

# BEREAVEMENT

## Factsheet

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**It can be hard to know what to say to someone who is bereaved, but support from friends and family is important during this difficult time.**

### **How to talk to someone when they are grieving**

- Get in touch and let the person know how sorry you are to hear about the death.
- Let the person know that you are there for them.
- Don't focus on finding the perfect words. It is more important to say something and the sentiment behind the words will come across.
- Be a good listener. Some people will want to talk about the person, but just being there when someone is upset can be a great comfort.
- Only offer advice if you are asked. Let the person make their own decisions.
- Never say 'I know how you feel' and avoid meaningless phrases like 'time is a great healer' or 'they are not suffering anymore'.

### **Arrangements following a death**

There are a number of practical arrangements that have to take place following a death. These include:

- Obtaining a Death Certificate.
- Registering the death. This has to be done within five days unless there is a Coroner's Inquest.
- Notifying relevant agencies and organisations. The 'Tell us Once' government service allows a death to be reported to most government organisations in one go. Banks, utility companies, landlords and housing associations will need to be contacted separately.
- Arranging the funeral. The funeral can usually only take place after the death has been registered. It is recommended that the chosen Funeral Director is a member of either the National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors (SAIF).

- Deciding what to do with property and possessions.

You can find a step by step guide at [gov.uk/when-someone-dies](https://gov.uk/when-someone-dies)

## Financial support for the bereaved

The death of a loved one can have a negative impact on the finances of the bereaved, but help may be available:

- Check if you qualify for bereavement benefits. Eligibility for Bereavement Support Payment and Guardian's Allowance is not means tested.
- If you are on a low income or certain benefits you may be eligible for a Funeral Expenses Payment to help with some of the costs of the funeral.
- Contact your local authority to find out if you are entitled to a reduction in Council Tax.
- Check eligibility for other state benefits using an online tool like the Turn2Us Benefits calculator ([benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)). Remember that the change in circumstances may mean that you can apply for new or additional benefits.
- Find out about the support available from the MCF and other charities. The Turn2US grants tool is quick and confidential ([grants-search.turn2us.org.uk](https://grants-search.turn2us.org.uk))

## Find out more

The following list is a small selection of the wide range of organisations which publish information on bereavement. *The MCF does not endorse or recommend any of the organisations listed.*

- **At a Loss**  
Signposting to bereavement services and counselling.  
[www.ataloss.org](https://www.ataloss.org)
- **Compassionate Friends**  
Support for families after the death of a child.  
[www.tcf.org.uk](https://www.tcf.org.uk)
- **Cruse Bereavement Support**  
Support after the death of someone close.  
[www.cruse.org.uk](https://www.cruse.org.uk)
- **Winston's Wish**  
Services to bereaved children and young people. Call 08088 020 021.  
[www.winstonswish.org](https://www.winstonswish.org)

## Other information

### Masonic Charitable Foundation

The MCF provides grants and support for Freemasons and their family members. A wide range of help is available for daily living costs; health, care and wellbeing; and education-related costs for children and young people.

Call 0800 035 60 90 or visit [www.mcf.org.uk](http://www.mcf.org.uk)

### MCF Factsheets

You may also be interested in the following factsheets:

- **Alternative sources of support**
- **Government benefits**
- **Loneliness**
- **Mental health**
- **Power of Attorney**

Scan the QR code below or visit [mcf.org.uk/resources/almoner-resources](http://mcf.org.uk/resources/almoner-resources)



Whilst every care has been taken to verify accuracy, the information in this factsheet is for guidance only.

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