# When a Loved One Dies





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#### Introduction

There are few more difficult losses than the death of someone close. We try to make sense of that loss and to live without that person. This is the process of grieving. Grieving affects people in varying ways, but it is usually painful. We can feel, shock, anger, disbelief, anxiety, guilt and sadness. It is also a natural process.

Death does not always surprise, but it does shock. We cannot really prepare ourselves for the loss of a loved one. Anticipated and unexpected deaths each bring their own painful emotions.

It is important to realise that these emotions are normal and are part of a process that has to be worked through.

This booklet aims to assist grieving people to understand the process and to deal with it. It covers many aspects of grieving because bereavement affects so many areas of a person's life. There are issues of health, relationships, finance and many others, as well as the core trauma of the loss of a dear one. This trauma, too, can be equally severe regardless of whether the death was sudden or came after a long illness.

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#### Grief

At funerals you will hear people say "She is bearing up very well." 'They are lucky they have other children," or "They are lucky they have other children," or perhaps "He was very old, it was to be expected." None of these observations, even if true, can convey the sadness, or indeed, the misery of a bereaved person. Their grieving is peculiar to them. It is also conditioned by their personalities, age, the relationship with the deceased, and the family and friends surrounding them.

#### Grieving will also manifest itself in various ways.

It is common at first to disbelieve what has happened. Shock and anger are other painful feelings. There can be guilt, despair, and anxiety. A bereaved person will often feel lonely. They can be depressed. There may also be physical symptoms. Another common feeling is relief, perhaps that the suffering of a dear relative is over.

Let us look in more detail at these feelings:

#### Disbelief and Shock

When a loved one dies, no matter how that happened, we can find it very difficult to believe. The garda who knocks at our door at night to tell us that a child has been killed, or the consultant who informs us that our elderly mother has just died, will often be met with disbelief, a numbness and shock.

#### Longing

We may miss and long for the deceased person, sometimes

imagining we have seen him or her. We may miss that sense of closeness with the dead person, a closeness that was so much part of our lives.

#### Anger

Bereaved people can often feel anger. We can blame God, our family, carers, friends and even the dead person for the death. There is nothing abnormal about this feeling.

#### Anxiety

After such a life-changing event, it is not unusual that grieving people may be overly anxious. We may feel isolated, be afraid for ourselves and others. We may wonder how we can deal with everyday life.

#### Guilt

A bereaved person may sometimes believe that they bear some responsibility for the death. There can be a feeling that, if certain actions had been taken, the person might not have died or might have had a better death. There may be worrying feelings about events in the relationship between the bereaved person and the deceased. Of course, it is all too easy to forget that every relationship has its ups and downs. Guilt feelings, however, can lead us to forget the happy times. Again, guilt feelings are a normal part of grieving.

#### Depression and Physical Symptoms

Depression can manifest itself in many ways. Grieving people will cry, lose sleep, be restless and be unable to concentrate. They may not want to eat or, indeed, to relate to relatives and friends.

#### WHAT SHOULD THE GRIEVING PERSON DO?

Getting out of bed every morning can become a chore. As with physical symptoms (these can include nausea, body pains, forgetfulness and low energy, among other manifestations) it is important to seek medical advice if they continue.

#### What Should the Grieving Person Do?

When we have been bereaved it is vital that we accept and enlist all the supports available. We have to manage our grieving, and many people do it successfully, but we need constant backing from those close to us, various agencies (which are outlined on pages 14 and 15), and the wider community. Withdrawal from those who might help us and stoic isolation are unhelpful and can be dangerous to the health and well-being of a grieving person.

#### Tips for Dealing with Our Own Grieving

- 1. It is consoling to recognise that, for everyone, grieving is a painful, difficult time. Certain times of the year, such as anniversaries, or for example the birthday of a deceased loved one, can be particularly harrowing. Grief, too, will ebb and flow. It is helpful to remind ourselves that grief is about remembering, not forgetting. A dear one has died, but not the relationship with that person.
- 2. It is advisable not to make important decisions too soon after the death, unless they are unavoidable.
- 3. Keeping in contact with family, friends and local

- community supports the grieving process. It is good to talk about the deceased person and the effects of the death.
- 4. It is important that when grieving we be gentle with ourselves, that we try to eat well, exercise, rest, keep some structure in our day, and do things we enjoy.
- 5. We can benefit by finding meaningful ways of remembering the deceased person, such as lighting candles, talking about them, or looking at photographs.
- 6. Books and leaflets on bereavement, support groups, and counselling can be beneficial. Names of some of these groups are included on pages 14 and 15.

#### How Should We Help a Grieving Adult?

When someone is bereaved we often feel unsure how we should help them. We can be embarrassed, uneasy about what to say, or afraid that we are intruding. We may sometimes feel that we are not the appropriate person to make contact. Bereaved people can be isolated and feel friendless when this occurs. People who are bereaved need people. They need reassurance that they are respected, loved and that their loss is understood. Most of all they need a listening ear. As a general rule, it is better to offer support that is turned down rather than leave a bereaved person desolate and alone.

#### Tips for Dealing with a Grieving Adult

- 1. It is essential to keep in touch with a bereaved person. If a face-to-face encounter is not possible, a letter or phone call can be comforting.
- We should listen attentively when a bereaved person wants to reminisce, even through tears, about the deceased person. Clichés such as "you will get over it" are unhelpful.
- 3. The grieving person may be upset with painful feelings such as guilt but this does not mean we should avoid the dead person's name, or indeed change the topic.
- 4. If we don't know what to say, or what words of comfort to use, we should not worry. Our being there is the essential thing.
- 5. Bereaved people can have good and bad days. We should be prepared that at times they may become unappreciative, tetchy or even angry with those most prepared to comfort them.
- 6. A bereaved person may also need practical help such as shopping, transport, and finances.

Most important, we should be conscious that the grieving person will need us long after the day of the funeral.

#### How Should We Help a Grieving Child?

How a child will face bereavement depends on many factors, and not just age. We forget sometimes that children understand more than is realised. In general, however, a child's age has a large bearing on how he or she will grieve. The child will also take his or her cue from how family members are reacting, the relationship with the deceased and how the death occurred. The child's temperament will also be a factor. Essentially, like adults, children will react to bereavement in their own individual ways.

Like adults, too, there may be disbelief, shock, and anger, as well as in different stages guilt, despair, anxiety, loneliness, depression, and physical illness (which may be similar to that of the deceased person).

Adults may also notice that the child plays in a sad, repetitive way with ambulances and dolls, or dark paintings. The theme of death may be observed in the school work of older children. Some other common reactions are aggressive play, fear of the dark, nightmares, separation anxiety, refusal to attend school, bed wetting and thumb sucking.

#### **How Children of Different Ages React**

In general, children **under 2** do not understand death but if someone close disappears they may become irritable, anxious, clingy, subdued or uninterested in their surroundings. They can be helped by plenty of hugs, their toys, and a familiar routine.

Children of **2 to 5 years** sense when adults are upset. If someone close dies, they will be confused and insecure if, without explanation, they are placed with friends or relatives. They do not understand that death is permanent. They may repeatedly ask "When is Daddy coming home?" They may think they did something to cause the death, the death is their fault, or they are being punished. If a parent dies, they may worry about who will look after them.

From **5 to 12 year**s children understand more about death. They know it is permanent. They may be particularly interested in the cause of death and burial. They may deny the reality of death and act as if nothing has happened. They may also become withdrawn, aggressive, have nightmares and physical symptoms, as well as separation anxiety.

The grief of **12 to 18 year-olds** is similar to that of adults. However, their grief may be complicated by their emerging independence from the family. They may feel guilt because they had a difficult relationship with the deceased person. They may seek support outside of the family.

#### Tips for Helping a Grieving Child

- 1. Children should be told as soon as possible about the death, preferably by someone close to them. It is also better that all children in a family are told the bad news together.
- 2. We should be truthful, using words the child can understand. We should say that a person is dead or is dying,

- not that he or she has "passed away." or has "gone to sleep". A young child could be told that there had been a bad sickness, that their parent's body had stopped working, or that he/she had stopped breathing. It is important to emphasize that the adult's body can feel no more pain and that the child is not responsible for the death.
- 3. We may have to repeat the bad news and our explanations many times as children often ask questions repeatedly so they can understand.
- 4. Children may be puzzled about the aftermath of a death. Because of adults' grief they can feel very alone. It is important that they be included and consulted about viewing the body or attending the funeral.
- 5. It is good to include the child in plans to mark anniversaries and birthdays of the deceased person and to share memories of him or her, perhaps through photos, scrapbooks, and paintings.
- 6. The child should be encouraged to talk about his or her sadness and fears and be reassured that it is common to have strange feelings after a death.
- 7. There is nothing wrong with crying in front of a child but the reason for the tears should be explained.
- 8. It is helpful that a child's routine be reinstated as soon as possible after the death. The return to school may be particularly difficult as the child may be worrying about what to say to the other children about the death. The child can be helped to prepare a simple explanation.

#### **Some Time Later - Accessing Support**

However bad we feel after the death of a dear one, it is possible to be supported through our grief, and like many bereaved people we may welcome some back-up. Depending on our needs, there are different levels of help available, both nationally and locally, to help a bereaved person. Many emotional, legal, financial and other practical issues can arise after a death. We outline some of these matters and include contact numbers that may be helpful.

#### **Information, Support and Counselling**

Many bereaved people find it helpful to get information about bereavement and to read accounts of other people's experiences. Some bereaved people welcome outside support from other bereaved people or from trained volunteers.

A small minority of bereaved people have significant difficulties and may need counselling or therapy. These may experience intense and unrelenting grief six months after the bereavement, prolonged agitation, depression, guilt, despair, or serious and persistent thoughts of suicide. In such situations the help of a GP or other professional guidance should be sought.

#### Who could I contact?

Below there are contact numbers for a number of organisations that can be helpful. A national organisation can assist you or put you in touch with an appropriate local group in your area.

#### Information

- Access the bereavement leaflet series from The Irish Hospice
  Foundation on website www.hospice-foundation.ie or
  phone or e-mail the office for copies, 01 6793188,
  e-mail info@hospice-foundation.ie
- The Citizens Information Board has information on its website (www.citizensinformation.ie) on matters arising following a death. Ring 1890 777 121 for free and confidential information, or details of local Citizens Information Centres
- Access The Irish Hospice Foundation's Library booklists, 01 673 0061
- National Association of Widows in Ireland, 01 8733622
- National Suicide Bereavement Support Network, PO Box 1, Youghal, Co Cork, website.nsbsn.org or e-mail info@nsbsn.org

#### Support and Counselling - National Organisations

- Each Hospice offers a bereavement support service to those bereaved through the hospice
- Aware (10 am to 10 pm listening service for people living with depression) 1890 303 302
- Barnardos, (helpline and counselling for bereaved children and families) Monday-Wednesday-Friday, 10am-noon, 01 4732110
- Console (for those bereaved by suicide), 1800 201 890, 01 857 4300
- Irish Stillbirth and Neonatal Death Society (ISANDS)
   01 8224688
- Irish Sudden Infant Death Association, 1850 391 391, 01 8732711

#### PROFESSIONAL ORGANISATIONS

- Miscarriage Association of Ireland, 01 8725550
- Rainbows Ireland (headquarters for school-run support groups for bereaved children and children affected by parental separation), 01 4734175,
   e-mail ask@rainbowsireland.com
- Samaritans (24-hour listening service), 1850 609 090
- Bereavement Counselling Service (Dublin, Newbridge, Kildare, Bray and Carlow), 01 8391766 or e-mail bereavement@eircom.net
- Bethany (Catholic parish-based bereavement support groups, Dublin, Louth, Kildare, Meath, Wicklow, Wexford and Westmeath). To contact a local centre please ring 087 9905299 or email bethanysupport@eircom.net
- Turning Point, Dun Laoghaire (bereavement counselling and training, about €70) 01 280 0626.

## Professional organisations who provide names of private practitioners throughout the Republic

- Irish Association for Counselling and Psychotherapy (IACT), 01 230 0061
- Psychological Society of Ireland (PSI), 01 671 7122.

#### **How Do I Get a Death Certificate?**

A Death Certificate can be got from the local Registrar of Births, Deaths and Marriages by providing the following details to register the death:

- Full name and surname of deceased
- The deceased's Personal Public Service Number (PPS number)
- Sex, marital status, occupation and date of birth or age of deceased
- Date and place of death
- If the deceased was married, the occupation of their spouse, or deceased spouse if widowed
- If the deceased was a child, the occupation of the father, or, if the parents were not married, the occupation of the mother
- Death Notification Form of the cause of death (see below).

## 1. Deaths occurring in the person's home, in a nursing home or in a hospital

If the death is at a person's home, in a nursing home or hospital, the death should be registered at any office of the Registrar of Births, Deaths and Marriages. This should be done by either a relative of the dead person (usually the next-of-kin), an occupier of the house where the death took place, or by a person present at the death. The death should be registered as soon as possible, but not later than 3 months from the date of the death.

It is important to bring to the Registrar's office the Death Notification Form signed by the doctor who last attended the dead person. (If the person died in hospital you will need to get this Death Notification Form from the hospital). You will need to complete Part 2 of the form. You must then sign the register in the presence of the Registrar.

2. In some cases (depending on the circumstances and nature of the death) the Coroner must be informed and a post-mortem may be necessary. There may be a delay in registering a death when a post-mortem is carried out.

Deaths that have been referred to a Coroner are automatically registered when the Registrar gets a certificate of post-mortem examination or inquest from the Coroner. Therefore, you do not need to register such deaths. If you are unsure whether a death needs to be registered please consult the office of the Registrar of Births, Deaths and Marriages which will be able to advise you.

You do not necessarily have to wait for the Death Certificate before claiming social welfare benefits, as a copy of the Death Notice from the newspapers will be accepted if there is a delay in getting the certificate.

You should approach a maternity hospital or your local Registrar for information on how to register a stillborn child.

There is no charge to register a death. While you are registering the death, you can get copies of the Death Certificate for €10.00 each. There is a reduced fee for those who need the Death Certificate for social welfare purposes.

If you have difficulty locating a Registrar you should contact:

General Register Office, Government Offices, Convent Road, Roscommon, Co. Roscommon. Tel: +353 (0) 90 6632900

LoCall: 1890 252076

Website: www.groireland.ie

#### **Funerals**

Funerals are expensive. It is a good idea to be clear about what the Funeral Director is offering, and at what cost. Members of the Irish Association of Funeral Directors, unless the family states otherwise, are required to discuss the costs when arrangements are being made. A detailed breakdown of all charges should then be given to the family.

Some Funeral Directors are dearer than others, so you may like to seek a number of quotes. The price of a coffin can have a large bearing on the final bill, as can, for example, the number of limousines hired. You might also like to consider cremation rather than burial.

There can also be many ancillary costs, among them books for signing condolences, flowers, music for the ceremony, and the church offering.

#### **Help Towards Costs**

You may be entitled to either a Bereavement or a Funeral Grant. Ring the Department of Social and Family Affairs, 1890 20 23 25 or 1890 500 000 for an application form. If you are in difficulty with funeral expenses you can apply for assistance to your local Community Welfare Officer (before you make any payment to the Funeral Director).

#### **Money Concerns**

A number of financial issues can arise for families after a death, among them difficulties in getting access to a dead person's money to pay for funeral expenses, or indeed living expenses for children or a spouse. Unless there is a joint account it is not easy to get access to the deceased's money until probate (process of proving a will is genuine) is taken out.

However, a financial institution may release a small amount of money if a personal representative or the next-of-kin signs an agreement that the bank or building society will not lose if there are other claims on the money.

If the deceased's account is held jointly with someone other than a spouse, the financial institution may require a statement from the Revenue Commissioners allowing the transfer of money while possible tax liabilities are checked.

Immediately following a death there may be concerns about

money and living expenses. If the dead person was a social welfare recipient the payment usually continues for six weeks after the death. The local social welfare office will advise if the payment was for unemployment or other social welfare benefits. The Pensions Service Office, 1890 500 000, will advise in the case of pensions such as the Widow's/Widower's pensions, or the One-Parent Family Allowance.

#### **Minding the Children**

Issues surrounding the care and guardianship of children can arise after death. If the parents are married to each other and one of them dies, the surviving parent has sole guardianship of the children. This changes, however, if the deceased had appointed another person to act as guardian in the event of his or her death.

If the parents are not married to each other, the mother has automatic sole guardianship. If the father wishes to be a guardian, he must apply for a court order appointing him. If the father's name is on the child's birth certificate, and the mother agrees to him being a guardian, there is little difficulty.

However, if the mother does not consent to the father's appointment as guardian, the court must act in the best interests of the child.

#### The Will

If the deceased person has left a will, the executor or executors generally carry out the wishes of the deceased. She/he can either contact a solicitor, or the Probate Office, for assistance and advice in getting a grant of probate. This allows the executor/executors to settle any debts and distribute the assets. Cost savings can be made by dealing directly with the Probate Office.

If the deceased has not left a will, he or she has died "intestate." The next-of-kin may have to take out Letters of Administration, equivalent to a Grant of Probate. This can be done through a solicitor or by contacting the Probate Office directly at The Four Courts, Dublin 7, 01 8725555.

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