

2023 Report by **empathy.**

The Cost of Dying



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Introduction

It is clear that the loss of a loved one is one of the most difficult experiences a person will go through in their lives. As a society, however, we tend to minimize or ignore the true extent of the challenge it poses—a problem reflected in the relative scarcity of services for the recently bereaved, the lack of sufficient or meaningful bereavement leave at many U.S. employers, and a general misunderstanding of how best to support those who are experiencing this challenging life event.

The fact is that a death in the family is not simply emotionally draining—although it certainly is that. It is also a massive financial drain, requiring most families to spend many thousands of dollars to hold a funeral, deal

with legal issues, and more. It involves a huge expenditure of time as well, and can be a major source of stress, in turn impacting a family member's health, their career, and their relationships.

At Empathy, it is our mission to change the way the world deals with loss, to lighten this burden for every family that experiences it. Every day we have the opportunity to leverage data, knowledge, and expertise to improve our product and services, and to help the recently bereaved families that we support through our enterprise partners. But every January, we take the time to widen our reach and our scope to look at the bigger picture, to assess the true burden of loss on American families as a whole, and to begin to

understand what we, and our partners, and our society at large can do to help relieve their hardship, stress, and pain.

Last year at this time, we set out to document and quantify the massive demands that every death makes of the family of the deceased, in money, time, mental and physical health, and more. What we found in that first Cost of Dying Report was eye-opening: After loss, many families are absolutely stretched to their limit, by every possible metric. And that inspired us to dive even deeper.

For this year's report, we asked more detailed questions of the bereaved families we surveyed, striving to understand the various

dimensions of the trials they went through, how long these effects lasted for, and how intense they were.

Among the new data that we uncovered, we saw clearly—as you will in the chapters that follow—that the burden of loss is both broad and deep. Almost everyone we spoke to was affected across every aspect of their lives. For example, 93% of our respondents experienced at least one health symptom as a consequence of their loss.

While the intensity and duration of issues like these varied widely, a meaningful subset of the respondents tended to suffer more and for longer: those who were named executors or administrators of their loved ones' estates. As this is often a role one's workplace or social circle may not know they are filling, we hope this report will shed a lot of light on just how common and how disruptive to one's life being an executor truly is.

Among the many other important implications of our data, perhaps the most important is the fact that the emotional and practical challenges of bereavement almost always go hand in hand—the pain of grief and the stress of having to deal with all of the issues of wrapping up a loved one's life and legacy. Both are sources of stress, and both have significant effects on health, relationships, and work life. And if we—as employers, co-workers, friends, and society as a whole—see the value in helping people with their grief, we must also understand that it is important to assist them with all of the other burdens of loss.

Loss doesn't skip any of us, and ignoring this fact only serves to deepen the pain it causes and the scars it leaves. The more we can defeat the counterproductive taboo against openly discussing death and its consequences, the more understanding and

support families will gain from every direction: from friends, relatives, employers, colleagues, insurance carriers, and more. Only then can we hope to have a lasting effect on the true cost of dying—its cost in money, in time, in stress, in harmed productivity and strained interpersonal bonds—to lessen its load for all families, everywhere.

We hope you find the information that follows enlightening and compelling, and that this report will prove an important step on the way to changing the way we deal with and support the bereaved.



A stylized, handwritten signature of Ron Gura in dark ink.

Ron Gura
Co-Founder & CEO, Empathy

We surveyed 1,485 Americans who experienced a recent loss

This study's findings are based on a survey of 1,485 respondents who experienced the loss of an immediate family member in the last 5 years. The survey, conducted in August 2022, consisted of an online questionnaire about all aspects of the process of winding down a loved one's affairs.

Of the total respondents, 594, or 40%, were the named executor or administrator of their loved one's estate, while 891, or 60%, were not the named executor or administrator,

but did help with issues related to the estate or day-to-day needs related to their family's loss. More than a third of the respondents (37%) were dealing with the passing of a parent, and another 25% were handling the affairs of a grandparent.

In addition to answering these questions about their experiences, respondents provided demographic information. For example, 53.9% of those surveyed were female and 46.1% were male.

Respondents aged 18-29 accounted for 20% of those surveyed, while 26% were 30-44, 37% were 45-60, and 17% were over 60.

In terms of their employment status, 58% of respondents worked full time, 12% were part-time workers, 11% were retired, and 9% were self-employed.

In order to add important context, the survey's data has been supplemented with external data where cited within the report.



“

The data in this report shows what I have always said: Grief is a life-changing experience, which we must honor by giving it grace and attention, and making space for it in our lives. As much as we have a responsibility to those who are no longer with us, we have a responsibility to their families as well. There is a nobility in grief, and we are at our best as people and as a nation when we reach out to support those who are grieving, with all the resources and care at our disposal.

Major Bonnie Carroll, USAFR (Ret.)

President and Founder of TAPS, Army widow, and 2015 recipient of the Presidential Medal of Freedom

Chapter 1

The Funeral

More than just a final goodbye

The first big hurdle most families must deal with after someone passes away is planning the funeral. There are so many moving parts—coordinating venues and vendors while accommodating the needs and opinions of family members and honoring the wishes and traditions of the deceased—and it all has to get done in a short time. It would be a monumental task for anyone, much less someone already having one of the worst weeks of their life.

The data shows just how time-consuming it can be, with the average family spending nearly 5 hours per day on funeral planning. This was longer and more challenging than most families anticipated: 50% said it took more time than they expected to plan the funeral, while 55% found the process more complicated than expected.

The funeral is also the biggest single expense most families incur during bereavement. According to the National Funeral Directors Association, the median cost of a funeral in 2021 was \$7,848.¹ In our survey, payment to the funeral home alone cost an average of \$3,584. This number rose to \$4,546 for respondents over 60 years of age, a demographic that is often more vulnerable to upselling and other predatory practices. Burial plots are a major expense as well, at \$1,841 on average.

There are also many smaller expenditures, which many families don't anticipate but can really add up: Catering and refreshments cost an average of \$602, payments to officiants, priests, or other clergy cost \$472, flowers \$417, music \$136, and invitations \$111.

¹ 2021 NFDA General Price List Study, available via portal.nfda.org/Resource-Store



Patti LaFleur

Former care partner to her late mother

“

There is so much anxiety around the stress and time that it takes to plan a funeral. It was extremely exhausting to work on anything after my mom passed. Not only was I depressed, but the stress of dealing with the estate was so exhausting. I struggled with sleeping for months and felt like I couldn't remember anything.

Main funeral expenses

\$602

Catering
and refreshments

\$472

Officiants, priests, or
other clergy

\$417

Flowers

\$136 Music

\$111 invitations

\$1,841

Burial plot

\$3,584

Funeral home

As Dr. Julie Shaw, founder of Hello I'm Grieving, pointed out, a recent study has revealed that most Americans have less than \$1,000 in savings. Therefore, "A cost like the average \$7,848 price tag of a funeral could send many people into heavy debt, which may cause strain on their mental health in turn."

Dr. Shaw went on, "Personally, I hated thinking, 'Am I not giving my sister the best celebration of life that I can?' If you aren't hosting a beautiful ceremony, you can start to feel very guilty. This can lead to people spending beyond their means, leading them into further debt and impacting the family as they deal with additional bills."

This early stage of loss, when the funeral is being planned and held, is when bereaved people tend to have the most support from their workplaces. The funeral is the first,

most visible, and best understood of the tasks that people deal with after a loss, and thus employers are more likely to provide some form of help with it. For example, bereavement leave policies, which typically give the employee 3 to 7 days off, are clearly focused on the length and timeframe of funeral planning.

However, in many cases even the time needed to make funeral arrangements exceeds the time off provided through bereavement leave. Employees are thus quite likely to use additional paid days off—squandering time that would otherwise have been used for vacations or other necessary breaks from work in order to do the work of planning the ceremony. Our data shows that 67% of employees took more days of (non-bereavement leave) paid time off than the number of days they

spent planning the funeral, suggesting that bereavement leave is insufficient most of the time.

Moreover, the funeral is often a greater burden on employed people than it is on others: 61% of full-time employees and 62% of part-time employees found planning the funeral to be more complicated or much more complicated than they expected. Full-time employment also appears to have made the process seem to take longer: These employees found that the process went on much longer than they expected 34% of the time, compared with 25% of part-time employees, 25% of those unemployed, and 9% of retired people.



Dr. Julie Shaw

Founder of Hello I'm Grieving
& Lead Different Consulting

“

Many people do not know what goes into funeral planning. If we think of a standard day of work as 8 hours, an extra 5 hours of work per day is a massive effort. It speaks to the wider need for understanding from employers, friends, and other family members about the time truly involved in just planning the funeral, not to mention anything that comes after.

Planning in advance reduces the burden on families

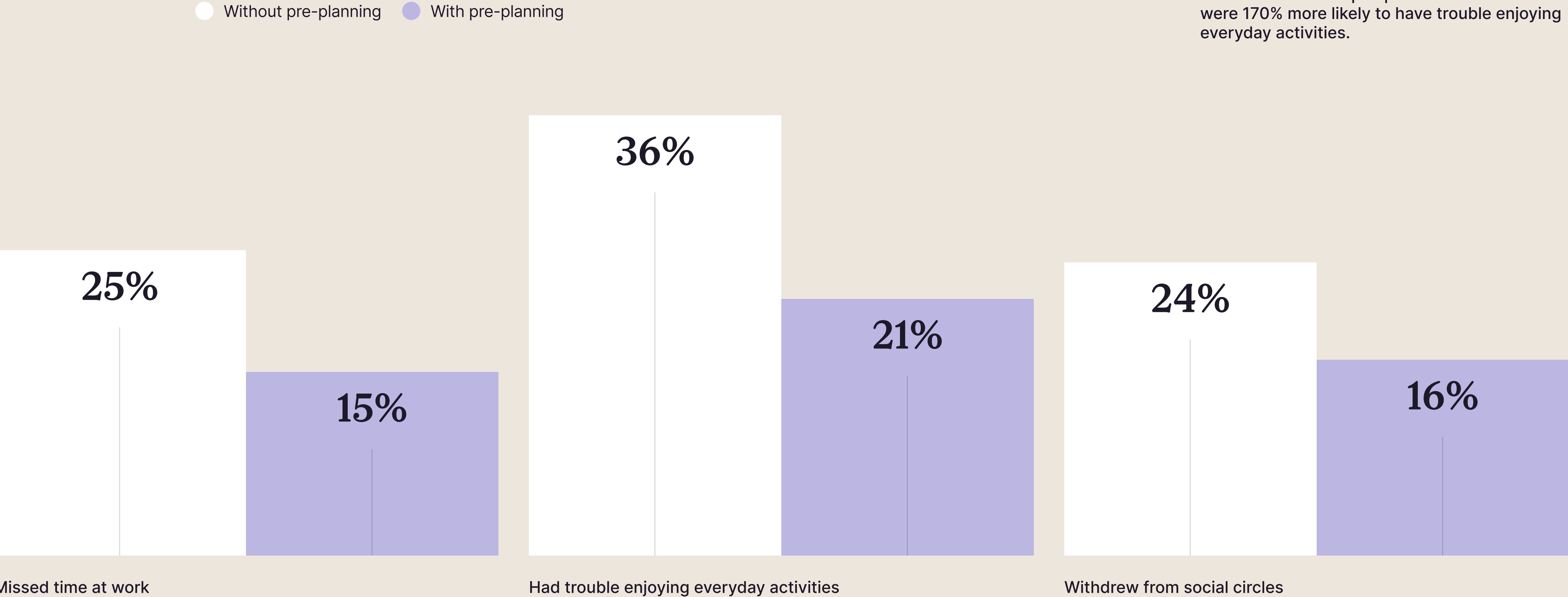
Our data indicates that pre-planning one's own funeral and/or prepaying for some or all of the expense can reduce stress on your family after you pass away. While 53% of those whose loved one did no pre-planning reported suffering from anxiety over a prolonged period, only 41% of those whose loved one left a plan reported the same. Similarly, 43% of those who didn't have the help of pre-planning reported altered sleep patterns and 34% reported experiencing memory issues, while only 32% and 26% of those who were left a plan suffered from these difficulties, respectively.

Pre-planning also seems to have improved day-to-day life for the family: 25% of those who had to hold a funeral with no pre-planning said they missed time at work, compared with 15% of those who held a pre-planned funeral. Without pre-planning to help them, 36% had trouble enjoying everyday

activities, 24% withdrew from their social circle, and 24% had trouble keeping in touch with friends; these numbers were 21%, 16%, and 16%, respectively, among those who held a pre-planned funeral.

Pre-planning relieves so much stress and uncertainty for the family, more people should be making use of the resources they have to do so now. For pre-planning of any kind to happen, however, "people need to be open to discussing death," said Dr. Tara C. Friedman, Chief Medical Officer of Chapters Health System. If we let our discomfort about the topic prevent us from talking about dying, proper plans aren't made. And then, "In the absence of first-hand knowledge about what their loved one would want, families are left to make their best educated guesses about what they would want, while working through grief and loss."

Day-to-day difficulties among bereaved individuals with and without the help of a pre-planned funeral



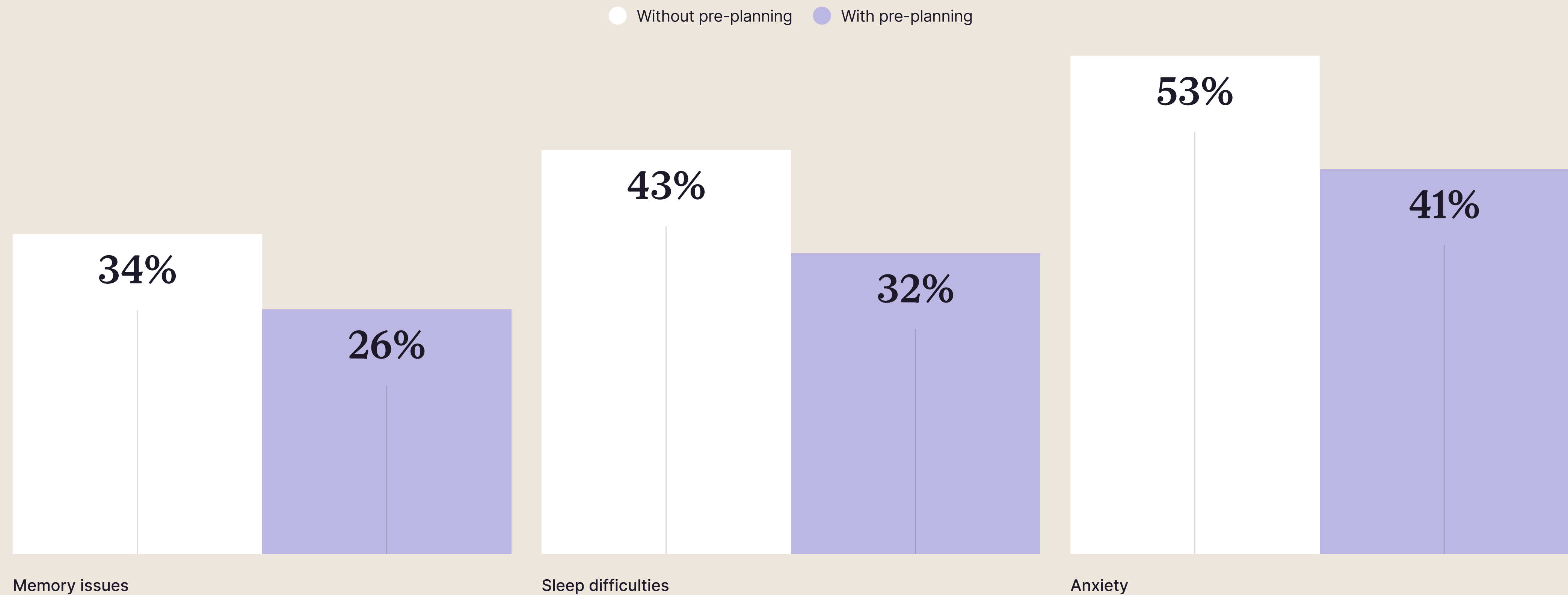
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My parents had pre-paid for their funerals, but we still had to pay associated costs, such as taxes, the inscription, and opening the niche. The amount we ended up paying was shocking. **We need to bring more awareness to all of these hidden costs so they can be brought down and funerals can be accessible to more families.**

Patti LaFleur

Former care partner to her late mother

Prevalence of mental health issues after loss, by whether the family had the help of a pre-planned funeral



Funerals involve multiple burdens

01

The funeral requires detailed coordination in a short period of time while families are still in shock.

02

Funeral planning takes longer than expected for 50% of families.

03

Funerals are expensive and cause major financial strain, costing an average of \$7,848.

04

There is a lot of pressure to make the funeral perfect and to honor both tradition and the person's life.

Chapter 2

Financial and Estate Affairs

The financial demands on the family

The financial impacts of a death can't be measured just in the costs of funerals and legal fees alone. Loss is itself a major financial life event—and now a lifetime of financial dealings must be handled by someone else. Every debt must be settled, every asset passed on legally to new owners, every partnership dissolved, and so on. The process involves closing dozens or even hundreds of accounts, opening new ones in the name of the estate, finding all the important documents, and locating and securing all of the assets. And that's all just a prelude to the often very involved legal process known as probate.

In many cases, the family member or members who must deal with this massive financial event are not prepared to do so. Even when the loss is expected, these new responsibilities come at a time of heightened emotion, when people are often distracted,

tired, having memory issues, and more. And in general this is brand-new territory for most people, who need to give themselves a crash course in estate administration—or hire several expensive consultants—just to know what to do next.

The whole process is therefore often overwhelming, exhausting, stressful, and time-consuming, in addition to being expensive.

It took families an average of 12.5 months to resolve all financial matters, and over that time, they spent 20 hours per week on average (with a median of 12) dealing with these tasks. This was longer than most of them imagined it could possibly take, with 62% saying it took longer than expected. And it was more involved, with 55% finding it to be more complex than they anticipated.

The average total expense families paid to deal with financial matters was \$4,384. Of this, \$1,100 was paid to accountants to help handle financial affairs, and \$1,624 went to paying bills.

While in most cases expenses like these will eventually be repaid out of the estate, it's important to keep in mind that it can take many months or even years to settle the estate, and someone in the family will usually need to cover these charges in the meantime. In our 2022 Cost of Dying Report, we found that over half of families (53%) had to deal with at least one debt, and 12.5% felt they had overpaid for at least one loss-related expense.



Resolving a loved one's financial matters is way more complex than it should be. And there is so little support out there for families going through it. No wonder it takes so long and causes so much stress. I was surprised by it, and thought it was just me, because nobody really talks about it. It's heartbreaking that it happens to so many people.

Patti LaFleur

Former care partner to her late mother

62%

said it took longer than
expected to resolve the
financial matters of the estate

55%

said resolving the financial
matters of the estate was
more complex than expected

Gender and all the tasks of loss

Overall, our survey indicated that men and women experience the challenges of loss in similar ways. One area where there were significant differences, however, was in how they viewed the financial and practical responsibilities they were faced with.

In particular, when we asked our respondents whether tasks took more or less time than they expected, men were consistently more likely than women to say they took longer than anticipated. When it came to making financial arrangements, 67% of men said these matters took more time or much more time than they expected, compared with 58% of women. This also held true for selling real estate: 70% of men said it took longer than anticipated vs. 58% of women. And planning the funeral was similar, with 57% of men and 45% of women saying it took longer than they'd expected.

We saw the same pattern when we asked whether these tasks were more or less complicated than the respondents expected: 65% of men and 47% of women said financial arrangements were more or much more complex than they anticipated. Real estate sales were 75% for men vs. 65% for women, and funeral planning was 66% vs. 47%

These numbers are likely indicative of the fact that these are the sorts of tasks that women are more used to handling for their families. In the case of loss, a situation in which men are apparently as likely as women to take tasks on, women's experience gave them more realistic expectations for how difficult tasks would be, or the ability to accomplish the same tasks more efficiently than men, or both.

The probate process

Of all financial matters, the largest and most challenging is generally the process known as probate, in which all of the deceased's assets are paid off and their remaining assets distributed to the beneficiaries named in their will—or to their legal heirs if they do not leave a will, which is the case with nearly two-thirds of Americans.

Because it is a legal process that is generally mediated by a state court, probate can involve multiple filings and court appearances. Depending on the size and complexity of the estate and its debts and assets, probate can take anywhere from a few months to several years, and often requires the assistance of an experienced attorney. Many things can delay the process, including if the person owned assets in different states or other countries, if there are any unique or unusual assets, if they owned a business, if the will has complex instructions or leaves assets to many

different beneficiaries, if the beneficiaries come into conflict, and so on.

Therefore, while smaller estates with few assets can sometimes be handled through simplified processes that require less time or even no time in court, 46% of families were required to go through the full, court-mediated process, which is massively time-consuming, stressful, and expensive.

As trusts and estates attorney Avi Z. Kestenbaum explains, “The probate process, the way it’s now set up, takes too much time, energy and effort, and it is prolonged unnecessarily by the slowness and bureaucracy of the courts. In many jurisdictions, probate courts are short staffed and literally can’t deal with all the probate petitions they receive.”



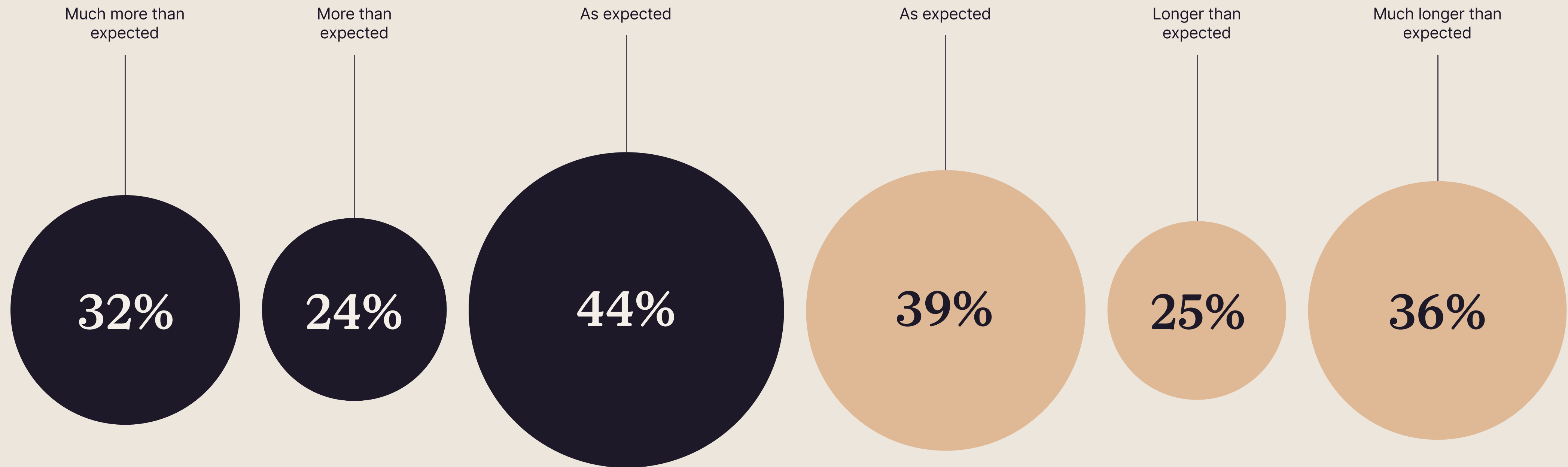
The long probate process can be so frustrating that family members simply give up and lose out on money or property that could help them. Especially if they do not have the resources to understand the process or where to even start to find help. Many people already feel alone in their grief, and when it comes to these administrative dealings, they can feel even more alone and even helpless.

Dr. Julie Shaw

Founder of Hello I'm Grieving
& Lead Different Consulting

Even knowing that probate is complex often doesn't prepare the family for what they will really go through. Depending on where their loved one lived, for example, a family member may end up having to travel to a different city or state multiple times, generally during work hours. Of the families we surveyed, 56% told us they found the process to be more complicated than expected, the majority of whom (32% of all respondents) found it much more complicated. They also didn't realize how prolonged it would be: 61% found the whole process took longer than expected, 36% finding it much longer.

The probate process can be quite expensive as well, making a significant dent in the estate itself and thus reducing the amount that the family stands to inherit. Moreover, as mentioned above, some of these payments will need to be made immediately, requiring the family to come up with the funds while



How probate compared with expectations

● Complexity ● Length

they wait for probate to be settled. Families use various resources to pay the bills, often putting significant strain on their own finances: 42.2% of families used their credit cards or checking accounts, while 36.1% dipped into their savings, and only 14.4% were able to use dedicated funds like life insurance or last arrangements insurance.¹

The average family spent \$4,967 on all legal matters. Only \$885 of this went to pay the lawyer and the legal fees; a big part of probate involves selling off assets such as the house to pay off debts and divide the estate fairly. Repairs to the house and cleaning it out to prepare it for sale cost an average of \$1,461, while real estate brokers' fees cost \$918 and appraisals \$1,732.

¹ Cost of Dying Report 2022



Probate really is a second job. I ended up spending over 60 hours working on it, and my mom had a very simple estate. That burden falls mainly on the executor, while the rest of the family can think it's no big deal. They have no understanding of all the work, time, and effort it takes. One day their money just magically shows up in their accounts.

Patti LaFleur

Former care partner to her late mother



David Kessler

Grief expert and author of
*Finding Meaning: The Sixth
Stage of Grief*

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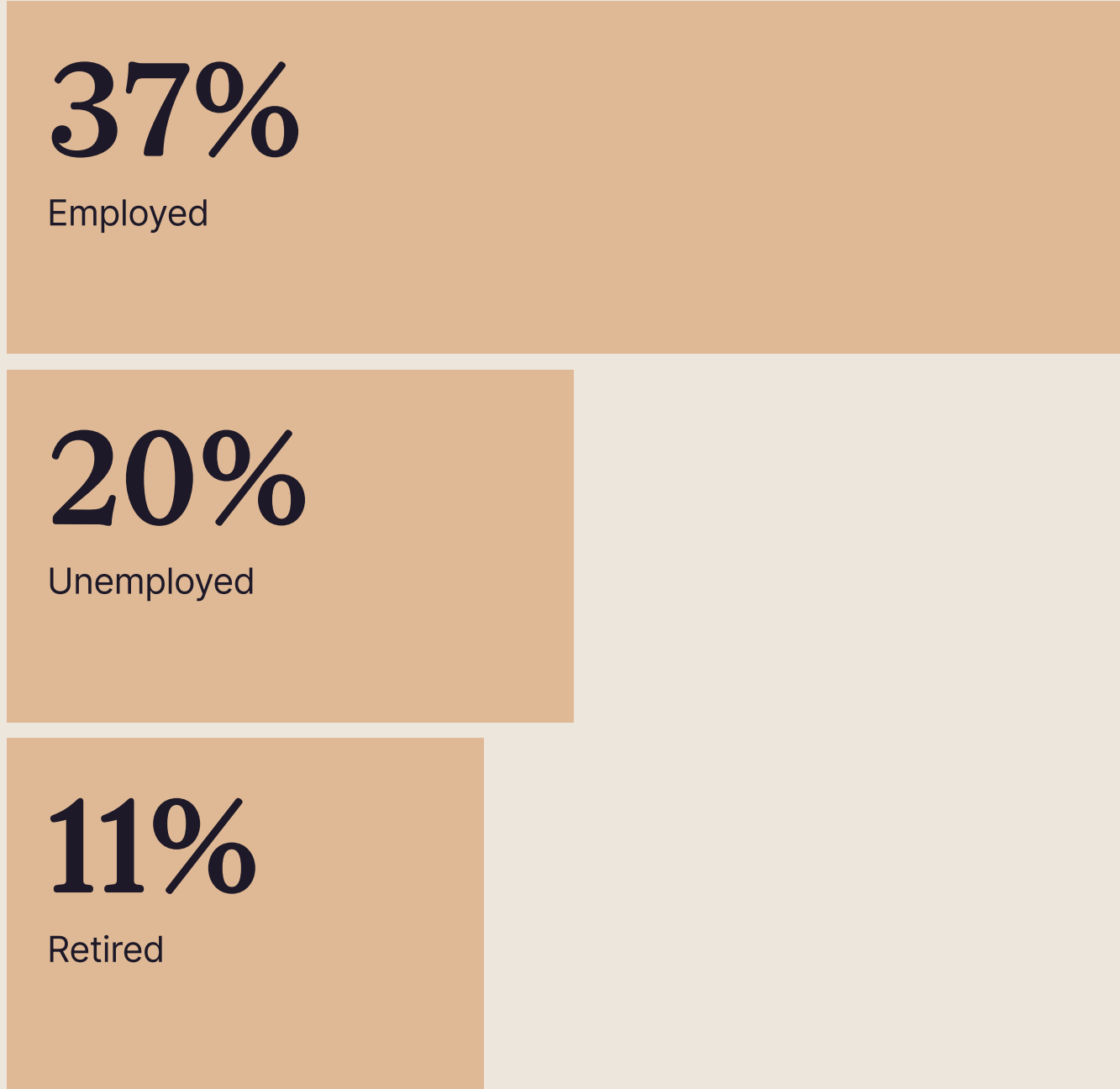
When you're in grief, you're exhausted. Your brain is not functioning well. So what to others may seem like a simple email or phone call can feel like a mountain to climb. Then logistically you've got to find the right time to tackle the task, often during your workday. And then you've got to hope you get a sensitive, responsive person during that time and not a callback. This all leads to more symptoms of stress, more anxiety, more exhaustion.

For many people, probate ends up being basically a second job. The process generally doesn't even begin until several weeks or even months after a loved one passes away—well past when most people's bereavement leave is over and they are back at work, expected to be at their desks, focused, clear-headed, and operating at full productivity. And of course, courts and lawyers are often only reachable during business hours, making it a challenging situation for those employed full-time.

Of the full-time employees we surveyed, 60% had to go through the full, time-consuming probate process. These employed respondents found probate to be much more complicated than they expected 37% of the time, compared with 20% of those who were unemployed and 11% of those who were retired. This is likely because the responsibilities of probate not only add up to

a whole other job, they generally require focus, attention to detail, memory, and follow-through—the same kinds of effort and skill that many people need for their day jobs. Thus probate can seem extra taxing in the eyes of employed people, while necessarily detracting from their performance at work.

Work makes probate more challenging



Those who said probate took much longer than expected, by employment status

The burden of financial matters after loss

01

It takes families an average of 12.5 months to resolve all financial matters, and they spend a median of 12 hours per week on these tasks.

02

The average total expense for handling financial matters is \$4,384, including accountants' fees and paying off bills.

03

The probate process, in which the deceased's assets are distributed, can take several months to several years and often requires the assistance of an attorney.

04

Many factors can complicate and prolong the probate process, including owning assets in multiple states or other countries, owning a business, or having a complex will.

Chapter 3

The Executor



Paurvi Bhatt, MPH

Healthcare Executive and Care
Economy Leader

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We need to demystify the role of the executor so people understand how important it is. Executors are usually chosen because they're trusted, respected, and reliable. For that same reason, they are likely heavily relied on at work. They're needed in both places, but they're confused, tired, under emotional strain, and unable to stay focused. They're the best of our talent, and they're being overtaxed. We must make sure they have a ring of support and care around them, both at home and at work, because we can't afford to burn them out.

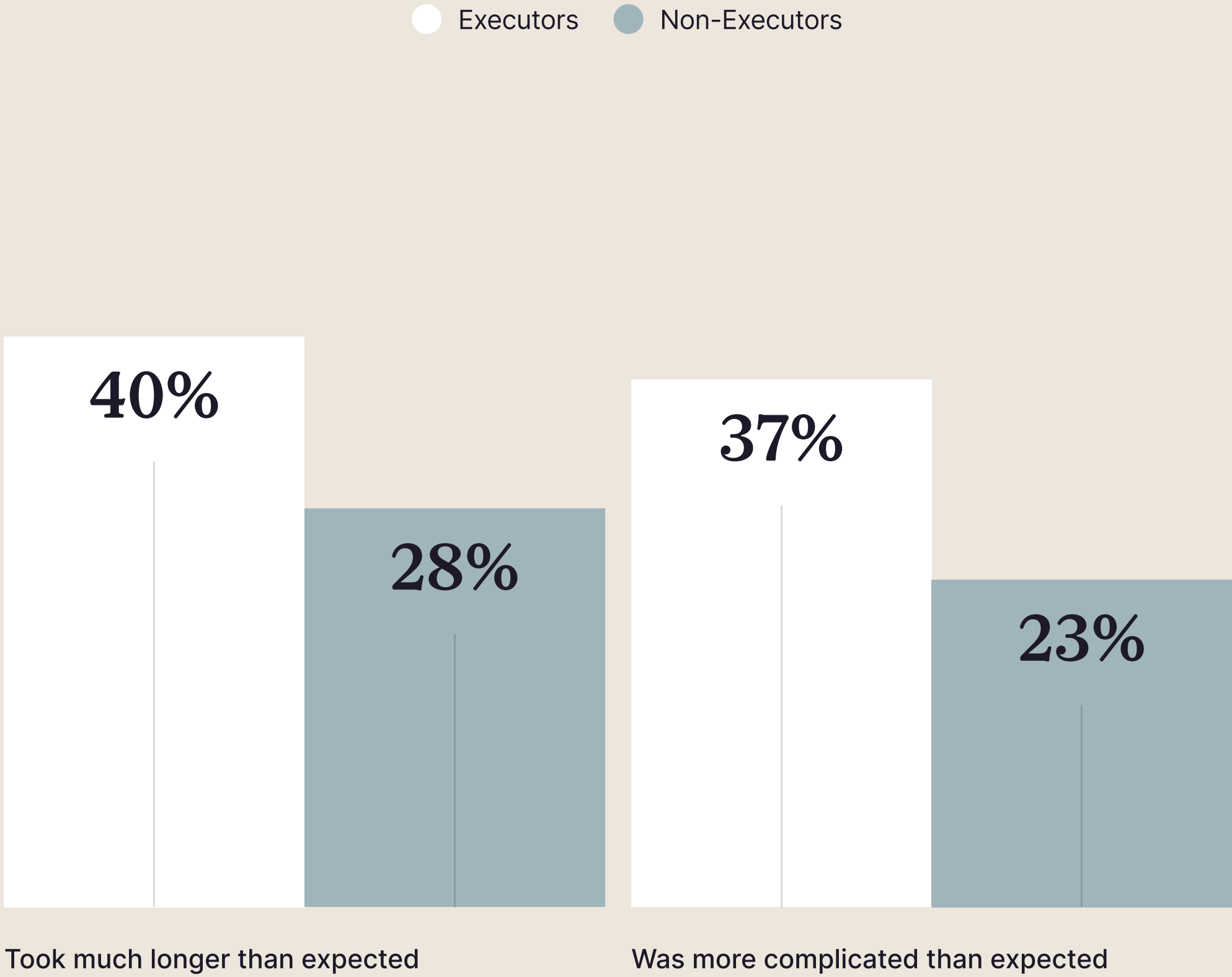
The most challenging role in loss

While probate can be a huge drain on entire families, the bulk of the responsibility, including most of the time, effort, and stress involved, falls on the one person appointed to handle the estate. Usually known as the executor, administrator, or personal representative, this is the individual who will represent the estate in court, hire a lawyer, do all of the filings, pay all the fees, and so on. They are responsible for taking care of the house, for preparing it for sale if necessary, and for going through the whole process of appraising, listing, and selling it. And later they will have to deal with distributing property to beneficiaries—along with all of the family drama and conflict that usually involves.

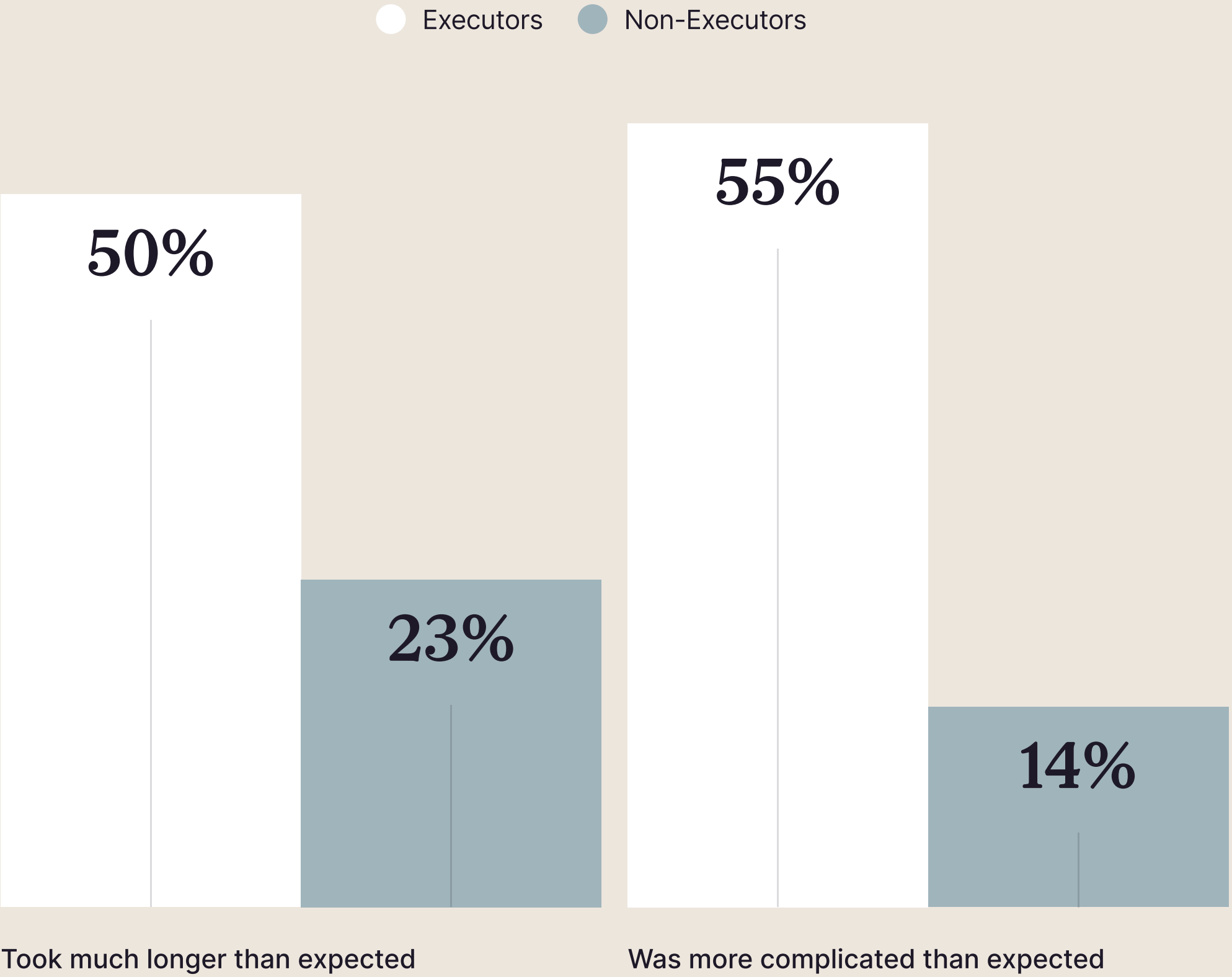
As we might expect, therefore, the administrative burden weighs much more heavily on the executor than on other family members, even those who help out with the various tasks.

Estates attorney Avi Z. Kestenbaum says he always tells new executors to speak to a friend who has gone through the process before, so they can learn what to expect. That friend can often be hard to find, however. “Executors tend to be very private about the process, even though there is no confidentiality involved,” Kestenbaum explained. “Possibly because of the connection to death and to grief, which people tend to think of as a very personal, private process, they treat being an executor like a lonely, solitary job as well, a burden they have to bear alone, which adds to the pressure and the stress.”

The experience of dealing with financial affairs according to executors and non-executors



The experience of dealing with the house according to executors and non-executors





Avi Z. Kestenbaum, Esq.
Co-Chair, Trusts & Estates
Practice Group, Meltzer, Lippe,
Goldstein & Breitstone, LLP

“

The responsibilities after a loved one's death are difficult, stressful, and time-consuming, and the pressure falls heavily on the executor. It is known to affect their mental state, their work life, even their marriage or relationship. It's a job nobody should want. To retain their employees and keep them happy—and also in the interest of the mental well-being of their employees—employers should really understand the toll that serving as an executor takes.

Of the executors in our study, 40% found that dealing with financial affairs took much longer than they expected, compared with only 28% of those who were involved in the tasks but were not the executor. Executors also found the process much more complicated than they expected 37% of the time, vs. 23% of non-executors.

The same trend held true when it came to dealing with legal processes such as probate: 46% of executors found that these matters took much longer than they anticipated, while half as many non-executors did (23%)—and 45% of executors found that legal matters were much more complex than expected vs. only 14% of non-executors. Similarly, dealing with the house took much longer than expected according to 50% of executors vs. 23% of non-executors, and was called much more complicated than expected by 55% of executors vs. 23% of non-executors.

The impacts of these increased burdens on executors' well-being were significant. Executors were more likely to suffer from various mental and physical health issues related to their loss over a prolonged period (a few months or more), including confusion (experienced by 80% of executors vs. 70% of non-executors), irritability/inability to control anger (71% vs. 61%), changes in sleep patterns (81% vs. 74%), panic attacks (57% vs. 45%), and frequent illness (52% vs. 35%).

Interestingly, our findings indicate that the administrative burden was harder for executors even when it came to tasks that had nothing to do with their executor responsibilities. For example, 38% of executors said planning the funeral—a job that any member of the family could have taken on—took much longer than expected, as opposed to only 20% of non-executors. Executors also said funeral planning was much more complicated than anticipated 40% of the time vs. 23% of non-executors.

38%

of executors withdrew from their social circles

18%

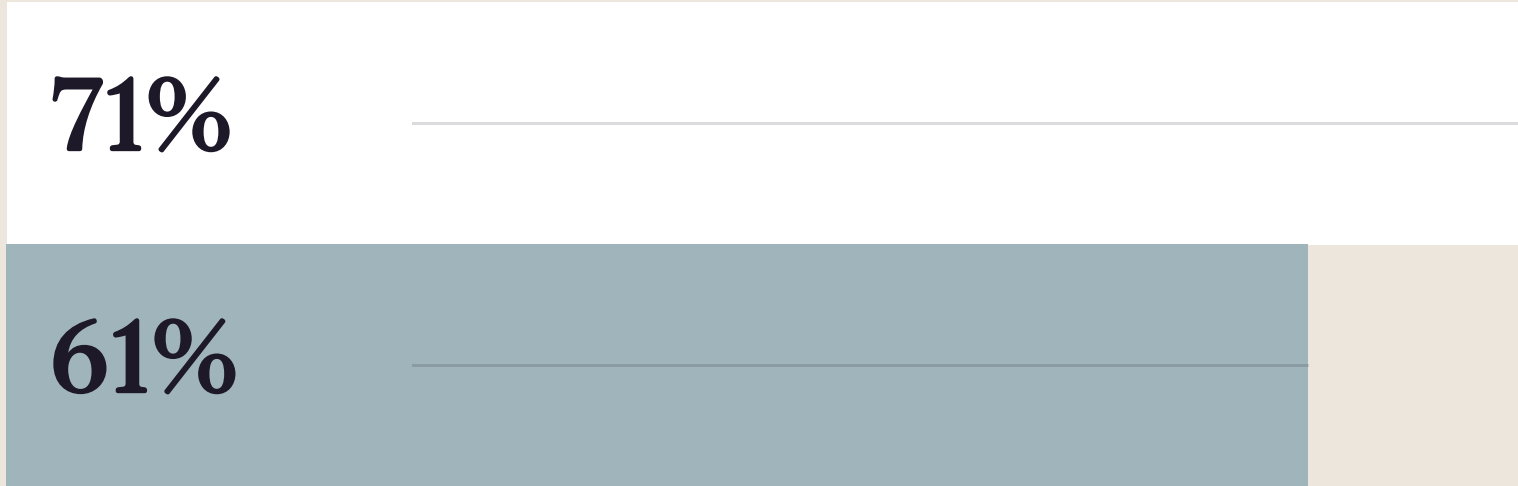
of executors became estranged from one or more family members

Over half of executors
had trouble enjoying
everyday activities

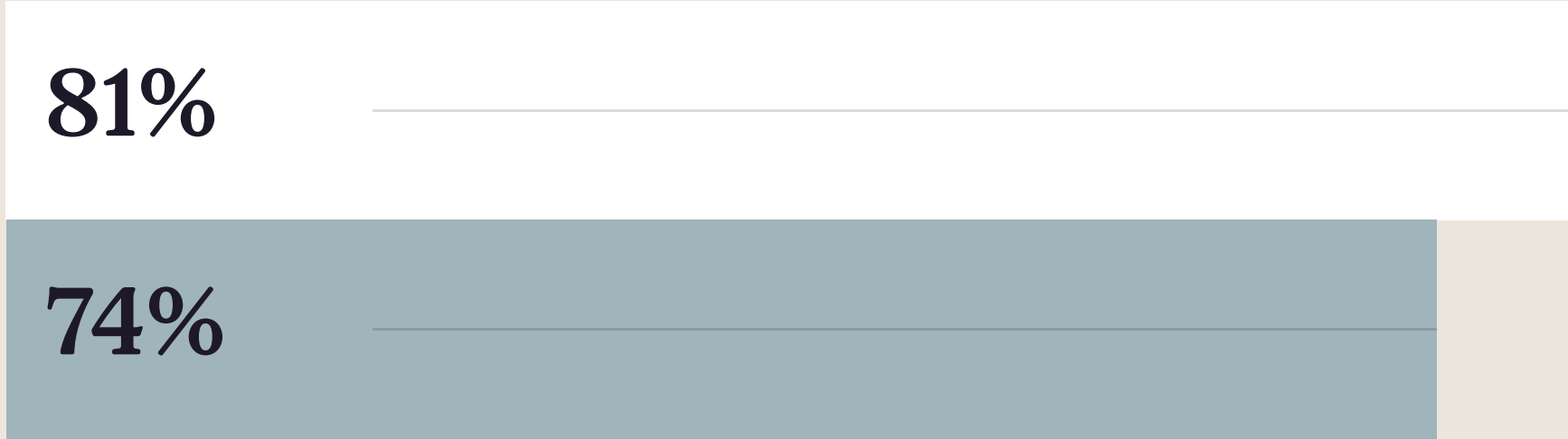
Family members’ symptoms, by their estate administration roles

● Executors ● Non-Executors

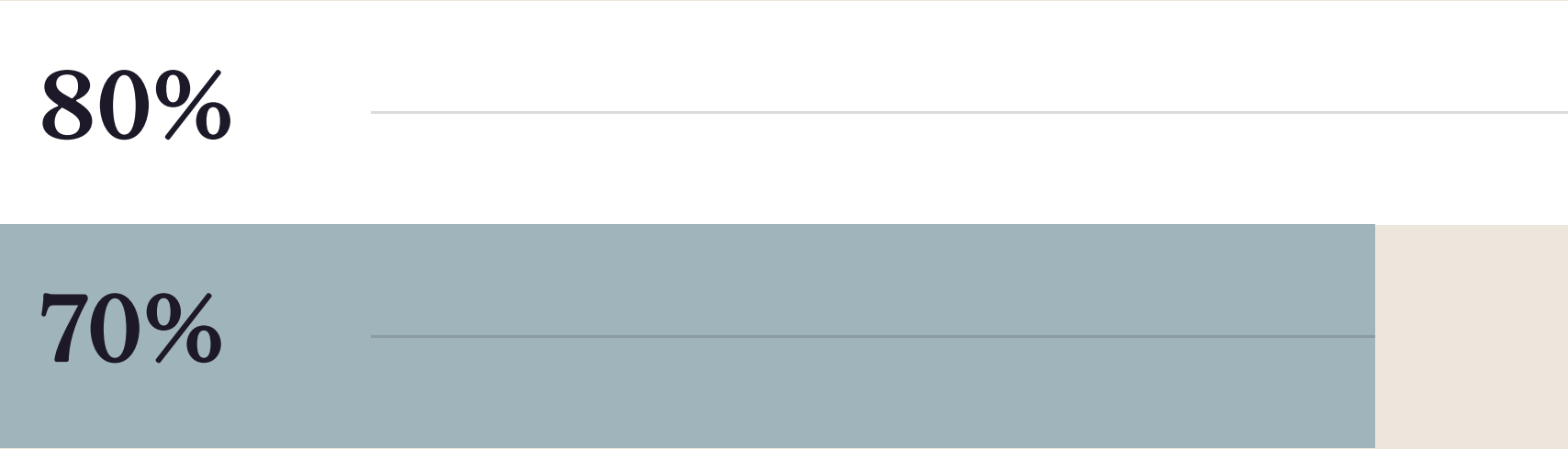
Irritability/inability to control anger



Changes in sleep patterns



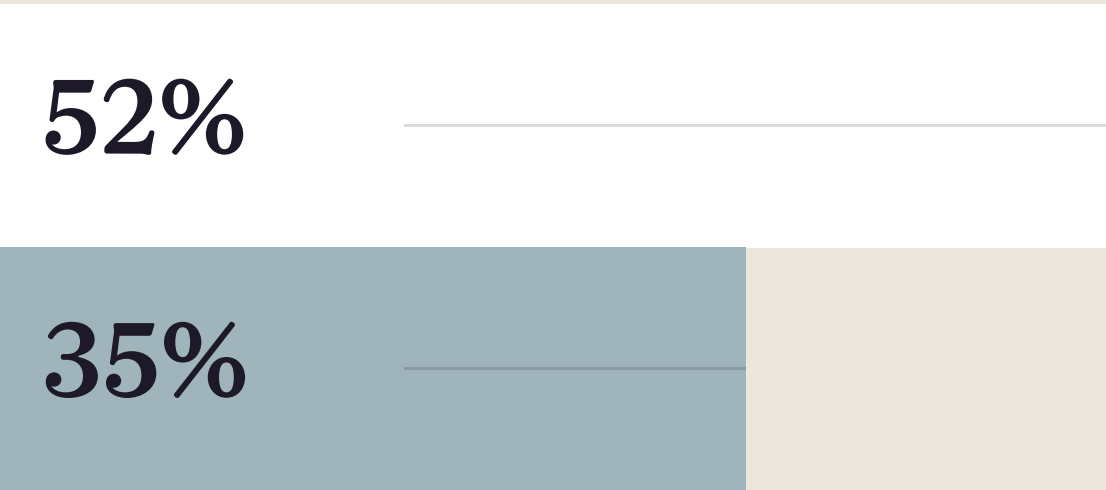
Confusion



Panic attacks



Frequent illness



If an executor is employed, they are often pursuing these responsibilities while also fulfilling the day-to-day tasks of their job, making everything that much harder. Planning the funeral took much longer than expected according to 45% of employed executors, compared with 32% of employed non-executors. It was also found to be much more complicated by 48% of employed executors vs. 25% of employed non-executors.

Employees who served as executors also saw an increased impact on their work: 50% admitted that they regularly had trouble concentrating, compared with 39% of employed non-executors, while 40% said they were significantly less productive vs. 34% of the employed non-executors. In addition, 23% regularly had to miss work compared with just 16% of non-executors, and 9% said they missed an opportunity for a promotion or a raise vs. 7% of non-executors.

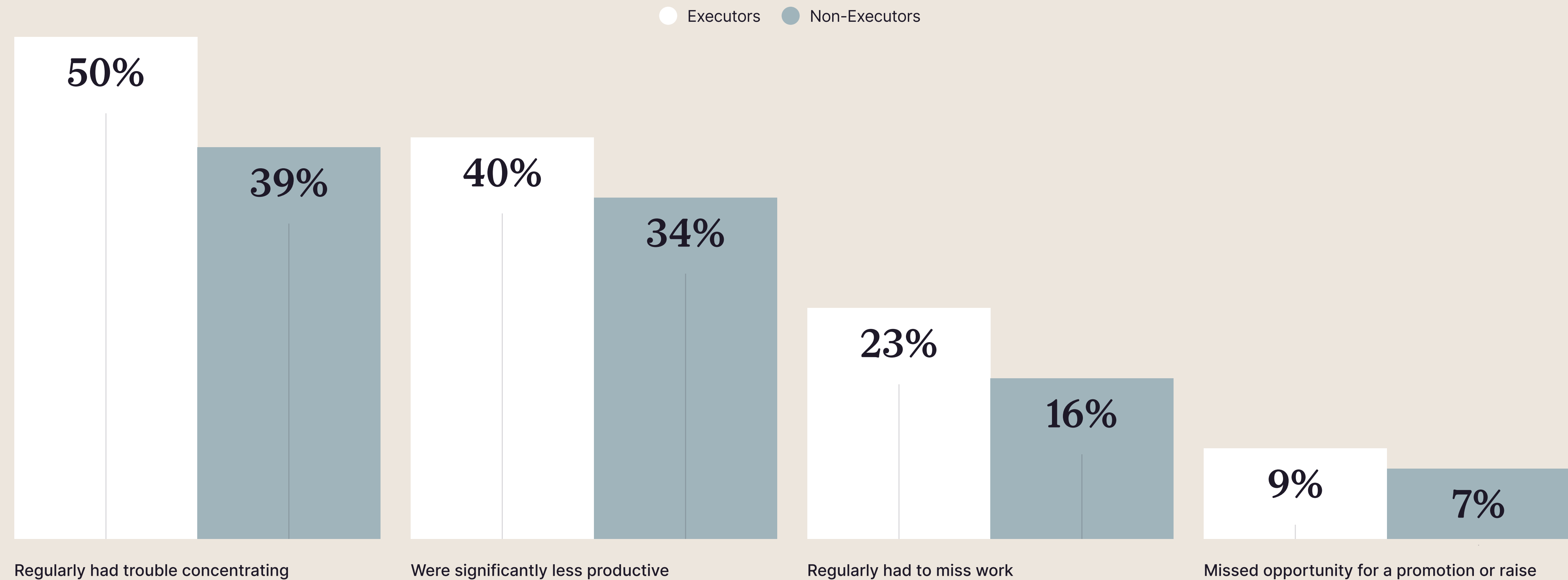
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The increased burdens on executors can even lead to serious health conditions, which can cause another impact on the family. You never know what someone's private burden is like. Some people need to compartmentalize. And so others observing them may think they are fully capable of handling all these stressors, when in fact they are holding in or covering up their true state of mind.

Dr. Julie Shaw

Founder of Hello I'm Grieving
& Lead Different Consulting

Family members' work performance, by their estate administration role



The executor burden

01

Administrative duties fall heavier on executors than on others: 40% found that financial affairs took much longer than expected, and 46% found that legal processes like probate took much longer than expected.

02

Executors are more likely to suffer from mental and physical health issues over a longer period. They may also experience more stress from tasks unrelated to their executor responsibilities, such as funeral planning.

03

Executors often have to balance their responsibilities as executor with their work and personal life, leading to added stress and the risk of burnout.

Easing the executor burden

Seeking the assistance of professionals, such as estate lawyers and accountants with relevant experience, can help provide essential services and guidance to alleviate some of the stress on the executor.

Asking for help from other family members and delegating tasks to others can distribute the workload, provide more coverage during busy times, and reduce the burden on the executor.

Support and understanding from the family and workplace is important so that the executor can manage the emotional and logistical challenges of the role.

Chapter 4

The House and Real Estate

The weight of dealing with the house

For many people, their home is their most valuable asset, and after they pass away it becomes the most important part of their estate. To their loved ones, therefore, it represents a major responsibility, something that must be taken care of, that important decisions must be made about, and that will be a big factor in probate. But more than just a source of practical and financial pressure, the house often carries a lot of emotional weight as well, as it is often the most tangible piece of a loved one's life remaining now that they are gone.

Thus all the decisions and arrangements that must be made about the house are rarely emotionally neutral, whether it was the place where the grieving family members grew up or somewhere they only visited, whether it is a source of warm memories or more complicated ones. Now all of these feelings, intensified by the heightened emotions of

grief, are often tied up in an asset that may require many weeks or months of tasks and responsibilities to deal with: paying insurance on it, staying on top of bills to maintain it intact, shutting off services, forwarding mail, and so on.

There are often many emotionally fraught visits needed to sort through all of the home's contents and decide what should be kept, what donated, and what disposed of. If it is to be sold, there are appraisers to hire, cleanup to finish, real estate agents to engage, offers to entertain, and more.

What's more, the house is rarely an emotionally impactful place for only one individual, so there are also family members' opinions to negotiate, disputes to settle about whether it is too soon to sell, if it should be sold at all, who has the right to what sentimental keepsake, and every other

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Most people have no clue what to expect, or that that they're going to be so overwhelmed. Sifting through the bills, the pictures, and the notes, feeling like you're violating their life. **Private stuff that they never meant to be public now has to be seen. You see what they wrote about something that happened 40 years ago, and suddenly you're consumed with emotion, realizing they were sad about a thing you'd never even thought about.**

Robert

Empathy app user, Milwaukee, Wisconsin

conflict under the sun. The house is therefore truly the crux of the inseparability of grief and logistics, the tangled emotional and practical implications of loss.

Dealing with the house is a responsibility for a sizable number of families: 47% of estates included a house or other real estate, and in 2022’s Cost of Dying report, 15% of families said they had to deal with a mortgage or housing debt.

Making house-related arrangements takes a long time: The families we surveyed for this report required an average of 15 months (median of 13) to settle them all. A large majority (65%) found that it took longer to deal with the house than they expected, and even more (70%) found the process more complicated than they expected—42% finding it to be much more complicated than expected. And of course all of this is a major

expense: As mentioned in a previous chapter, repairs and cleaning the house out cost an average of \$1,461, real estate brokers cost \$918, and appraisals \$1,732.

47%

of estates included a house or other real estate

15
months

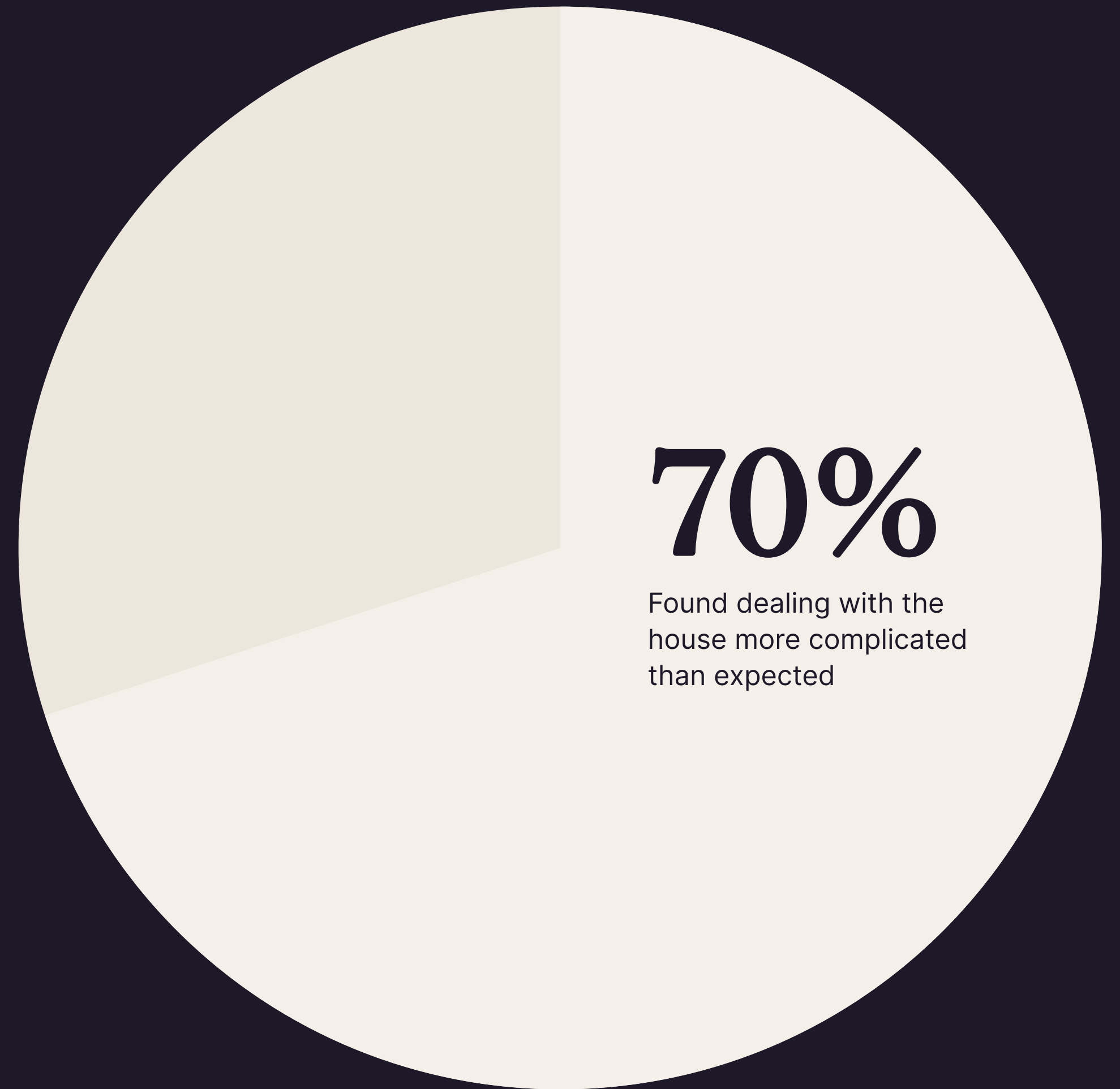
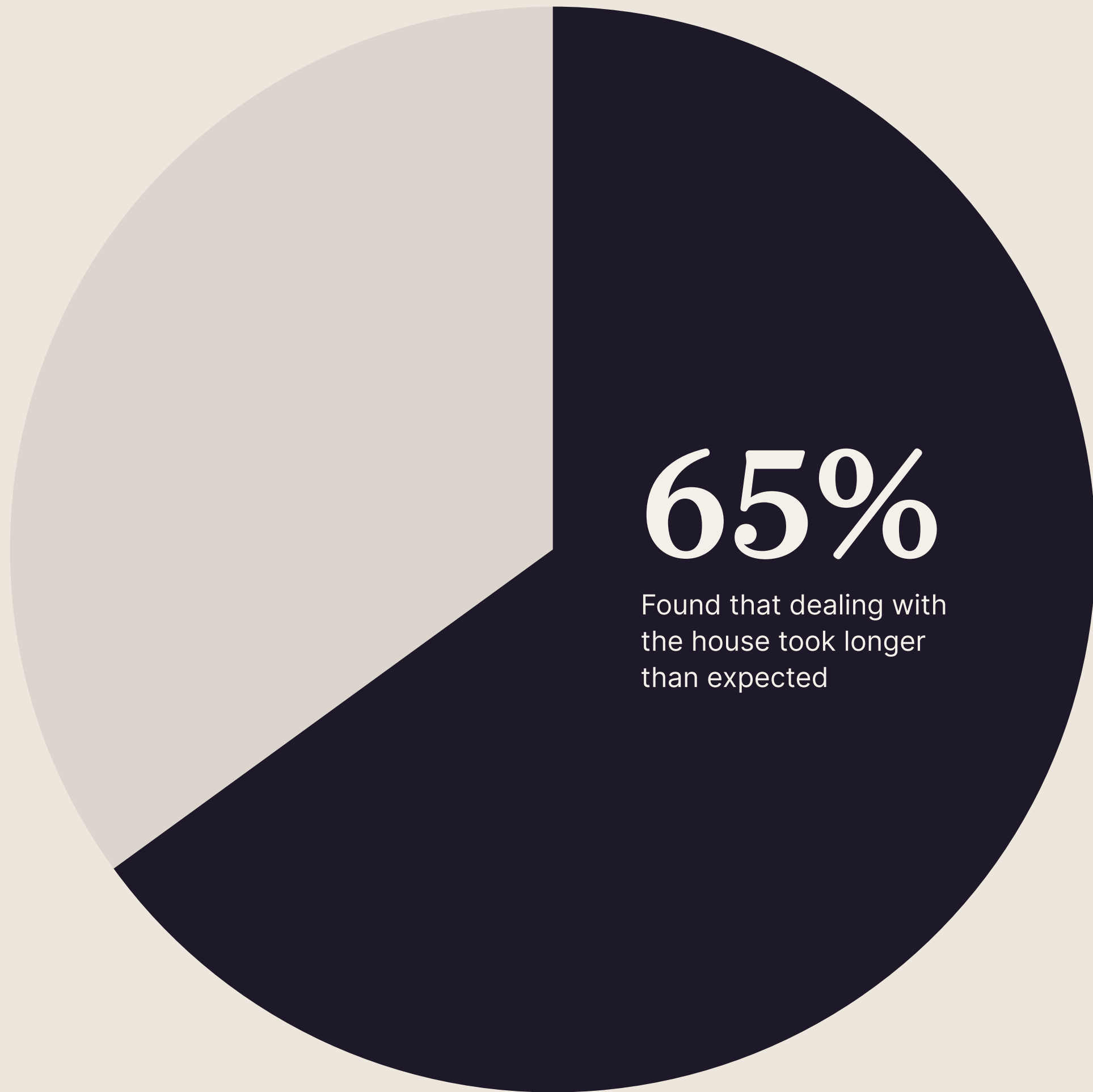
Average time to conclude all house-related arrangements

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When it comes to the house, there are 1,000 things to do before you can even start to think about putting it on the market. You have to deal with all the household goods—which are not just possessions, they’re a loved one’s belongings. You have to have things disconnected. You have to keep other things connected. And these aren’t simple tasks; they can require legal forms, notarization, death certificates, etc. Then there are repairs to get the house in shape. For most people, it is an overwhelming experience.

David Kessler

Grief expert and author of *Finding Meaning: The Sixth Stage of Grief*





Tara Friedman, MD, FAAHPM
Chief Medical Officer,
Chapters Health System

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Clinicians working in hospice and palliative medicine readily appreciate the emotional and psychological impact of the impending death of a loved one. What is less apparent to us is the significant financial and quality-of-life burdens on those left behind when someone dies. We tend to think of grief as an emotional burden. That it might take someone over a year to sell property, or that it can impact their ability to work for months, is not something we are typically confronted with.

The emotional and practical burdens of dealing with a loved one's house

01

Making house-related arrangements takes an average of 15 months (median of 13) and is often more time-consuming and complicated than expected.

02

House repairs and cleaning out cost an average of \$1,461, real estate brokers cost \$918, and appraisals \$1,732.

03

Deciding what to do with the house and its contents can be emotionally fraught, and negotiations with family members can lead to disputes.

04

The house is a potent example of the inseparability of grief and logistics, as the emotional implications of loss are often tangled together with all the decisions and arrangements.

Chapter 5

Stress and Mental Difficulties

Loss impacts health in many ways

After someone passes away, those closest to them usually face two intertwined aspects of loss: the emotional process of grief, and an increase in tasks and responsibilities. In different but related ways, both of these experiences are stressors; they can lower a person's mental capacity, detract from their normal functioning, affect their health, and even alter their personality. These in turn often disrupt their day-to-day activities, upset their relationships, and harm their professional life.

In our 2022 Cost of Dying survey, we found that symptoms of stress and other mental and emotional challenges were extremely prevalent among those who had recently experienced loss: 2/3 of those we surveyed experienced at least one physical symptom of stress. For this year's report, therefore, we decided to dig deeper, asking respondents

about an expanded list of symptoms, noting how often they were experienced and how long they persisted.

Our findings confirmed and extended what we uncovered a year ago: 93% of those surveyed suffered from at least one physical or mental symptom. These symptoms varied widely in their significance, duration, and root causes. Some were easy to deal with, while others were life-altering. But it is nevertheless extremely important that we acknowledge just how common these challenges are, and how many people around us may be dealing with them, unnoticed, at any given time.

In some ways, it is useful to think of the loss of a loved one as akin to other huge life events like having a child. They are actually quite similar: 76% of respondents suffered from a change in their sleep patterns, for example, with half of them (38% of all respondents) reporting that it lasted for a few months or more; 83% experienced anxiety, 56% of whom (46% of all respondents) suffered from it for a few months or more; and 73% reported confusion, 38% of them (28% overall) for a few months or more.



There is no other major life milestone that we treat like death, as if the event happens and then it is all over—time to go back to your life. For a marriage, we expect people to take off for a honeymoon. For the birth of a child, there is going to be a baby to care for and bond with and take to doctor's appointments, so we give parental leave. But somehow we expect grief to fall neatly into a few days and then you come back to the office.

David Kessler

Grief expert and author of *Finding Meaning: The Sixth Stage of Grief*

We tend to think of loss as something that affects people acutely for a short time and then becomes much less serious. However, a majority of those we surveyed suffered from at least two symptoms for a prolonged period (more than a few months), and 34% reported four or more symptoms lasting that long. The symptoms that were most likely to continue for a while were anxiety, which 46% of people reported lasting more than a few months; changing sleep patterns, reported by 38%; weight loss or gain, 33%; unusual anger or irritability, 30%; and memory impairment, 30%. People who experience symptoms like these over this long a period will see their day-to-day functioning seriously impacted, and will often require outside help.

It is clear that some of these symptoms are related to grief, and are thus a normal and sometimes even necessary part of loss.

On the other hand, many of them are also common symptoms of stress, and it is unavoidably true that the responsibilities of wrapping up a loved one's affairs are a major source of stress for the family members who take them on. Not to mention that the logistics themselves can make one's grief more severe and more difficult, just as grief can make it harder to take care of the logistics. So while clearly no amount of logistical assistance will eliminate all of the symptoms that bereaved families face, it is also true that better support systems and practical guidance can go a long way in reducing the occurrence, duration, and severity of these symptoms.

93%

suffered from at least one physical or mental symptom after loss

83%

experienced anxiety, with 46% suffering from it for a few months or more

“

Seeking help for one's mental health during this process is very important, but it can also factor into the stressors of death. Finding a therapist or other therapeutic resources can be tedious and difficult. **And therapy can be expensive, which becomes yet another financial burden. So when a recently bereaved person is suffering, they may not have access to the help that they need, or that access may add to their burden.**

Dr. Julie Shaw

Founder of Hello I'm Grieving & Lead Different Consulting

This becomes very clear when we see that symptoms of loss are more likely to be experienced by those who take on the main responsibilities of handling their loved one's financial and legal affairs, demonstrating that these symptoms are not solely grief-related. In particular, executors will suffer from more health and mental wellness issues, experiencing an average of 6.5 different symptoms, compared with 5 for those who assisted with some day-to-day tasks but were not involved in the financial duties (a 27% difference).

Executors also experience these stress-related symptoms for a longer period: 48% suffered from anxiety for more than a few months, compared with 39% among those who only assisted. This is also true of headaches—29% of executors experienced them over a prolonged period compared with 16% of those who assisted—and panic

attacks—28% vs. 17%. In addition, executors were affected significantly in their professional lives: 39% regularly had trouble concentrating, 31% were significantly less productive, and 18% regularly had to miss work.

Overall, any employed family member who is involved in these responsibilities may feel the impact of stress on their work. The symptoms of stress can have a deleterious effect on the very mental and emotional resources one needs to do one's job properly, and they often affect the day-to-day routines that make it easier to cope with issues. So, for example, 43% of those employed full-time and 53% of part-time workers suffered from unusual anxiety for more than a few months. Full-time employees experienced disrupted sleep patterns over a prolonged period 34% of the time, as did 42% of part-time workers. Of all employed respondents both full and part time, 28% reported memory issues or an inability to concentrate that lasted for several months.

On average, people suffered from **5 different mental or physical symptoms after loss**, rising to **6.5** for executors

34%

reported four or more symptoms lasting for over a few months

Prevalence of physical
and mental symptoms
that lasted for 6 months or more

46%

Anxiety

38%

Changing sleep patterns

33%

Weight loss or gain

30%

Unusual anger or irritability

30%

Memory impairment



Usha Tewari

Dementia & caregiver
advocate and host of The
Indian Caregiver podcast

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The stress and mental challenges of caregiving and loss can cause real health problems that you may not have time or energy to address while you are grieving. Everyone says ‘It’s OK,’ and ‘Time will heal,’ but in reality one can become complacent and suffer further health complications. Grievors should be working with primary care physicians, who should be trained to prevent these effects and recommend not only counseling but also nutrition and physical activity as part of the grief journey.

Gender and symptoms of loss

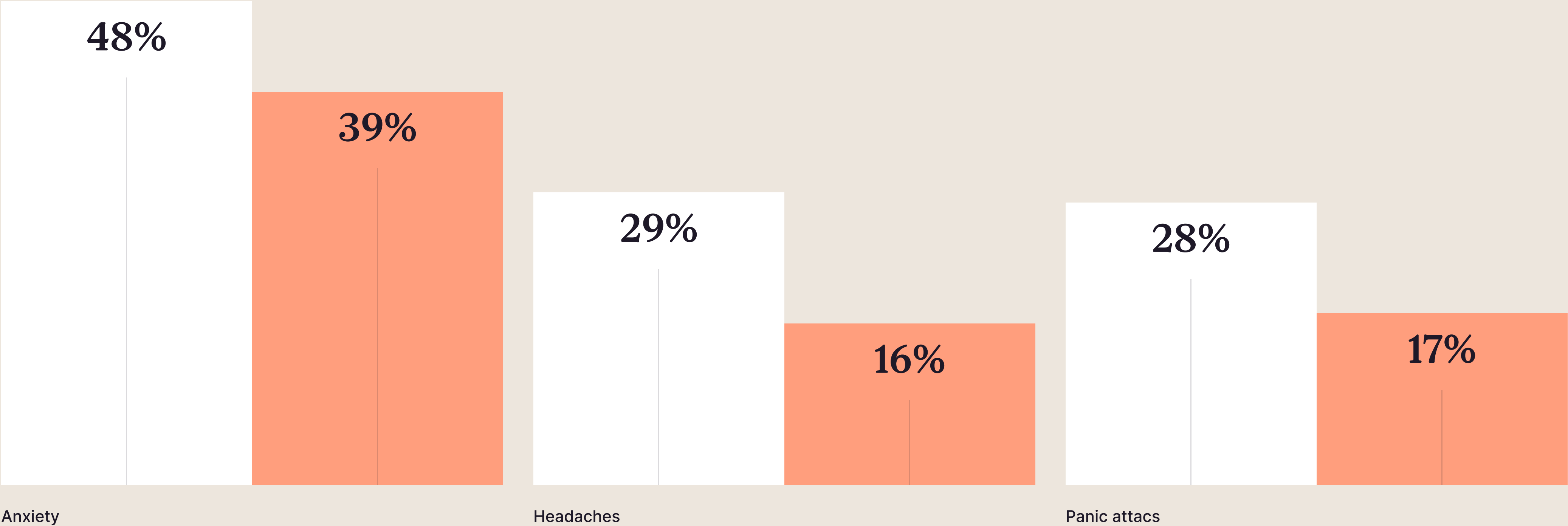
When it came to the physical and mental effects of loss, men and women consistently reported experiencing negative health symptoms at about the same rates. When it came to how long those symptoms lasted, however, there was a marked difference: Women were more likely—often twice as likely—than men to continue suffering from those symptoms for a year or longer.

Thus, while 23% of women reported that they suffered from anxiety for more than a year, only 12% of men said they did. Women experienced changes in their sleep patterns for over a year 16% of the time, whereas men did 8% of the time. The same was true for weight gain or loss, 14% vs. 7%; confusion, 13% vs. 6%; memory issues, 13% vs. 8%; and panic attacks, 11% vs. 6%.

What accounts for this sizable gender difference in the duration of these symptoms? It could be connected to one of the differences noted in chapter 2, that men seem to have expected tasks to be over more quickly than they were. Over time, as responsibilities dragged on, men may have tended to focus their frustration outward, blaming the situation, the bureaucracy, the courts, and so on, while women turned it inward, suffering from more stress over a prolonged period.

Common stress symptoms in bereaved executors and non-executors

Executors Non-Executors



The effects of loss on the mind and body

01

Loss is often accompanied by physical and emotional symptoms such as anxiety, changes in sleep patterns, weight loss or gain, anger or irritability, and memory impairment.

02

When talking to bereaved people about their mental and physical health, we identified stress-related symptoms attributable to the practical responsibilities that accompany a loss.

03

Symptoms like these can have a serious impact on work, relationships, and overall quality of life, and it is important to acknowledge their prevalence and encourage people to seek support when necessary.

How to mitigate the health effects of loss

Recognize that grief is a normal and necessary process, and give the griever time and space to work through their emotions.

Offer resources such as grief counseling or support groups.

Provide practical support, such as helping with tasks related to the deceased's estate or offering a listening ear.

Provide time off work or flexible work hours to allow for grieving and for handling loss-related responsibilities.

Chapter 6

The Employee Experience of Loss

The impact on work—and career

On some level, nearly every employed person who experiences loss feels its effects in ways that disrupt their work life: 92% of employed respondents told us that they took time off work or had to adjust their work commitments to deal with the experience. If you want to understand how necessary bereavement leave is, look no further. These effects last a very long time—the median is 12 months—further highlighting how the current standards of bereavement leave are woefully insufficient.

Grief experts recommend taking 20 days off work after the death of a close family member. Most companies in the U.S., however, grant their workers between 1 and 5 days of bereavement leave, with the most common leave policy being 3 days. This is generally up to the discretion of companies and their human resources departments, as there is no federal law requiring bereavement

leave of any kind. (The Family Medical and Leave Act, or FMLA, only guarantees unpaid leave to care for an ill family member—it does not cover bereavement.) Only 3 states have mandated bereavement leave: Oregon and Illinois guarantee unpaid leave, while Maryland allows employees to use any accrued vacation days, sick leave, or other paid time off as bereavement leave.

While we did not distinguish in our survey between time off that was given specifically for bereavement and time that workers took as part of their regular paid or unpaid time off, it is clear that to deal with the practical and emotional challenges of loss, most people had to take time off beyond any bereavement leave their company may have offered, cutting into time that they would otherwise have used for vacations, to attend happier events, and for much-needed rest.

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Employers know how much money and energy they put into employee engagement. And yet too often they ignore one of the biggest opportunities for engagement that results in true work loyalty: supporting employees through loss. When you ask people how their employer handled their grief, most either say it was horrible or it was amazing. There is very little middle ground. Because the truth is that even a little effort to support employees goes a long way. On the other hand, if you show a lack of understanding, if you say ‘Really, another day off?’ and grant it grudgingly, employees will remember.

David Kessler

Grief expert and author of *Finding Meaning: The Sixth Stage of Grief*



Tracy Edkins

Former CHRO, HR advisor, and
board member

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The loss of a loved one has effects that go far beyond the individual employee. A single employee's reduced productivity, status, and morale ripples out to impact whole teams and entire workforces. This is why human resources must take a holistic approach: When the rest of the team and the company see how you help a colleague at this difficult moment of their life, they know how you will act at any moment of crisis or need.

Employees who have experienced loss
face mental and physical symptoms

47%

suffered from 7 symptoms or more

20%

suffered from 1 to 3
symptoms

7%

did not report
any physical or mental
symptoms

26%

suffered from 4 to 6 symptoms



We operate under an illusion that people use bereavement leave to take care of their grief, but in most cases what they really do is take time off to plan and attend the funeral—a life event. Because for many people, the real grief comes after the funeral is over. They are often in shock until after the funeral, and then the real grappling with grief happens while they are also trying to go back to work.

David Kessler

Grief expert and author of *Finding Meaning:
The Sixth Stage of Grief*

Of employed respondents, 51% took paid time off (56% of full-time employees), while 23% took unpaid time off. Others needed to make alterations to their work arrangements, with 8% working from home on more days and 10% having to change their work hours.

There is a notable difference between the genders when it comes to taking time off work. Employed women were more likely to have taken unpaid time off to deal with their grief and their responsibilities than men: 26% of women did so while only 19% of men did. Similarly, women were half as likely as men to say they were satisfied with their company's bereavement leave policy: 9% vs. 19%.

51%

of employees took
paid time off

23%

of employees took
unpaid time off

This is consistent with what we know about gender and work-life balance. Women are more likely to—and often more commonly expected to—tend to family issues such as child rearing, caregiving, etc., at the expense of their work and their careers, and the responsibilities connected to loss are no different.

While the most common mental and physical health symptoms after a loss are mild and generally have only a slight impact on one's work life, there are also more significant issues that affect many employees' performance. For example, 43% percent of full-time employees and 53% of part-time employees reported that they regularly had trouble concentrating in the period after their loss, while 30% overall found themselves significantly less productive. Many others suffered from anxiety, panic attacks, memory issues, and sleep problems, all conditions



There is significant value and ROI for companies that invest in employees to create a sense of belonging and inclusion. Companies are more profitable when their employees feel seen, valued, and heard.

Dr. Julie Shaw

Founder of Hello I'm Grieving & Lead Different Consulting

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The impacts of loss on an employee's work performance, on their focus, and ultimately on their reputation can have long-term, compounding effects. These can stall career growth and impact their ability to thrive for themselves, their family, and their company. **Bereaved workers need a pause, a break, and an on-ramp back to a new reality. Some workplaces aren't set up for this yet, and until they are, it will be more and more difficult for workplaces to rebound, with a material effect on not only a company's culture, but its overall performance.**

Paurvi Bhatt, MPH

Healthcare Executive and Care Economy Leader



Adrienne Schneider

CEO of The Camille Group,
former Director of Benefits at
American Airlines

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Throughout my years as a benefits leader, a primary decision-making factor was the potential to positively impact the greatest number of employees and their family members. Providing bereavement support is an opportunity for employers to step up in a meaningful way for their employees. It's not just a compassionate, human approach; it's also the right business decision. Making sure employees aren't crushed under the weight of grief and responsibility is a benefit to everyone over the long term.

that are known to have deleterious effects on one's work.

Beyond the mental effects, many bereaved employees have to deal with a huge practical problem. They have to keep up with their work duties while taking care of new responsibilities that in many cases amount to a second full-time job. This can be very overwhelming, and often can't be sustained: 15% of respondents regularly had to miss work, while 13% considered quitting. This was especially true for executors, 18% of whom had to miss work due to their more intense responsibilities.

Over time, both the mental impairments and the time needed to deal with everything can have a significant impact on an employee's career: 76% of employed respondents felt their performance or status at work was harmed, 30% felt significantly less

productive, and 12% felt that their reputation at work declined.

Even if their workplaces or their bosses are very understanding and supportive and give them a lot of allowances because of what they are going through, the employee may still experience this impact on their work as quite debilitating. Many people identify very strongly with their jobs, and losing productivity and esteem at work can lead to a loss of one's sense of self. Struggling with grief and having trouble coming to terms with the new reality in their personal life can be compounded and deepened by this sense of lowered self worth. Employees in this situation don't want to be told that they are forgiven for being less productive. What they really need is better policies that respect the intensity and duration of the issues employees face after loss—starting with generous bereavement leave.

76%

of bereaved employees said their performance or status at work was harmed

30%

said they were significantly less productive at work

1/8 said their reputation at work declined

“

Truly inclusive bereavement policies honor flexibility, are clearly communicated, and honorably put trust in employees to be able to do what they need to do and in leaders to build teams that mutually support each other. **There is a dynamic relationship between flexibility and trust, and it is most important to cultivate a culture of trust by putting flexibility into the hands of managers and their employees.**

Paurvi Bhatt, MPH

Healthcare Executive and Care Economy Leader

Employees take on a significant burden

01

43% of full-time employees and 53% of part-time employees reported difficulty concentrating, and 30% reported decreased productivity after their loss.

02

Bereaved employees have to balance work with managing responsibilities related to their loss: 15% regularly missed work and 13% considering quitting.

03

The emotional and practical burden of loss affects one's work life as well: 76% of employed respondents reported harm to their performance or status at work and 12% reported a decline in reputation.

04

Employees experienced these disruptions for (a median of) 12 months.

How to support a grieving employee

Encourage employees to talk about their loss and express their emotions.

Provide resources and personalized solutions to help employees cope with the practical and emotional challenges of their loss.

Offer more than the typical 1-5 days of bereavement leave.

Allow employees to use accrued vacation days, sick leave, or other paid time off as additional bereavement leave.

Offer flexibility in work arrangements, such as allowing employees to work from home or adjusting their work hours.

Spotlight

BJ Miller on Managing Bereavement in the Workplace



BJ Miller, MD, is an author, speaker, and practicing hospice and palliative medicine physician who helps patients and families face illness and death realistically, comfortably, and on their own terms. Best known for his 2015 TED Talk, "What Really Matters at the End of Life," BJ is the co-founder of the online palliative care service Mettle Health and a Compassion Advisor at Empathy.

Grieving people experience so many problems that stem from the inadequacy of how we handle bereavement. We're simply not giving them enough time to deal with both the emotional burden and the logistical load they must shoulder.

But the real fallout from the inadequacy of our policies isn't just that bereaved people have less time, or more stress; it's the secondary effects that they feel, such as having their performance or status harmed at work due to anxiety, lack of sleep, and so on. Our society, and our workplaces, send us signals that we're supposed to feel fine after a few days. And then when you don't, you start second guessing yourself, and others start second guessing you. Then you're not just under stress—you feel embarrassed, ashamed, and it affects your sense of self.

In turn, the loss for employers due to bereavement is profound, whether employees are missing work or showing up for work really anxious and sleep-deprived, which is inevitably going to lead to poor performance. Companies need to manage expectations and determine whether their policies are realistic about what grievers are going through.

People are not going to stop dying, and so some of your workforce is inevitably going to be in this bereaved state. If you continue to have unrealistic expectations of individuals, those expectations are also unrealistic for the company, and you're going to constantly feel in trouble. This will lead to financial consequences that will force you to reset your expectations sooner or later. Proactively creating a culture of care and kindness has its own emotional benefits, but there are clear economic benefits as well.

Managers who want to lead in a positive direction can help grieving employees by being very emotionally real, rather than quickly cutting to mitigation strategies and lowered expectations. Even if your company's policy is currently only three days of bereavement leave, it is worth it to openly acknowledge that you know that what they are going through is harder than three days allows for.

It's like anti-gaslighting: rhetorically recognizing what the person's going through and acknowledging that the time they have off is not going to be enough. This sends a signal that life is bigger than work, per se, and that you are interested in your employees beyond merely their minutes in the office. Which in turn leads to a more tightly-knit team, greater company loyalty, and love of work.

We also have to push leadership, when they experience a loss in their own families, to be honest about how difficult it is, rather than projecting a narrow, surface version of resilience. Setting a compassionate tone makes a huge difference.

In addition, companies need to modulate the way they speak about the bereaved when they are not in the room. Never tell the rest of the team, either explicitly or implicitly, that someone is taking longer than expected to recover, and so you need to work around their feelings. In doing so, you are contributing to their lowered status at work. But we often do this nevertheless, because this time of life, the period of grief, is not properly honored in our culture.

The truth is that the effect of loss on a normal human person—a functioning, adequately prepared, mentally well person—

is way bigger than we want to give it space for. Most companies' bereavement leave is really just enough time to get the body into the ground. This short period gives no time or space for the real process, all the nuanced layers of re-forming your relationship with the person who is gone and with yourself and the rest of your life.

What is really needed is not a shift of policy, but a shift of mindset to one that fully acknowledges and gives appropriate space to the true nature of grief and bereavement. This should be normalized in the HR world as something to work on. If policy change moves across the HR sector, that could infuse thousands of companies with this new mindset. And if groups of companies, professional organizations, and consortia made decisions across their disciplines, that could change mindsets across a whole industry.

We talk a lot about the problems of bereavement and how to mitigate those problems, but there is also an upside for people who find their way to some support. When it's well attended, grief cracks people open and gets them in touch with more sides of themselves, more connections with others. The mental load, and the stress, they prevent us from being able to appreciate the positive side of dying, the wisdom of death, the fuller joy of death. We make the whole process unduly difficult. And when we do so, we miss out on an enormous amount of tenderness and beauty and poignancy. That's the stuff that heals the world, and we're just blowing right past it.

Afterword

It is clear that a death in the family places multiple overlapping burdens on those left behind, with significant consequences for their health, their relationships, and their careers. And while this is a troubling and difficult experience for those who are going through it, it is when we zoom out and look at its greater repercussions that we really see the scope of the problem for our society as a whole.

In America, over 3 million people die each year. Recent studies indicate that every loss leaves behind nine bereaved family members.¹ Even if only some of these shoulder the true burden of loss, we're still talking about tens of millions of people every year who are suffering this extreme stress, tens of millions of careers stalled out, of marriages strained. It means hundreds of millions of hours spent filling out paperwork and doing court filings. Billions of dollars

spent on funerals that families can't afford. And billions of dollars in lost productivity at work—with all that implies for American businesses and the economy of the country.

This isn't a small problem, and it's not getting better on its own. If anything, a growing, aging population, inflation, growing wealth disparity, and regressive social welfare policies mean that the impacts of loss will be felt more and more in the years to come. Unless we start doing something about them now.

¹ "Tracking the reach of COVID-19 kin loss with a bereavement multiplier applied to the United States," by Ashton M. Verdery et al., PNAS, July 10, 2020.

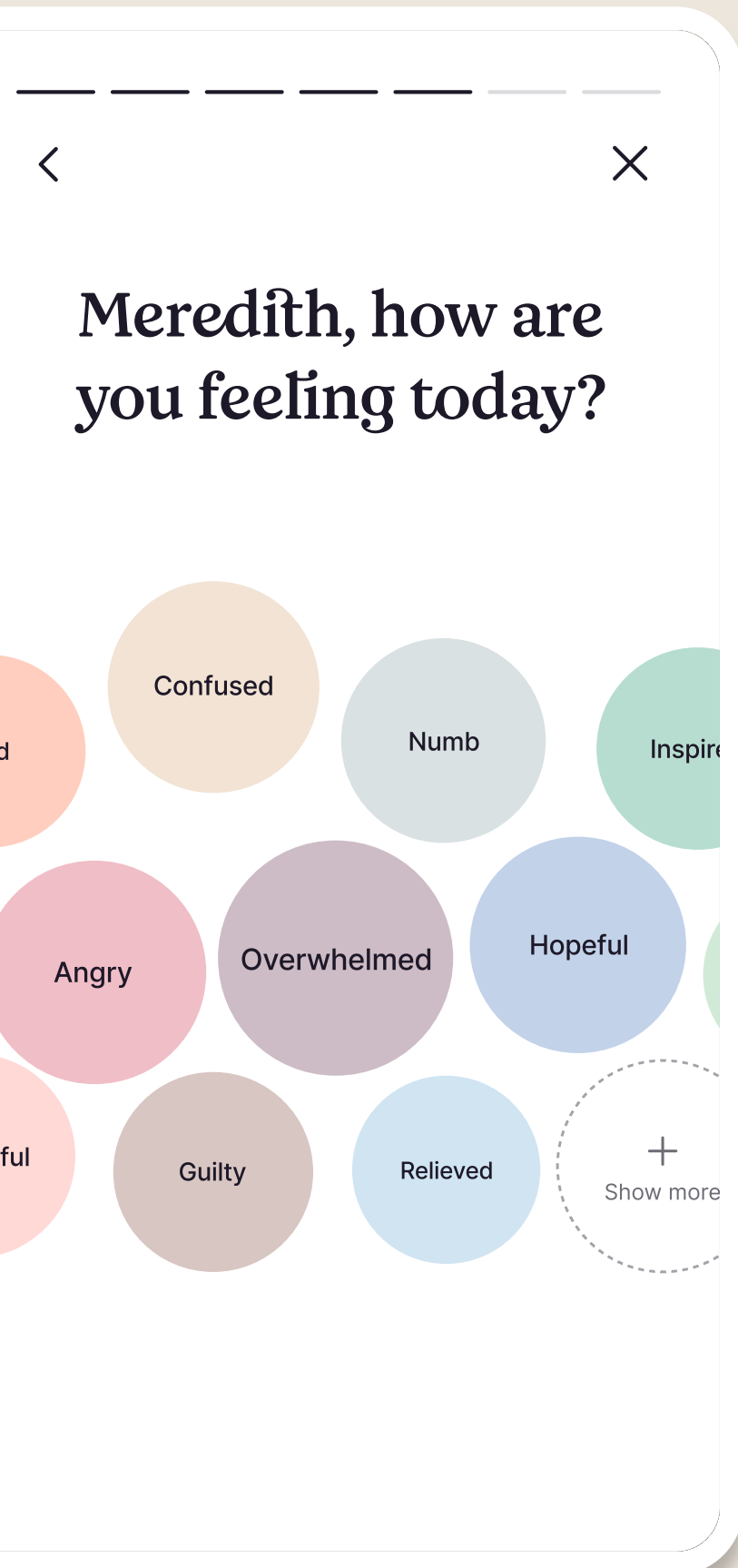
As a society, then, we have a responsibility to speak openly about the impacts of bereavement both individually and collectively, and to mitigate its effects however we can. In particular, if you are an employer, this huge and growing problem cannot and should not be ignored. Addressing the challenges of bereavement and finding benefits solutions that help any member of your workforce facing a loss in the family isn't just the right thing to do, it's a necessity—and an opportunity.

Comprehensive bereavement support is the only way to ensure that your workforce can absorb the shocks of loss without significant repercussions to productivity, whether from employees who are forced to take extra time off to deal with these issues, or from those who show up but are distracted, overwhelmed, and potentially suffering from severe health issues.

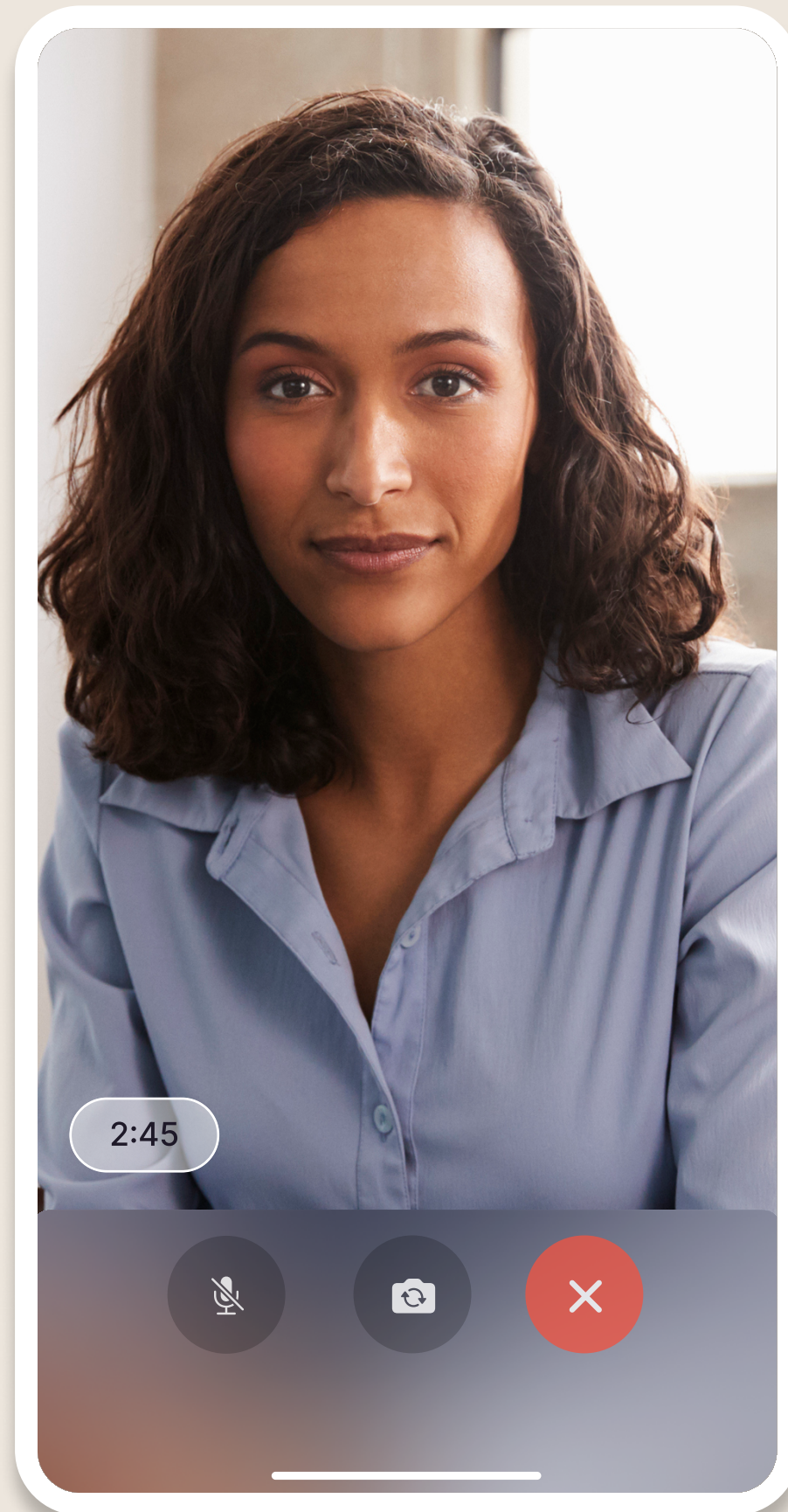
On the other hand, when you demonstrate to your employees that you have their backs during one of the most challenging times in their lives, you make them feel fully supported and create a culture of care in the workplace. This in turn raises morale and cements loyalty, reducing turnover and making recruiting easier. Real bereavement care sends the message that you are an employer who not only cares about your employees, but that you understand what they are going through.

There is, of course, much more that can and should be done, especially on the legislative level, to address the massive gap in services for the recently bereaved. It is troubling that only three states have any kind of mandated bereavement leave, and these are limited in scope and unpaid. In the meantime, however, employers must step into this gap with plans that address the real challenges of loss.

Emotional Support

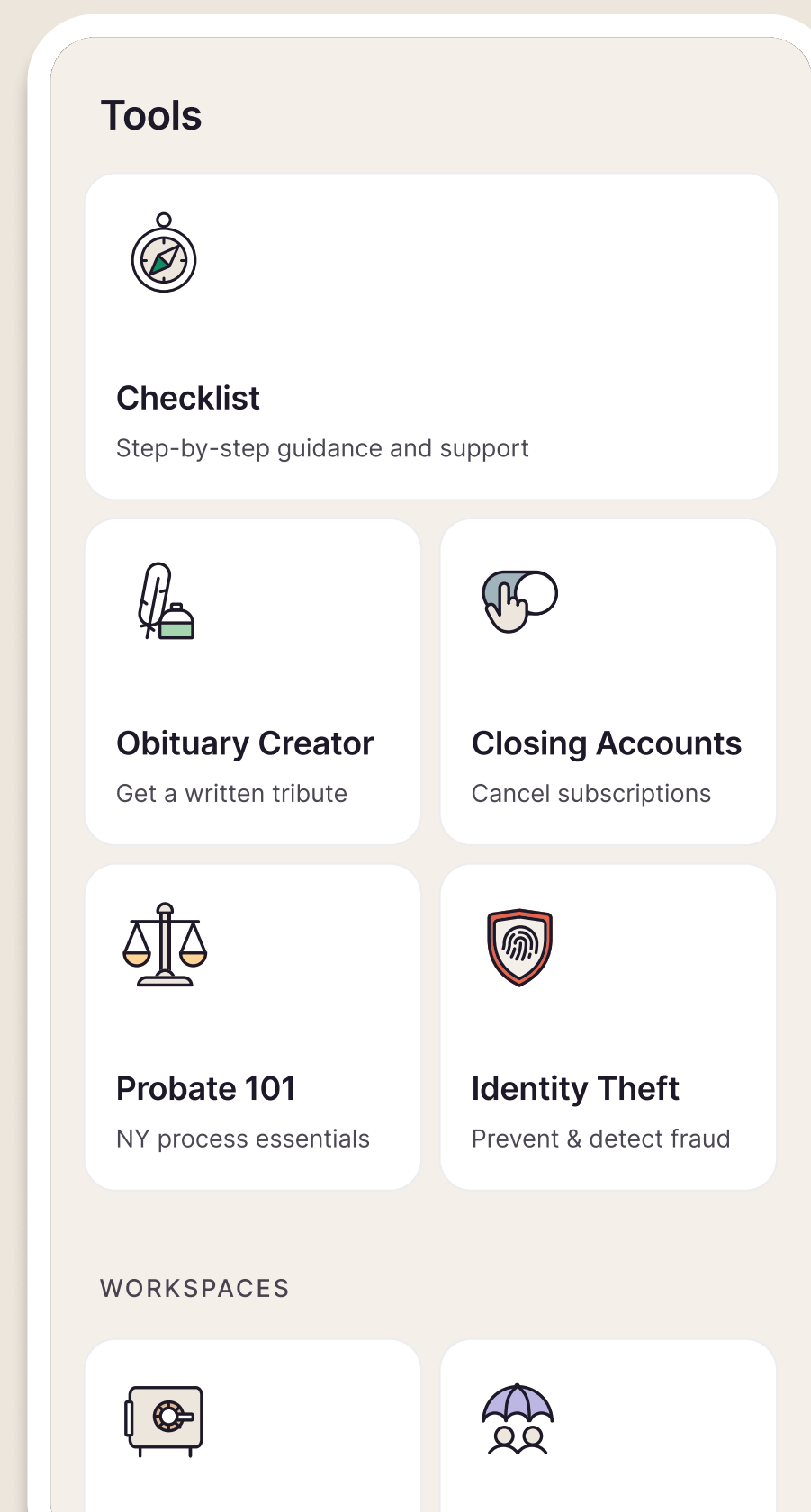


empathy.



24/7 Care Team

Practical tools



About Empathy

Empathy was built to help families deal with all of the practical and emotional burdens they face after a loss.

Empathy's 24/7 Care Team and our award-winning app together provide families with all the tools, resources, and information they need to navigate the responsibilities and emotions of loss.

We partner with progressive employers and Fortune 100 companies to assist and guide their customers and employees during one of the most difficult times in their lives. Empathy invites you to join us on our mission to change the way the world deals with loss.

Learn more at empathy.com