- Overall, 50% of people report lower disposable income after their partner dies;
- 35% of people report lower levels of savings ;
- 10% of people report higher levels of debt; and
- 33% are left with debt of some kind after their partner dies, with 14% of the debt not being known to the bereaved.

To cope with losing a partner financially:
- 14% sell possessions or assets; and
- 13% are forced to borrow money from family or friends.

METHODOLOGY

This report presents findings from a detailed programme of research into the experiences of people who have lost their partner, revealing the extent to which life can be disrupted by the death of a partner. The research was conducted by Trajectory Partnership on behalf of Royal London and Dying Matters.

To generate these insights we used a multi-methodology process, including a rapid evidence review of existing research and information, analysis of Understanding Society data, qualitative research and a quantitative survey.

Methodological Process

- Evidence review
- Initial qualitative interviews with six case studies
- Quantitative survey (online) with 500 people whose partner had died in the previous five years
- Additional qualitative interviews with two case studies

The first phase of qualitative research comprised six in-depth interviews with people who had recently lost their partner, conducted in Croydon and Nottingham. These case studies were recruited using free find methods and our interviews with them were directly informed by the evidence review conducted previously. After the quantitative research was completed, an additional case study was recruited through WAY (widowed and young) to provide the perspective of someone bereaved under the age of 50.

These case studies provided us with a deep understanding of the issues people faced after the death of their partner, in a financial and practical sense. They also revealed the role of other factors in determining experience, including the level of planning people reach, the loss of skills at home and the role of institutions and organisations after death.

In the final part of the research, these issues were quantified in an online survey of 500 people whose partner had died within the last five years. This survey was completed by members of Research Now's consumer panel between 24 September and 20 October 2015.

Due to the potential difficulties of conducting research with this group, no demographic or economic criteria were placed on the respondents, with the only qualifying criteria being that their partner or spouse had died within the previous five years. The sample included a large range of different demographics, but being an online survey included a larger proportion of under 65s than typical across the whole population.

Sample details for the quantative survey

DEMOGRAPHIC		%
Gender	Men	40%
	Women	60%
Age	Under 50	40%
	50-64	32%
	65+	28%
Social Grade	ABC1	58%
	C2DE1	42%
Nature of death (self reported)	Bereaved suddenly	38%
	Bereaved after a short illness	36%
	Bereaved after a long illness	26%

Acknowledgements

The authors would like to thank in advance the contributions from the following contributors for their time and expertise in reviewing and or making helpful comments to shape the report and tease out key findings:

- **Anne Corden** – Senior Research Fellow SPRU York University
- **Debbie Kerslake** – Chief Executive Cruse Bereavement Care
- **Harriet Lancaster** – Researcher to Professor the Baroness Finlay of Llandaff
- **Alison Penny** – Coordinator, Childhood Bereavement Network
- **Toby Scott** – Communications Manager for the NCPC & Dying Matters Coalition
- **Kathleen Caper** – Head of Policy and Advocacy Hospice UK

Simon Cox, Royal London Consumer Division

WHAT HAPPENS – THE IMPACT OF BEREAVEMENT

The death of a partner leaves significant capability gaps, while more than half will suffer decreases to disposable income, depletion of savings and increased levels of debt.

Women in particular fare worse in the bereavement gender divide, with the largest changes to their lifestyle.

This report considers the impact of bereavement at two levels; the financial effects in terms of income, savings, debt and how households make up for these changes, and the practical impacts on day to day life, including the loss of key skills and capabilities at home.

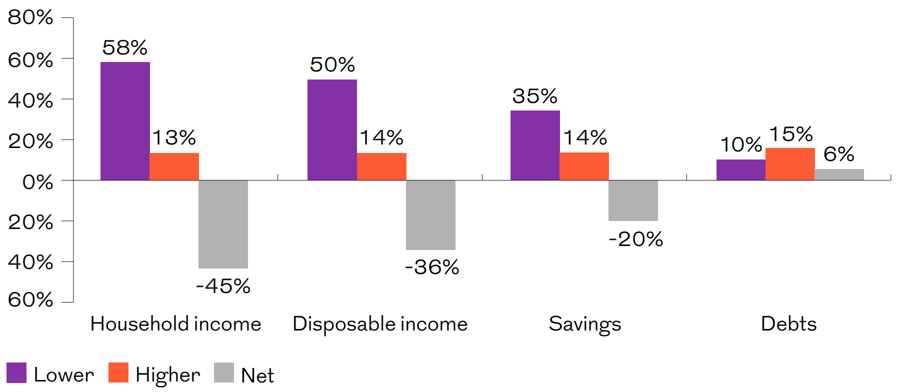
Although the impact of the death of a partner can be devastating for any age group, there are a number of people more likely to be severely affected, including those who experience a sudden loss or those who make no plans. Certain socio-demographic groups are also consistently more likely to bear the brunt of the financial and practical impacts, such as women and those aged between 50 and 64.

Financial Impacts

At a financial level, the impact of losing one's partner is profound.

Chart: Changes to income, savings and debt after bereavement

Q: Overall, are the following higher or lower than they were before your partner died?



Source: Losing a partner – the financial and practical consequences, 2015 (Base: 500)

More than half (58%) of people report lower levels of household income or disposable income, and a third (35%) say their savings are lower now than before the bereavement. One in seven (15%) report higher levels of debt; while this impacts a smaller group, the effects are profound. Income and disposable income fall often as a result of the loss of an earner, and debts can rise as people struggle to pay bills. Additionally, the expense of the funeral can see debts rise, with 7% having to borrow money from friends or family to cover the cost.

Women who have lost their partner are both more likely to be bereaved suddenly (in this study, 41%, compared to 34% of men) and are also more likely to not be practically or financially prepared (45% vs 37%). As a result, their financial outcomes are poorer, with women notably more likely to report lower household and disposable income, lower savings and higher debts than men.

Our findings echo those from a previous landmark study, which identified women as not only more likely than men to experience the death of their partner, but also the group more likely to be severely affected. The study found that women – especially older women – were likely to see their incomes drop and likely to face an increased risk of poverty for up to 3 years following the death (the limit of the study), as a result of the loss of their partner's earnings, occupational pension or investment income.

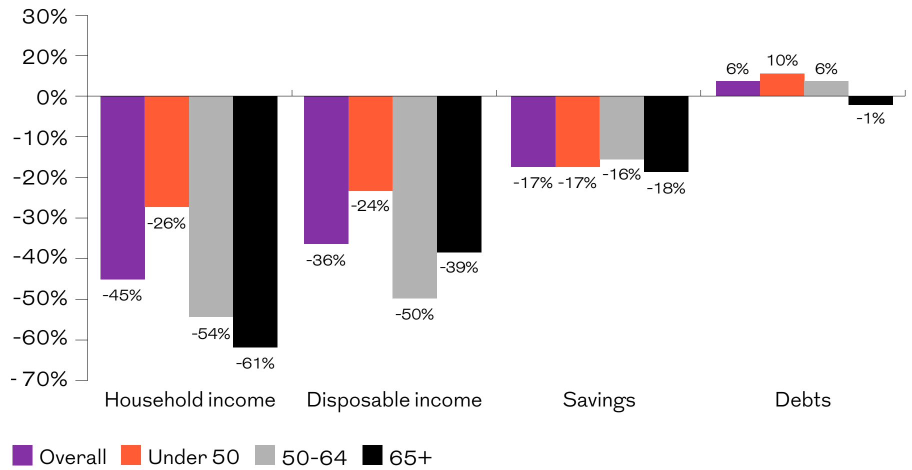
[1] *Financial implications of death of a partner*, Corden, Hirst & Nice 2008.
[2] Go Compare Research, Sept 2014
http://www.thisismoney.co.uk/money/saving/article-2769290/Majority-Brits-1-000-saved-surprise-cash-Isa-rates-record-low-1-17.html

The financial impacts of bereavement vary without clear patterns. Those aged under 50, for example, are the least likely to experience declines in their household or disposable incomes, but are most likely to experience higher levels of debt. Those aged between 50 and 64 are most likely to see their disposable income decline, whereas those aged over 65 are the most likely to experience a decline in their overall income. Each of these can have far-ranging consequences, but the nature of the impact depends to a great extent on the life stage of the person left behind.

Although having a higher income beforehand can help ease the financial impact of the death of a partner, it is not enough to insulate such earners from all of the financial impacts of bereavement. Higher earners were most likely to see declines in total income (61% of those earning more than £50,000 per year decline) and although they were less likely to be affected by savings depletion and higher debt, this was still the outcome for many. In total, 30% of people earning more than £50,000 per year see their savings fall, and 13% see their debts rise.

Chart: Net financial impacts of bereavement, by age

Q: Overall, are the following higher or lower than they were before your partner died? (net)



Source: Losing a partner – the financial and practical consequences,, 2015.
Base: 500 (Under 50, 200; 50-64, 158; over 65, 142)

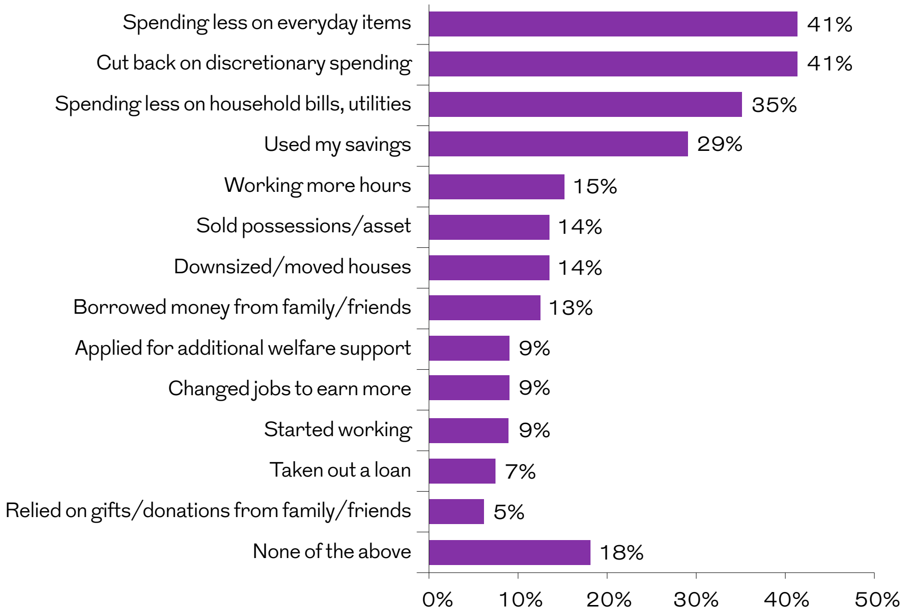
The presence of financial shocks following death, and a person's heightened vulnerability to them is highlighted by the presence of debt after death. After the death of a partner debts are more likely to rise than fall, with younger people, women and those experiencing a sudden bereavement more likely to encounter higher debt. For younger people, these debts can be the result of ongoing financial burdens – such as mortgage payments or raising children, while for women of all ages the impact on income was greater overall due to men being more likely to earn more. This creates the knock on effect of greater borrowing and greater debt.

While debt of any kind can remove financial security and necessitate borrowing from friends, family or financial institutions, one in seven (14%) encounter debts they were not aware of. Surprise debt – coming at a time when a household is likely to be dealing with both significant costs (funeral etc.) and lower income can make a difficult financial situation untenable. Higher levels of unexpected debt particularly affect those who did not plan, or who only talked about the prospect of dying – for this group nearly one in five people (18%) encountered debts they had not been aware of prior to their partner's death. Overall, a third of

[3] Tell us once is a service that lets you report a death to most government organisations in one go.
[4] See Thaler, R & Sunstein, C. (2008) 'Nudge: Improving Decisions about Health, Wealth, and Happiness' Yale University Press, New Haven and Hardcastle, R. (2012) 'How can we incentivise pension saving? A behavioural perspective' Working paper 109, Department of Work and Pensions
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214406/WP109.pdf

Chart: Financial changes made following bereavement

Q: Which of the following have you had to do since your partner died?



Source: Losing a partner – the financial and practical consequences, 2015 (Base: 500)

people (33%) are left with debt of some kind after their partner dies.

While the net financial impact is clearly negative, the disadvantages of lower income, lower savings or higher debts extend into multiple aspects of an individual's life. After bereavement, those left behind are frequently forced to make multiple changes to the way they live their lives and manage their finances in order to cope with this dramatic disruption in their finances. Overall, just one in five (18%) make no changes to their spending following a bereavement.

The impacts of lower income vary significantly, and for many result in changes to day to day behaviour and consumer spending – such as spending less on leisure or being more careful when grocery shopping. Changes such as these are indicative of a greater concern about financial security and make the experience of bereavement more difficult on multiple levels.

Many people are forced into making even more significant changes to their finances, with one in seven (13%) forced to borrow money from family or friends, and 7% forced to take out a loan. For some bereavement results in a fundamental upheaval in their way of life – one in seven (14%) sell possessions or assets and the same number face the emotional upheaval of downsizing. Others find themselves needing to work more hours or go back to work to make ends meet, which can be particularly difficult if there are young children in the household.

There are significant variances in financial changes by group. This next section outlines the particular impacts felt by different groups:

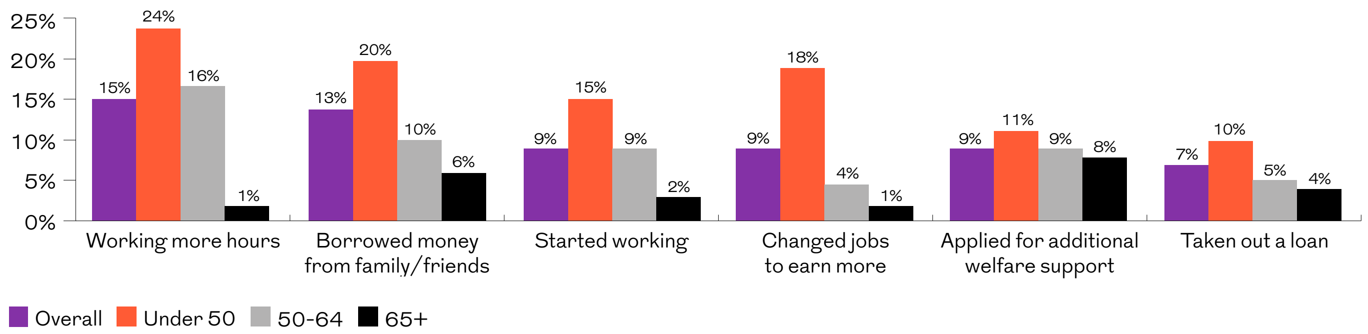
Gender

Women are more severely affected and consistently more likely to make changes to both their everyday spending and their lives overall following bereavement.

- While a third (33%) of men who have lost their partner report they are now spending less on everyday items such as groceries, the figure rises to 46% for women.
- A similar disparity emerges at the more extreme end of financial change: while just one in 10 (10%) men downsize or move house compared to two in five (18%) following a bereavement.

Chart: Selected financial changes made following bereavement, by age

Q: Overall, are the following higher or lower than they were before your partner died? (net)



Source: Losing a partner – the financial and practical consequences,, 2015. Base: 500 (Under 50, 200; 50-64, 158; over 65, 142)

Over 50s

The financial consequence of bereavement varies by age, with the family age (under 50), the pre retired (age 50 to 64) and retired (65+) each experienced the death of a partner differently.

- Those aged over 65 are most likely to make the fewest changes overall, despite seeing the biggest overall decline in their household income.
- Overall, three in 10 (28%) people over 65 who lost their partner said they made no changes to their spending habits, which is considerably more than the one in 10 (11%) of under 50s who report the same thing.
- In many cases, the most drastic and extensive changes are made by those aged 50-64. This is a tumultuous period of life for many, with a concentration of life events (including paying off a mortgage, seeing children leave home, retiring or part retiring, supporting elderly parents).
- Older age groups are also less likely to have life insurance – for many this is taken out with a mortgage – once this is paid, the insurance ends and is not replaced, leaving them financially vulnerable in the event of death

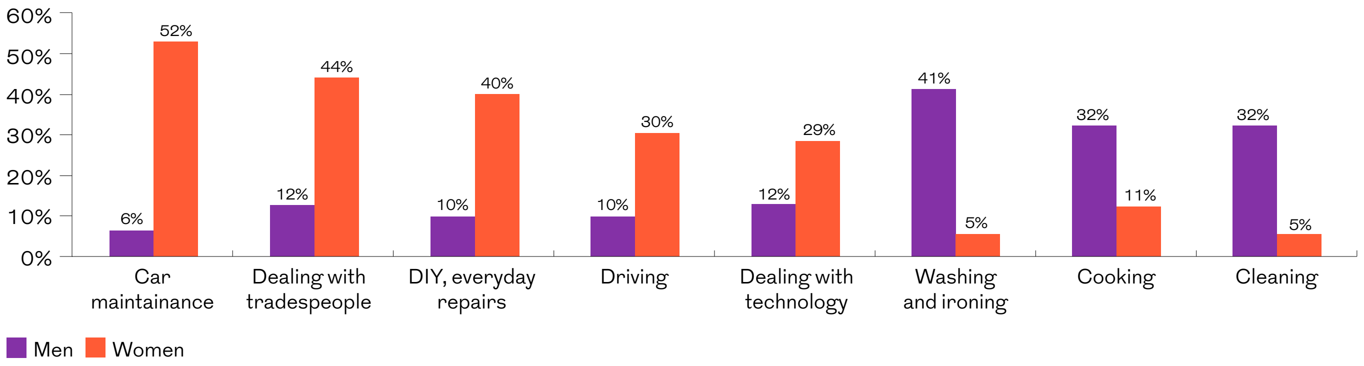
Under 50s

Younger bereaved people are especially badly affected. The myriad of changes forced upon this age group make them particularly affected by the loss of their partner.

- They are more likely to cut back on their discretionary spending, their everyday spending and their household bills than those older, and also more likely to sell possessions or to move house.
- For those under 50, the financial consequences can be severe, and made more so by the increased likelihood that this age group of having dependent children at home, and are paying off a mortgage.
- In total, around one in 10 (12%) of people whose partner died have both children at home and are paying off a mortgage, the majority of these are under the age of 50 and in full time employment. This group is more likely to face a range of financial challenges, including unexpected debts and household bills. For many in this position, downsizing or selling possessions may not be an option, and so other measures are taken in order to stay financially afloat.

Chart: Who was in charge of tasks, before bereavement? (selected tasks, by gender)

Q: Before your partner died, who took charge of the following chores and household tasks?



Source: Losing a partner – the financial and practical consequences, 2015
Base: 500 (Women, 302; Men 198)

Under 50s are especially likely to turn to work to make up for lost income following bereavement, with almost a quarter (24%) working more hours. Life insurance can protect against some of these impacts, with those of working age (under 65) less likely to have to change jobs, and less likely to have to borrow money from friends than those of the same age who did not have life insurance.

Under 50s are also more likely to change job in order to earn more or to start working. In addition to these changes, there is also a greater tendency to rely on other sources of income – including taking out loans, borrowing money and applying for additional welfare support.

Although a range of bereavement benefits are available to support people awareness of these is low, with many bereaved partners either unaware of their existence or unsure of their purpose. As such, the extent to which people are able to utilise them is limited. Furthermore, cohabiting couples do not have access to certain benefits as they are currently limited to married couples and we want the Department for Work and Pensions (DWP) to review the outdated eligibility requirements. Recent analysis by the Childhood Bereavement Network has shown, planned changes to the Widowed Parents' Allowance will plunge some families into uncertainty after a year of accessing the benefit. Additionally, forthcoming changes to the statutory pension age will have a significant impact on the experiences of those aged over 50, especially women.

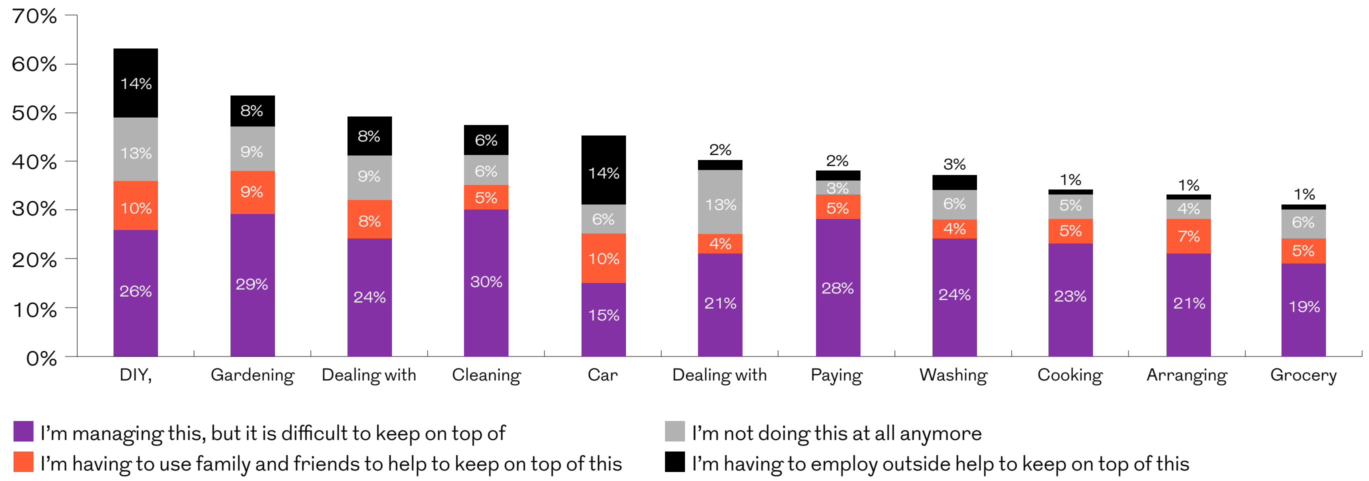
Practical impact

As well as financial changes, there are a number of everyday practical impacts caused by the death of one's partner. These can range from day to day household tasks like cooking and cleaning, as well as wider jobs like arranging health check-ups, car maintenance and DIY.

For many couples, there remains a strong gender bias in the tasks done by each person at home. Our research found evidence of this, revealing that bereaved men were overwhelmingly likely to say

Chart: Disruption to everyday activities

Q: Which of the following statements best describes how you are managing those chores and tasks now?



Source: Losing a partner – the financial and practical consequences, 2015 (Base: 500)

that their partner took charge of cooking, cleaning and washing and ironing before they died, whereas bereaved women said that their partner had taken charge of car maintenance, dealing with tradespeople, DIY, driving and dealing with technology.

This demarcation of tasks and responsibilities is most evident in the oldest couples – for example, just 2% of men aged over 65 said their partner took charge of DIY, compared to 38% of women the same age. However, it exists even for the youngest couples, with just 16% of men under 50 saying their partner looked after DIY (compared to 43% of women). For men and women of all ages more can be done to ensure that these capabilities and skills are shared – as currently, regardless of age, certain tasks are overwhelmingly likely to be managed by one person.

For both men and women – of any age – there is a clear need to address the demarcation of household tasks as the (often stereotypical) division of labour has the potential to leave many struggling to manage day to day life following bereavement. Sharing these tasks might not only be better for couples overall, but can also lead to better outcomes in bereavement.

With household chores and tasks so clearly demarcated between men and women in this way, the loss of a partner – especially suddenly – can mean that essential skills are lost.

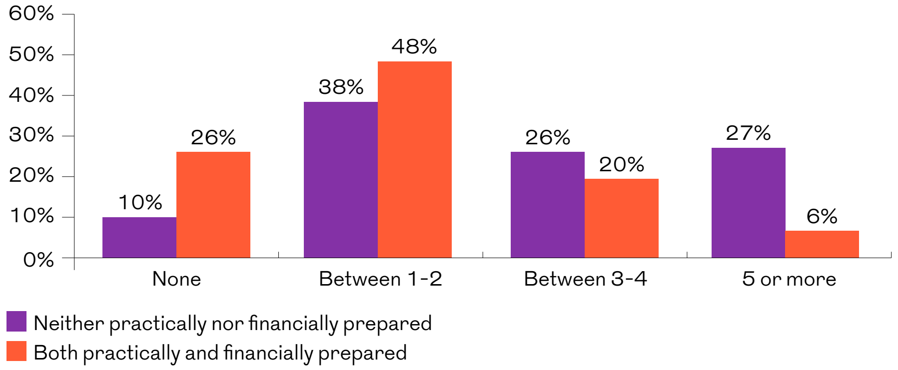
On death, the tasks that people once shared can become one-person tasks, and where a job is done entirely by one person in that household the loss of that person can mean that those left behind struggle, or stop doing that task entirely. As with many of the changes observed on bereavement, not all people experience the same type or level of disruption to their lives as others. In particular, those bereaved suddenly are severely affected.

More than half of people either struggle with tasks such as DIY, home repairs or gardening, or stop doing them completely after their partner dies. While some are able to rely on support from family and friends to help with these tasks – as well as jobs such as cleaning and car maintenance – others are forced to employ outside help in order to keep up with these essential jobs. Given the financial costs of bereavement –the extra cost of employing outside help to complete everyday jobs that were previously done in-home is an unwelcome burden. Additionally, many individuals have relatively low levels of savings (research suggests that 60% have under £1000[2]). This makes them vulnerable to even modest strains on household finances caused by home repairs or car breakdowns.

The data also indicates the extent of the difficulties people encounter after bereavement with everyday jobs essential for even the most basic quality of life. More than a fifth of people report struggling to cook, wash or iron following the death of their partner, and just slightly fewer say that it is difficult to keep on top of grocery shopping (and shopping for one, as

Chart: Number of financial changes made post-bereavement, by level of preparation

Changes: cut back on discretionary spending, spending less on everyday items (groceries etc), spending less on bills, starting work, changing jobs to earn more, working more hours, taking out a loan, used savings, borrowed money from family or friends, relied on gifts/donations, applied for welfare support, downsized or moved house, sold possessions/assets



Source: Losing a partner – the financial and practical consequences, 2015 (Base: 263)

package sizes can often make it easy to buy and spend more than we need). The number of people struggling with arranging health check-ups – one in five (21%) are managing but finding it difficult, and a third (33%) are struggling overall – hints at the longer term impacts of practical disruption of this kind.

Mitigating the impact

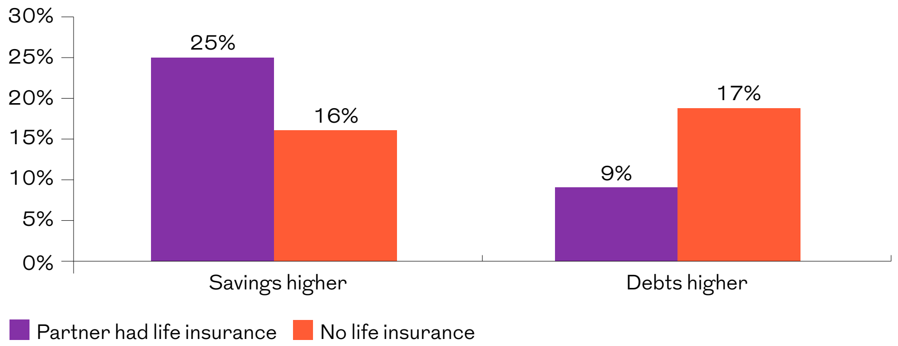
The impact of losing a partner, whether practical or financial, are naturally devastating and life changing for those left behind. They are also often of secondary consideration given the immense emotional shock of bereavement. As our research has shown, however, the extent of their impact – ranging from continuous adjustments of household tasks, to a reorganisation of finances and security, to wholesale changes in where people live and the types of lives they are able to lead – means that their impact must be understood, and if possible, mitigated.

Making arrangements for the loss of a partner can help people feel more practically and financially prepared. Where they feel better prepared, the disruption is much less extensive.

The positive effect of preparation is clearly demonstrated by the extent of disruption people experience financially following the death of a partner. People who feel both practically and financially prepared for the loss of their partner are less likely to make multiple financial changes (ranging from being more careful with grocery shopping to downsizing house). Indeed, over a quarter of this group are likely to have made no changes at all, and just 6% have made five or more. Conversely, those who feel neither practically nor financially prepared are likely to have been forced to make multiple changes – with a quarter (27%) making five or more, and just one in ten making no changes at all.

The presence of financial products, such as life insurance, can be an important part of feeling prepared. While the impact of having life insurance on household income is negligible, it can mitigate against severe financial shocks, resulting in higher savings and lower levels of debt. Those without life insurance are 9% less likely to see their savings rise after their partner's death, and are nearly twice as likely to see debts rise.

Chart: Impact of insurance on levels of savings and debts post bereavement



Source: Losing a partner – the financial and practical consequences, 2015 (Base: 263)

[2] Go Compare Research, Sept 2014
http://www.thisismoney.co.uk/money/saving/article-2769290/Majority-Brits-1-000-saved-surprise-cash-Isa-rates-record-low-1-17.html

WHAT DOES THIS MEAN?

The financial consequences for many are dire, and are often partnered with upheaval at home; individuals are left with burdens and responsibilities they previously managed together.

The gender split in household tasks is a key area in which people can take action. For many couples, it is imperative to understand where the capability gaps are, and the extent to which every individual would be prepared or able to take on the roles and responsibilities of their partner.

There is much that organisations and institutions can do to diminish the financial disruption people experience. Life insurance can provide a financial safety net; it is crucial that plans are in place to ensure the intended beneficiary receives the lump sum as soon as possible following a claim. An adviser can suggest writing the policy in trust and writing a will to help make the process easier. For other organisations, finding ways to link to, and government to extend the uses of, 'tell-us-once[3] would help ensure that changes to bills, bank accounts, credit cards can be made without causing unnecessary distress and reducing or preventing overpayments, and the following repayment chaser letters.

Fundamentally, people can plan in advance to ensure that the practical and financial impacts of bereavement are kept to a minimum. Taking control of finances, managing debts, taking out insurance and sharing the roles and responsibilities at home can help minimise the impact.

Individuals need to recognise the capabilities they might lose at home and plan for how they might cope with new roles at home, while organisations contacted for financial help can do more to proactively support people beyond their financial needs.

The gender stereotype is very much prevalent in the UK today. Women fare less well than men, suggesting the financial services sector should do more to engage with women to make sure there are plans in place and that their partner is covered so they are not left with financial difficulties when they die.

In order to protect mutual interests, couples should look at where it pays to make banking, investments or insurance joint, separate or protected by trusts. For couples the reality is that the death of a partner leaves a very large capability gap in the household whether it is the finances, cooking, being able to use the washing machine or dealing with the ever growing presence of technology, social media and digital passwords.

[3] Tell us once is a service that lets you report a death to most government organisations in one go.

CONCLUSIONS AND OPPORTUNITIES

The death of a partner is a devastating experience, and as this report reveals, it is one that has the potential to influence experiences, financially and practically, in the short and long term. From an immediate drop in income, through to depletion of savings over time, and worsening financial security, the monetary impacts are compounded by day-to-day ones, as those left behind can struggle to make do without the help and support of their spouse or partner.

These effects ripple through the lives of those who have lost a partner into health services and welfare benefits, the labour market and local communities. Each of these has a cost – financial, psychological, practical, and social.

As our research has shown, those who plan have better outcomes, and those who plan more see their outcomes improve further. Crucially, while planning might start with a detailed conversation, this conversation must lead to action – the writing of a will, the creation of a joint account, the purchase of an insurance policy – for it to lead to better outcomes.

The burden of preparation does not fall on the individual's shoulders alone. Pre and post bereavement, there is much that we and other organisations can do to prompt planning and to connect people with the services they need after their partner dies.

Pre bereavement

While it is obvious that better planning leads to better outcomes, we know that people aren't good at planning for what is perceived as the distant future or the unimaginable.[4] We need to find new ways to support people to plan for the potential loss of a partner. Lessons learned from pensions (public and private) and behavioural economics could be used here, in terms of providing more default options and triggers for planning and action. With the vast majority of us having some type of financial product, from current accounts to insurance, this offers a route to connect people to practical ways to plan and prepare for the future. For example, banks could send an annual 'MOT' to holders of joint accounts, highlighting options couples might want to have in place, from wills to insurance.

Post bereavement

Following the loss of a partner people will come into contact with a range of services often for the first time, both directly as a result of their bereavement and in everyday transactions. These contacts need to be more supportive, proactive and understand the impact the loss of a partner has on every aspect of a person's life.

Staff from all types of services should be proactive in their support of bereaved people

Any service, from the GP to the bank, which comes in contact with bereaved people, should provide bespoke training so that staff can provide support and proactively connect individuals with help, even when beyond their remit, such as debt advice, probate help, bereavement counselling and vice versa.

The Department for Work and Pensions (DWP) and Jobcentre Plus should personalise support for people bereaved of a partner

- With the impact of the death of a partner felt up to five years, DWP should reconsider the planned changes to the Widowed Parents' Allowance which will plunge some families into uncertainty after a year of accessing the benefit.
- Cohabiting couples should be granted access to benefits currently limited to married couples with DWP needing to revisit outdated eligibility requirements.
- Forthcoming changes to the statutory pension age will have a significant impact on the experiences of those aged over 50, especially women.

[4] See Thaler, R & Sunstein, C. (2008) 'Nudge: Improving Decisions about Health, Wealth, and Happiness' Yale University Press, New Haven and Hardcastle, R. (2012) 'How can we incentivise pension saving? A behavioural perspective' Working paper 109, Department of Work and Pensions https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214406/WP109.pdf

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