

2024 Report by **empathy.**

# The Cost of Dying



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# Introduction

We all know that loss is inevitable. At some point, we will have to deal with the passing of a family member, a close friend, a coworker, or an employee. Yet when it happens, the vast majority of us are unprepared. Not ready for the emotional impact of grief, and even less prepared for the other burdens that loss brings.

Death can take a massive toll on individuals and families, costing them not only many thousands of dollars for the funeral, the legal fees, and so on, but also a huge expenditure of time to deal with all of the arrangements and logistics involved. It is generally a major source of stress, which in turn can impact people's health, relationships, and career.

Businesses also experience outsized negative effects if they are not adequately prepared for when an employee experiences a loss. Everything the affected employee is dealing with, from their emotional stress to their day-to-day administrative and financial challenges, has repercussions for a workforce, whether they are in the office or not. Estimates

suggest that U.S. businesses lose over \$100 billion a year to grief-related absenteeism, reduced productivity, and turnover.

At Empathy, it is our mission to change the way the world deals with loss, to lighten this burden for every family and every organization. Every day we have the opportunity to leverage data, knowledge, and expertise to improve our product and services, and to help recently bereaved families, their communities, and their companies. And 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 as a whole, and to begin to understand what we, our partners, and our community at large can do to build awareness and facilitate societal change to support those coping with these realities.

In previous years, our report has focused on bereaved families, documenting and quantifying the massive demands that every death makes of the family of the deceased, in money, time, mental and

physical health, and more, finding that many families are stretched to their limit by every possible metric. For this year's report, we have revisited these key data points to make sure we have the most accurate, up-to-date information about the realities that families face.

We have also expanded our scope to add more context to this data, particularly with regard to how employers approach bereavement among their employees. Employers and workplaces are in a particularly important position to help with the burdens of loss, as they structure people's day-to-day lives and have an outsized impact on their well-being. We surveyed human resources professionals at medium-to-large companies, as representatives of their organizations' capacity to support employees as they deal with loss. Our questions were aimed at gauging awareness of these issues and identifying the gaps and opportunities in providing additional support for employees when they need it most.

In addition, to give us a view into the stories behind the data and add real human perspectives on the burden that bereaved individuals have to shoulder, we have incorporated anecdotal insights from those who have gone through the process. We spoke to a range of people who had recently experienced loss (and were assisted by Empathy), asking them to help us promote awareness of the challenges they had to deal with. We know that, as we did, you will find their insights as useful as they are poignant.

Death is one of the last great taboos of our time. Our unwillingness or inability to discuss it openly is only hurting us, deepening the pain it causes, making it harder to help those in need and harder to put effective policies in place to support them when they need it most. The more we can look at it in an honest way, the more we can discuss it without shame or blame, the more we will be able to lighten its burden for all families, communities, and organizations the world over.

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



A handwritten signature in black ink that reads "Ron Gura".

**Ron Gura**

Co-Founder & CEO, Empathy

# The Impacts of Loss on Families

# The administrative burden

It is hard to overstate the burden that falls on a family after their loved one passes away. Almost right away, most bereaved families are confronted with a long list of tasks, challenging responsibilities that may be completely new to them—and that they now have to tackle at what is already one of the most difficult times in their lives.

There are immediate decisions to be made—and paperwork to fill out—about funeral homes, transportation, and so on. There are extremely difficult phone calls and emails to inform everyone who needs to know: first friends and relatives, and later bosses, landlords, banks, and credit agencies. There is often a ceremony to plan, itself a feat of event planning involving many moving parts that have to be brought into harmony in a short span of time.

Then, once this first rush of urgent tasks subsides somewhat, there is still so much that needs to be taken care of in the weeks and months that follow.

The administrative tasks involved in wrapping up a loved one's various affairs include paying debts, closing accounts, passing on business responsibilities, potentially preparing their house for sale, and so on, culminating in the often complex and drawn-out legal process of probating and distributing the estate. These various tasks represent a massive expenditure of effort, stress, and time, not to mention effectively keeping the memory of a sad event at the top of mind for the bereaved, potentially prolonging their grief.

In all, these efforts stretch out over a significant period: In our survey of those who had experienced a recent loss, the families reported an average of 15 months to complete all these tasks, with a median of 13. (This represents a small increase over last year's survey, in which the average duration of all tasks was 12.5 months).

For those who were the executor of their loved one's estate, this number rises to a whopping 18 months. But while the executor is generally the most impacted by these responsibilities, the effects are usually spread through families, with several people shouldering various responsibilities over the course of the first year.

All told, it amounts to a year and several months' worth of what is basically a part-time job: a massive expenditure of time, effort, and stress, which has rippling effects—as we will see in later sections of this report—on one's mental and physical health, relationships, performance at work, and more.

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Time it took to wind down all affairs,  
by helper's role, in months

18

Executor or administrator of the estate

14

Not the executor, but helped with financial or legal matters

12

Not the executor, but helped with day-to-day needs

As a culture, when we think of the administrative challenges of death, we tend to focus on funeral planning and similar tasks that must be addressed immediately. This is why most companies give bereavement leave for the first few days or weeks after an employee experiences a loss. But there is so much more to do in the months to come—ongoing tasks that form the larger part of the administrative burden, which is less understood and more commonly overlooked.

These responsibilities include many smaller tasks like researching and applying for various benefits and other forms of assistance, sorting through the loved one's belongings and making decisions about what will happen with each item, going through files and social media sites to ensure the person's digital legacy, filing paperwork to start probate, dealing with either keeping up the house or preparing it for sale, and so many others. While many of these are smaller mundane jobs when compared with the big event of the funeral, they tend to wear family members down

with their tedious repetitiveness and sheer volume, especially because they often need to be completed when most people are fully back to work or other life responsibilities.

To focus for a minute on just one of the administrative tasks that families often have to deal with over a long period, let's consider the canceling of all of a loved one's accounts, subscriptions, and memberships. This is a necessary step to ensure that the estate does not incur unnecessary expenses, but it can involve dozens or even hundreds of phone calls and emails to get it all done. The burden of this task is thus not simply administrative; for each account cancellation, they have to explain to yet another customer service representative that their loved one has died, an emotional process that keeps the painful memory front and center for months and months.

The average family in our survey had to close 34 accounts or subscriptions, with over 20% calling the process difficult or very difficult. Many families

noted that canceling credit cards was a particular challenge (27% of families), as was closing travel accounts such as frequent flier or rental car memberships (26% of families).

Another major source of administrative tasks and stress is the loved one's home. Whether the family plans to keep it or sell it, there is often a ton that has to be done: making sure mail doesn't pile up, pipes don't freeze, and hedges don't get overgrown; paying the mortgage and transferring the homeowner's insurance; and so on. Then, if they decide to sell—or if they are forced to in order to pay off the estate's debts—they will have to deal with real estate agents, lawyers, appraisers, and more to prepare the house




and go through their state's required probate sales process. Of course, the house often carries a lot of emotional weight as well, as the most tangible piece of a loved one's life that remains now that they are gone. 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, all of these feelings, intensified with the heightened emotions of grief, are often tied up in the administrative responsibilities attached to the home as an asset.

In all, it can take months or even years and can cost the family a great deal of money, time, and stress. In our 2023 report, 65% of those we surveyed found that dealing with the house took longer than they expected. Even more (70%) found the process more complicated than they expected—with 42% finding it to be much more complicated than expected.

As we will see in a later section of this report, this administrative burden can have a significant effect on family members' work life. Not only does it often amount to another job on top of one's regular employment, cutting into all-important free time and leaving them exhausted and more prone to burning out, but the administrative tasks can often involve placing phone calls to corporate offices or having discussions with lawyers, many of which require them to take time out of their workday. Even if one tries to schedule everything for their lunch break, you never know when you'll end up on an extended hold, or getting a callback while in an important meeting.

In our survey, the longer it took people to wind down all of their loved one's affairs, the longer it also took them to return to their jobs at full capacity. This impact, unsurprisingly, fell harder on executors, whose work was affected for an average of 18 months—but even those who were not executors and only helped out with various financial or legal issues were still dealing with the effects 11 months later.



"The whole process was very difficult, depending on the company that I was dealing with. Getting their names off bank accounts and credit cards, and utilities like power, water, and phone, were very hard. The world is going electronic and all online, so if a parent doesn't have email, then the process is almost impossible. Some companies even tried to scam me, and for the others, the stupidity and hoop-jumping were incredibly frustrating."



Dan, age 65, from CA; had both mother and father pass within 10 months of each other

# The executor experience

While the burden of a loved one's passing is usually shouldered by several members of the family together, a great deal of the responsibility, including much of the time, effort, and stress involved, generally 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. And they will have to deal with distributing property to beneficiaries—along with all of the family drama and conflict this can involve.

When someone writes a will, they choose who will be their executor, selecting the person closest to them who they feel will be up to the job. Most people thus try to pick someone who has financial or legal experience, or one who is generally organized and good at administrative tasks.

Even these people, however, often find the sheer amount of work to be a significant challenge.

Of the 1,086 respondents in our survey who took an active role in settling their loved ones' affairs, 363 were executors. These trusted individuals took on a much larger burden than that carried by the other members of the family, even those who take on various legal or administrative tasks. As noted above, executors spend an average of 18 months dealing with all of their loved one's affairs, versus an overall average of 15 months.

In our 2023 report, 40% of the executors we surveyed 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. 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 23% of non-executors did. Similarly, dealing with the house was found to take much longer than expected by half of all executors vs. 23% of non-executors.

Interestingly, our 2023 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 one-fifth of non-executors.

All of these tasks take their toll: Executors in this year's survey were more likely than non-executors to experience mental health symptoms associated with grief. While 78% of executors experienced physical issues, and a staggering 93% of them had mental health symptoms, non-executors reported these issues a little over half as often (44% and 53%, respectively).

These mental health symptoms also persisted over a longer period of time for executors: 36% of executors reported that they lasted for more than a few weeks, compared with 29% of those who were not executors

but helped with day-to-day needs and 23% of non-executors who helped with legal and financial matters.

Fully 89% of executors experienced a notable increase in anxiety, with over half of them (55%) reporting that this anxiety lasted for a few months or more and 19% reporting that it continued for over a year. Executors were also likely to experience issues in their physical health over a longer period of time, with 37% of executors experiencing at least one physical health symptom for a few weeks or more. These included change in sleep patterns, weight gain or loss, headaches, panic attacks, and frequent illness.

In part as a result of these issues, executors also experienced more impacts on their daily life from their loss. For instance, 59% of executors reported that they stopped participating in their usual everyday activities in the wake of their loved one's passing, while only 41% of non-executors did.

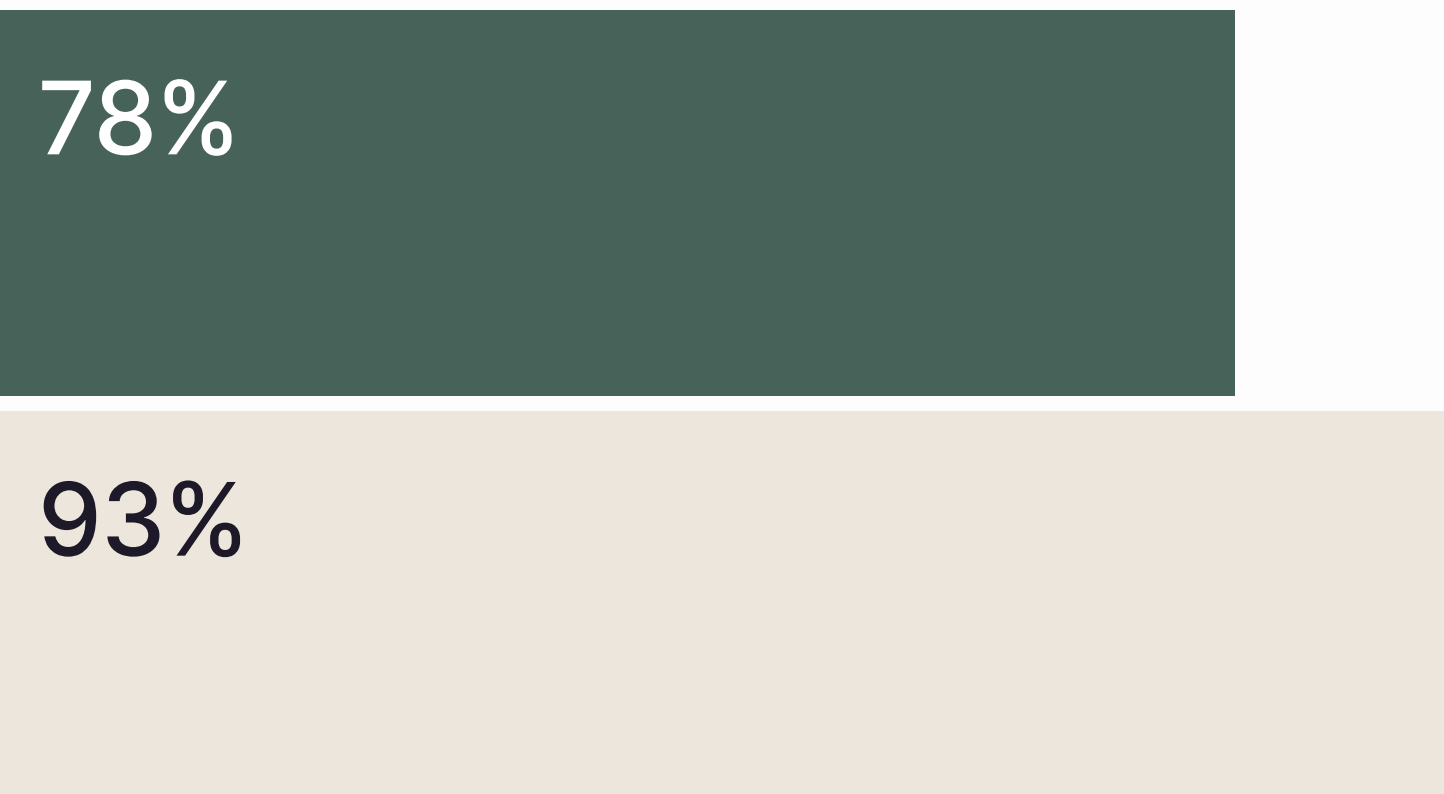
A quarter of executors lost one or more friendships, compared with 16% of non-executors, and 20% of executors ended their marriages or relationships, while only 12% of non-executors experienced this.

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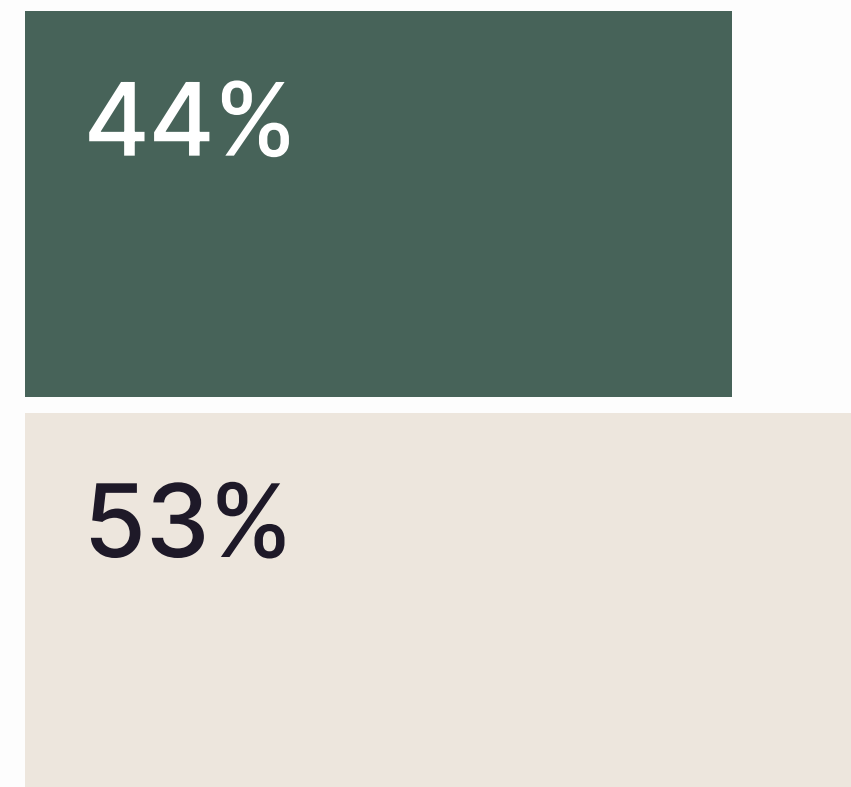
## Health issues, by role

● Physical issues ● Emotional issues

### Executors



### Non-executors



“All of the administrative tasks fell on me. It was very overwhelming at first because so much of the available information gave conflicting information.”

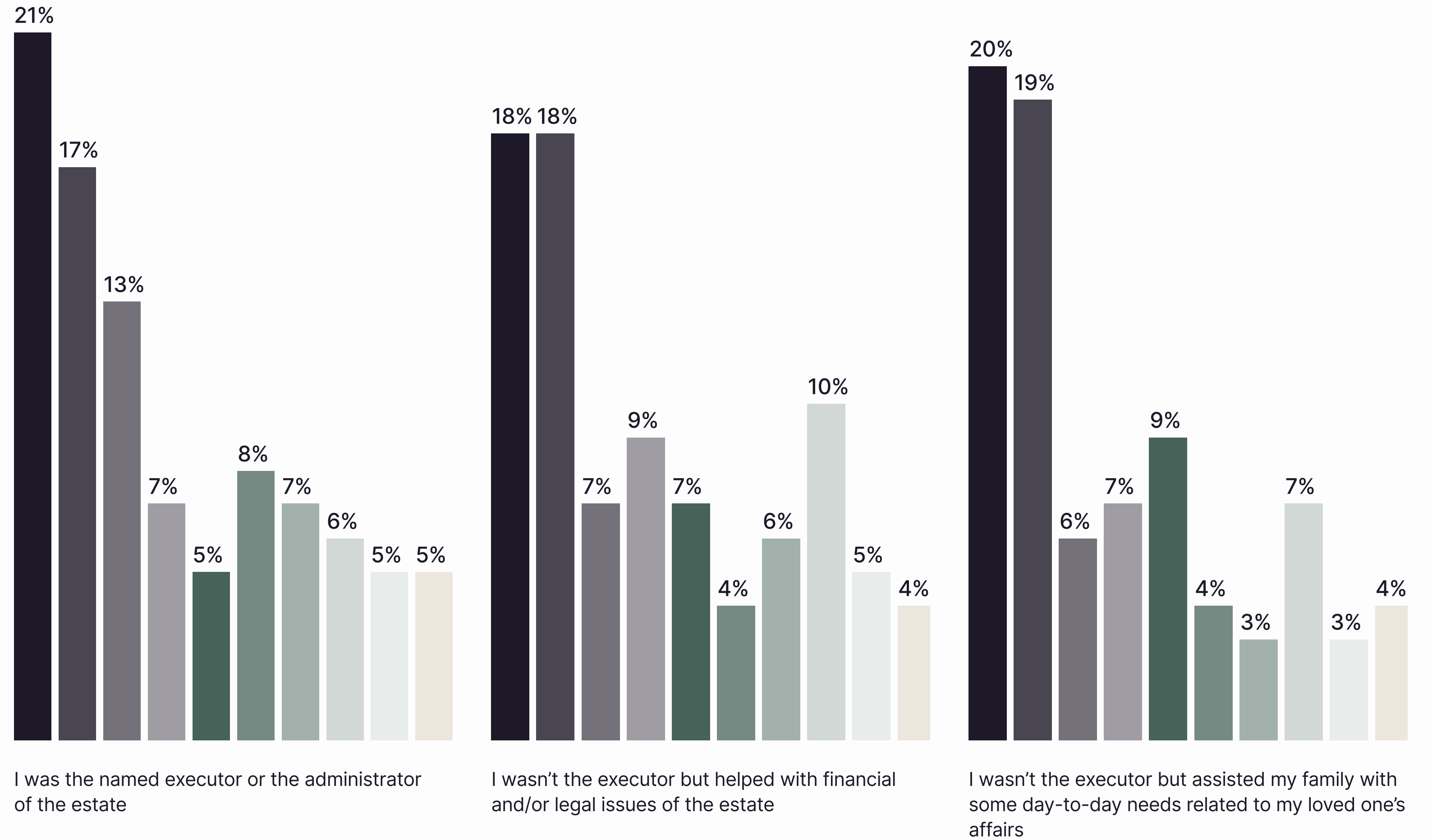
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Diana, age 68, from Lakeside, AZ;  
grieving her husband



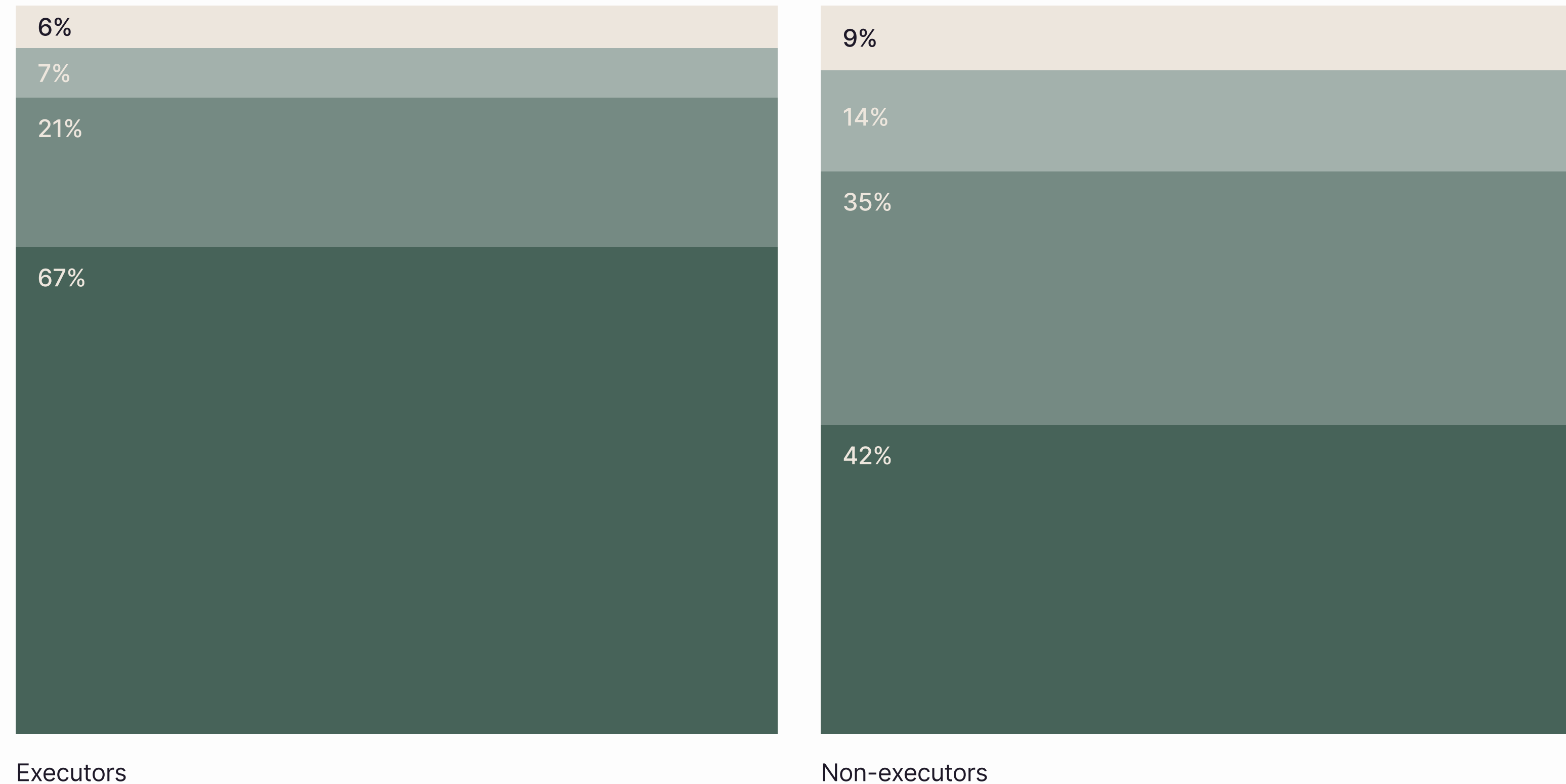
## Work impacts after loss, by role

- Trouble concentrating
- Less productive
- Decline in reputation
- Afraid of losing job
- Considered quitting
- Hours reduced
- Missed opportunities
- Missed work days
- Salary reduced
- Worried about losing health insurance



## Duration of emotional impact of loss, by role

● Over a year ● 6 months to a year ● 3-6 months ● Under 3 months



Executors who have full-time jobs—59% of the executors in our survey—face the particularly acute challenge of juggling the responsibilities of the estate with the day-to-day tasks of their job.

The data suggests that it is close to impossible to stay on top of all of this at once. Overall, executors were very likely to experience some negative effects on their work life, with 92% saying their work was impacted (compared with 88% non-executors who handled some financial and legal matters and 81% of non-executors who were otherwise involved). Executors were twice as likely as non-executors to experience a decline in their reputation at work, and twice as likely to have their hours at work reduced.

The impacts of loss on the executor’s work life also persist for longer: The average duration of work impacts was 10 months overall, but for executors these effects lasted 19 months. A full 69% of executors said it took over a year for the impacts on their work life to subside.

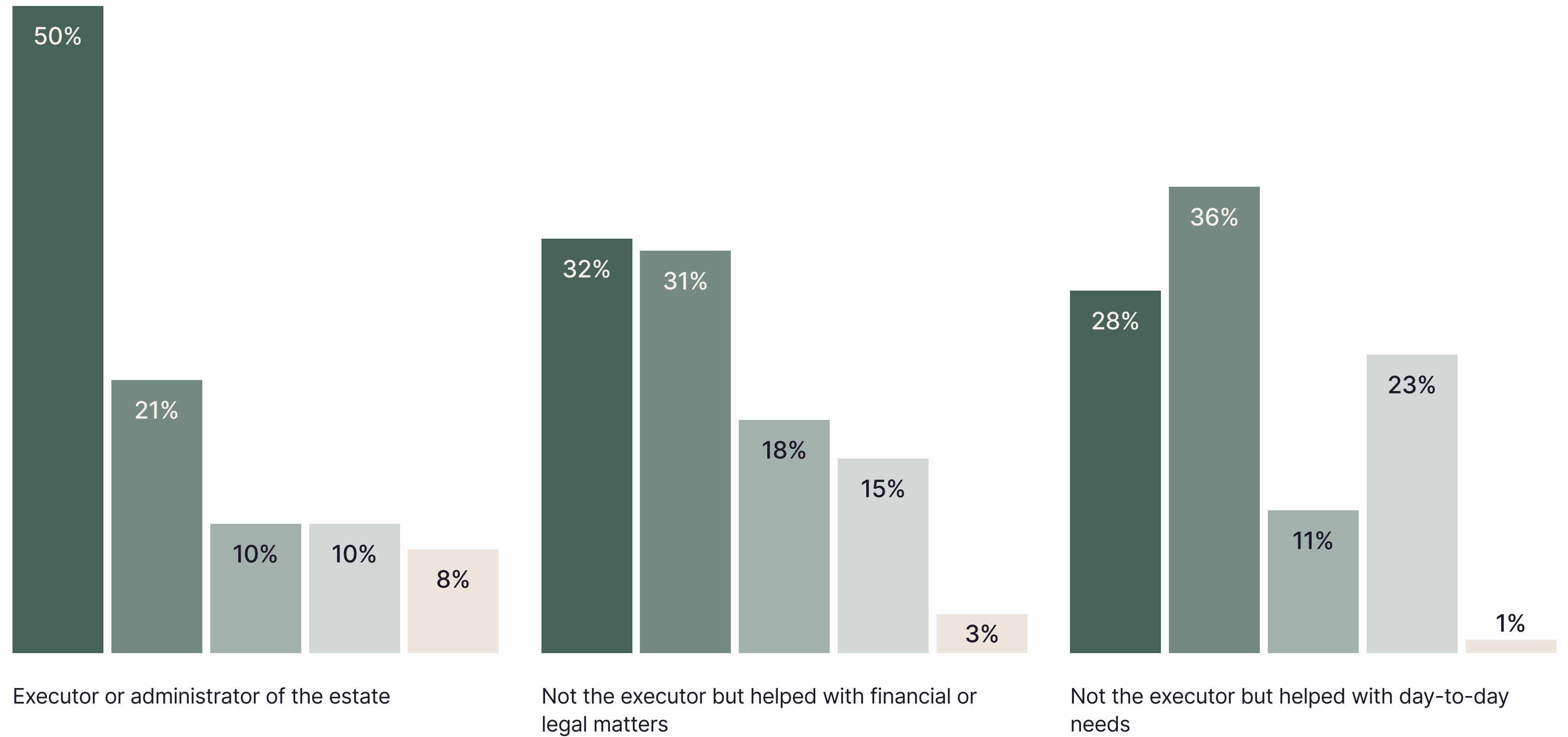


For this year's survey, we also sought to understand who was most likely to be named executor. We found that executors were most commonly a child of the deceased, although grandchildren also fill this role with some frequency.

Executors were typically middle aged, with 44% falling into the 45-60 range. No age group is particularly excluded from the executor role, however: 16% were under 30 and 18% over 60. Most executors were employed, with 59% reporting that they worked full-time.

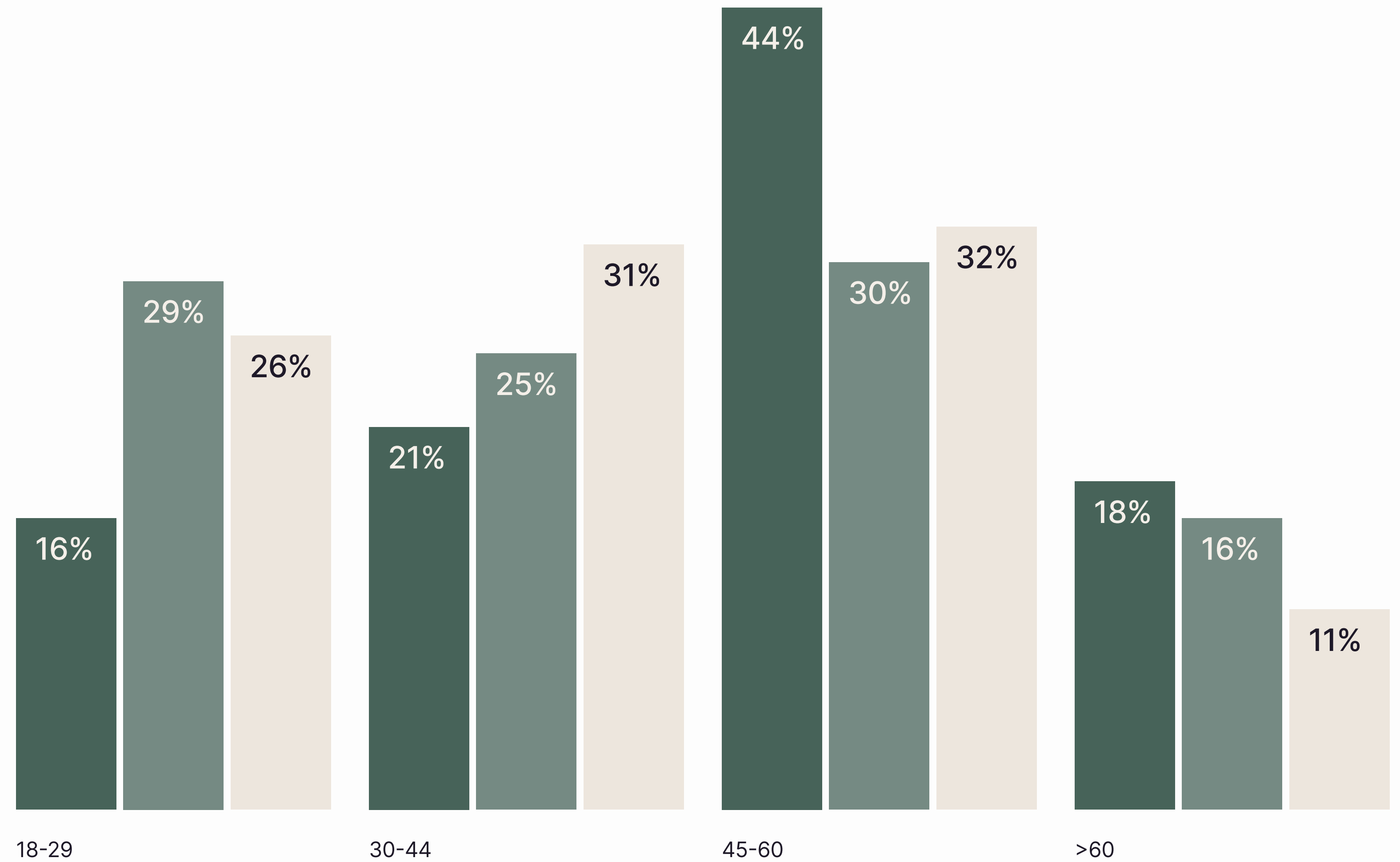
### Relationship to the deceased, by role

● Child ● Grandchild ● Sibling ● Niece/Nephew ● Parent



## Age of survey respondents, by role

- Executor or administrator of the estate
- Not the executor but helped with financial or legal matters
- Not the executor but helped with day-to-day needs



# The financial repercussions

In addition to all of the less quantifiable obligations, loss can also be quite expensive. Most families understand that there will be some costs associated with their loved one's passing, but many underestimate just how large the price tag can get. For many recently bereaved people, it represents a huge and sudden expense, with bills coming due immediately that they didn't plan for. And even if there is a significant life insurance policy or plenty of assets in the estate to cover it all, these funds are often not available for months, meaning that someone will have to lay out the cash in the meanwhile, or try to put it all on credit.

For everything that had to be handled after their loved one's passing, the average family in our survey spent \$12,616. The largest expense was the funeral, which cost an average of \$5,666. Considering the average American family has less than \$1,000 in savings,<sup>1</sup> this alone represents a huge financial burden. Legal matters, such as lawyer's fees and court filing fees, cost an average of \$2,788, and the

cost of hiring a real estate agent, preparing the home for sale and the like was nearly the same at \$2,724. Financial assistance costs averaged \$1,438.

If we break these costs down by income levels, we see that lower-income families spent over \$1,000 more, on average, than high-income families did to deal with their loss—further increasing the burden on those with fewer resources. Legal costs were relatively constant across income levels, but these expenses are obviously more burdensome for lower-income families, who are less likely to have cash on hand or other options for accommodating sudden expenses.

Families paid these costs in a variety of ways. A majority were able to use funds designated for the purpose, such as a funeral account or life insurance, but fully 20% had to use their own funds and were not able to be reimbursed by the estate, with 15% more only getting partially reimbursed.

Again, a greater impact was borne by those with lower incomes: High-income families were less likely to have paid out of pocket without full reimbursement compared with low- and medium-income families. This can end up being a massive financial issue for these families, as in many cases it is impossible to know for many months whether the estate will ever be able to pay back its expenses. Thus the family may be absorbing the costs of maintaining their loved one's home, hiring lawyers and accountants, and so forth, in total uncertainty whether they are getting reimbursed at all—not to mention the added blow of finding out that any potential inheritance has been entirely wiped out by expenses.

Women were also more likely than men to pay out of pocket and not get fully reimbursed. This gender disparity, in which women personally shoulder more of the financial burden, exacerbates existing economic inequalities and reinforces financial gender biases, contributing to issues of women's financial security and social equality.



**“My father’s house has been the biggest and still current stressor over a year and a half later.”**



Val R., age 42, from Madison, WI; grieving her father

How families paid the costs associated with their loved one's passing

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54%

From designated funds

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33%

From estate assets

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20%

Out-of-pocket,  
full reimbursement

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15%

Out-of-pocket,  
partial reimbursement

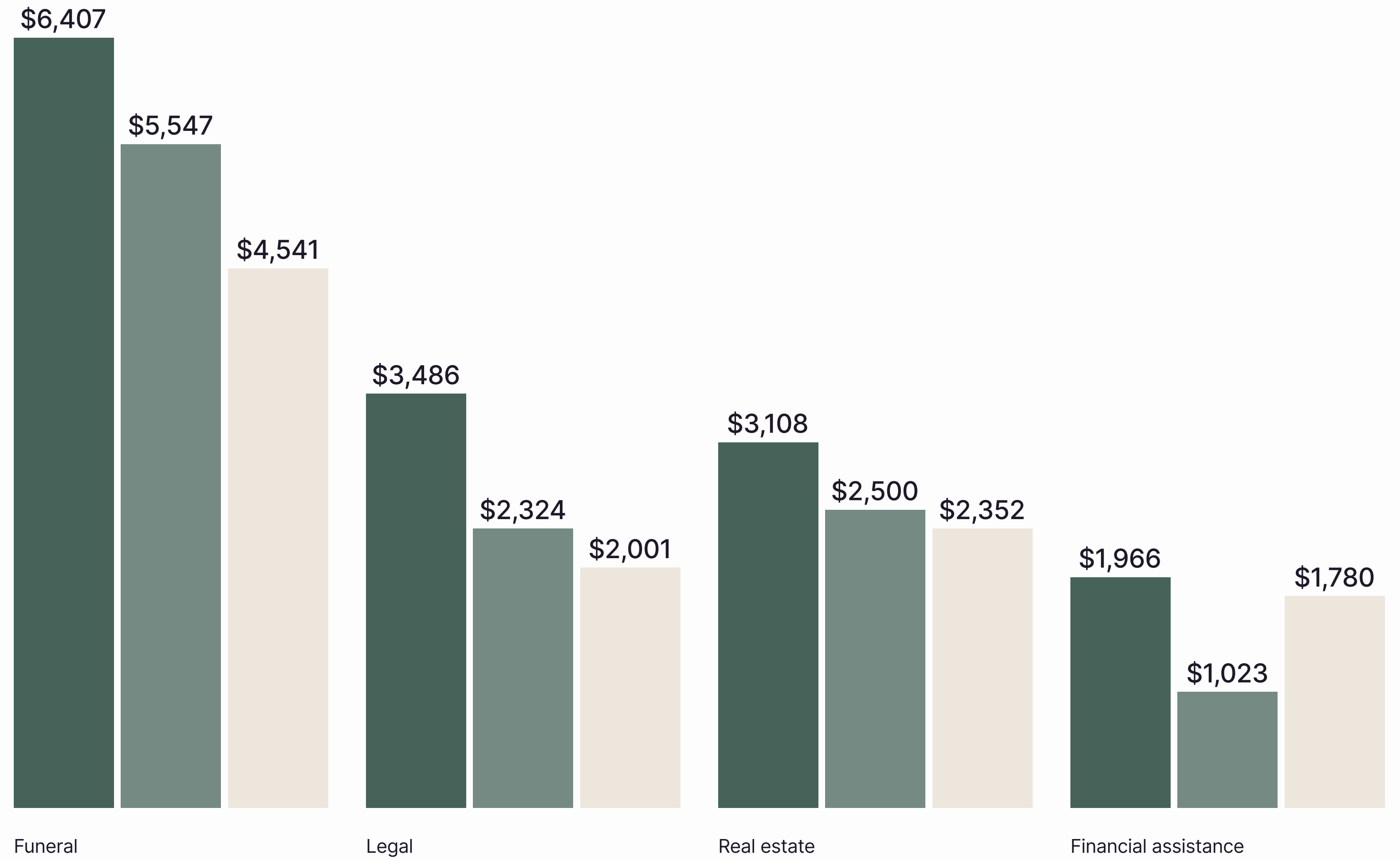
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20%

Out-of-pocket,  
no reimbursement

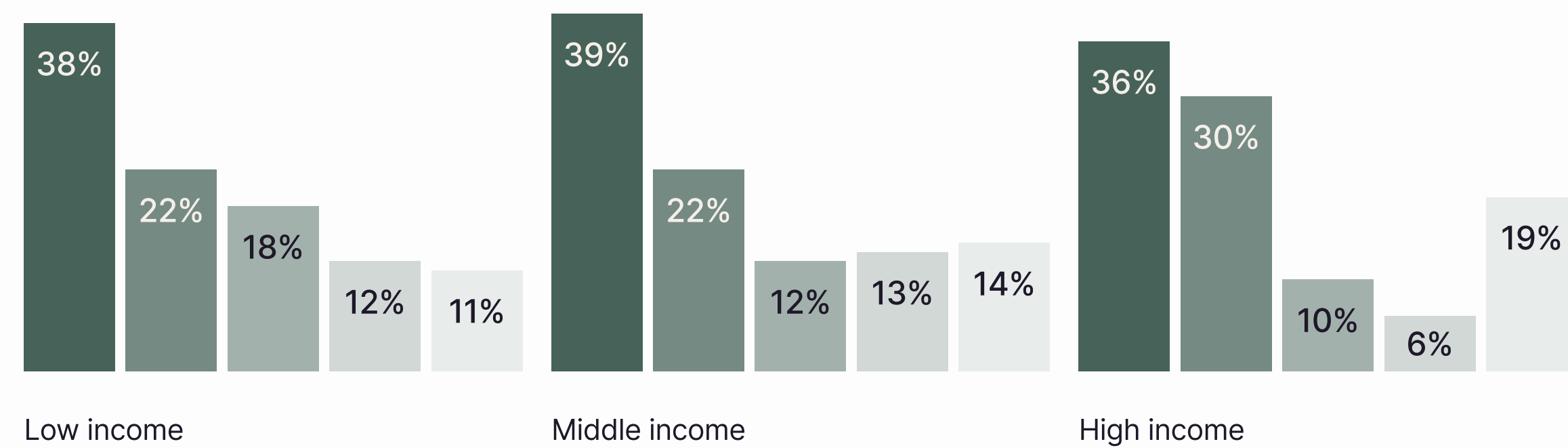
## Different types of costs related to handling a loved one's affairs, by income level

- Low income (<50k)
- Middle income (50k<x<150k)
- High income (>150k)



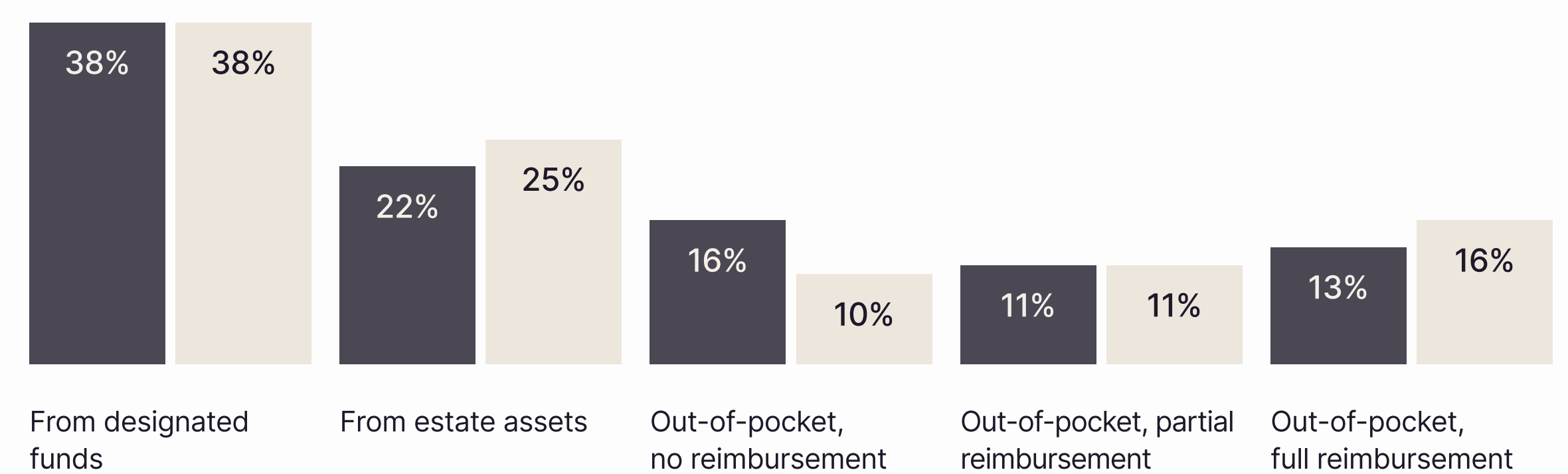
## How costs were paid, by income level

- From designated funds
- From estate assets
- Out-of-pocket, no reimbursement
- Out-of-pocket, partial reimbursement
- Out-of-pocket, full reimbursement



## How costs were paid, by respondent gender

- Female
- Male





Families used various sources of funding to cover the expenses. The vast majority, 62%, used their own personal funds from checking accounts, while 19% were forced to take out a bank loan, and 15% borrowed from relatives. Again, it is important to note that while some of these families would eventually be reimbursed by the estate, 35% were either not reimbursed or only partially so. Thus for those who ended up borrowing money or using credit to cover costs, they run the risk of taking on debts they may never be able to pay off.

In dealing with their loved one's estate and financial affairs, many families encountered issues that made things more complex, more expensive, or both—often both. For example, 28% said their loved one had credit card debt that was either repaid by the estate or forgiven due to a lack of estate funds, but that the credit card companies nevertheless illegally tried to convince their family to repay. Even though medical debt is generally forgiven if the estate is unable to pay it, 24% said they ended up having to pay at least

some of their loved one's medical costs. And 12% told us they had to sell their loved one's property against their wishes or at a financial loss. Overall, 62% of those we surveyed reported that they had to deal with at least one of these adverse financial complications.

Middle class and low-income families were more likely to experience many of these negative circumstances compared with high-income families, adding to their financial stress. Higher-income families, however, experienced more harassment by credit card companies and had to incur more costs in taking over mortgages.

Young people were more likely to encounter these negative experiences, with 18-to-29-year-olds most likely to have inherited medical debt or to be dogged by creditors. This speaks to the fact that these complications are often more likely to befall those who have less financial experience. For example, the most common way medical debt is assumed is that

someone co-signs a relative's medical paperwork—which one is generally not legally required to do but may be pressured into by hospital staff. Those between ages 45 and 60, on the other hand, were most likely to have had to pay out of pocket to assume their loved one's mortgage.

Even though women, as we saw above, were more likely to have to pay estate expenses from their own funds and not be reimbursed, men were more likely to experience these adverse circumstances. The exception is medical debt, which more women ended up paying than men.

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Sources of funding used to cover costs

**62%**

Used own checking account

**26%**

Used life insurance payout

**20%**

Cashed in investments

**19%**

Took out a loan

**15%**

Borrowed money from relatives

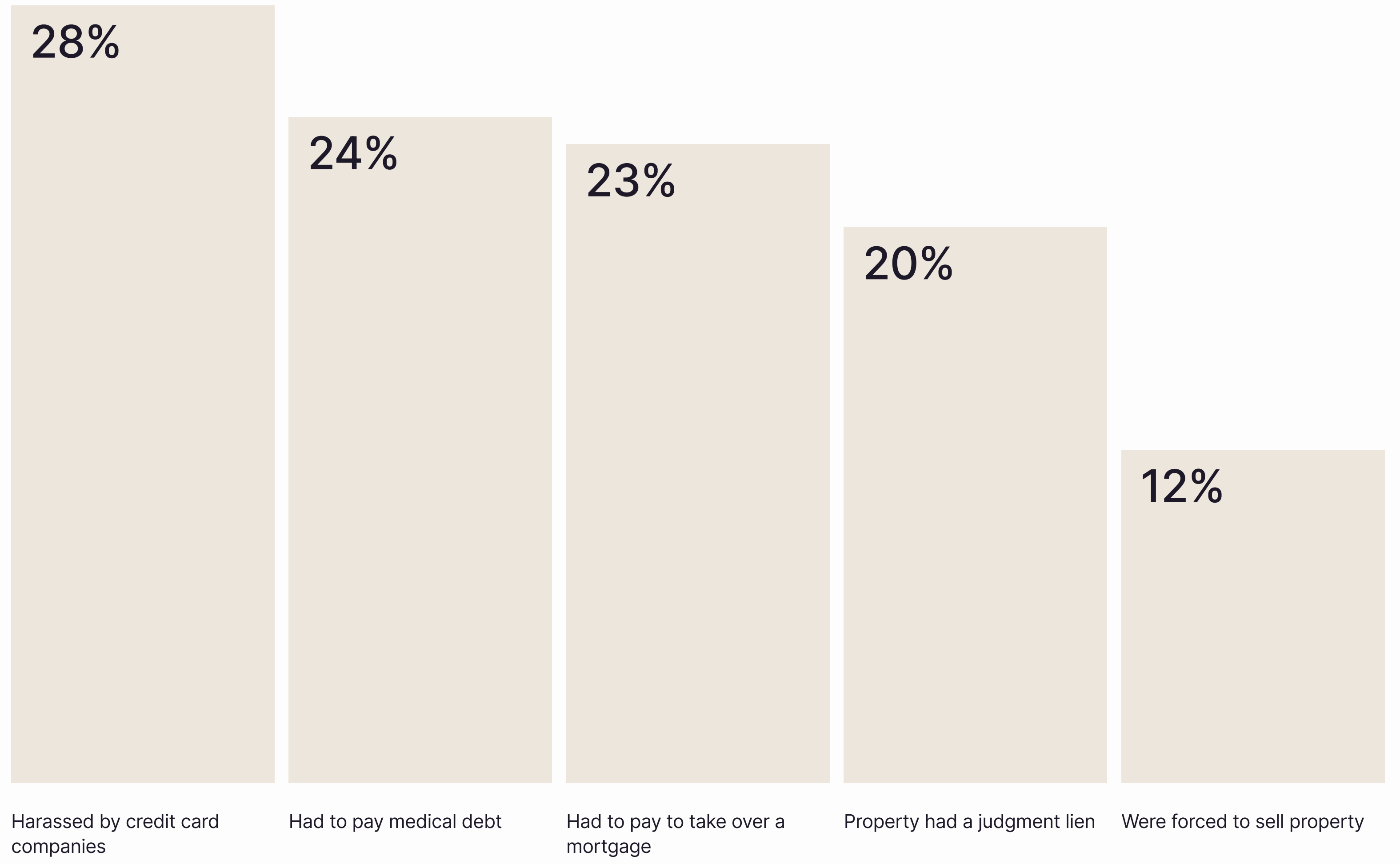
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# \$12,616

Total cost the average family paid  
to handle everything after their loss

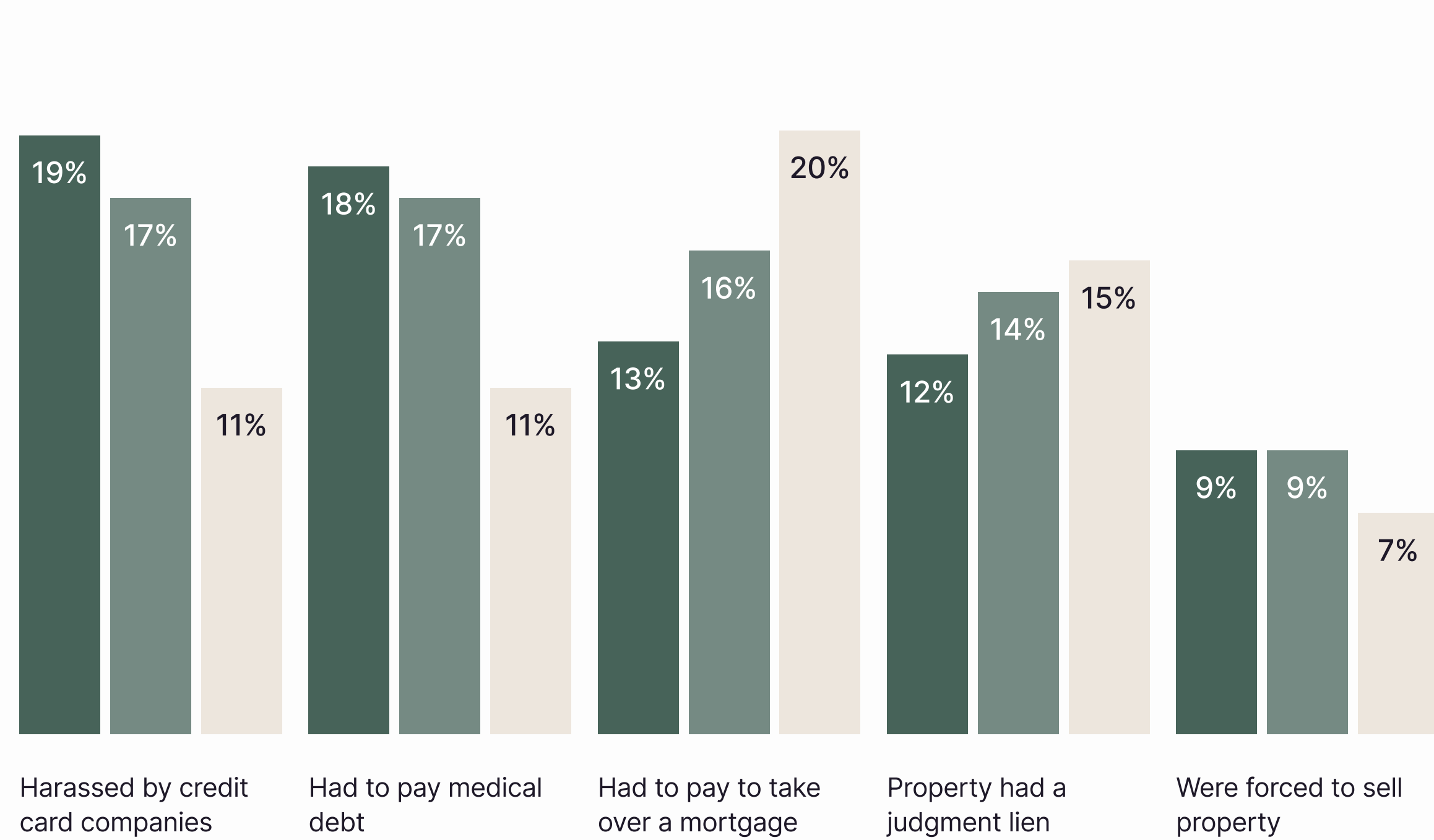
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Frequency of harmful financial issues after loss



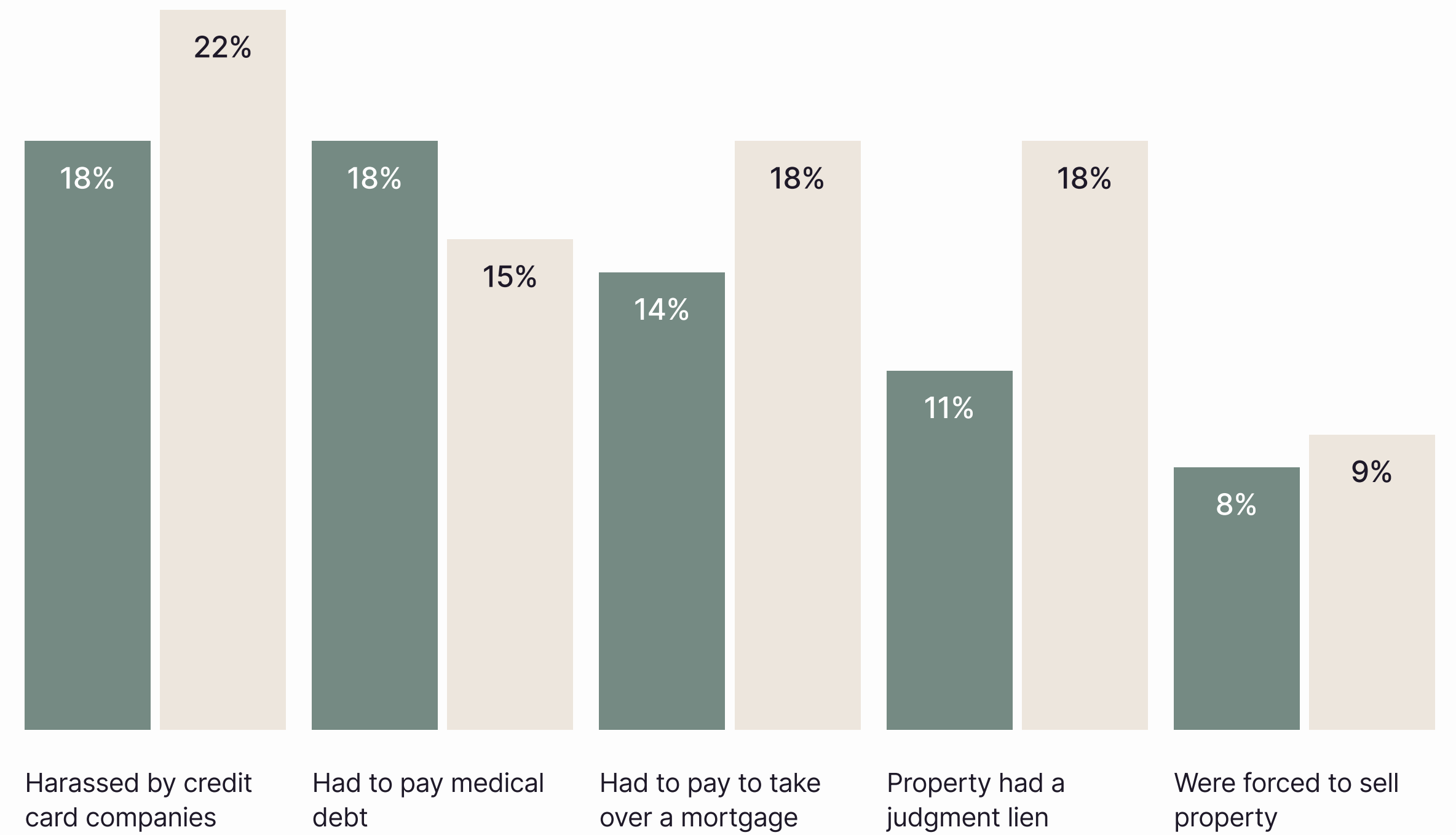
### Frequency of harmful financial issues, by income level

● Low income ● Middle income ● High income



### Frequency of harmful financial issues, by gender

● Female ● Male



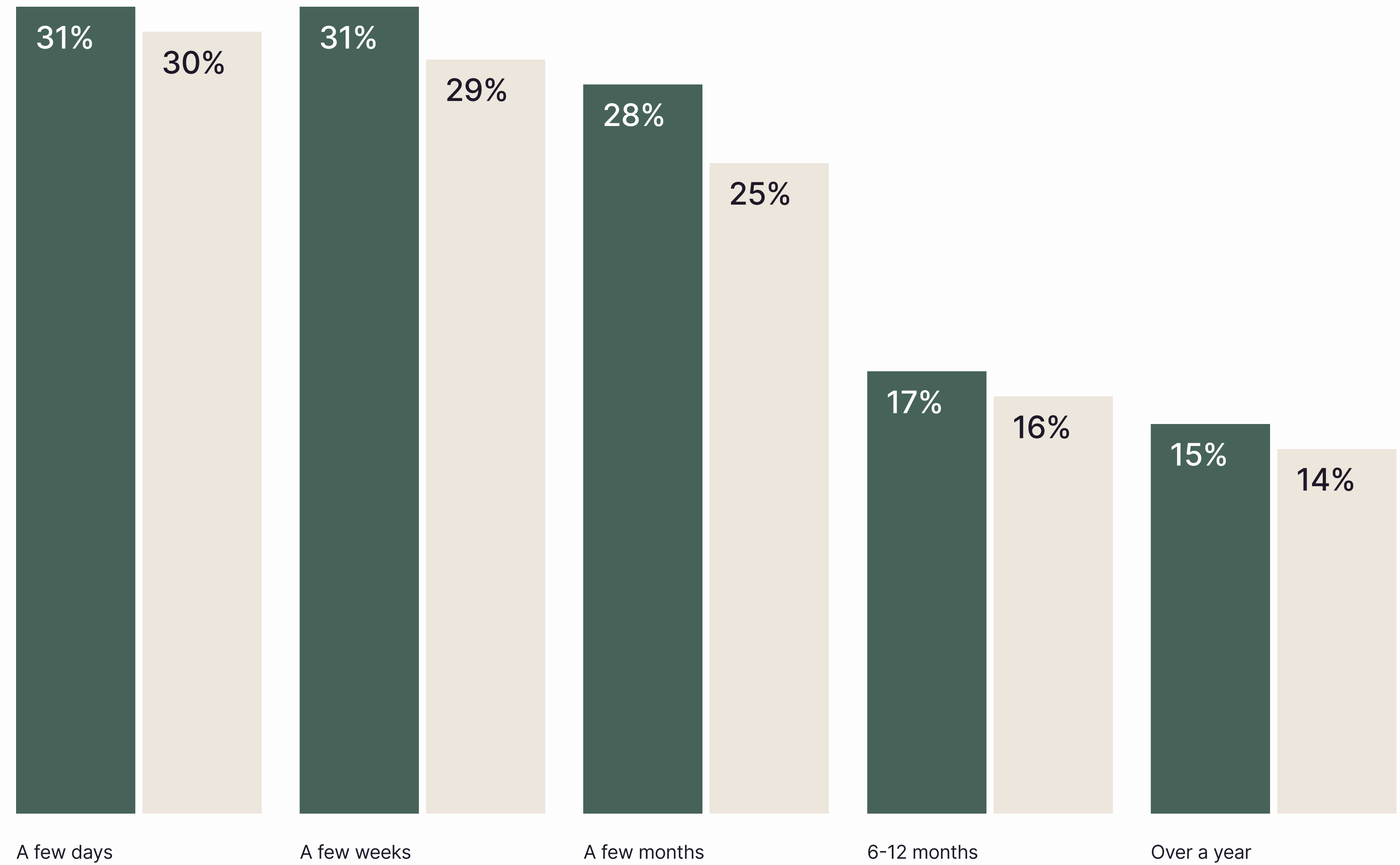
# Mental and physical health impacts

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

Building off of the information we uncovered in our 2023 Cost of Dying report, we asked those we surveyed about the incidence, severity, and duration of symptoms that are commonly experienced in the weeks and months following a serious loss. Similar to last year, we found that 94.5% of people experienced at least one of these symptoms. One thousand of the respondents, or 62%, reported at least one mental symptom and at least one physical symptom—713 of them (45%) for more than a few months, and 314 (20%) for over a year.

## Duration of symptoms after loss

● Mental ● Physical





“My mental capacity was tapped out. I emotionally just wanted to get through it all and be done. My family was impacted by this because I was under stress. My husband tried to help as much as possible.”



Val R., age 42, from Madison, WI; grieving her father



If we look at mental health separately from physical health, we find that 73% of respondents experienced at least one symptom for a few weeks; 58% said this persisted for a few months, and 15% reported mental health impacts for over a year. Similar timeframes were seen with physical symptoms, in which 68% of respondents reported experiencing at least one symptom, such as headaches, weight loss, or sleep impairment, for a few weeks, 54% for a few months, and 14% for over a year.

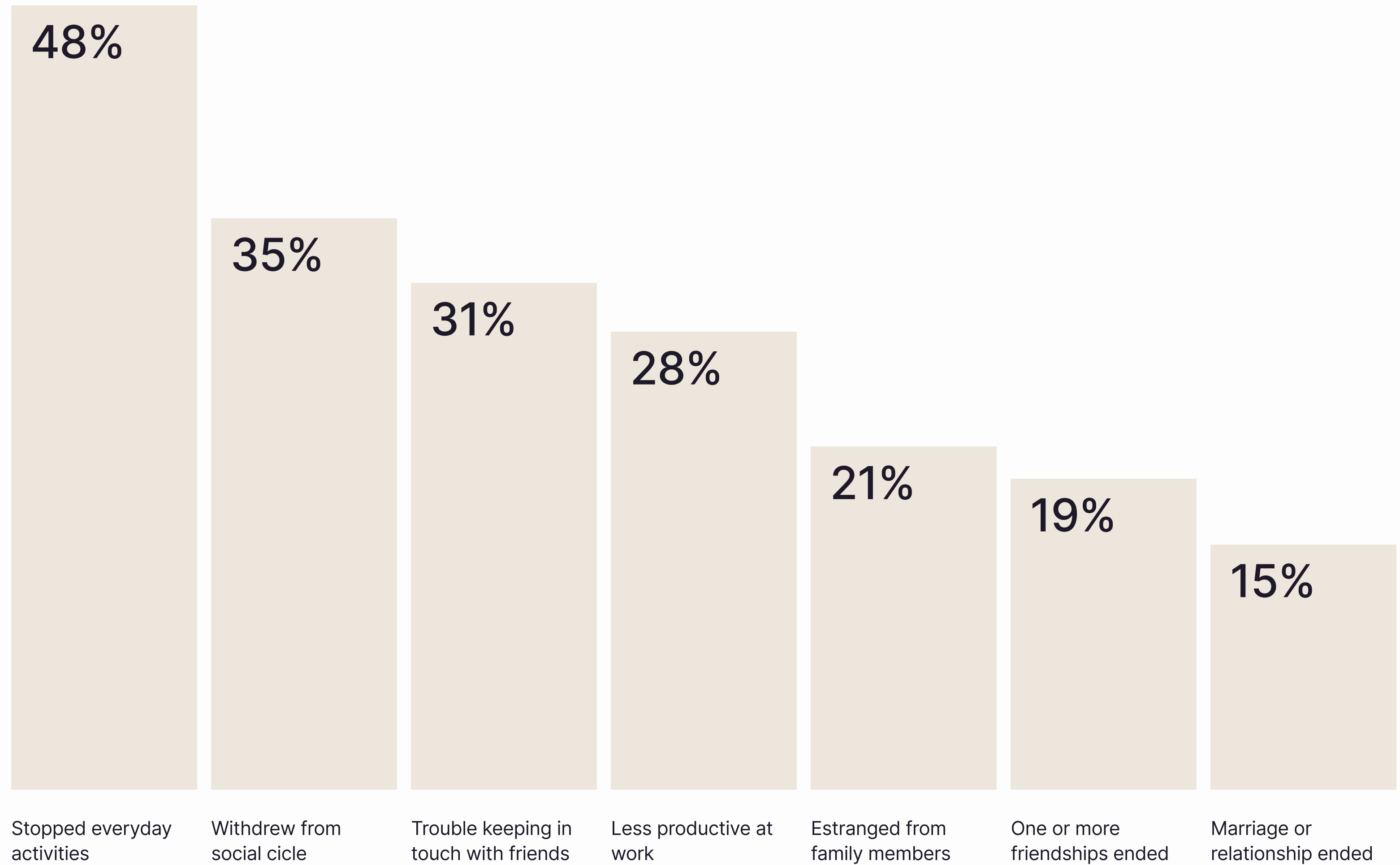
It is clear that some of these symptoms are related to grief, and are thus a normal and sometimes even necessary part of loss. On the other hand, many of them are also common symptoms of stress, and it is unavoidably true that the responsibilities of wrapping up a loved one's affairs are a major source of stress for the family members who take them on. Not to mention that the administrative tasks 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 no amount of assistance with tasks

would eliminate all of the symptoms that bereaved people face, it is also clear that better support systems and practical guidance can go a long way in reducing the occurrence, duration, and severity of these symptoms.

When left unchecked, these symptoms will often have significant negative impacts on the sufferer's quality of life. We asked the families about these life changes, and found that 84% reported their symptoms having negative effects on their daily life. Nearly half (48%) found themselves stopping participating in their everyday activities, while 35% withdrew from their social circles, and 21% became estranged from family members.

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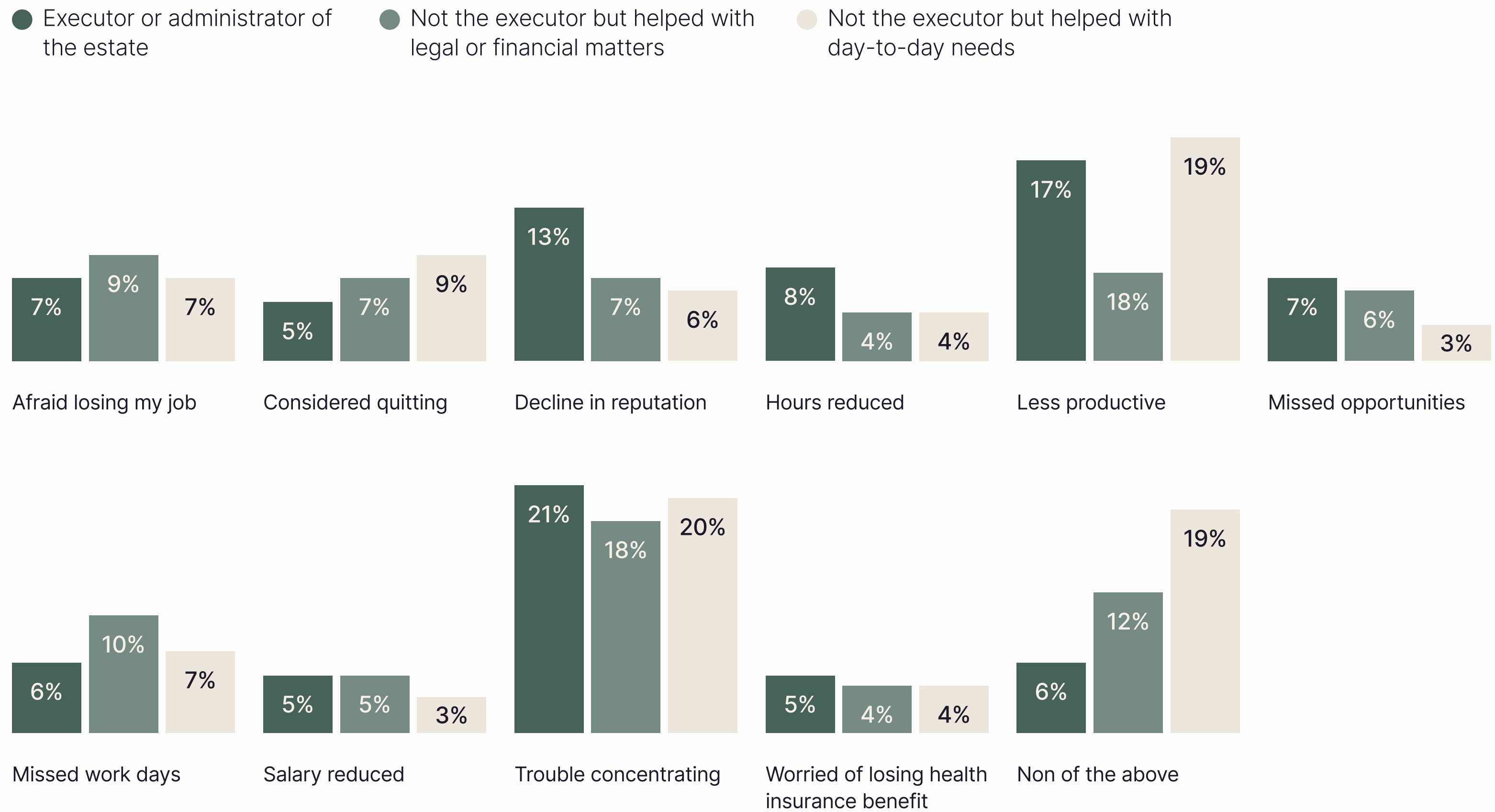
Percent experiencing quality-of-life impacts



These quality-of-life impacts were generally more prevalent for people between ages 18 and 44 than they were for those over 45.

Breaking down these numbers further, we find that men were more likely than women to withdraw from their social circles (18% vs. 16%). In addition, while 7% of respondents overall reported that they got divorced or separated due to this experience, 10% of those who had suffered the loss of a child ended their marriages.

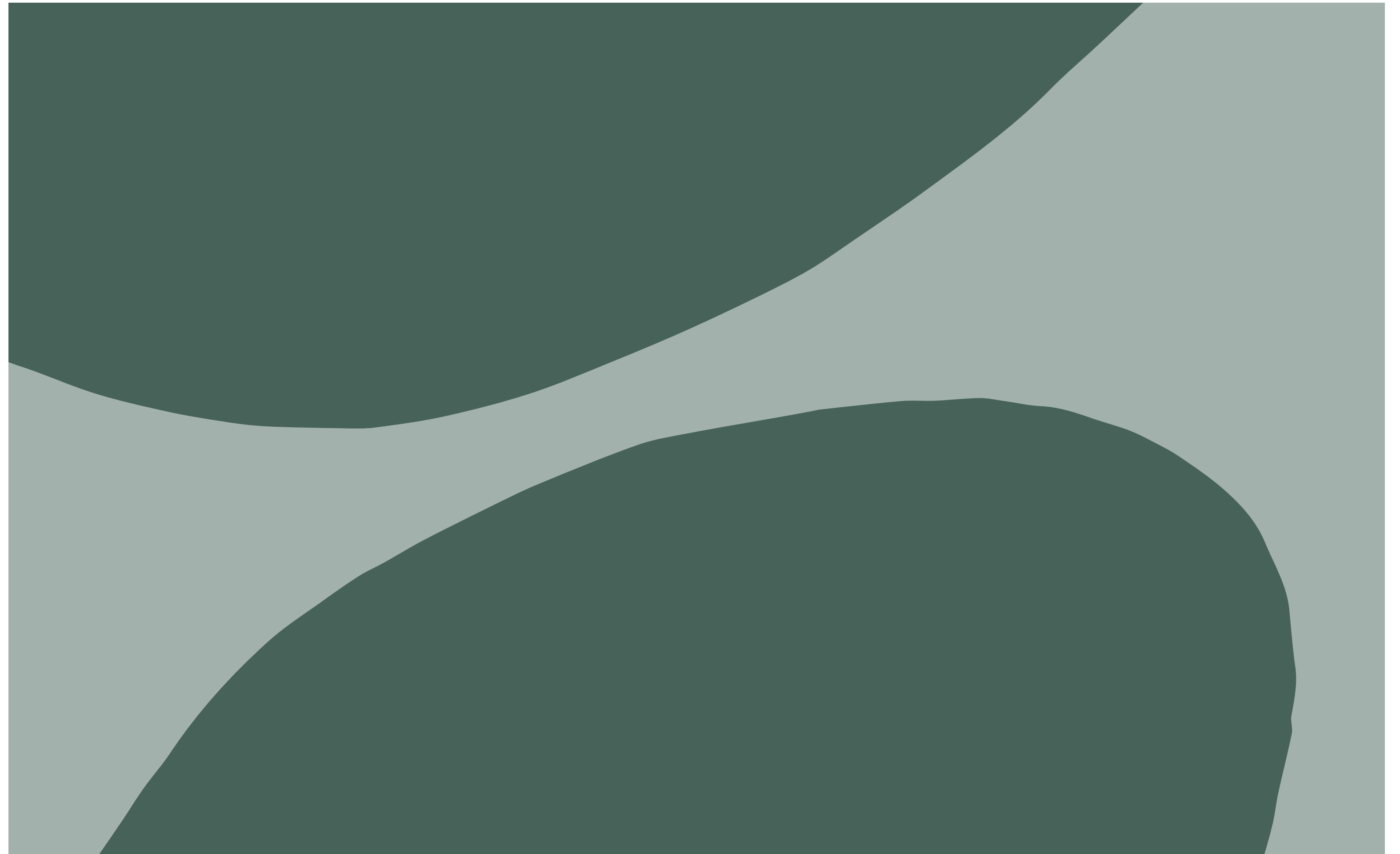
### Quality-of-life impacts, by role in the estate



“I have never experienced anything like losing my husband in my life. Losing him affected my memory, my body ached, I could not sleep! Nothing made sense. I thought I was experiencing the early stages of Alzheimer’s...It’s been a year and half and it still feels like it happened last week.”



Lillie, age 52 from MI; grieving her husband



# The Employee Experience of Loss

# Bereavement and its impact on work life

Loss affects every part of a person's life: their finances, their time, their health, their relationships, and so many others. These in turn can all have a dramatic impact on one's work life. This is a known issue, of course, which is why many companies offer bereavement leave, and a few states have even begun mandating time off for employees after a loss.

However, as a culture we have yet to fully take into account the prevalence, duration, and severity of these effects—as is obvious from the fact that the average bereavement leave in our survey was only 5.6 days, after which employees are often expected to return to work at full capacity, even if they are still dealing with grief, stress, conflict, and a massive increase in administrative responsibilities.

Grief experts recommend taking 20 days off work after the death of a close family member. Most companies in the U.S. grant their workers much less time off for bereavement, if they offer leave at all.

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 four states have mandated bereavement leave: Oregon, Illinois, and California guarantee unpaid leave, while Maryland allows employees to use any accrued vacation days, sick leave, or other paid time off as bereavement leave.

For this year's report, we did a deep dive into the experience of loss at work, to get a complete picture of what bereaved employees must deal with and the effects it has on their work life, their employment, and their careers. The results shed light not only on the burdens employees are carrying after a loss, but also on how we can create bereavement policies that best support them so they can return to work fully present and as productive members of their teams.

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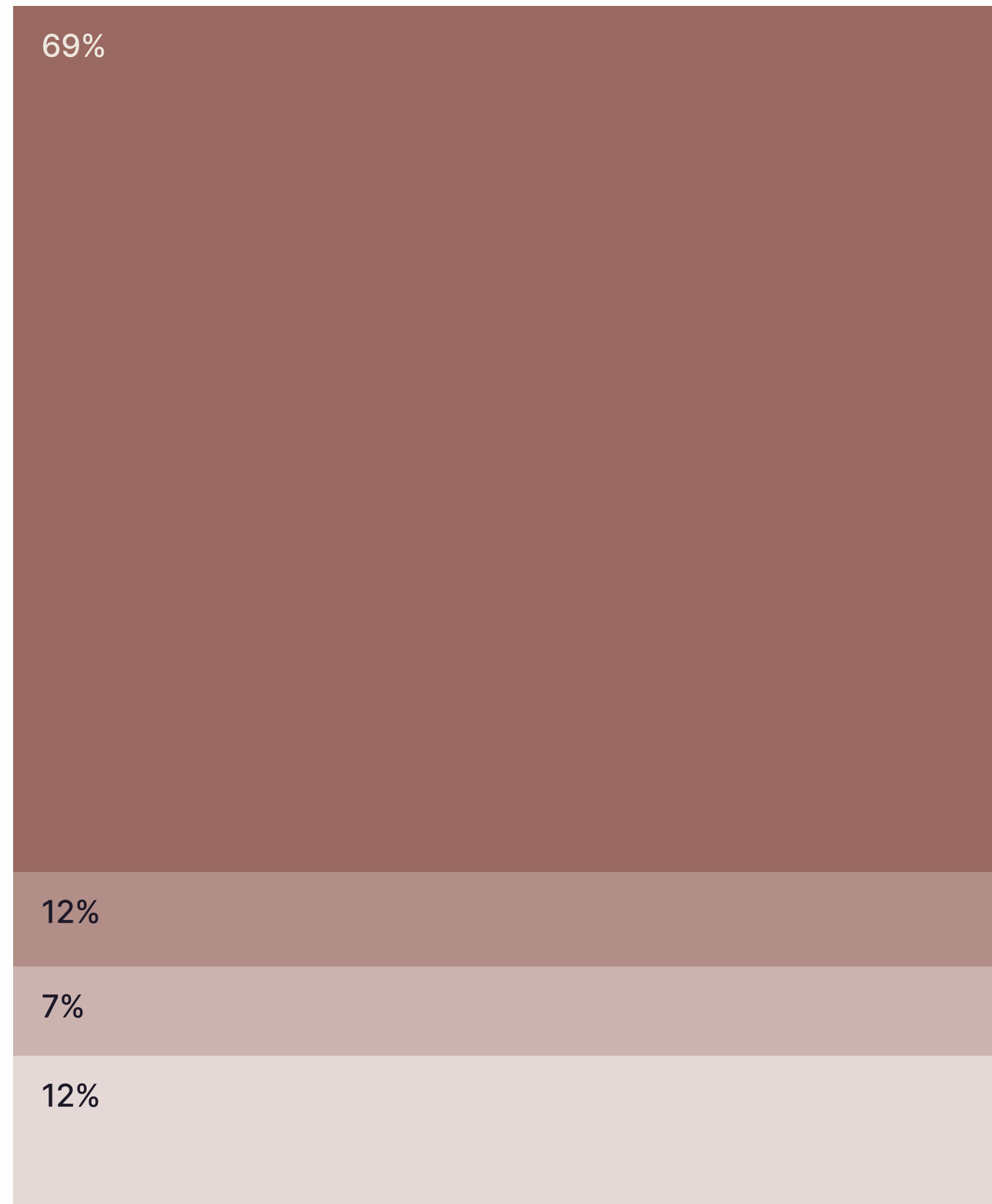
# 19

months of continued impacts at work  
for executors

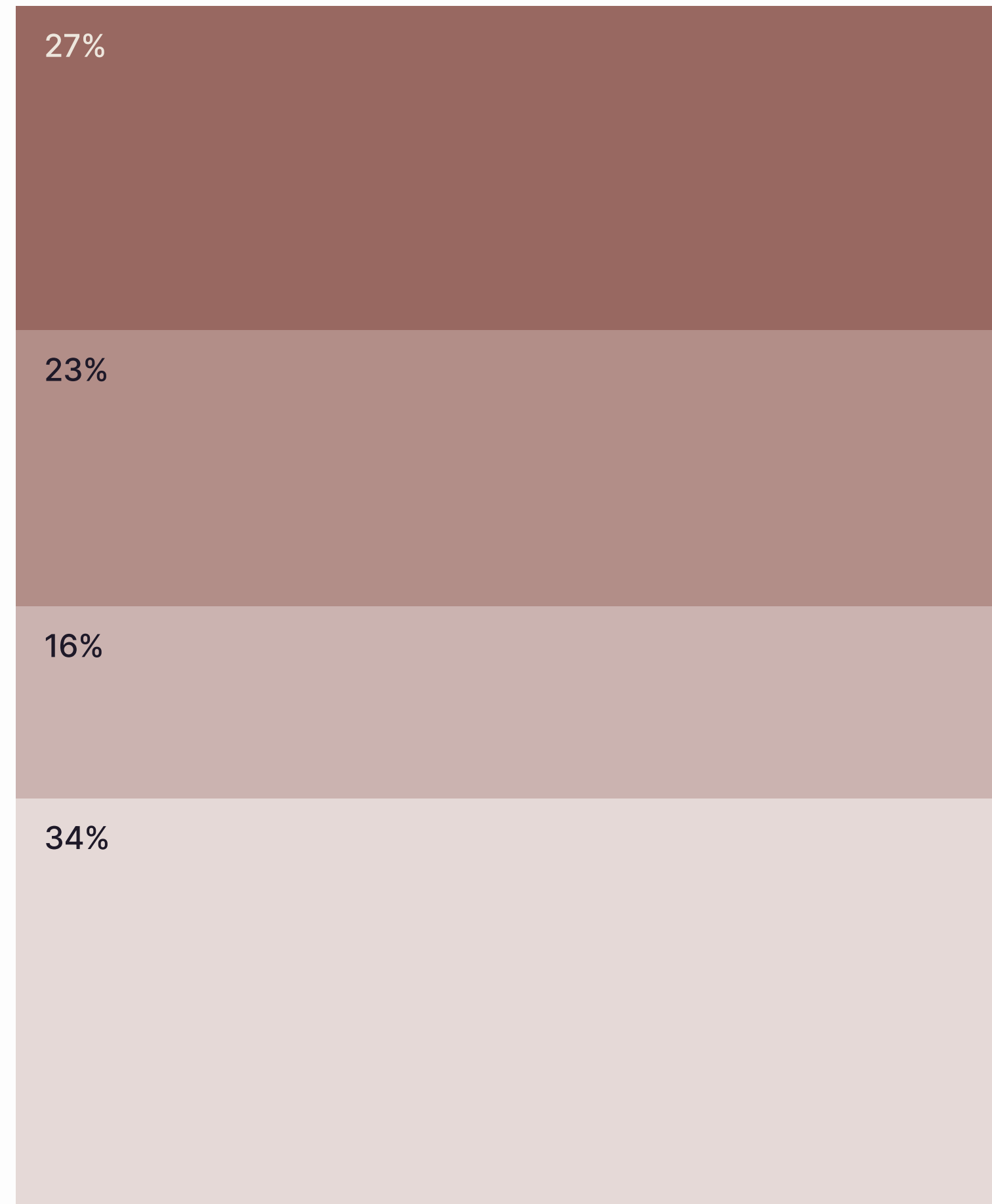
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# 9

months of continued impacts at work  
for bereaved employees who were not executors



Executors



Non-executors

### Duration of impacts on work, by role

- Over a year
- 6 months to a year
- 3-6 months
- Under 3 months



We discovered that the loss continues to affect employees at work for an average of 10 months after their loved one has died. If we look only at those who served as executors of estates, who have outsized responsibilities that may take them away from their day jobs, this average rises to 19 months. Bereavement can reduce a worker's concentration or productivity, or it may make them feel they are missing out on advancement opportunities or worry about losing their jobs—but in all cases it is very clear that the impact of a loss stretches far beyond what we ordinarily think of as a period of grieving.

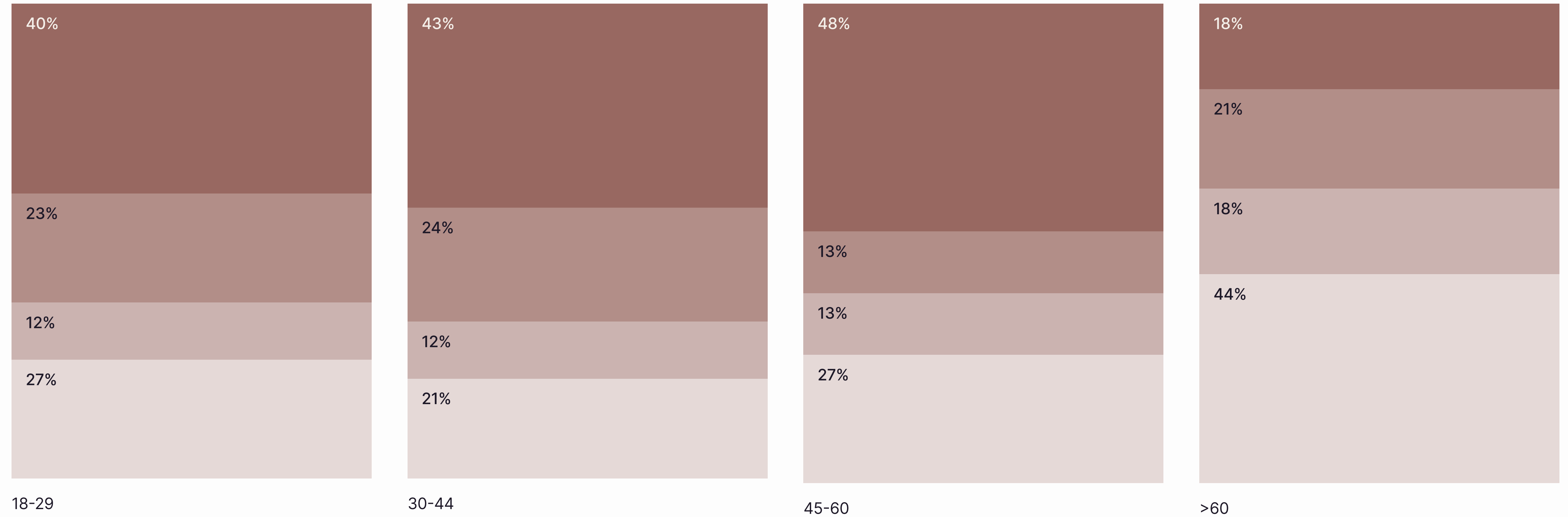
If we break down how long people were affected at work by their ages, we find that while the durations are mostly consistent across age groups, those who are still working past age 60 are less likely to be affected beyond a few months. This may be because they are further along in their careers and more apt to have work flexibility, or it may be because they are more likely to have experienced previous losses and are thus better prepared for its impacts.

In terms of the specific repercussions at work after a loved one's passing—from having to miss work days to feeling less respected to being passed over for a raise or a promotion—47% of our respondents reported that they experienced at least one of these negative impacts, and 21% had to deal with at least three. The most common effects were trouble concentrating and lower productivity, but significant numbers were also scared of losing their jobs or considered quitting.

These impacts varied by gender: Men struggled more with productivity and concentration compared with women, and they were higher in reduced reputation and missed workdays. This may reflect that women are often more used to juggling responsibilities and work life and so are able to take on more, while some bereaved men may be having their work-life balance significantly challenged for the first time. On the other hand, the genders were nearly equal when it came to anxieties about employment, like worrying about losing one's job or health insurance.

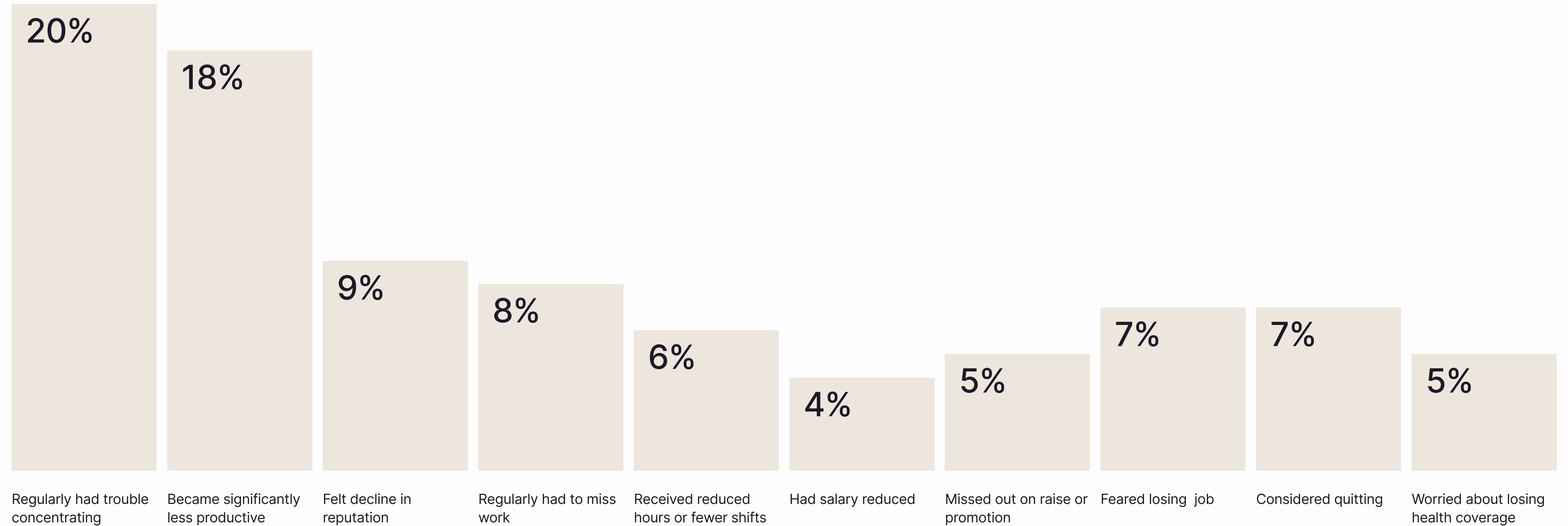
## Months affected at work, by age

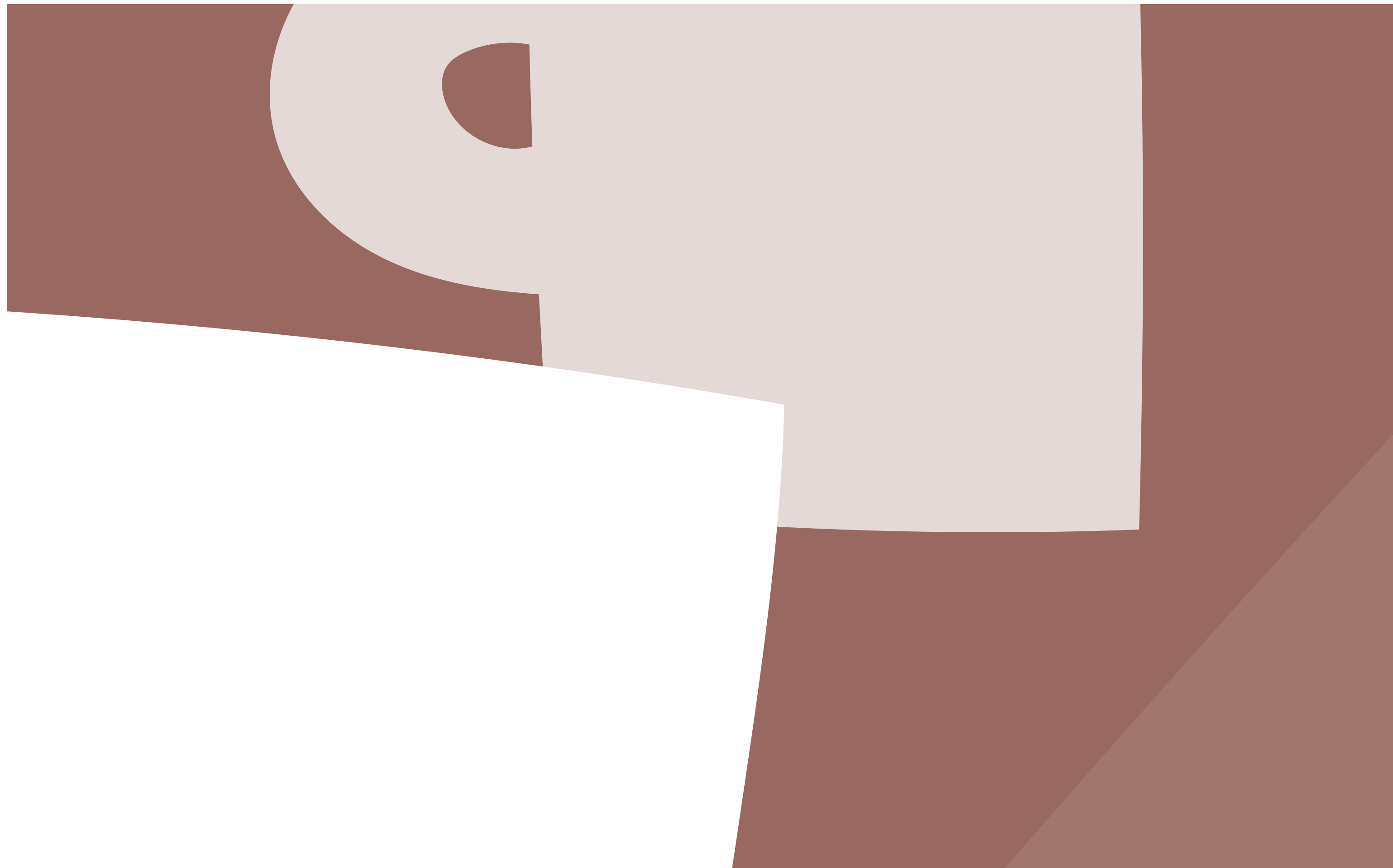
● Over a year ● 6 months to a year ● 3-6 months ● Under 3 months



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## Work impacts after a loss





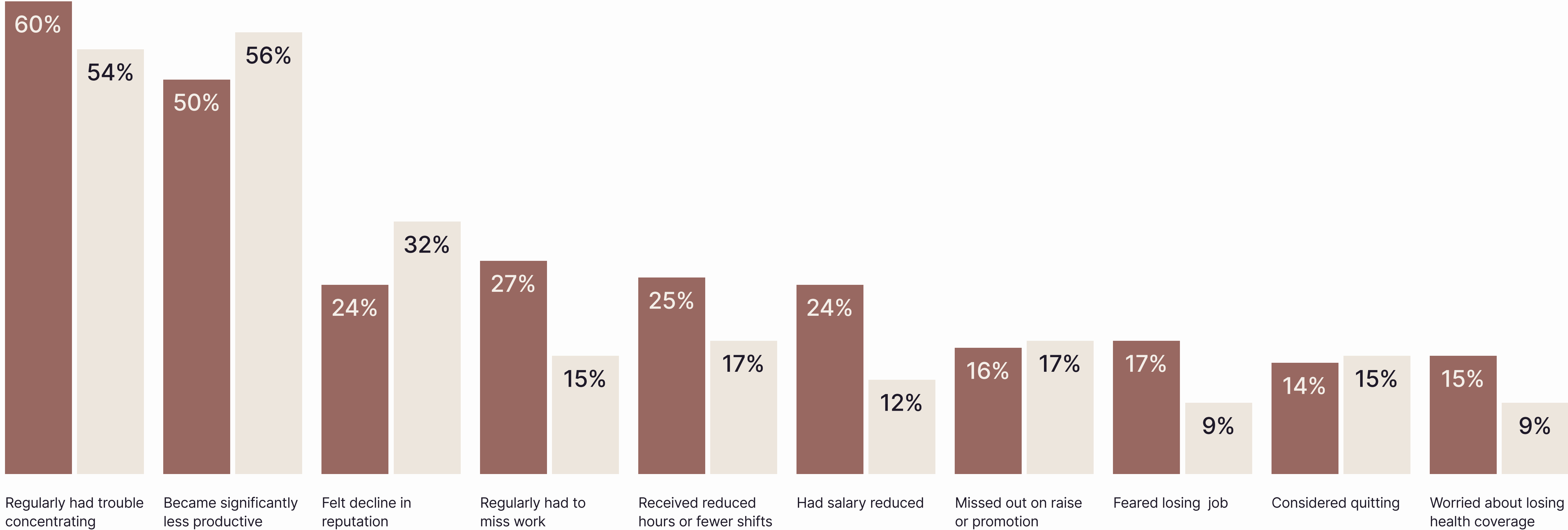
“It was a very odd feeling going back to work. Most of my colleagues had known my husband had been ill; not everyone knew he passed away. I found people to be uncomfortable around me, perhaps because they were trying to figure out how to behave (I wish they'd asked). I had no support from my employer or immediate supervisors, but again I think they were uncomfortable around me because they didn't know what to do. There seemed to also be the expectation that everything could now go on as ‘normal.’”



Anonymous, age 66, from Wallingford, PA.;  
grieving her husband

Work impacts after loss, by gender

Female Male



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# 92%

of executors said their work life  
was impacted

Other trends become apparent when we break these numbers down by income level. Those from higher income brackets were more concerned about productivity and reputation than those with lower incomes, and they were less likely to have missed work days, or, unsurprisingly, to be concerned about losing their jobs or insurance. Low-income individuals were affected by their loss to a greater degree at work than all others. Income didn't seem to have any bearing, however, on how much trouble people have concentrating at work, which was consistent across income levels.

There are also some differences depending on who it was that passed away. The loss of a parent, for example, seems to make it harder to concentrate than other kinds of loss (22% vs 20% overall average).

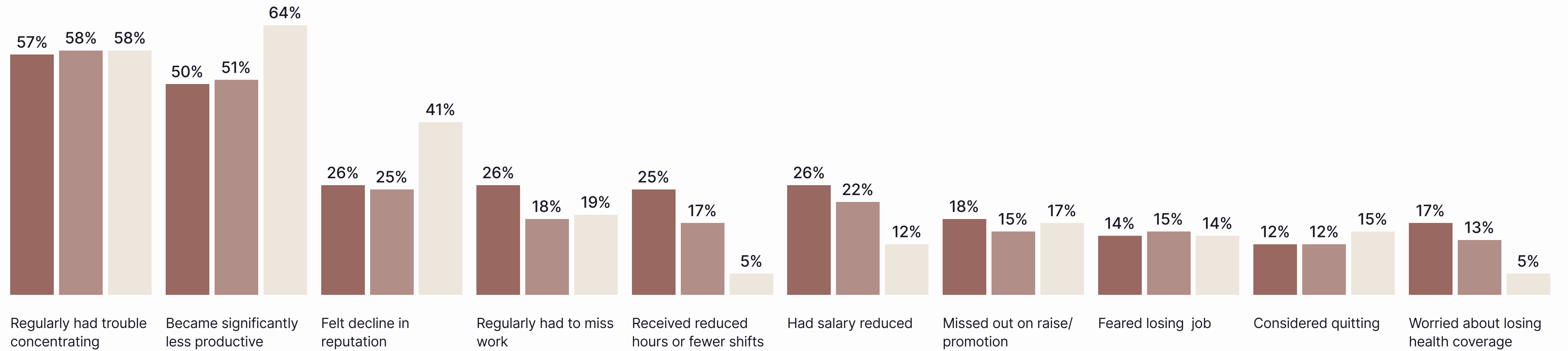
When asked what kinds of additional benefits and accommodations at work would have helped them through this process, far and away the most common

answer our respondents gave was additional paid leave, at 51%. Work flexibility was also seen as very important, with 38% saying they would have liked more flexibility in their hours. Nearly one-fifth (18%) said they would have appreciated the option to work from home.

If we correlate these requests with the how long people continued to feel the impacts of their loss at work, we see, as we would expect, that almost everyone who was impacted for over a year would have wanted at least one accommodation, while 24% of those who felt the effects for less than three months didn't feel they needed anything extra. On the other hand, no matter how long they were impacted at work, people consistently felt more paid leave would have been helpful.

## Work impacts after loss, by income level

● Low income ● Middle income ● High income





Accommodations that employees would have benefited from after loss

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60%

Additional paid leave

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44%

Additional unpaid leave

---

33%

More flexibility in my work schedule

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26%

The option to work from home

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26%

More support from my superiors

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25%

More understanding from my coworkers



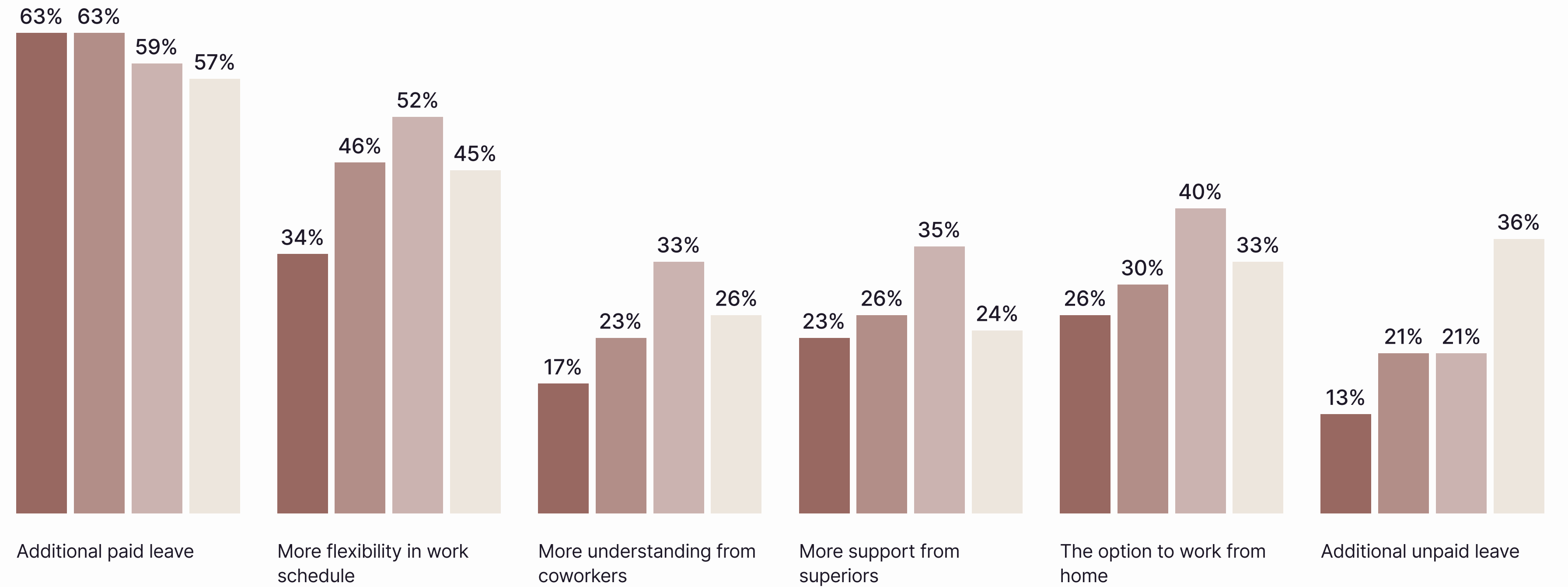
“I am blessed to have a very supportive team at work. They gave me space when I needed it and a shoulder to cry on many days. I was able to work from home when I needed to. That was helpful as well. My memory and health affected my work tremendously. My team helped by taking on some of my work load and giving me grace when I needed to ask questions multiple times. It was a challenge to return but it helped me move forward with life.”



Lillie, age 52, from MI; grieving her husband

## Employees' requested accommodations, by duration of loss's impact on their work

- Under 3 months
- 3-6 months
- 6-12 months
- Over a year



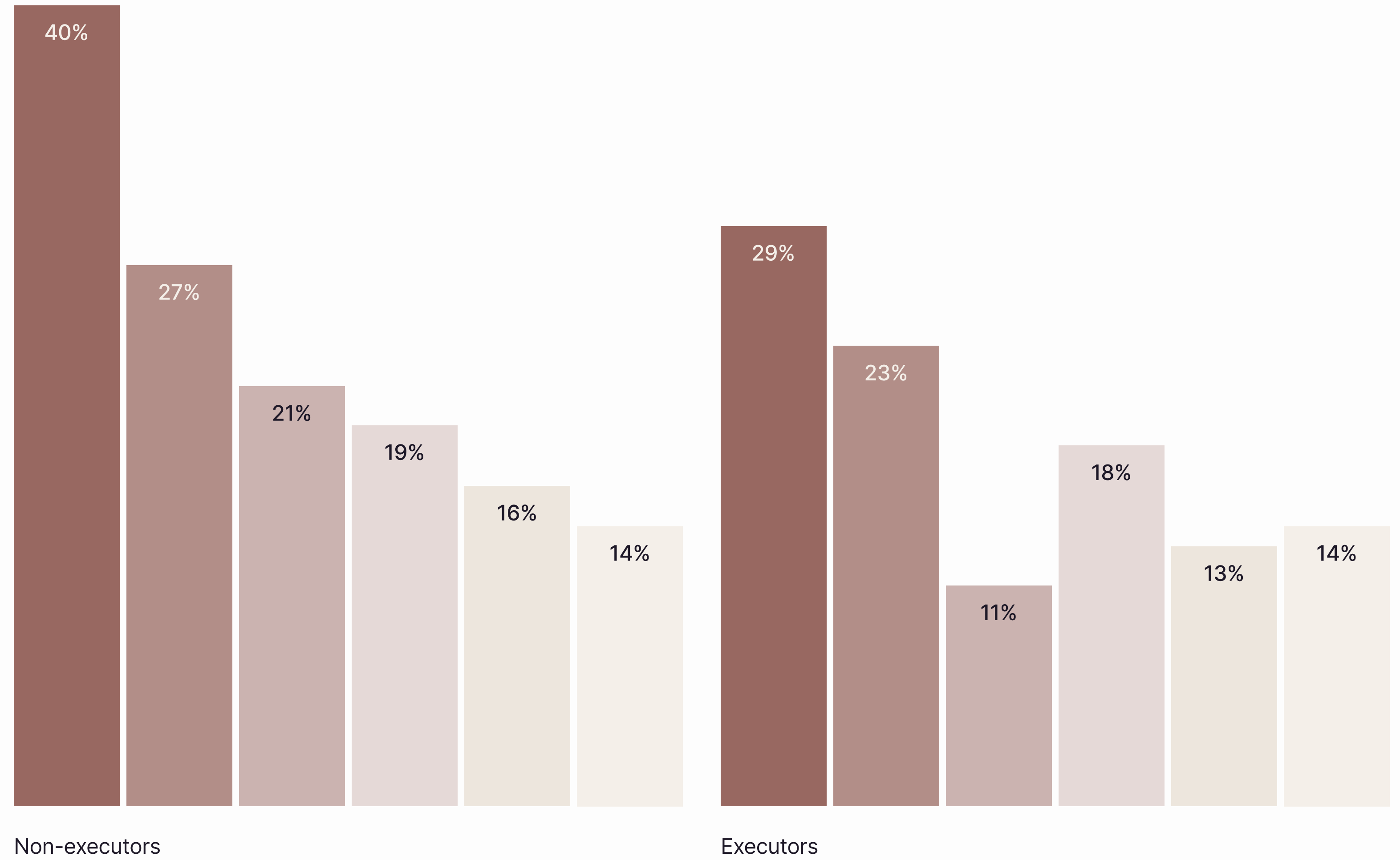
Interestingly, if we break these numbers down by what role people had in the estate, we find that executors were more likely to say that they didn't need any extra accommodations at work than non-executors who were involved in the process. We might speculate that this is because the people selected to be executors tend to be very organized and efficient, or because they may be more likely to be higher-level professionals who already have excellent benefits—or even because more of them may be employed at organizations where requesting or using such accommodations would be seen as unprofessional or a sign of weakness.

Clearly, loss can be a major detriment to one's work life, and there is much to be done to help workers at every level get through this difficult time. It is only once we understand what they are dealing with on a daily basis, even months and months after their loss, that we can treat them with compassion, sensitivity, and fairness, so they can continue to be integral members of their teams.

This starts with sufficient bereavement leave, which is important and necessary. But the numbers show that this isn't enough: What workers need after loss is a comprehensive bereavement policy that takes into account the various burdens they are carrying after a loss.

## Employees' requested accommodations, by estate role

- Additional paid leave
- More flexibility in work schedule
- The option to work from home
- Additional unpaid leave
- More understanding from coworkers
- More support from superiors



# How Employers Approach Loss

# Dealing with bereavement in the workplace

In order to get a fuller picture of how U.S. companies address bereavement within their workforces, we surveyed 200+ company leaders and HR professionals from across a range of industries and company sizes, asking them about how their organizations deal with workers who have experienced loss, and how well they understand what bereaved employees are dealing with.

Overall what we found was that, while a large majority of companies do have some kind of bereavement policy, the specific benefits offered by most of these only begin to address the true burdens of loss and their impacts on the workforce, revealing an insufficient understanding of the full effects of bereavement.

Of the managers we surveyed, 25.85% said that they know of employees in their organization who had faced a recent loss; 52% of these said that seeing how this affected them had informed the policies or support offered at their company.

A sizeable majority of the respondents, 62%, stated that their organization has a policy that directly addresses bereavement, and an additional 28% said that bereavement is addressed within other policies, such as a paid time off policy that is meant to cover multiple needs including bereavement.

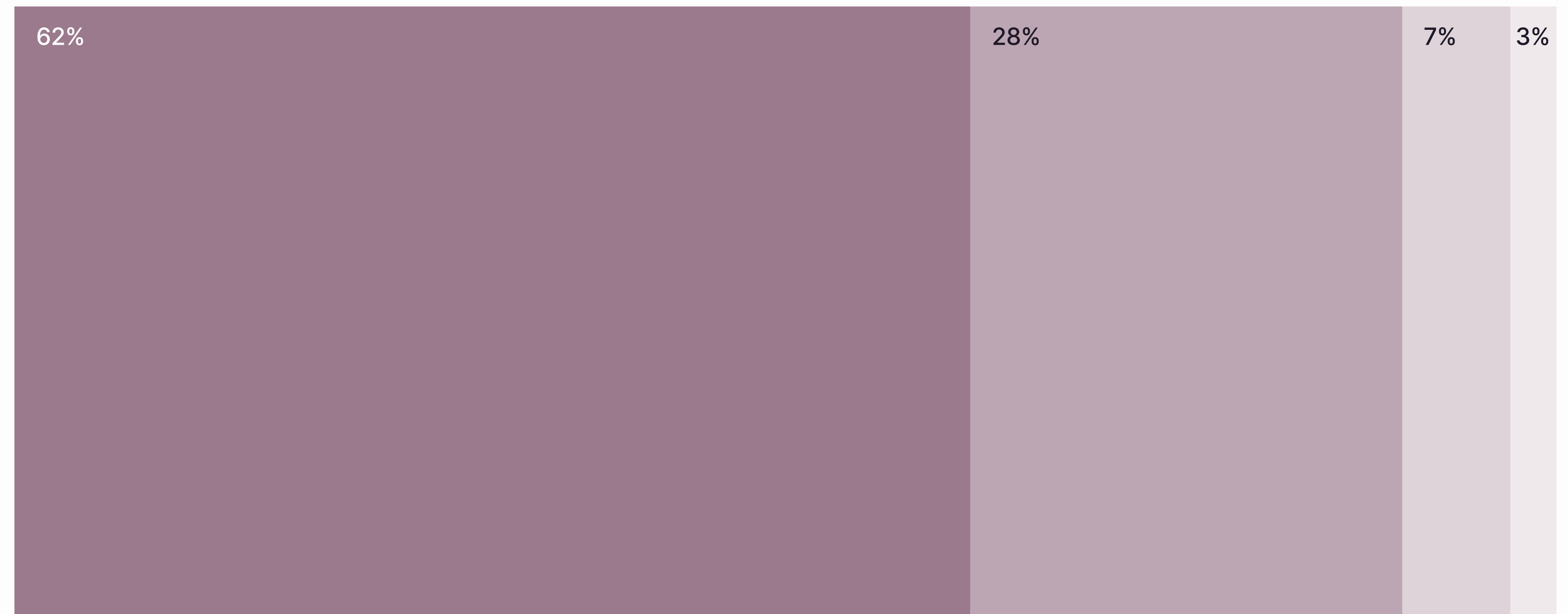
When we break this down by company size, we see that the larger the organization, the more likely it is to have a standalone policy to address bereavement. Companies with more than 50,000 employees were more likely to have such a policy than companies with 5,000 to 50,000 employees (81% vs. 66%), and much more likely than those with 500 to 5,000 employees (57%). The inverse is true, however, when it comes to general policies that are meant to cover bereavement, which are more common at smaller companies than at bigger ones.

By the same token, smaller companies were more likely not to have a bereavement policy but to be actively considering adding one: Companies with less than 1,000 employees were 66% more likely to be mulling a new bereavement policy than all other companies.

In terms of bereavement leave, the average time off offered by the companies in our survey was 5.6 days. This was slightly higher for mid-sized companies than small ones, but considerably less was offered by larger companies with more than 50,000 employees. As should be clear from the previous chapters, however, all of these amounts fall short of what is really needed by bereaved employees. The true burdens of loss are obviously impossible to handle in such a brief time period, and grief experts recommend taking 20 days off work after the passing of a close family member.

### Organizations offering support for employees coping with loss

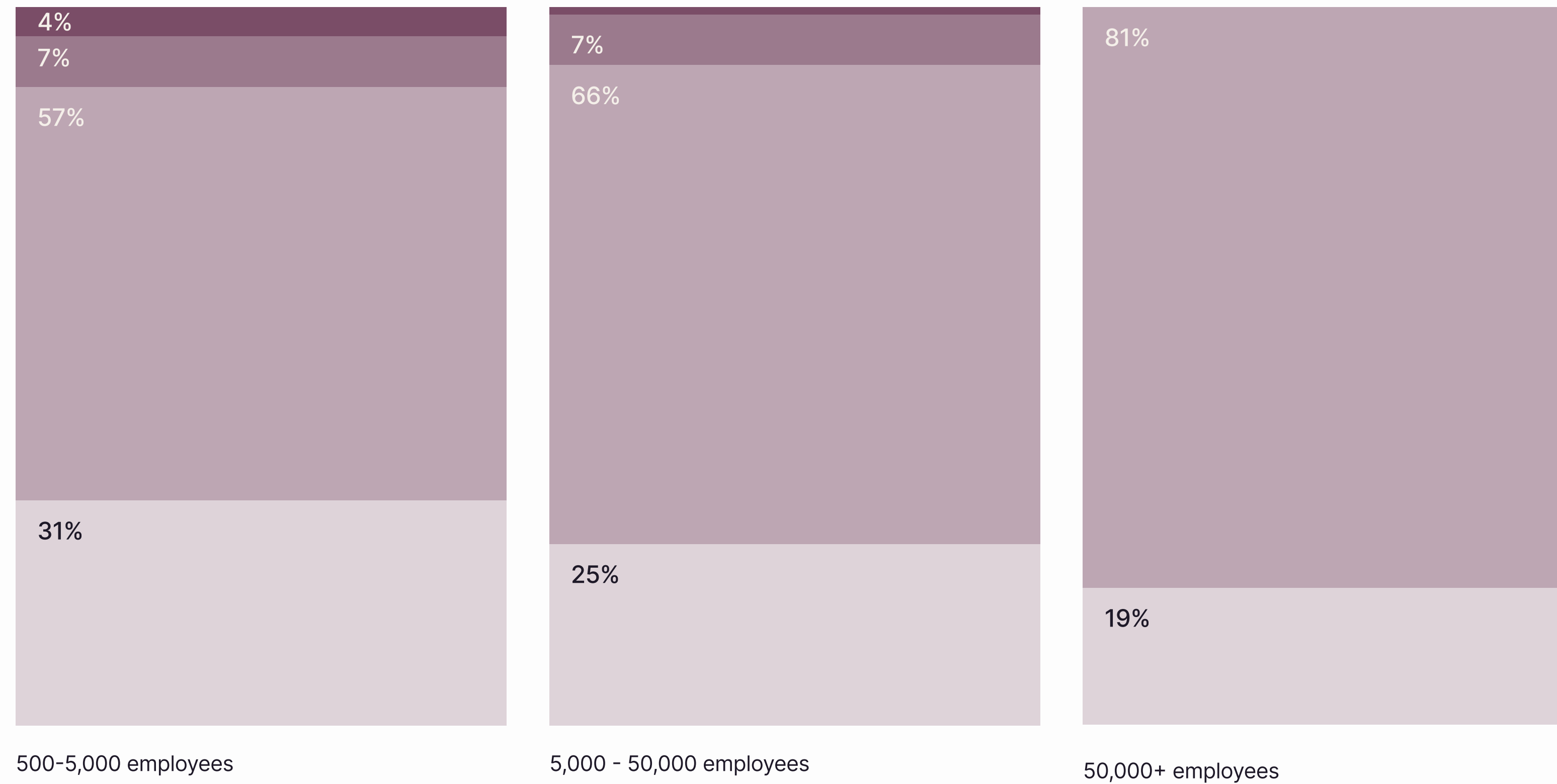
- A bereavement-specific policy and/or dedicated benefits
- Policies and/or benefits that can be applied to bereavement
- No current bereavement policy, but considering creating one
- No current bereavement policy and no plans to add one





## Bereavement support offering, by company size

- A bereavement-specific policy and/or dedicated benefits
- Policies and/or benefits that can be applied to bereavement
- No current bereavement policy, but considering creating one
- No current bereavement policy and no plans to add one



When we look at what accommodations and benefits are available to bereaved employees beyond time off, the numbers are similarly striking. Because employees are commonly returning to work while still dealing with both a list of responsibilities and the weight of grief, these sorts of benefits are crucial to their well-being. But of the companies we surveyed, 43% offer no additional support beyond time off. Roughly a quarter (26%) offered only one of the forms of support we asked about, while a similar percentage offered several different kinds of support.

Average number of days offered for bereavement leave,  
by organization size

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5.5

500-5,000 employees

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5.9

5,000 - 50,000 employees

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3.8

50,000+ employees

One promising thing we are seeing is a trend toward increased benefits, with companies looking for ways to improve the well-being of their workforce and the employee experience. According to the recent Vendor Survey conducted by global advisory, broking, and solutions company WTW, mental health and well-being solutions are key areas of focus for 2024.<sup>2</sup> Companies know they need to enhance their employee experience in order to attract and retain talent.

Bereavement can and should be a major focus area of these improvements. It's not just an important addition from the employees' perspective; it's also smart business and good management. After all, workers who are dealing with the massive burden of loss without any assistance or accommodation are not going to be the most effective at their jobs. Indeed, companies in the U.S. lose over \$100 billion annually due to grief-related reductions in productivity.<sup>3</sup>

So what can employers do to make sure their employees are supported through this challenging time in their lives? Well, offering bereavement-specific leave, or increasing the number of days off if there is already a bereavement leave policy in place, is a good start, but that shouldn't be where such efforts begin and end.

For one thing, flexibility is as important as the number of days off. The time-consuming tasks that follow a loss—calling companies to cancel accounts, speaking with lawyers about probate filings, and so on—often need to be worked on during business hours. Our 2022 Cost of Dying report showed that, on average, one hour per workday is necessary to deal with tasks related to settling a loved one's affairs. And as we have seen, that hour every day stretches over many months. Thus employers can help their employees use their time more effectively by offering flexible working hours, providing more work-from-home flexibility, offering bereavement leave that can be used non-consecutively, and so on.

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### Additional support offered for bereavement

**30.45%**

Emotional support services

**29.61%**

Flexible work hours or days

**23.46%**

Administrative support services

**16.76%**

Direct financial support

**13.13%**

Legal aid

Another area of potential flexibility is part-time work. Many companies offer this as an option for postpartum employees, but not necessarily those who have suffered a loss. However, death is a life-changing event just as a birth is, both because of the emotional adjustment one faces and because of all of the new, often unfamiliar responsibilities involved. Even top performers, who often push themselves to get “back to normal” as soon as possible, can benefit from a temporary part-time option, lest they do too much too soon and start to feel burnt out.

In addition, any comprehensive bereavement policy should include added benefits, partner discounts, or other subsidies for things like grief counseling or psychotherapy; estate and probate legal aid; accounting or real estate services; estate sales; travel agencies for funeral travel; child care and pet care; meal delivery services; and others in a similar vein. Including these and describing them in detail within a bereavement policy can go a very long way toward making workforces feel taken care of and making

sure bereaved employees have what they need when it matters most.

Beyond offering specific benefits, effective bereavement care for employees can depend heavily on how companies communicate with their employees. For example, are managers trained in how to respond when an employee comes to them and tells them about the loss in their family? This kind of training can be crucial in making the employee feel that the company has their best interest at heart. In addition, managers should have clear instructions on how to talk to others on the bereaved employee’s team about their loss, not only to communicate how best to offer condolences, but also to make sure the team understands how the extra work will be distributed and what kinds of accommodations will be made once the employee returns.

Companies should also foster an internal culture that encourages employees to take time off when it is given, rather than, as is often the case at competitive

organizations, one in which taking PTO is considered a sign that one is not an effective team player. Company leaders can do their part in creating this cultural norm by leading by example—being public about time they are taking off to enjoy themselves and avoid burnout, or speaking openly about the struggles they faced when they went through difficult times and how they appreciated the support and flexibility they were offered.

There is much more that every company can and should do to make sure bereaved employees not only have the time and the flexibility they need to shoulder the burdens of loss, but also feel supported and understood by their organization. [Click here](#) for more information and resources on what your company can do to implement effective and supportive bereavement policies.

# Afterword

It is very clear that loss places a massive burden on families. They face multiple overlapping challenges that can affect their finances, their routines, their relationships, their mental and physical health, their work life, and much more. These repercussions have a significant, even debilitating, effect on families everywhere and from every walk of life.

Yet as a society we continue to treat this primarily as an issue that each family must learn about and deal with on its own, in part because of the widespread notion that death is supposed to be a private family matter rather than a subject of public discourse. But it is also undoubtedly due to social discomfort with speaking openly about death, as if acknowledging it as a part of everyday life could somehow hasten one's own demise.

The truth, of course, is that it is not only a part of everyday life, it is an integral part of our communities, our workplaces, our social spheres, and our society at large. Treating it instead as something separate from

our lives, and its impacts as unique challenges to be borne by each individual family, is hurting all of us. Indeed, when we focus not on the burden on the individual family but on the collective impact of loss, the scale is startling. Over 3 million people die in the U.S. each year; at a price tag of over \$12,000 each, that is nearly \$40 billion that American families lose on top of their actual losses. Beyond the financial cost, we find that tens of millions of people at any given time are dealing with the extreme stresses that follow a loved one's passing. That's tens of millions of people with new or worsened mental health issues, tens of millions of marriages strained, of homes lost, of careers derailed.

Bereavement thus has all of the makings of a crisis—ever-present and slowly moving, but acute nevertheless. And it is not going away on its own; an aging population, growing wealth disparity, and a steady erosion of public social services mean it is only going to get worse.

While much can be done on both the government and the local/community levels to begin to address the situation, perhaps the most productive—and certainly the most immediately actionable—interventions are those available to employers. More than half of Americans get their health insurance coverage through their employer,<sup>4</sup> and many depend on their workplace for benefits such as life insurance or retirement accounts. Plus, because our calendars and day-to-day routines are often dictated by our work schedules, we are used to turning to our employers for support during life-cycle events.

Fortunately, bereavement leave is growing more common, offered by 62% of the employers we surveyed for this report. This is a good place to start, but it's just a start. As this report demonstrates, leave is rarely enough to deal with the administrative or emotional fallout of loss. To really address the ongoing bereavement crisis, employers must provide other forms of care, including more flexible hours; training for managers on how to deal with bereaved

employees and their teams; guidance for financial, legal, and logistical issues; and emotional support such as grief counseling.

These are necessary and valuable accommodations; plus, they're good business. Major disruptions in an employee's life inevitably ripple outward to their teams, departments, and whole organizations. Fully addressing bereavement helps minimize these repercussions while fostering a culture of care in the workplace. When you demonstrate to your employees that you have their back during the most challenging time in their lives, they feel more secure and supported, raising morale, cementing loyalty, reducing turnover, and facilitating recruitment. Bereavement care that goes beyond time off sends the message that you are an employer who not only cares, but understands what employees are going through.

Promoting this understanding and addressing the myriad challenges of loss is our purpose at Empathy.

We partner with life insurance companies and human resources departments at organizations large and small to alleviate the burden on the families they serve—and we invite you to join us as we help deliver full-circle care and support to more and more bereaved families every day.

# Notes

<sup>1</sup> Bankrate's 2023 annual emergency savings report, June 22, 2023, [bankrate.com](https://www.bankrate.com).

<sup>2</sup> "Infographic: U.S. employers prioritize new and enhanced healthcare vendor solutions," [www.wtwco.com](https://www.wtwco.com), February 2, 2023.

<sup>3</sup> "The Impact of Grief on Productivity in the Workplace," [theunleashedheart.com](https://theunleashedheart.com).

<sup>4</sup> Katherine Keisler-Starkey and Lisa N. Bunch, Health Insurance Coverage in the United States: 2021, [census.gov](https://www.census.gov), September 13, 2022.

# About empathy.

With holistic, human-centered care, Empathy eases the burden for families as they navigate the practical and emotional challenges of loss.

Empathy's 24/7 Care Team and our award-winning platform provide families with all the tools, resources, and information they need to navigate everything from planning a funeral to handling the complexities of probate—as well as the challenging emotions of grief.

We partner with progressive employers and life insurance carriers 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.

