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Financial Implications of Death of a Partner

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Abbreviations

AA	Attendance Allowance
BHPS	British Household Panel Survey
CAB	Citizen's Advice Bureau
CI	Confidence Interval
DH	Department of Health
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
ESRC	Economic and Social Research Council
ELSA	English Longitudinal Study of Ageing
GHQ	General Health Questionnaire
GROS	General Register Office for Scotland
HMRC	Her Majesty's Revenue and Customs
IB	Incapacity Benefit
LITRG	Low Income Tax Reform Group
LS	Longitudinal Study
NAO	National Audit Office
NI	National Insurance
ODPM	Office of the Deputy Prime Minister
ONS	Office for National Statistics
RS	UK Retirement Survey
SD	Standard Deviation
SE	Standard Error

Note on tables

Percentages may sum to 99 or 101 because of rounding. Values less than 0.5 are shown as zero (0). Cells with no cases are shown by a dash (–). Unweighted base numbers are given in italics and may vary because of missing data. Where the number of cases varies due to differing response rates to multiple questions, the smaller base number is shown. SD = standard deviation. SE = standard error. CI = confidence interval.

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The analyses and interpretation reported here, and the views expressed, are the responsibility of the authors and are not necessarily shared by any individual, organisation or government department.

Chapter 1 Financial and Economic Implications of Death of a Partner: A Review of Literature and Research

This chapter begins (1.1) by setting the policy context for the focus of this research. We see that there are important financial and economic issues arising from the death of a life partner across a wide range of social policy domains. In the main part of the chapter (1.2) we review existing social policy literature and research for what is already known, looking first at the quantitative information and statistical analyses that are available, and then at qualitative information which throws light on the experiences of individuals. We then extend our enquiry into other disciplines, including psychology, counselling and palliative care, where we look for any evidence (both quantitative and qualitative) about the links between financial, economic and emotional outcomes for people whose life partner dies. The last part of the chapter (1.3) identifies some of the main gaps in current information and understanding as shown by the literature search.

1.1 The policy context

When a person's life partner dies, there are changes in many of the financial arrangements built up by the couple over the years. The adjustments made are subject to laws governing inheritance, pensions and benefits, taxation, regulations within the financial markets and, for some people, influences from family expectations and obligations. The impact for individuals depends on age, gender, social class, marital status, health and employment status, and culturally held beliefs and practices. Some must meet funeral expenses, establish rights to property, manage bequeathed debts and assets, and adjust their budgeting regime. The experience of bereavement may lead to behavioural changes such as moving home, or starting or leaving paid work. Economic issues may be strong influences on such decisions and, in turn, decisions acted upon have economic consequences.

Policy response is complicated by the diversity of types of partnership and family. Policy makers seeking to understand financial outcomes for people whose partner dies must take into account increasing life expectancy; trends in marital dissolution and cohabitation; emergence of new family forms and same sex partnerships, and sometimes financial links from previous relationships; expansion of home ownership, and developments in pensions provisions. A recent report from the Cabinet Office (2005) gives insight into the complexity of some of the financial and regulatory transactions faced by bereaved people.

Within the social policy literature we find bereaved people in Britain to be a group at particular risk of poverty and problem debt (Kemp *et al*., 2004). Death of a partner has been shown to be a trigger for claiming income support (means tested social assistance) (Shaw *et al.*, 1996) and has been identified as a reason for homelessness (Anderson *et al*., 1993; Crane and Warnes, 2001). A period spent caring for a disabled or ill family member can have adverse effects on income and employment (Carmichael and Charles, 1998, 2003; Henz, 2004), and increase living costs and risk of debt (Balmer *et al*., 2005; Smith *et al*., 2004). The negative financial consequences of caregiving may persist long after the death of the person cared for and reduce pension entitlements (Evandrou and Glaser, 2003; McLaughlin and Ritchie, 1994; Chesson and Todd, 1996; Jenkinson, 2003).

Intestacy complicates financial settlements. Opposite sex cohabitants and unregistered same sex couples are especially likely to be vulnerable economically when partnerships end in separation or death. They are excluded from legislation protecting property rights and financial responsibilities of couples (Wong, 2005), contrary to widespread belief that there is such a thing as ‘common law marriage’ which gives cohabitants the same rights as married couples and civil partners (Barlow *et al*., 2008). Other arrangements based on shared households, involving carers and siblings for example, might be equally vulnerable when the relationship ends (Wong, 2004). However, legal arrangements governing property matters on separation or death of cohabitants are evolving as precedents are set (e.g. Stack v Dowden [2007] UKHL 17) and are expected to change further following the Law Commission’s (2007) proposals on cohabitation and the financial implications of relationship breakdown.

Much of the research directed towards financial implications of death of a partner has focused on the consequences of widowhood, in particular older widowed people who are most often women. The associations between widowhood and poverty and problems in money management are long standing. Brown (1989) traces the special treatment accorded to widows, within UK social security provision. Widowed parents were known to be a group with severely restricted incomes during the 1950s and 1960s (Marris, 1958; Wynn, 1964). However, during the 1970s and 1980s policy focus on the financial circumstances and needs of one parent families shifted in response to rapidly increasing numbers of divorced and separated mothers. With decline in their actual numbers, widowed parents became an increasingly small proportion of one parent families. Some research on financial circumstances of widows was conducted during this period (Hunt, 1973) but this work did not focus on the impact of transition from the economic circumstances of the previous partnership. Much of the research on transitions to widowhood comes from the US and Australia, and is described in the following section. As far as is known, no previous published research for the UK which examines the financial consequences of death of a partner includes people under state pension age.

1.1.1 How many people experience death of their partner?

The number of couples where one partner dies is not precisely known. Official mortality statistics provide a useful starting point, showing that over 215,000 deceased persons were recorded as ‘married’ by civil registration authorities in England, Scotland and Wales during 2004 (GROS, 2005; ONS, 2006a). The actual figure could fall either side of that number because marital status is an ambiguous category, and official definitions have yet to reflect the diversity of family forms. People married but separated; unmarried people living together; same sex partnerships and people ‘living apart together’ are not identified as such in the registration process. As a consequence, not all those recorded as married would have been in a partnership at the time of their death, while others recorded as ‘single’, ‘divorced’ or ‘widowed’ may have been in a relationship with financial consequences when their partner died.

By linking mortality statistics to census records, which provide fuller details of people’s marital status and living arrangements, we estimate that two per cent of couples separated by death were not legally married (Appendix A.6). In other words, official mortality statistics currently represent around 98 per cent of couples where one partner dies. If so, the number of couples where one partner died in 2004 would be closer to 220,000 than the 215,000 recorded in official mortality statistics. Around two thirds were women and one in five was under state retirement age. These estimates set the policy scope and relevance of our research. A finding, say, that five per cent of respondents had reported serious financial problems following a partner’s death would indicate that around 11,000 newly bereaved partners each year might benefit from support, practical advice and information about managing their financial affairs.

Population projections point to an increasing number of bereaved partners as the ‘baby boomer’ generation reaches older age groups. The number of people aged 65 years and over living in a couple is projected to rise from under five million in 2001 to over eight million in 2031, increasing considerably the number at risk of financial difficulties following death of a partner (ONS, 2005). An increasing number of couples separated by death are also likely to be cohabitants, rather than legally married or registered partners (Haskey, 2001a). There are potential complications in financial consequences of bereavement for people whose partnership was not legally recognised (Law Commission, 2007).

Widening inequalities in wealth and income in old age, alongside demographic trends in health and life expectancy, suggest increasing geographical and social class differences in the financial implications of death of a partner (DH, 2008; Mitchell *et al*., 2000; Shaw *et al*., 2005). Mortality rates amongst men under pension age have remained virtually static since the early 1980s but have become ever more unevenly distributed across the country (Dorling, 1997; Willets *et al*., 2004). As longevity improves more quickly in the better off social classes, younger bereaved partners are increasingly likely to be from poorer backgrounds and economically disadvantaged areas (Dorling, 1997; Willets *et al*., 2004). In such areas, some bereaved partners may have restricted opportunities to sustain or improve their financial circumstances through the labour market.

This part of the chapter has set the general policy context for our decision to conduct a study that looked widely at the economic and financial impact of bereavement among people whose partner dies, across all age groups. The next part of the chapter looks for what is already known in this area.

1.2 What is known from existing literature and research

Much of what is known about the financial consequences of the death of a life partner comes from studies conducted in other countries. Transition to widowhood in old age has long been recognised as a cause of poverty in the US: poverty rates rise sharply following bereavement and widows are less likely to escape poverty than couples (Burkhauser *et al*., 1988; Holden *et al*., 1986, 1988; Hurd and Wise, 1989; Zick and Smith, 1986). Early research showed that factors that protect US widows from financial loss include having an independent income, retirement schemes with survivor benefits, insurance protection, and social security benefits (Holden *et al*., 1988; Myers *et al*., 1987). Recently widowed older women in Australia also report substantial falls in income and financial difficulties following bereavement (Byles *et al*., 1999; Feldman *et al*., 2002). Cross-national research on income dynamics and household change shows that the death of a household member, including widowhood, increases the likelihood of poverty and the persistence of poverty, especially for women (Bourreau-Dubois *et al*., 2003; Holden and Brand, 2004; Muffels *et al*., 2000; Zaidi *et al*., 2004). Bereaved people may also experience problems managing household finances that had previously been undertaken by the deceased partner (Carr *et al*., 2000). Prior experience of managing money, discussing future arrangements before a husband’s death, and advice following bereavement are shown to alleviate financial difficulties for US widows (Morgan, 1986; O’Bryant, 1991; O’Bryant and Morgan, 1989).

In Britain the financial consequences of widowhood have been identified as a priority for research to inform policy towards older workers and their incomes before and after retirement (Barker and Hancock, 2000). Although studies in other countries provide a rich source of hypotheses on the financial consequences of bereavement, their findings cannot be applied directly to the British situation because of differences in the distribution of personal incomes, pension arrangements in old age, and the role of social security provision (Holden and Brand, 2004).

In looking at what evidence there is in Britain, we found three different kinds of relevant literature and research, and this part of the chapter is structured accordingly. There were quantitative studies about economic and financial circumstances and transitions from large scale investigations in disciplines such as social policy and economics. There were some qualitative studies about experiences of dealing with financial issues related to death of a family member, much of this within the social policy and social care literature. A third kind of literature was that in which authors suggested links between financial and economic issues and the emotional and psychological responses to the process of coping with bereavement. Quantitative and qualitative evidence of this kind was distributed across literature in the medical and health sciences, psychology, counselling and therapy, and palliative care disciplines. We are not expert in these areas and provide no more than a provisional review of this literature.

1.2.1 Quantitative studies

Quantitative evaluation of the financial consequences of death of a partner requires, ideally, a longitudinal design to throw light on how changes in circumstances take place and the timing and duration of influences and outcomes. In particular, longitudinal data facilitate direct comparisons of people's circumstances and experiences before and after bereavement without the difficulties of inferring transition and change from cross-sectional accounts and retrospective recall. Such data also make it possible to take into account prior circumstances, specifically to control for higher mortality among poorer couples (Barker and Hancock, 2000: 61). Findings from the Retirement Survey and the English Longitudinal Survey of Ageing show a clear gradient of increasing rates of mortality with decreasing wealth (Disney *et al*., 1998; Gjonça *et al*., 2006). As a result, cross-sectional studies invariably produce evidence of poor financial well-being among recently bereaved widows (e.g. Burholt and Windle, 2006) but without knowing their pre-bereavement circumstances, it is difficult to be confident about the financial impact of a partner's death (Morgan, 1981).

In the UK, two data sets provide longitudinal evidence of the financial consequences of death of a partner: the Retirement Survey and the British Household Panel Survey (BHPS) (Disney *et al*., 1997; Lynn, 2006). Each is considered in turn.

1.2.1a UK Retirement Survey

The Retirement Survey was conducted by the former Office for Population Censuses and Surveys in two waves: interviewing around 3,500 people aged between 55 and 69 in 1988/89 and following up four to five years later in 1994. Re-interviewing the same people provided an opportunity to investigate changes in labour market activity, health, incomes, housing and other issues associated with retirement behaviour.

Amongst other things, the survey data have been used to investigate financial outcomes for people whose partner died between the two interview waves. Clearly, these focus on medium term consequences because of the interval length between initial and follow-up interviews, and describe the experiences of partners bereaved in late middle and early old age. Better off groups were over-represented in the follow-up interviews, due to mortality of bereaved partners with lower than average incomes. However, the researchers used statistical techniques, known as 'weighting', to offset any bias that might affect conclusions about the financial impact of bereavement (Disney *et al*., 1997).

Death of a partner almost inevitably leads to a fall in household income but it is important to investigate the extent of any decreases, what drives them, and how they vary across population sub-groups. The Retirement Survey findings draw particular attention to gender differences and the role of income sources over the life course in shaping the financial consequences of death of a partner. Little or no impact on men's incomes was observed following a partner's death (37 cases). Although men's incomes fell by around £60 a week on average, this was more than accounted for by loss of earnings upon retirement.[1] Any increase due to enhanced retirement pension entitlement, or new private pension entitlement on the basis of the late wife's contributions, was negligible (Disney *et al*., 1997: 164).

By comparison, recent widows (105 cases) were poorer on average than recent widowers although the drop in incomes was similar (£69 a week on average). Part of the decrease was attributable to loss of a husband's earnings; however, this had less impact than it would have had at a younger age because only a minority of husbands had been in paid employment. Equally important was loss of a husband's occupational pension: the widow's or survivor's pension payable on a spouse's previous employment was around 70 per cent of the amount payable when the husband was still alive. Loss of a husband's national insurance disability benefits also had a significant impact on widows' incomes (Disney *et al*., 1997: 164-65).

Loss of a partner's income stream had greater overall impact on women's household finances than those of men. On average, widows' incomes fell to around 61 per cent of their previous incomes, compared with a drop to 74 per cent of pre-bereavement incomes for widowers. Although these changes widened the gender gap in income levels, reductions of this magnitude do not necessarily imply a fall in living standards or economic well-being. The widely used McClements equivalence scale assumes that a single person needs around 60 per cent of the income of a couple to achieve a

[1] Income changes were examined at the benefit unit level. A benefit unit comprised a single person or couple, together with any dependent children; in most cases, households contained just one benefit unit.

similar living standard.[2] On this assumption, recent widows in the Retirement Survey were, overall, no worse off in 1994 than they were in 1988/89 before their partner died. However, Retirement Survey researchers recognised the need to take into account household expenditure patterns, especially fixed costs such as housing insurance and water rates, before drawing firm conclusions about the financial implications of death of a partner (Disney *et al*., 1997: 165).

Retirement Survey researchers repeated their analysis for 86 widows who considered themselves to be retired in both interview waves (and their partners in 1988/89), and drew similar conclusions (Johnson *et al*., 1998). Husbands' occupational pensions and invalidity benefits were the main source of income loss for this group of widows, offset for some by inheritance of part of the husband's pension. Despite such losses, these widows were not financially worse off according to the assumption that bereaved partners need 60 per cent of the income received as couples. However, these findings describe the average situation for the sample as a whole. Some bereaved partners would have received a greater proportion of their former income, and some a lesser amount. As far as is known, the researchers did not investigate such variations in individual outcomes.

Retirement Survey researchers also examined changes in self-reported house price values – or housing wealth – for evidence of downsizing or disposal of assets at or around retirement. There was a general decline in housing wealth across different groups of home owners, mostly reflecting house price movements during the five year period for which data were available (1988/89 to 1994). However, owner occupiers who experienced widowhood saw their mean house value decline by almost 10 per cent in nominal terms, more than twice that of other groups. This more dramatic fall, the authors conclude, 'suggests deliberate downsizing of the family home' following death of a partner (Disney *et al*., 1998: 160-62). Somewhat surprisingly, downsizing accommodation did not lead to increases in liquid wealth for widows, suggesting that it may have been used in other major expenditures or in bequests, rather than in acquiring financial assets.

1.2.1b British Household Panel Survey

The British Household Panel Survey (BHPS) is a general purpose, longitudinal survey of people living in a nationally representative sample of over 5,000 private households. They were first interviewed in 1991 and followed up every year since then (see Appendix A for further details). As well as updating findings from the Retirement Survey, the BHPS yields a much larger sample of recently bereaved partners and, importantly, covers all age groups.

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[2]. The modified OECD equivalence scale assumes a single person needs 50 per cent of a couple's income to achieve the same standard of living (Levy *et al*., 2006).

BHPS data have been widely used to investigate fluctuations in household incomes from one year to the next and transitions into and out of poverty across the population as a whole. Though not designed specifically to examine bereavement consequences, these investigations aimed to identify key labour market and demographic events associated with income change, including death of a household member or partner (e.g. Bourreau-Dubois *et al*., 2003; Jarvis and Jenkins, 1996; Jenkins, 2000a, 2000b; Muffels *et al*., 2000; Rigg and Sefton, 2006; Zaidi, 2001; Zaidi *et al*., 2004). Overall, labour market change, such as moving into or out of paid work, rather than demographic change, such as changes in household composition, appears to be the main driver of income change at the household level. However, two independent research reviews of the literature concluded that death of a partner can trigger poverty and increase the likelihood of persistent poverty (Kemp *et al*., 2004; Smith and Middleton, 2007).

Although changes in household incomes are extensively reported by BHPS respondents following death of a partner, the consequences disproportionately affect older women who form the majority of bereaved partners. Gender differences arise because women are more likely to be affected by loss of their partner's pension income, and less likely to have a separate pension entitlement of their own (Price, 2006, 2007). As a consequence, a significant proportion of older women experience a substantial drop in household income upon bereavement. Some women do appear to be protected from such losses, possibly because they inherit part of their partner's personal pension. Among older men, incomes often increase following death of a partner and drops in income that do occur are not significantly affected by bereavement (Zaidi, 2001).

For people under pension age, changes in income following death of a partner appear to be short lived. Across ten BHPS interview waves, 1991 to 2000, changes in income for this group were most likely to show a 'blip', or short-term fluctuation, with the implication that many eventually recovered their position in the income distribution (Rigg and Sefton, 2006). For pensioners, there was a different picture and death of a partner generally had less impact on those fluctuations in income which did occur across the ten interview waves (Rigg and Sefton, 2006).

Taking up or returning to paid work after the death of a partner may explain why some people bereaved under pension age were able to restore their incomes. Overall, death of a partner does not appear to have a statistically significant effect on labour market participation but this probably reflects its relative infrequency under pension age (Haardt, 2006).

As far as is known, the comparative study by Holden and Brand (2004) is the only published research which draws on the BHPS to focus exclusively on changes in levels and sources of household income as women experience death of a partner. They demonstrate the degree to which conclusions are sensitive to the equivalence scale used to adjust findings for changes in household size and composition. Holden and Brand also compare the role of labour market earnings, and public and private transfers in driving income change, though without distinguishing between widows above and below pension age. Overall, loss of labour market income accounted for 36 per cent of total income decline following death of a partner, loss of state pensions and benefits 44 per cent, and loss of income from private pensions, savings and investments 20 per cent. Compared with the United States, where loss of earnings and private income sources are more important, social security provision in Britain plays a key role in maintaining household incomes of widows and reducing income inequality.

1.2.2 Qualitative studies

Much of the qualitative information we have about people's financial and economic circumstances after a death in the family comes from studies of families who experienced a period of caring for a sick or disabled person before they died. Small scale studies in the UK show how a period of caring can adversely affect income and employment after that person dies. A study by Corden *et al.* (2001) of the financial implications for parents of the death of a child was based on the experiences of families who had been in touch with a children's hospice and palliative care services, during the period before death. Parents described the impact of loss of or reduction in state benefits which had been related to the child's condition or their own caring role. Moving back into employment was hard for some who had given up work to care for their child. Funeral costs were a common cause of difficulty. Financial problems which arose after the death were also related to the expenses of the caring periods; patterns of expenditure established during the child's life took time to change, and the extra costs of care meant that some families had got into debt.

Grinyer's (2002) study of parents caring for a young adult with cancer provides further evidence of the expected and unexpected costs, including high expenditure on illness related travel and transport, complementary treatments and therapy, paying rent to keep the young person's independent accommodation during periods of hospital care, organic diets, clothes to fit changed bodies, and high insurance premiums for family holidays. Some parents gave up paid work to care for a child or young person. For some of these families, most of whom experienced the eventual death of their child, the long term legacy was debt or depleted savings. There was evidence of problems both in understanding and accessing statutory financial support.

These detailed studies focused on the death of a child, but there is evidence that the issues are salient when the person cared for is an adult. One of the demands faced by relatives who were carers of people who subsequently died of stroke was having to give up paid work (Young *et al*., 2008). Cancer support services have considerable experience of the impact of extra expenses for families caring for a relative with cancer. The Macmillan guide (2006) to benefits and financial help presents anonymised case material describing problems paying for travel and parking for hospital visits; extra bedding and new clothes; meeting accommodation costs and children's needs when relatives give up paid work to care for their relative; high prescription costs; and changes in buying and storing food.

Non-take-up of benefits to help meet such extra costs among people with cancer is known to be a problem. Qualitative research for Macmillan Cancer Relief (Martin, 2004; Miller, 2005) helped to explain why so many cancer patients were not claiming entitlements to disability living allowance or attendance allowance. Reasons included problems with definitions of terminal illness, lack of understanding about benefits among both patients and health professionals, the complexity of the claiming process and lack of understanding among social security staff of the impact of cancer (Lee and Allirajah, 2004). In 2004, the National Audit Office conducted a national study of patients with cancers which cause the most deaths (NAO, 2005). There was evidence from surveys and qualitative research that most patients lacked access to advice about financial benefits although many wanted this. An audit of a specialized welfare rights advocacy service which was part of social work provision in a London hospice showed widespread need for welfare benefits advice and advocacy among patients, carers and bereaved carers (Levy and Payne, 2006).

After a death, there are known to be difficulties with bereavement benefits among widows and widowers. Deacon (2004) reviewed case material from Citizens Advice Bureaux and showed evidence of problems with claiming procedures and poor advice, leading in some cases to loss of entitlement. Deacon observed that, due to the National Insurance contribution requirements for bereavement benefits, some families more in need of financial support might be less likely to be entitled.

Problems in dealing with the bureaucracy attached to benefits, pensions, housing finance and income tax is a recurring theme in small scale studies of bereaved people, and was highlighted in a Cabinet Office report (2005).

After death of a partner, the person left must take over or delegate financial and economic roles and responsibilities formerly fulfilled by the person who died. A majority of married couples pool all their income with each taking out what they need, although one partner may manage the household finances, taking responsibility for everyday expenditure, paying major bills, and dealing with banking and other financial transactions such as council tax payments and benefit claims (Pahl, 1989; Vogler and Pahl, 1994). Dealing separately with money management, including partial pooling and independent finances, is found particularly amongst younger married, unmarried and remarried couples (Barlow *et al*., 2008; Burgoyne and Morison, 1997). Recent evidence from Age Concern (2007) was that among older people, one partner in a couple often dealt with all household finances, with a fairly equal gender split.

If the bereaved partner had little prior involvement in managing household finances it may be hard to take over the new responsibilities (see example, p.142 in Tennan *et al.*, 2007). Among bereaved older people who took part in discussions for Age Concern (2007) those who had previously shared financial responsibilities with partners found the transition easier. Widows whose husbands had made financial 'checklists' of the accounts and bills they managed, in case their wives were left to deal with these matters, found this made things easier for them.

Finch and Elam (1995) found that some widowers experienced financial problems, particularly in dealing with everyday money management tasks which their wife had undertaken in the past. A series of interviews with bereaved spouses in US (Gentry *et al.*, 1995) showed some of the problems and uncertainties about having to handle new roles in household budgeting, including buying food and paying household bills.

An immediate financial impact for many bereaved partners is meeting the expenses of a funeral or cremation. This additional expenditure arising from death has been recognised within British social security provision since the framing of the welfare state by Beveridge (1942). A universal death grant was abolished in 1988 and replaced by a discretionary mean-tested funeral expenses payment within the social fund. Drakeford (1998) traces the changing nature of this social security provision alongside developments within the UK funeral industry, and discusses impacts on bereaved families. He suggests that some low income people experience particular social pressures both to avoid a low cost funeral and not to use financial help available.

It might be expected that couples more likely to look ahead and make plans for the financial situation which would follow the death of one partner would include people in older age groups, people engaged in risky occupations, such as the armed services, and people facing a life limiting illness or receiving palliative care. Research covering the period 1959 to 1989 (Finch *et al.*, 1996) showed that only 30 per cent of people who died aged over 18 years left a will which had to be formally proved, and those who made wills tended to be older than the population as a whole. Recent research with older people on middle incomes (Age Concern, 2007) showed that a major concern for people still living with partners was the reduction in income that would follow the death of one.

While it is likely that making a will is becoming more common, we might expect less in the way of general financial planning for death among younger people, especially those who think of themselves as fit and well. A qualitative study of mid- and later-life people in Canada found that death of a partner itself was often cited as a trigger for financial planning by the bereaved person (Kemp *et al*., 2005).

1.2.3 Links between financial, economic and emotional experiences

There is some research and literature which suggests that how people feel about financial consequences following death of a partner may contribute to their emotional responses to bereavement (e.g. Chesson and Todd, 1996; Drakeford, 1998; Norris and Murrell, 1990). Psychological constituents of grieving, such as fear, anger, guilt and gaining new identities (Parkes, 1996) can all be affected by constructs of financial responsibility and economic well-being. These might include feelings about perceived economic roles of partner and self; feeling better off or worse off, or feeling more or less financially dependent.

It has been suggested that financial hardship or stress coinciding with or following death of a partner may impede coping responses, increase likelihood of depressive symptoms and complicate adjustment to bereavement (Baarsen and van Groenou, 2001; Byrne and Raphael, 1994; Keene and Prokos, 2008). If bereavement is accompanied by reduced economic resources or insufficient income, grieving can be prolonged or intensified (Hansson and Stroebe, 2006; Murdoch *et al*., 1998). On the other hand, economic and financial resources might help protect against depression and the psychological stresses of grieving, and reduce risk of mortality following death of a partner (Hansson and Stroebe, 2006; Lillard and Waite, 1995; Martikainen and Valkonen, 1998). Preparing financially by talking things over with a partner before their death also appears to offer some protection for psychological well-being following bereavement and reduce the stresses caused by financial problems (O'Bryant and Morgan, 1989).

While shopping may be a relatively straightforward way to resume previous routines and re-engage socially (Gentry *et al*., 1995), over-spending may reflect psychological response to grief, especially in those coping with guilt and anger in their bereavement. Allen (2007) suggests that some people living in deprived urban areas respond to bereavement by using high amounts of heroin, or its equivalent.

The experience of financial stress associated with bereavement may be felt differently by women and men. The effects of financial and material resources on reducing risk of mortality following death of a partner appear to be gendered, reflecting the greater protective role of marriage for women's economic well-being (Lillard and Waite, 1995; Martikainen and Valkonen, 1998; Stroebe *et al*., 2001). Umberson *et al*. (1992) also found that financial strain was a primary source of anxiety and depression among widows, whereas for widowers it seemed to be the strain of dealing with everyday household and money management which their partner had undertaken in the past (cf. Finch and Elam, 1995). Women who depended on their partner for tasks commonly performed by men, such as home repairs and financial management, had significantly higher levels of anxiety at the interview after their partner's death than women in a matched sample of married couples (Carr *et al*., 2000). Gendered or not, an important distinction can be drawn between those who were directly involved in running the household finances before the death of a partner and those who had taken little active role. The former generally found it easier to cope with the financial and economic transitions following bereavement than those with less experience of financial matters (Age Concern, 2007).

Reviewing the international research literature on bereavement and the grieving process, Stroebe *et al.* (1999, 2007) found that financial pressures and economic uncertainties may be independent risk factors for depression or distress in those whose partner has died. They called for further evaluation of the influence of financial and material resources on the process of grief, including the contribution to people's coping strategies, and prediction of psychological outcomes (Stroebe *et al*., 2006).

1.3 Main gaps in current information and understanding

This review of the literature has shown a number of gaps in current knowledge and understanding about the financial implications of death of a life partner. To date, most statistical studies have concentrated on the financial consequences for older partners especially older women, although bereaved partners at younger ages may be more vulnerable (Barker and Hancock, 2000; Wong, 2005). There is a need for firm evidence about differences between sub-groups, especially between bereaved women and men and between younger and older age groups, to identify those most at risk of adverse outcomes.

In considering changes in income following bereavement, there is a need to know more about loss of or gain in income from particular sources, including earnings, benefits and private provision, to assess their impact on bereaved partners' economic well-being, and the protective role of inherited pension rights and paid employment following death of a partner. We need to know how well current bereavement benefits meet financial needs of bereaved partners. We need more information about changes in expenditure patterns, housing costs, and credit and debt, for a fuller account of the financial and economic consequences of death of a partner.

More information is needed as to whether financial consequences of death of a partner are transitory or longer lasting, to evaluate the timing and duration of impacts after bereavement.

The potential impacts of economic change on the psychological experience of bereavement draw attention to the relevance and role of people own feelings about their financial and economic circumstance. We need to know more about this. Whether income change is perceived as stressful is likely to depend more on how people feel about this than on the objective financial situation, and subjective measures of financial well-being may in turn be more predictive of other bereavement outcomes (cf. Wildman, 2003). There has been neglect in attention to financial and economic stressors in development of models of bereavement and assessment of risk factors for bereavement outcomes (Stroebe *et al*., 2006). How bereaved people feel about their financial situation may be linked to whether couples made plans or talked about what might happen if one partner died. There is some evidence that people find this hard to do (Age Concern, 2007: 21) and more information is needed about circumstances in which couples do discuss such matters, and whether this proves helpful, eventually.

Knowing more about which organisations and agencies are best suited to providing financial advice and information following bereavement is important in considering how some of the financial distress following a partner's death might be lessened. Also needed are pointers to how the bureaucratic load for bereaved people might be reduced.

There are major gaps in knowledge and understanding about all the above issues as they are experienced within minority ethnic, cultural and faith groups. Some of the UK ethnic minority populations are aging, so numbers of deaths will increase in coming decades. Different family forms, and cultural responses to bereavement include concepts of financial obligations (see Hussein and Oyebode, forthcoming) but there is thus far little systematic information available here.

In conclusion, reviewing what was already known about the financial implications of death of a life partner and the main gaps in current knowledge led to our decision to look widely at the economic and financial circumstances of bereaved partners across all age groups. Our aim was to investigate the financial resources, assets and expenditures of partners; explore the economic transitions following death of a partner; identify organisational structures and processes that shape financial outcomes; and examine the implications for the economic well-being of bereaved partners and their households.

Chapter 2 Research Design and Methodology

This chapter sets out the questions to which we sought answers from research (2.1), and explains how this led us to using mixed methods with a longitudinal element. We discuss the development of the research design and the practicalities of integration and implementation (2.2). We explain in some detail how we approached the analysis and interpretation of statistical and qualitative data (2.3). The chapter ends with some discussion of our approach to writing up and presentation of findings (2.4).

2.1 Seeking answers to our questions

The aims of the two year study were to investigate how people's financial circumstances and economic well-being change when a partner dies; why some bereaved partners face financial difficulties; whether these are transitory or long-lasting, and possible effects on other bereavement outcomes such as health, access to services, social inclusion and experience of grief.

We sought answers to the following questions:

- What are the financial circumstances and needs of bereaved partners, and how do these influence the experience of loss?
- What are the extent, nature and timing of financial problems, and how do these affect expenditure patterns, living standards and access to services?
- Who is most at risk of financial difficulty?
- What personal and contextual factors jeopardise or protect individuals' economic well-being and security?
- What is the role of earnings, benefits, life insurance, tax arrangements, occupational pensions, assets and wealth, and family support?
- What is the impact of financial planning before bereavement, and financial advice after bereavement?
- How might all this affect future cohorts whose experiences are being shaped by changing social norms, household and family structures, living arrangements and family law?

The information sought was thus both circumstantial and experiential, and was situated both at the level of the individual and within the general population. This suggested both qualitative and quantitative components to the study. One approach might have been to separate our research questions into those for which we would seek answers using statistical techniques and those which we would address qualitatively. However, it seemed to us that our questions should each be addressed using both approaches. To illustrate this, consider the question 'Who is most at risk of financial difficulty?' Statistical analysis would show which people were likely to experience greatest change in sources and levels of household income after bereavement, and how this was associated, generally, with reported feelings of financial security or insecurity. Qualitative enquiry would show how individuals' capacity for managing income, and their perceived obligations or expectations for the future influenced the lived experience of financial difficulty, insecurity and perceived risk. In this way, considering quantitative and qualitative components together would help us understand better the circumstances and contexts of bereavement that help explain variations in economic outcomes by age, gender and other socio-demographic variables.

In addition, the focus on change pointed to the need for a longitudinal element, encompassing periods leading up to and following death of a partner. Qualitative methods would provide information about processes, expectations, meaning, strategies, needs, outcomes, agency and family dynamics within the personal and sensitive domain of bereavement. Quantitative methods would provide national context; prevalence, population and 'risk' estimates; and describe patterns of association at the population level. A longitudinal element would throw light on the timing and duration of influences and outcomes, and how changes in circumstances had taken place.

The earlier study of financial implications for parents of death of a child (Corden *et al.*, 2001*)* had adopted a multi-methods approach. In that study, we combined a series of interviews with bereaved parents; a series of interviews and group discussions with health and social care professionals; and a postal survey of all children's hospices. These components were conducted and analysed separately, and the findings brought together in the report. Since that study there have been considerable developments in mixed methods research which combines qualitative and quantitative approaches (Tashakkori and Teddlie, 2003a). Informed by this recent thinking, we considered how we might work together and what design our study might take.

One influence was the working relationship we, the two lead researchers, might achieve, given our mix of skills and expertise. We have worked alongside in the same research unit for more than 20 years. The Social Policy Research Unit gives priority to research that is methodologically rigorous and advocates no exclusive preference for either qualitative or quantitative approaches. Rather, the Unit encourages whatever methods (including research reviews, policy analysis, case study, evaluation and cross-country comparisons) are appropriate and ethically sound for the questions in hand and the proposed participants. We know each other well, both in terms of particular and different realms of expertise, and in terms of personal interests and commitments. Corden has generally conducted qualitative research, and has a special interest in qualitative methodology. Hirst has experience of quantitative research methods, including the design of large-scale surveys and statistical analysis of complex data sets. We both have previously worked on research projects employing different methods and have some experience and understanding of the basic constructs and designs associated with each other's methodological orientation and their practical application. In relation to this topic of enquiry, we both have previously worked in policy areas addressing poverty and living standards; services for families; welfare and regulatory systems; employment programmes; and disability. Corden has previous research experience in the area of bereavement and is part of a national network of researchers and practitioners in palliative care and bereavement services. Hirst's recent research has focused on the dynamics of family caregiving and the health, employment, financial and social outcomes for carers. He is part of a network of researchers in this area, and involved with carers' organisations and social care providers at the national level.

In terms of 'epistemological compatibility', neither of us consider ourselves within a 'paradigm purist' camp (Padgett, 1998). Rather, we share the views of writers such as Bryman (1988, 2001), Hammersley (1992), and Brannen (2005) that some of the sharp distinctions claimed between interpretivist and post-positivist paradigms begin to break down on close examination. Our own approach is to take a more pragmatic line (Greene *et al*., 2001), and in this respect we find ourselves alongside most of the mixed methods researchers interviewed by Bryman (2007). We give equal value to each other's research techniques and expertise, and the different kinds of knowledge that we produce. We recognise that different methods are better suited to providing different kinds of information, and understand how this happens. We believe it can be useful to bring together the qualitative and quantitative methods in which we have expertise to find answers to inform policy.

2.2 The research design

As explained above, our interest in financial change and trajectories associated with the death of a partner led us to favour a research design with longitudinal elements. Accordingly, in both the qualitative and quantitative components we aimed initially to investigate the financial consequences of bereavement prospectively, following couples until one partner died, and beyond. In this way, issues identified early on could be observed over time, and respondents' circumstances and experiences before and after their partner's death might be compared directly. This approach means that some disadvantages associated with inferring transition and change from cross-sectional data and retrospective recall could be avoided.

2.2.1 The qualitative component

Longitudinal designs for investigating bereavement consequences are not easy to implement using qualitative methods, due to the timescales and resources required to follow couples in the general population, seeking qualitative data until and after one person died. One possibility was to recruit participants among groups in the population where death was anticipated and there was some indication of likely time parameters of the trajectory. There is such a situation when one partner is receiving palliative or terminal care and both partners are acknowledging the approach of the end of life. Initially, we aimed to include in the qualitative study group some people whose partner was receiving palliative care, with a further interview some time after the death. This approach was approved in the initial ethical scrutiny of the research proposal and considered feasible by the project advisory group (described in 2.2.5 below). A pilot exercise, fully discussed in Appendix D, raised ethical and practical issues which led to the decision to conduct all the qualitative interviews after the death. The eventual aim was thus a series of up to 50 interviews with people whose life partner had died during the past two years. People of different ages and personal circumstances were recruited with the help of ten national and local organisations in contact with bereaved people. The main characteristics of people in the qualitative study group are described in Appendix D.

In semi-structured, tape-recorded interviews, topics explored included personal and financial circumstances; experiences of and views about financial and economic change in relation to the partner's death; dealing with practical and administrative issues and money management; any financial concerns or problems, and whether and how such matters were related to grief. Data from the interview transcripts were analysed systematically and transparently, using Framework (Ritchie and Lewis, 2003) for data extraction, management and thematic analysis, to build descriptions and search for explanations. Appendix D gives full details of recruitment, conduct of interviews, data management and analytical technique.

2.2.2 The quantitative component

We recognised at the proposal stage that it would be impracticable to gather quantitative data through a new survey specifically designed to investigate bereavement consequences. The resources required to follow a sample of couples large enough for long enough to facilitate longitudinal analysis before and after bereavement could not be justified. In these circumstances, analysis of existing data sets provided a cost effective option. So in contrast to the qualitative component which involved primary data collection, the quantitative component relies on secondary analysis of existing data sets.

Following a review of existing data sets, the British Household Panel Survey (BHPS) was the preferred source of quantitative information. Its sample design, coverage of topics, and longevity offered important advantages over other longitudinal surveys for investigating bereavement consequences (see Appendix A for details). Although widely used for investigating the impact of demographic events, including widowhood, on income mobility and poverty dynamics (described in Chapter 1), the BHPS had not previously been used for detailed examination of the financial implications of death of a partner.

The BHPS follows approximately 10,000 adults in a nationally representative sample of over 5,000 private households (Taylor, 2006). Pooling data across 14 annual interview waves, covering 1991 to 2004, provided a baseline sample of over 750 couples where one partner died. The study design encompassed data from three BHPS interviews before and three interviews after bereavement. Cross-sectional and longitudinal statistical techniques were used to monitor changes in people’s circumstances before and after the death of a partner, and examine key outcomes including levels and sources of income, household spending, as well as subjective assessments of financial well-being. Appendices A to C provide further details of the quantitative component design: they describe how BHPS data sets were organised to construct the study sample group, the participation of bereaved partners, the impact of sample attrition, and the definition of key variables.

Our study has also produced quantitative insights from the large nationally representative data sets produced by the Office for National Statistics Longitudinal Study (LS). The LS is a record linkage study of approximately one per cent of the population enumerated in the 1971 census of England and Wales. The sample is continually updated to maintain representativeness and now includes information, linked at the individual level, from subsequent censuses and vital events, including registration of births and deaths (further details of the LS are given in Appendix A.5). The LS cannot be used to infer bereavement consequences directly because of the long, ten year interval between census enumerations, but it does provide a record of people’s circumstances around the time of bereavement. Thus, LS data can be used to identify trends over a 30 year period, 1971 to 2001, in the living arrangements, material circumstances and personal characteristics of couples where one partner has died. The aim then, was to provide historical context by charting changes in some of the factors, the extent of labour force participation and home ownership for example, that shape experiences of bereavement and the financial consequences. This work, which was unfunded, was commenced alongside the current project and findings will be reported separately. Here, data from the LS are used to estimate the number of couples separated by death (Appendix A.6) and to help evaluate the representativeness of the BHPS study sample (Appendix B.8).

2.2.3 Mixing qualitative and quantitative methods

We described in 2.1 the lead researchers’ general commitment to using mixed methods, and our interest in this developing methodology. The mixed methods approach we adopted was to some extent experimental. It was influenced by the topics under investigation and also their relevance for policy and practice. The financial consequences of death of a life partner are personal and sensitive issues, best explored in small scale qualitative study through in-depth, face-to-face discussion. Policy makers and practitioners appreciate findings that both describe and explain the realities of people's lives; help understand their expectations, motivations, preferences and needs; 'get to the heart' of their experiences within family and social contexts; and help to unpick the complexity of the factors involved. However, policy development, service planning and resource allocation are also informed by estimates of how many people are involved; which sub-groups in the population are most 'at risk' in terms of adverse income changes or indicators such as debt; how big such risks are; and how long financial difficulties might last. These issues are best explored through quantitative research.

Existing data sets, however, often limit the scope and usefulness of secondary analysis, which further influenced the mixed methods design. Although the BHPS records deaths of panel members, this is done primarily to monitor sample attrition and evaluate representativeness. The BHPS survey was not designed to study bereavement outcomes: for example, people whose partner died in institutional care are under-represented and new panel members who cohabited with, but did not formally marry or have a child with an original sample member who subsequently died, are not followed up (see Appendix A.3.1). Observed changes in financial circumstances cannot always be attributed to the death of partner, and not all financial matters that might be affected by bereavement are covered in the survey.

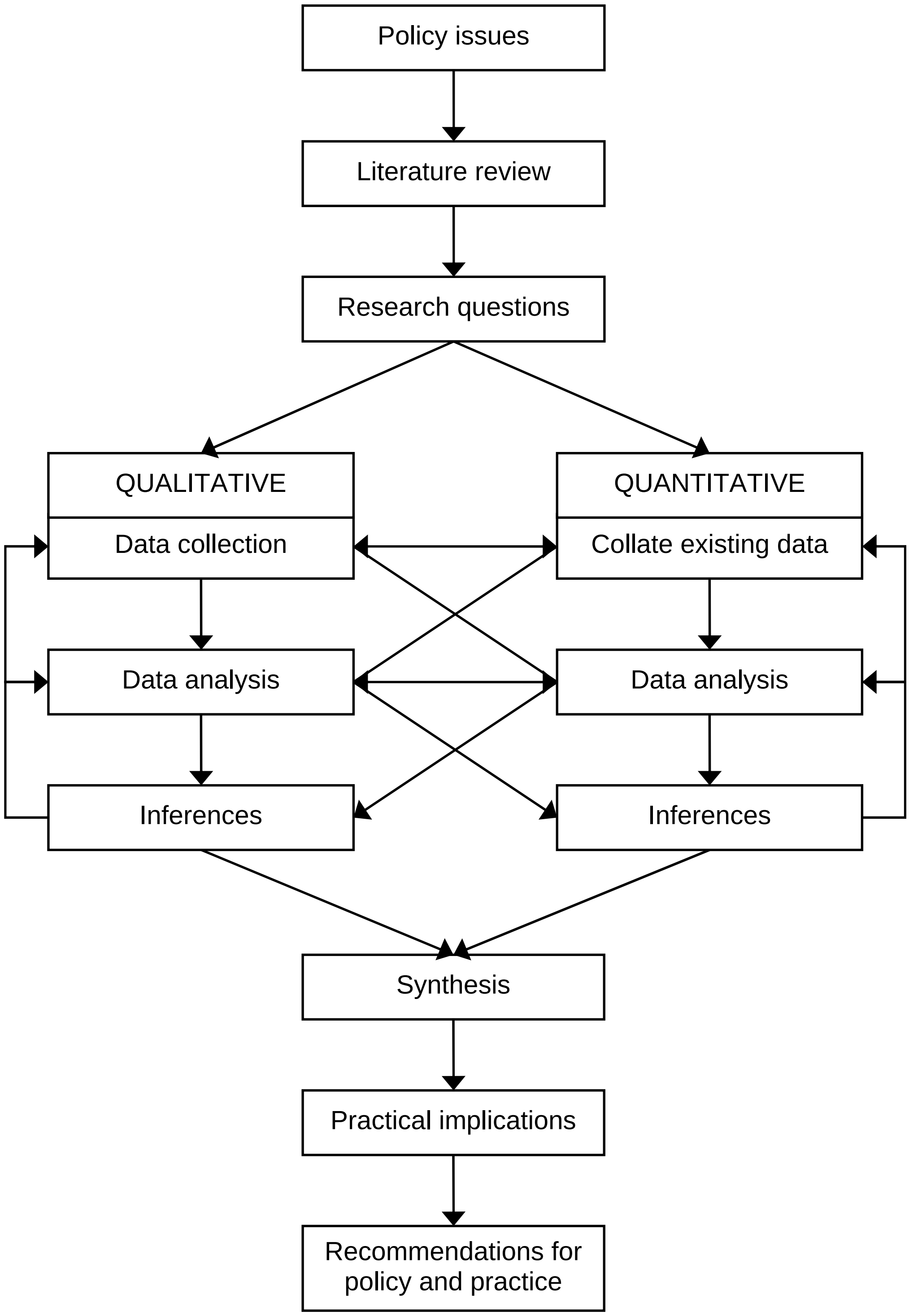
The design of the qualitative component was influenced by such limitations of survey data, and would in part help address them. In qualitative interviews we would ask people directly about the circumstances and consequences of bereavement. The qualitative study group also provided opportunity to include some people from groups known to be absent or under-represented in the BHPS study group, for example people whose partners had been cared for in nursing homes prior to death. In other respects, we thought the design of the quantitative component might be tested against the findings of the qualitative component. For example, the annual interview round of the BHPS can provide fairly precise accounts of the timing and duration of bereavement consequences by comparing dates of death and dates of BHPS interviews. However, such a strict chronological framework may misrepresent the experiences of bereavement. There is considerable variation in trajectories of bereavement consequences that is unrelated to measures of calendar time (Archer, 1999; Stroebe and Schut, 1999). The circumstances and place of death, the quality and stability of the relationship, the family context, social environment and personal resources of bereaved partners can each influence the course of bereavement consequences in different ways. Key transitions and turning points in the experience of bereavement are likely to provide more useful markers than the mere passage of time: the qualitative component would help identify such markers.

Following such lines of argument, our initial thinking was that our proposed approach to using mixed methods fitted some of the criteria of the concurrent triangulation strategy described by Creswell (2003) in which different methods are used to confirm, cross-validate or corroborate findings. We anticipated giving equal priority to the two approaches, and integrating findings during the interpretation phase. However, we were also anticipating using the kind of sequential strategies described by Creswell, using findings from each component to inform the sequence and direction of the other.

We thus saw our approach as likely to be evolutionary, with integration of qualitative and quantitative components in the design and implementation stages, as well as in our interpretation of findings and writing up. We hoped to use qualitative findings both to assist in explaining and interpreting quantitative results, but also to inform direction of further quantitative exploration. Similarly, we hoped to use early quantitative findings to inform recruitment for interviews and develop topic guides. We aimed to build up a qualitative study group as the work progressed, to include groups of people and topic areas identified by statistical analysis as being particularly interesting or not otherwise represented. We expected the topic guide used in the early interviews to develop and unfold to both explore and explain, as the study went forward, influenced by the ongoing statistical analysis.

At the design stage, it seemed to us that the integration of qualitative and quantitative methods towards which we were aiming might be represented by a concept map developed from the ideas of Tashakkori and Teddlie (2003b, Figure 26.11: 690) and illustrated in Figure 2.1.

Figure 2.1 Integrating qualitative and quantitative components in the research design



Our sampling was not integrated to the extent that anyone taking part could have contributed to both qualitative and quantitative components. Confidentiality restrictions protect the integrity of the BHPS sample, so it would not have been possible to use the BHPS to identify bereaved people to invite to take part in a qualitative interview. In any case, the aim was to conduct qualitative interviews with people recently bereaved. There is a remote possibility that some people who took part in qualitative interviews are also part of the BHPS sample but their partner would have died after the latest BHPS wave available when this study commenced.

Our design thus combines secondary analysis of a systematic sample drawn from a clustered probability design with purposive recruitment for qualitative enquiry to achieve diversity of individual circumstances and responses. The quantitative study group broadly represents the circumstances of couples and bereaved partners throughout the 1990s to late 2004 (see Appendix B.8); the qualitative study group was drawn from a slightly later cohort. Although broadly comparable, the qualitative study group was not recruited to correspond to the quantitative study group and, as noted above, it included situations that would have been excluded from the BHPS sample. We do not see this lack of correspondence as problematic – there have not been big changes over the last decade in the general economic and social environment of bereavement (patterns of employment, retirement, mortality). Lack of correspondence between the samples does mean that the tax credit and bereavement benefits environments are different. This does not detract from the value of the qualitative findings on these topics.

The purposive recruitment for the qualitative study group (‘sampling’) also included sequential techniques, building the group gradually and extending it to people likely to have circumstances or experiences that became of interest as the investigation proceeded. Teddlie and Fen Yu (2007) have proposed a typology of mixed methods sampling strategies. Our own sampling strategy does not fit neatly into their typology. However, it does, we believe, meet their general guidelines for good practice (Teddlie and Fen Yu, 2007: 97). Thus, it stems from the research questions; it is feasible and efficient, and meets ethical requirements. As to whether our research would meet quality criteria for both quantitative and qualitative research (Bryman *et al*., 2008), we believed we would be able to hold to the assumptions of both the probability and purposive sampling techniques being used, and generate databases appropriate to answering the research questions. Our approach would, we believed, enable us to make inferences that were credible and valid, allowing transference and generalisation of some of the conclusions to other people and contexts.

It is important to make clear that we do not suggest that those people taking part in the qualitative interviews represent the circumstances and experiences of bereaved partners in any general statistical sense. In the same way as concepts of ‘partnership’ and ‘marriage’ cover such breadth and depth of human experience that looking for a ‘representative marriage’ makes no sense, we would not expect to seek a ‘representative bereaved partner’ among those whose diversity of partnership has been overlaid by the diversity of human responses to death. We do believe, however, that experiences described during qualitative interviews throw light on and provide policy relevant information about processes and outcomes that contribute to the general picture of what happens to people whose partner dies. We particularly recruited people to take part in interviews who perceived no or few important financial issues related to their partner's death, as well as people who had concerns and experienced problems. In this way, our qualitative study group does not over-represent circumstances of economic hardship or problematic process. The study group does include people who had such negative experiences, but also provides evidence of what protects people economically, or leads to positive financial outcomes.

The design initially proposed and discussed here was largely experimental for the lead researchers. As the research developed and early findings emerged, the researchers recognised additional scope for contributing to theoretical approaches in understanding psychological process in coping with bereavement. Incorporating this element of the research 'stretched' the mixed methods approach initially adopted, and we discuss this further in Chapter 6. A postscript following Chapter 7 includes the researchers' retrospective reflections on the overall mixed methods approach.

In the general literature about mixed methods research we have found rather less discussion of the details of organisation and implementation of integrated working than, for example, aspects of sampling and design. So in what follows in 2.2.4, we focus on practicalities and aim to provide a flavour of what we saw happening and how the team worked.

2.2.4 Working in an integrated way

From the outset, the proposal was written jointly by the two lead researchers who worked together to share the writing of all the main sections, including aims and objectives, except the detailed technical description of the qualitative and statistical methods. Here, each researcher wrote that component in which they were separately expert. In a process of discussion, shared reading and joint editing, each researcher ensured that they understood the other's approach and gave it equal value. The project was jointly managed by these two researchers, who shared overall responsibility. Corden took main responsibility for managing the qualitative fieldwork. Hirst managed the production of statistical findings. The third member of the research team was Kath Nice, who was initially recruited to help conduct qualitative interviews. Nice had less time input into the project than the lead researchers, but brought new questions and a perspective independent of the study's original conception.

The full team met regularly, at least once every two or three weeks throughout the project, to review progress, discuss emerging issues and interpretation, and agree specific plans for the next stage. This ensured tight management and full utilisation of the team. Notes were made from each meeting by each member of the team in turn.

The team created a common bibliographic resource and the two lead researchers both aimed towards familiarity with all the material therein.

There was shared involvement in the design of the qualitative component and development of the research instruments. These included project information sheets, and topic guides for interviews. The original models used for the first six interviews evolved in response to different recruitment contexts, early fieldwork experience and early findings emerging from both kinds of data. Hirst's involvement at this stage enabled him to take part directly in some qualitative fieldwork. There was also shared involvement in the design of statistical analyses, for example choosing which sub-groups, topics or associations to pursue in detail and how these might inform the next stage of fieldwork. In this way, Corden gained new understanding of quantitative approaches, for example the recording of marital status in large scale surveys and its implications for statistical analysis. This, in turn, led to qualitative exploration of practice and procedure by local Registry office staff who manage the process of death registration and help generate national population data on which the project draws. As a younger researcher, full participation by Nice at this stage provided many opportunities for learning about quantitative and qualitative methods.

There was strong commitment to sharing all progress reports and preliminary findings as the analysis proceeded. This was facilitated largely by email correspondence and attachments which were then discussed in team meetings; suggestions and interventions were made in both directions to implement the process of integrating findings. Making this work required discipline to continuous high quality notation and documentation, as well as commitment to immediate reading and engaging with colleagues' interim outputs such as memos and notes. Data from the qualitative interviews were extracted onto Framework charts immediately after transcription so that all members of the team saw how issues were emerging and evidence was building. Similarly, preliminary findings from each stage in the quantitative analysis were described and summarised in charts and tables for team review and comment.

Nice took the lead in preparing information sheets for the team, as need for these arose during the project. She prepared briefings on:

- bereavement benefits
- life insurance
- inheritance tax and planning
- death benefits from personal, state and occupational pensions
- social fund funeral payments
- administration of an estate on death
- criminal injuries compensation.

The team discussed and used this material throughout analysis and interpretation.

There was ongoing documentation of thinking, the process of data collection, issues emerging, and comments and queries from outside the research team in a shared project record book. Developments each week were recorded on one double page spread, with one side of the spread used for notes about the quantitative component and the other side for notes about the qualitative component. Notes were made on a daily basis, rotating the book continuously around team members, with cross referencing to the detailed information held electronically or in hard files. Simple techniques such as drawing arrows or boxes were used to indicate visually the process of integrated working, and how information and understanding was transferred and shared between the qualitative and quantitative perspectives (i.e. crossing or straddling the book spine). This book was not just a method for logging project developments. The shared process of creating the record served to reinforce and discipline commitment to integration. Members of the team were made constantly aware of the extent and direction of shared thinking. The book ran from August 2006 to July 2008, and this relatively unsophisticated technique proved both a valuable research method and a useful resource.

The team also drew on notes made during field visits to a Registry Office and a Bereavement Centre; notes made from a meeting with a representative of the Low Income Tax Reform Group; and briefing notes provided by DWP about government policy on bereavement benefits.

The two lead researchers were committed to joint production of all formal outputs, including early conference papers, posters and journal articles, this report and subsequent summaries of findings, papers and presentations. Nice had less time input into writing and dissemination, but shared authorship of this report, and selected publications.

2.2.5 Advisory group

The project was supported by an advisory group of people with relevant experience and knowledge. The group was built to include representation of public, voluntary and academic sectors, and included people who understood qualitative and quantitative approaches, some of whom had personal experience in both. The advisory group met twice during the course of the research, and is fully described in Appendix E.

2.2.6 Support for the researchers

The research project also had a funded component for provision of psychological and emotional support for the three team members. The model was developed from an exploratory, innovative therapeutic support group incorporated in the earlier study of financial impact for parents of a child's death (Corden *et al*., 2005). The full research team met regularly with a group therapist throughout the study. Appendix E provides full details. The initial aim of this group was to support researchers engaged in a sensitive area of study which might have implications for their emotional well-being. In retrospect, the researchers' experience was that it was effective in this way. In addition, we believe the therapeutic group became part of the model of integrated working at which we were aiming. The support group fostered team relationships, facilitated shared understanding of individual responses to bereavement, and helped integrate perspectives at a deeper level than was possible in the team meetings which were often focused on managing the research process. The research team reports elsewhere (Corden *et al*., forthcoming) on the process and experience of this model of support. We shall also make suggestions as to how the contributions of the advisory group and the therapeutic support component might be represented within Figure 2.1.

In summary, a common aim underlying the ways of working described above was to build a team that was constantly sharing ideas and information from the qualitative and quantitative components to inform the combined methodology. We viewed the research team as a social process, built on relationships of communication and interaction. Our experience was that this kind of integrated working, respecting different approaches and perspectives, was necessary for integrating the research processes around data collection, analysis, interpretation and outputs.

2.3 Analysis and interpretation

We have already discussed how our integrated approach began at the start of the project, and continued throughout the data generation and fieldwork stages. In deciding how to sustain this process of integration into data analysis and interpretation, we were influenced by ideas set out by Moran-Ellis *et al.* (2006). They see integration as a process which brings different methods, data sets, analyses or interpretations into a relationship with each other where:

- they are combined in such a way to form a whole, *and*
- they are interdependent but retain their paradigmatic nature, *and*
- they make a contribution of equal value.

Appendices A to D give full details of the way in which data were assembled, organised and interrogated. Basically, the statistical data analysis was computer based using a standard statistical package, and the data from interview transcripts were displayed and interpreted using 'Framework', a manual technique for descriptive and thematic analysis.

We believe that our initial analyses of each data set on its own terms maintains epistemological integrity (Moran-Ellis' second point above) and does not attempt to *translate* data sets, analyses or interpretations one into the other. Our approach to integrating findings, which attributes equal value to each data set, has much in common with the technique described by Moran-Ellis as 'following threads'. Thus, an emergent finding in one data set led to exploration of that 'thematic thread' in the other data set, assembling a body of information for further analysis and linking back to the research question. In our study, some of the 'threads' for detailed exploration were already identified by the policy context and the research aims, for example the contribution of survivors' benefits to financial outcomes. Others had not been identified in advance and emerged initially from either the qualitative interviews (for example, family expectations about patterns of financial gift-giving) or the statistical analysis (for example, reduced labour force participation of men under pension age following the death of their partner).

Our general approach, then, was one of constant striving towards synthesis of findings, recognising the differences between answers to structured questions in a survey and what people said in reflective accounts during face-to-face discussions designed to explore personal experiences of change. Such a process, following the integrated approach taken from the start of the project, did not lead to the kinds of tensions which may arise by deferring integration until interpretation of findings. Huby and Dix (1992) explain how they dealt with some such apparent contradictions in findings from a structured survey and qualitative interviews. Rather than seeing them as a 'problem' they used apparent divergences to set up new lines of exploration and analysis. While the latter were useful for Huby and Dix, their research was then beyond the fieldwork stage with no opportunities for further qualitative interviews to throw more light on matters.

In our own approach towards synthesis, we did not have sub-sets of data which generated opposing strong findings on topics. We found useful here Halfpenny's (1997) discussion about the relation between quantitative and qualitative research, in particular the similarities between words and numbers. Halfpenny argues that both are constructions out of the richness of lived experiences, and both types of data are manipulated in pursuit of explanations, albeit in different ways.

Figure 2.1 does not represent the chronological synchronicity and integration of the analytic process. There was not absolute synchronicity in this kind of close-knit working. There were anticipated short periods, say one or two weeks when Corden and Nice got on with qualitative interviews while Hirst worked at statistical analysis. The team discussed in advance and agreed what to do during this separate work, and when it was completed the team discussed what had happened and planned the next stages together. Unanticipated or imposed delays happened on both sides. It took longer than expected to recruit people to take part in qualitative interviews, and the quantitative analysis was affected by delays in the release of data including replacement of faulty data sets. There were also imposed breaks in synchronicity when there were pressing demands from other parts of our overall work in the research unit, or when we each took a holiday. Bryman (2007) discusses the possibility that the qualitative and quantitative components of a mixed methods study may get out of phase with each other. Our own experience was that although timelines did get out of phase over a period of weeks, these effects tended to even out, and did not present a serious problem. But it is hard to think what perfect chronological synchronicity would look like in advance, and easier to formulate in retrospect.

In our overall approach to analysis and interpretation, we moved a considerable way from the concurrent triangulation strategy described by Creswell (2003) which informed our original thinking. To some extent we used different methods to confirm or corroborate findings. As an example, statistical analysis showed considerable income loss after death of a partner for younger women including those with children, and interviews provided corroborative detailed information about the changes in income sources which led to such income reduction. In the other direction, qualitative evidence of the diversity and complexity of financial difficulties following death of a partner helped explain statistical findings showing widespread increase in ‘financial distress’ using a generalised measure at the population level. (These findings are presented later in Chapter 4.)

Integration of analysis and findings goes much further than corroboration or validation on either side, however. Our approach fits better, perhaps, the meaning of triangulation ‘as seeking complementary information’ as discussed by Hammersley (2005). Each kind of data reveals issues which are understood better or more fully with exploration in different ways. The qualitative interviews showed some complex financial transactions between bereaved partners and their adult children, sometimes related to new patterns of housing costs, the late onset of young adults’ financial independence, and emotional attachment to continuing the gifting patterns of the deceased parent. Family obligations and expectations are not covered in the large scale survey, but once discovered qualitatively, prompted exploration of the limited quantitative data on money transfers between households. Both components also contributed to a fuller account, than would otherwise have been possible, of how expenditure patterns change following the death of a partner.

We believe that this approach to ‘mixing’ procedures and data analysis led to a more inclusive and consensual way of knowing about such complex financial implications, albeit shaped by the evolving context in which the research and the researchers’ involvement developed. This approach perhaps fits the strategy described by Mason (2006) for using an integrated logic when mixing methods and linking different kinds of data. How well the two components enhanced and enriched each other, how much they questioned or challenged each other, and how the lived experience of bereavement was made manifest depended on our presentation of findings in the combined account. The following and final section discussed aspects of writing this report.

2.4 Writing about findings

Our commitment to integration continued into the presentation of findings from the study. Sandelowski (2003) describes the challenges of writing and reading mixed methods studies. While the typical ‘write-up’ of quantitative research is conceived as an end product of a sequential process of enquiry (research aims; sampling; data collection; analysis and findings), Sandelowski sees the ‘write-up’ of qualitative research more as an enquiry in the making than the end product. Richardson (2000) also describes the writing up of qualitative research as a means of enquiry. There is considerable distance between this kind of writing and what is generally accepted as the traditional way of presenting quantitative research, originally based on the experimental scientific report (Bazerman, 1988).

At an early stage in the research, the lead researchers agreed to write a report with a sequential structure, moving from literature review, design and methods, chapters of substantive findings and conclusions with policy implications. This structure seemed most likely to fit current policy makers’ ways of reading research and considering evidence. We also made early decisions about incorporating data in the report. We knew the presentation of statistical tables, graphs and verbatim quotations influenced the way people read a report and how they interpret findings (Corden and Sainsbury, 2006). As a result of recent empirical research Corden does not currently incorporate blocks of verbatim quotations in her own writing.[3] Hirst generally expects to provide full explanation of quantitative analyses, displaying data in tables and figures within the text alongside technical appendices. Length of output was an issue. Although this final report is the main source document, and several shorter more focused publications will follow shortly, many readers dislike long reports.

The aim was thus a final report which would be understood by a wide readership, with sufficient display and technical interpretation of statistical data available for people who wished to look at this themselves. We aimed for some separation of statistical data display from the main text, for readers who did not want to engage with this or did not understand statistical techniques.

[3]. A study of the theory, practice and impact of using verbatim quotations in reporting applied social research was funded by the ESRC and completed by Anne Corden and Roy Sainsbury in 2005. A series of working papers and publications describing the main findings from this study can be found at http://php.york.ac.uk/inst/spru/research/summs/verbquot.php.

Finding a way forward required accommodation from both researchers, addressing issues such as balance, establishing validity and credibility and, importantly, the different ways in which people now approach reading, using hard print, electronic versions or a mix of both. The outcome has been a report in which the main text displays some data from both components of the research. Short phrases used by participants in qualitative interviews are occasionally embedded in the authors' text, to show the language and constructs people used. These phrases are italicised, to distinguish them from the authors' text. Some quantitative data and findings are reported in the main text, and are all explained in plain English, without need for readers to have technical expertise. Further and more detailed display of statistical data and analysis is presented in annexes to chapters, with brief commentaries. The report is made available electronically, so that readers can separate the main text and the annexes, and use mixes of hard print and electronically displayed text which best suit them.

As to crafting the chapters, the writing developed to some extent as part of the iterative process throughout design, data collection, analysis and interpretation. The continuous circulation of written memos, notes, progress reports, analyses and summaries, with responses then shared in further notes, evolved gradually into a flow of written interrogation and argument. The process of writing the report was then more of a process of organisation and collation of what already largely existed. The initial responsibility for this process of organisation of the four chapters of substantive findings which follow (Chapters 3, 4, 5 and 6) was divided equally, with subsequent iteration, adjustment and amendments. Stylistically, there was general agreement about construction of written prose and shared vocabulary.

The process of writing up our research was to some extent experimental. It was resource intensive but challenging and interesting. One of the outputs from this study will be a publication discussing the writing task. We shall value the views of readers of this report as to how far it contributes information about the material and financial consequences of death of a partner in a useful, policy relevant way.

This concludes our discussion about the research design and methodology. There follow four chapters of substantive findings from the research.

Chapter 3 Personal and Financial Circumstances Before a Partner Dies

3.1 Introduction

What happens to people's financial circumstances when their partner dies, and the administrative procedures they must deal with are of course, closely linked to their personal and economic circumstances and behaviour as a couple.

When death of an elderly person ends a long marriage, the bereaved partner often has the legacy of a lifetime's shared experience of flows in income and expenditure and a long history of budgeting and financial planning as a couple. People differ in how much they engage with such issues, but it seems likely that increasing age and frailty, and the inevitability of death, may lead some older couples to talk together about what will happen financially when one of them dies. What might happen to their shared home, pension or savings may become more salient. Some may make a will, or take simple measures such as making sure both partners know which banks, building societies, or insurance companies will become involved in the transfer of the couple's financial arrangements and responsibilities to the person left alone.

Younger people are in different stages of the life course. Their own death may seem a long way ahead, especially for people in relatively good health. The economic behaviour of younger couples, with and without marriage or formal partnerships, may be shaped around building up earnings, establishing their homes, and caring for children. The possibility of dying may be brought into focus only occasionally, for example when mortgage companies advise life insurance, or choices must be made in pension plans. Ill-health, however, or circumstances such as a dangerous work environment or taking part in risky leisure activities may lead some younger couples to think more about what might happen financially if one of them died.

This chapter starts to explore these issues, bringing quantitative and qualitative data together to demonstrate the diversity of personal and economic circumstances of those people who were subsequently bereaved by the death of a partner. We draw largely on data from the BHPS interviews that took place around six months before people's partners died (see Appendix A.3.4). Findings from our qualitative interviews are woven in, providing illustrative, explanatory or additional evidence.

First, we provide an overall picture of the circumstances of couples just before one partner died (3.2), describing their age and gender, living arrangements and family responsibilities, including periods spent providing care and support for partners at the end of their lives, when particular financial issues may arise. We describe people's health and housing arrangements preceding the death. We go on to describe their financial situation (3.3), looking at levels and sources of income and identifying a variety of economic circumstances that may shape people's experiences of, and responses to, the financial consequences of the death of a partner. In 3.4 we review people's recent experiences of financial change and subjective assessments of their financial situation in the period preceding the death. In 3.5 we consider how far people anticipated any of the financial changes there might be if or when one partner died, or made plans to ensure financial well-being for the person left alone or, at least, to reduce insecurities and risks. The last part of the chapter (3.6) looks overall at couples' financial and economic circumstances in the period preceding death, and leads us to suggest potential risk factors for experience of financial problems following bereavement and, conversely, circumstances and strategies which may be protective.

The findings in this chapter set the context for understanding the financial and economic changes which result from the death of one partner, and how much of what happens was planned or anticipated. Although each person's experience and response are unique, identifying broad patterns can indicate the most important contributory factors and suggest appropriate entry points for policy action.

3.2 The context of death of a partner

This part describes the diversity of personal circumstances and family responsibilities, health and housing arrangements from which people experienced the death of their partner.

3.2.1 Age distribution and gender

At the population level, most bereaved partners are found in older age groups, reflecting the association between age and mortality and the relatively small age differences between partners (Bhrolcháin, 2005; Mortality Research Working Group, 2008). Mortality rates increase sharply after age 60 for both women and men but women are more likely to experience the death of a partner: they are typically younger than their male partners and women generally live longer than men. Nearly two-thirds of BHPS respondents whose partner died were women and most of them were in their 60s or older. Overall, three-quarters of women and men were over state pension age (60 for women, 65 for men) when their partner died (Table 3.1). Most pensioners were in their 70s or older: women were aged around 73 on average and men around 77. Respondents under pension age whose partner died were typically within ten years of state retirement age, around 50 for women and 55 for men on average.

The older age profile of people whose partner died highlights the extent to which the circumstances of many couples, including their financial assets and well-being, may have been shaped by the accumulative decisions, actions and resources over a long life span. Across the life course of family formation, labour market engagement and household change, outcomes will have been influenced by individuals' responses and relationships as well as by broader social factors such as class, gender and location. It is important to remember, however, that the age profile of people whose partner died is not the same as partnership duration. In our qualitative interviews, some older people who had entered second marriages had not had long together before their partner died. They explained how the couple's financial and economic circumstances at that time were influenced by decisions and resources within previous partnerships.

In the following analysis, we distinguish four sub-groups: women and men who were bereaved under and over pension age. These are useful analytical categories because they help explain variations in levels and sources of income. Their relative sizes are expected to change in future years partly, but not solely, as a result of proposed changes to state pension age. An ageing population will see an increasing proportion of partners bereaved in older age groups while gender difference may reduce as men's life expectancy increases at a faster rate than that of women (ONS, 2006b).

Fewer people under 50 years experience the death of a partner. The BHPS analysis showed that around 11 per cent of women and six per cent of men whose partner died were under 50 years of age. However, when the partner who died was still building up earnings capacity, had responsibility for children or a mortgage, and had not yet made much in the way of pension provision, there were likely to be particular financial implications. So, although fewer in number at a population level, it was important that we paid attention to this group. Our qualitative study group was built purposively to include bereaved people in all age groups. Appendix D provides a picture of some of the main personal characteristics and circumstances of the 44 people who took part in qualitative interviews. The youngest people who took part were women in their twenties and thirties; the oldest were men and women in their eighties.

In the BHPS analysis, 99 per cent of respondents described themselves as 'White British' and those adopting a different cultural identity were mostly women under pension age. It seems likely that members of ethnic minority groups are under-represented in the BHPS study group and their numbers are too small (seven respondents) for separate analysis. As explained in Chapter 2, our qualitative study group was not designed to include members of ethnic minority groups (see also Appendix D).

3.2.2 Living arrangements and family responsibilities

At the interview before a partner died, all couples in the BHPS study group were co-resident. This largely reflected the BHPS focus on and definition of private households (see Appendix A.3.2). However, couples were differentiated in other ways. The vast majority of couples (96 per cent) were legally married and two men were living with a partner of the same sex. Men were somewhat more likely than women to have been cohabiting (five and three per cent respectively) although some may have married just before their partner died.

The majority of couples in the BHPS study group were living on their own without other family or household members. More than nine out of ten women and men over pension age said they lived only with their partner. However, a substantial minority of younger couples were living with their children, including dependent children (Tables 3.2 and 3.3). Before their partner's death, almost one in five women under pension age had dependent children compared with one in ten men. Couples with younger children typically had two dependent children (53 per cent), or one child (36 per cent overall). Generally, people under state pension age presented more diverse living arrangements and circumstances because of the presence of dependent children, adult children, or both.

These general patterns were reflected in the household arrangements of people who took part in our qualitative interviews. Most of those we spoke to had been married to their partner. Among the older people were some with marriages of 50 to 60 years, and even longer. However, there was a wide range of length of partnerships and, as noted above, there was not a simple fit with people's ages. Some of those who took part had been in second marriages, including women able to compare the financial implications of two bereavements. In the qualitative interviews, people whose partnership had no legal status were generally in younger age groups, but some unmarried partnerships were many years long. One unmarried couple, with both partners under 40 years at the time of the death, had been together for 19 years. Other couples in relatively long partnerships without legal status had been making plans to marry at the time one partner died, and for some couples, recent marriage had been influenced by diagnosis of life limiting illness.

Among people who took part in qualitative interviews, those living with their partner without other household members during the year preceding the death, were generally people aged 60 years and older. Such couples often had adult children living independently, and some had grandchildren. Younger couples included some without children and others who lived with one, two or three dependent children. The children in these families ranged from younger than one year old when their parent died, to age 19 years, and included adopted children and children from one or both partners' previous relationships. Some couples had disabled children, of whom some lived with the family and some in residential care or boarding school. For a few couples, there were also natural children of one or both partners with whom there was no contact. These included school age children who were living apart with their other parent, and children taken into care and known to be adopted. This considerable diversity of living arrangements and family structure among people under pension age deepens our understanding of the quantitative profile of couples where one partner died, described above.

Where households included adult children, these were usually young adults making the transition to a more independent life, adult children with special needs or circumstances who remained in the family home or adult children who had moved back into their parents' home in order to care for them at the end of their lives.

The qualitative study group also included some people in household arrangements that were not represented in the BHPS study group. Among participants in the qualitative interviews were some people whose partner had lived away from home in the year preceding death, in long-stay nursing home and hospital provision, or overseas in armed forces postings, situations rarely recorded in the BHPS.

3.2.3 Providing care

Among people who shared with their partner responsibilities for dependent children we might expect some considerable financial impact from the partner's death. The remaining parent now had to meet the children's needs for care and support without their partner and probably with different sources and levels of income. The various financial issues that arose and the different outcomes are discussed in the following chapters.

Another situation likely to be financially influential was that in which care was being provided to the partner who subsequently died. Previous research has shown the range of additional costs and expenses for relatives providing care for a sick or disabled person and, for some, the reduction in earnings related to this caring period (Glendinning, 1992).

Our statistical analysis showed that experience of a period of caregiving for a partner who subsequently died was widespread. Nearly half the respondents (46 per cent) in the BHPS study group, women and men alike, said they were caring for their partner in the months before he or she died. Those over pension age were more likely to describe themselves as carers, around half compared with a third under pension age. No more than one in twenty of those under pension age had been receiving carer's allowance.

In our qualitative interviews, the only people who had not experienced a period in which they had an active caring role were younger people whose partners died suddenly or after unexpected admission to hospital following a road crash,[4] violence, accident or sudden incidents such as heart attacks or aneurysms. Most people who took part in the qualitative interviews described periods in which they had provided intensive levels of care and nursing at home for partners with deteriorating respiratory and circulatory conditions, terminal cancers and conditions such as dementia or stroke. For some, whose partner developed an illness which developed rapidly, such as an aggressive cancer, their role as a carer had come suddenly and lasted only a few months. Those who described a caring role spanning several years had partners with long-term impairments or health problems. Periods of between six and ten years active caring were described by people whose partners had Alzheimer's disease, or recurrent cancer.

In the BHPS study group, partners of those identifying themselves as their 'carers' were more likely to have been in contact with health and social care services than partners of those who did not adopt the 'carer' label (Table 3.4). Our qualitative interviews showed that people who had provided intensive care for their partner at home usually had support from hospital and community nursing services; local hospices or social service provision such as day care or respite care for their partner, and some had been in touch with voluntary organisations such as carers' groups. Adult children or other relatives had sometimes been helpful during such periods of care, and it appeared that some church groups had provided high levels of practical support. For some people, however, it became impossible to provide at home the level of care required, and their partner had spent their last years in a nursing home or special NHS provision, or was cared for in the home of another relative with accommodation more appropriate for enabling home nursing.

Recognition of their role as 'carer', in the sense in which this term is used to describe people providing informal or unpaid care at home, can influence people's access to financial support and other services in the period leading up to a partner's death. In qualitative interviews, people who spontaneously used this language of 'caregiving' to describe themselves were generally people who had been in touch with carers' groups, or palliative care services. One person spoke about being a carer for six years as her '*role in life*'. Others, however, used a language of '*looking after*' or '*nursing*' their partner to describe what they had been doing in the period before death. For such people, 'carers' were generally the other people who came into their home to provide support for their partner, such as local authority or agency staff who helped with bathing or incontinence management. One person said her experience in a long marriage was that partners loved and cared for each other in many and different ways. When both of them were ageing, anyway, it was hard to pin-point a time when 'caregiving' began. Our interviews showed that delays in seeking financial

[4] Our use of language here is deliberate, because we learned in qualitative interviews that the term 'road accident' is offensive to some people whose relatives died as a result of another person's drunkenness or dangerous driving.

support through DLA and carer's allowance were sometimes related to people's late identification of their own situations in the formal categories and language of 'caregiving' or 'carer'.

3.2.4 Health

Our statistical analysis shows that people whose partners died were often not in good health themselves when they were last living together. This is as we might expect, in a population among whom so many were in older age groups, and likely to be coming towards the end of their own lives. The broad picture shown in Table 3.5 confirms that self-assessed health problems were widespread among people of pension age and over. Of particular interest are the numbers of people reporting clinical levels of anxiety and depression at this time, higher among women, and especially among women of pension age and over, more than a third of whom described themselves as having such conditions.

We might expect some of this reported anxiety and depression to be related to very difficult circumstances of caring for a partner towards the end of their life, and for some, anticipation of death and widowhood. Some of the mental distress reported by people may have been related to dealing with their own impairments, health complaints, or limitations of daily activities. For this study, the broad picture of self-reported health at the time before their partner's death may be a pointer to the numbers and circumstances of people who were already not well equipped to deal with some of the issues which lay ahead. Financial uncertainties and new anxieties about resources or expenditure, and the practicalities of dealing with regulatory organisations to achieve transitions in resources were likely to be particular burdens for people already clinically depressed, or experiencing limitations in daily activities.

Among people who took part in qualitative interviews, those who said they had health problems themselves during the years before their partner died were generally in older age groups, which fits with the broad statistical picture. Conditions described included those commonly associated with ageing, such as arthritis, respiratory and circulatory problems. Some people related their health problems to their long-term caring role: they believed lifting partners and using heavy equipment had led to musculo-skeletal problems, and long-term emotional stress was reflected in their circulatory problems. The oldest person in our group was very frail, and both partners in the marriage had been cared for at home by an adult child, with support from social services. Among younger people who had health problems themselves in the time just before their partner died were people receiving long-term treatment for cancer, mental health conditions and advanced diabetes.

When a partner was very ill, it could be hard for some people to go for health checks themselves when they experienced symptoms, or to go forward with their own scheduled operations. Some chose not to take steps which they perceived might increase the couple's emotional and practical burdens at the time. Keeping quiet about their own condition was one way of prioritising what had to be done. By contrast, some hurried to deal with their own health condition, wanting to be as well as possible to deal with what was happening. Both of these choices had financial implications following bereavement for some people, in addition to the health implications, as we see in following chapters.

However, looking across all those who took part in qualitative interviews, there was wide diversity in people's own health condition just before their partner died. The group included people in all age groups who said they were generally fit and well during the time preceding their partner's death, and for some couples, both partners had generally enjoyed good health and been fit and active when sudden death had happened.

3.2.5 Housing arrangements

Paying for their accommodation is one of the main regular financial outlays for many couples, and couples who have paid up their mortgages still have the expense of maintenance, redecoration, and insurance.

Our series of qualitative interviews provided perspectives on some of the housing issues which were important to couples during the year before the death. Among older people, arranging and paying for the maintenance of their property was becoming a problem for some. This happened, for example, when a partner who had usually done much of the work themselves was no longer well enough to do any decorating or repairs. Some people whose partners had long-term conditions were living in properties they had adapted to needs. Structural alterations such as new bathrooms and lifts had sometimes meant heavy expense, which had reduced savings. Other couples with need for adapted accommodation were already living in rented, purpose-built bungalows or flats; waiting for their names to come to the top of the list for allocation of such properties, or just about to move in when one person died. As explained in 3.2.2, couples lived separately when the needs of very ill partners could no longer be met adequately at home, and partners had moved into nursing homes or hospitals, or a relative's home.

Recent moves were not all health-related; moves to larger or better houses had been planned by some younger couples as their earnings increased, or their families grew. Couples who had planned such moves had not anticipated the onset of serious illness or death of one partner. Some recent moves were influenced by wanting to be closer to other relatives. The kind of paid work undertaken was also an influence on the accommodation in which some couples were living, for example through an employer's requirement to live in accommodation provided, or having found a house which could be developed for incorporating a small business.

Those who were paying high mortgages, or had invested heavily in extending and improving their houses had been relying on high earnings, from one or both partners. Renting out part of a home was one way of increasing income, and some couples in higher income brackets had a second home for family holiday stays, or another property they let for income.

Table 3.6 draws on our statistical analysis and shows the broad picture of housing tenure in the year before their partner died, for men and women of different ages. We see that mortgage and rental payments were widespread among couples under pension age. At the BHPS interview before their partner died, just over half the women under pension age said the couple was making mortgage payments. Respondents over pension age were both more likely than those who were younger to live in rented accommodation, or to own their house outright. Table 3.7 shows that most people said they were able to keep rent and mortgage payments within their budget. However, among women under pension age whose partners died during the following year, the number who were finding it hard to meet rent or mortgage payments was much higher than among other respondents. Strategies to cope with such difficulties mainly included cutting back on other household spending (82 per cent) but some had borrowed money (20 per cent) or deferred payments by two months or more (nine per cent).

This description of housing arrangements in the period before the death sets the context for understanding some of the financial issues which subsequently arose. Maintaining rent or mortgage payments for a home after the death of a partner was likely to be a major issue for some people, which might prompt claims for council tax and housing benefit, or moving house. Some younger women entered widowhood already having problems making housing payments. Among people whose mortgage was paid up, issues might arise about inheritance of the property, how to maintain it without their partner, downsizing accommodation or release of equity. For those in rented accommodation, there might be tenancy issues. Chapter 4 explores these issues and outcomes for people after their partner died.

3.3 Financial situation

This part of the chapter addresses the general financial situation of people in the period leading up to the death, when they were living as a couple. This is likely to be a major influence on people's economic circumstances following death of their partner, both in terms of actual resources and in terms of the way people experienced their change in circumstances. Whether individual people feel 'better off' or 'worse off' in bereavement and whether their change in circumstances brings financial anxieties is likely to be closely related to how they felt previously about their financial situation and security as a couple.

Data from the BHPS provide contemporaneous details of people's financial situation, and their assessments of their situation, when they took part in the interview preceding the death. From the qualitative interviews, we have retrospective information about the period preceding the death, which provides additional insights into economic experiences during this time.

The statistical analysis shows that, at the time of the last BHPS interview before the death of their partner, two out of three people described themselves as 'doing alright' or 'living comfortably' (Table 3.8). So most couples could be described as managing financially, with what they perceived to be a reasonable and acceptable standard of living. Amongst the remaining couples, most felt they were 'just about getting by', suggesting they currently had just enough for their needs and were managing the financial situation, but that there might be problems.

When we look at actual household incomes, we see that couples under pension age were often better off than would be expected from comparison with household incomes in the general population. At the BHPS interview before bereavement, more couples under pension age than would be expected were in the upper half of the national income distribution (Table 3.9). In contrast, households where respondents were over pension age were comparatively worse off: almost 60 per cent were found in the two lowest income groups, where 40 per cent would be expected.

We also compared household incomes with the most widely used measure of income poverty, defined as less than 60 per cent of the median household net equivalised income (see Appendix C). These comparisons showed that a majority of couples, 64 per cent overall, reported household incomes significantly above contemporary poverty levels (Table 3.10).

However, the extent to which such broad descriptions and typical situations can be generalised is limited. Across a range of indicators, the financial circumstances of couples show considerable variation. The typical household income of couples under pension age was around £355 a week before their partner died, but actual incomes varied markedly, driven mainly by variations in income from employment earnings. In seven out of ten couples where respondents were under pension age, the respondent, their partner or both were in paid employment (Table 3.11). The typical household income of pensioners was lower, around £250 a week, and showed much less variation because they relied mostly on state pensions and other benefits fixed around similar income thresholds. (See Figure 3.1 in the annex to Chapter 3.)

The broad pattern of association between particular sources of income and differences in household income levels is clear enough: households under pension age are likely to receive most of their income from paid employment; households over pension age depend predominantly on state pensions and other benefits. When we look at those under pension age, a further broad distinction can be drawn between households that derived the bulk of their income from paid employment and those that were largely dependent on state provision. Households below pension age relying on means-tested benefits were among the lowest income groups. Above pension age, most households depended on state pensions and other benefits with some also receiving income from private pensions, investments and other sources. Variations in these latter sources accounted for much of the disparity in household incomes of people above pension age. Less than a tenth of their pre-bereavement household income came from investments and savings. For people bereaved under pension age, investments and savings provided an even lower proportion of household income (Tables 3.12 and 3.13).

These general patterns from the statistical analysis were reflected in the accounts from people who took part in qualitative interviews of their household income sources during the year preceding their partner’s death. Among people below state retirement age when their partner died, most had experience of doing some paid work while living as a couple. Those not currently working shortly before their partner died had health problems themselves, were taking time at home to care for children or, for some, to care for a partner during a final illness. Partners who died below 60 years of age had also generally done paid work. Some had been working right up to the time of the road crash or heart attack. For those partners under pension age whose final illness had developed more gradually, there was often a pattern of interrupted working during periods of treatment, and then withdrawal from work, with periods on sick leave or incapacity benefits and, for some, early retirement.

As described in the qualitative interviews, transitions to retirement income came at different times for members of couples in which one or both lived beyond 60 years of age. The oldest people who took part in interviews, in their 80s, described their last year together with their partner as a time when their income came solely from pensions and benefits of different kinds, sometimes boosted by income from savings. People with good occupational pensions had sometimes taken early retirement. There were also people, both among partners who died and among those who lived on, who did paid work beyond the age at which they started drawing state or occupational pensions. These were generally people with professional experience or particular skills, who were able to go on working part-time into their late 60s. As a result of age differentials between partners, different employment decisions, health trajectories and access to pensions, there was great variety in combinations of sources of income in the year preceding death, among couples in which the surviving partner was aged over 60 years.

One demonstration of the impact of these wide variations in levels and sources of income is that, although most people in the BHPS study group had described themselves as ‘living comfortably’ or ‘doing alright’, some households were experiencing financial hardship in the period preceding the death. Overall, five per cent of respondents said they were finding it ‘quite difficult’ or ‘very difficult’ managing financially, at the BHPS interview preceding the death, and a further 28 per cent felt they were ‘just about getting by’. Table 3.8 shows that people under pension age were most likely to be struggling financially in the months before their partner died, women somewhat more so than men.

3.4 Recent changes in financial circumstances

All couples experience economic and financial change during their partnership. There are many factors involved – changes in resources may be related to employment histories or inheritance of assets; changes in needs and expectations may be related to family formation or age-related life style. In this study, we were interested in people’s recent experiences of financial change, when they were last living with their partner. This was important for understanding what came after and making sense of how people felt about their financial circumstances after their partner died.

Financial problems can arise when someone is ill, as a result of extra expenses or reduced income from paid work. On the other hand, some people may put shopping for other than necessities ‘on hold’, reduce spending on social activities, or claim disability benefits, making them feel financially better off. In this part of the chapter we look at the extent to which people felt worse off or better off financially in the year prior to the death of their partner, and the factors involved.

3.4.1 Feeling worse off financially

When asked about recent changes in their financial situation, in the last BHPS interview before the death, around one in five respondents overall said they were 'worse off' than they had been a year ago. Women, both under and over pension age, were more likely than men to say they were worse off financially (Table 3.14). The two most common reasons for feeling worse off were ‘increased expenses’ and ‘reduced earnings’, which may be linked to withdrawal from the labour market of one or both partners, and extra costs associated with illness and providing care. Increased expenses was the predominant reason mentioned by respondents over pension age and may reflect increases in general living costs for people on fixed incomes as well as additional costs relating to their partner’s care needs. Under pension age, reduced earnings was the main reason given for feeling worse off than the year before, closely followed by increased expenses. Between the last two BHPS interviews before their death, 11 per cent of partners under pension age had left paid work, reducing the proportion employed from 62 per cent to 51 per cent. At the same time, the number of couples in which both partners were under 65 and neither worked increased from 22 to 26 per cent.

The qualitative interviews showed how a couple's income from earnings can decline from the onset of illness, and for some, through periods of treatment and gradual deterioration sometimes spanning several years. This had less impact when the partner who was ill was a second earner, and the main earner could continue to work and generate sufficient income for their needs. For example, men with good salaries said that when their wives had to stop their own part-time work, this affected the way things were paid for in the family, and patterns of saving, but their own earnings were sufficient to maintain living standards. When both partners' earnings were important for budgeting, decline in earning capacity of a partner who became ill had a major financial impact. It became even more difficult if the earnings of the other person were also reduced. This happened in various ways. Some people needed to take time away from work to support ill partners and go with them to hospital appointments and treatment sessions. Some reduced hours of work to manage the care of children and home, they had previously shared with their partner. The shock and distress caused by their partner's diagnosis or symptoms meant that some people felt unable to do their paid work anyway.

Our qualitative interviews showed how decline in earnings was cushioned for some couples by employers' arrangements for paying salaries and wages during long-term sickness. Some employers also made generous arrangements for paid 'compassionate leave'. Such schemes meant that loss of earnings did not cut in so quickly for the partner who was ill, or the other member of the couple. For self-employed people, the financial impact of decline in earnings could be very different, depending on the kind of work undertaken, and any private insurance arrangements. In some kinds of low paid self-employed work, such as driving, jobs could be taken at short notice, when it was possible to do some work. In this way, some self-employed partners whose illness had reached advanced stages could still manage a couple of days work in *'good weeks'*. However, when self-employed work meant responsibility for running a business, or competing for long-term contracts with important deadlines, it could quickly become impossible to continue. People in such circumstances who had no private sickness insurance had experienced a rapid slide in income from high earnings to incapacity benefit.

Decline in earnings during the years preceding the death was not always directly associated with ill-heath. Some people in their 50s and early 60s had been withdrawing from paid work anyway, as part of their plans for later life. Some people who could draw occupational or private pensions had decided to 'retire' from their main work, and were planning to live on lower incomes. Others had ideas for new ways of earning, such as developing a leisure interest into a small business.

No matter whether reduction in earnings was planned or not, increased expenses associated with a partner's illness and need for care were described in qualitative interviews by people in all age groups. Additional expenses described were similar to those well-known from previous research on caring (Glendinning, 1992). Costs of travelling with a partner to hospital for treatment could be high. When ambulance journeys were unpredictable or uncomfortable, some people chose to take their partner by car or taxi. There were expenses attached to visiting partners in hospital, nursing home or hospice. Bus passes for older people could be helpful in keeping down costs, but specialist hospitals were not always accessible by bus, requiring use of private vehicles or taxis. People had been amazed at hospital parking charges; some needed to visit hospital more than once a day, and some incurred big parking fines when appointments or treatment lasted took longer than expected. Awareness of entitlement to 'blue badges' which might have reduced parking charges came too late for some people to take advantage. In London, congestion charges added to the expense of using private cars.

People whose partner was cared for in a nursing home, or received private nursing care at home not available through the NHS, contributed to the costs from what they considered joint savings. Paying such fees for several months, and in one case for two years, made inroads of thousands of pounds into the couple's savings. Some couples paid towards day care provided by the local authority. Readiness to try 'alternative treatments' for life-threatening illness meant that some couples spent heavily here.

Providing care at home for very ill partners led some couples to install lifts and adapt bathrooms. Local authority grants usually did not cover the full cost of such structural changes and some couples had to spend a lot of money. Getting larger cars or vans to enable access for a partner usually meant more expense. Motorised scooters were sometimes bought to extend possibilities of short shopping trips, or going round the park. People often found a good second-hand market here, but had typically spent between £700 and £900.

As partners' conditions deteriorated, there were often additional expenses such as new beds and mattresses, extra bedding, new clothes when partners lost or gained weight, and incontinence supplies. Some people bought equipment such as air purifiers, humidifiers, fans, and food liquidisers. There was often need for extra heating, greater use of the telephone, and increased electricity consumption to power medical equipment and lifts. Buying more convenience food to fit around caring, and buying food or drink supplements to tempt very ill partners, led to higher food spending and greater waste.

Particular expenses included fees incurred in arranging Power of Attorney, and fees to solicitors and accountants in settling private and business matters.

The impact of such additional expenses varied considerably. Some couples had spent many years on low incomes from incapacity benefit or state retirement pensions, and said they were used to juggling expenses and adapting spending patterns. People maintaining high earnings, and those with good pensions or savings knew that the couple could afford additional expenditure. But watching rapid depletion of savings led to anxieties, especially for people over pension age who had expected to rely themselves on future access to these savings. Some also felt angry about the requirement for private funding for some of their partner's health-related needs. Some people who were aware that their partner's life would be limited expected to meet some of the additional costs after the period of care ended, for example when fuel bills came later in the year. People who borrowed money to meet additional expenses also knew they would be paying off loans in the future. In this way, some people were already thinking towards some of the financial impacts which lay ahead.

We can assess the extent of economic disadvantage of couples in the year preceding the death against official measures of income poverty, and by comparing their incomes with those in the general population. Our analysis of BHPS data shows that more than a fifth of households were below the official poverty threshold (Table 3.10). Income poverty was more widespread among households with respondents over pension age: almost double that of households with younger respondents according to the official threshold. As a consequence, older households were 'pushed down' the national income distribution. Households with respondents above pension age were more likely than expected to be found in the lowest quintiles of the national income distribution, producing wide inequalities in income and wealth in pensioner households (Table 3.9).

Such inequalities among older age groups were clearly illustrated in the series of qualitative interviews. At one end of the spectrum of financial well-being was a couple in their late 60s, both with full state retirement pensions, and generous public sector occupational pensions from long professional careers, with additional income from savings, investment and property. At the other end of the spectrum was a couple in their late 80s, both of whom had employment histories interrupted by poor health. Their income for many years came from state retirement pension and pension credit, supplemented in recent years by attendance allowance. A large lump sum benefit back-payment came shortly before the death, but too late to have any impact on the couple's standard of living.

3.4.2 Feeling better off financially

When looking at the financial well-being of couples in the year preceding death, it is important also to consider those who felt 'better off' than they were a year ago. Questions arise as to whether feeling on an upward financial trajectory in the period before death is any protection against financial difficulty in bereavement. On the other hand, it might be that people whose financial situation was improving, or who felt financial security was increasing, were particularly distressed by financial changes following bereavement.

In the qualitative interviews we conducted, the couple of years preceding the death were described as financially comfortable or secure by people living within their income, increasing their earnings, or improving their circumstances by adding to savings. Included here were people in all age groups and from all parts of the income range. Increases in earnings or pensions enabled some to keep up with increases in prices, or the costs of growing children. Some of the people we spoke to said one or both partners had already achieved high earnings; they had comfortable life styles. Some older people had become financially better off when their children became independent, and some had generous occupational pensions.

These relatively comfortable circumstances were reflected in the BHPS study group where two out of three couples felt they were ‘living comfortably’ or ‘doing alright’, more so among those over pension age (Table 3.8) and a majority of younger couples were in the top three fifths of the national income distribution (Table 3.9). Across the age range, around one in seven people (14 per cent overall), felt they had become better off in the year preceding their partner’s death; indeed, slightly more younger women felt this way (Table 3.14). The predominant reason for feeling better off financially was ‘increased benefits’, followed by ‘reduced expenses’.

The qualitative interviews help to explain why gaining receipt of higher rate disability living allowance, attendance allowance and sometimes carer’s allowance led some couples to feel better off. These benefits could make considerable impact on household budgeting and standard of living among couples living at lower income levels. Disability living allowance and attendance allowance provided additional resources, unrelated to other household income, which was highly valued by some people. They were used to boost general household income, or were earmarked for regular expenses such as incontinence supplies and day care, or one-off expenses such as bedding and equipment. One woman said that they ate much better during the last year of her husband’s life, as a result of his receiving higher rate attendance allowance. They could afford to go to hospital by taxi, and they renewed old domestic equipment, making life more comfortable than before, for both partners.

There had been some delays in getting disability living allowance. People valued advice and help with applications through hospitals, palliative care or support groups. According to the BHPS, one in four partners (26 per cent) received disability living allowance or attendance allowance and, between the last two interviews before their death, ten per cent of partners had successfully claimed these benefits. In the qualitative interviews, some people said that both partners were receiving these benefits. Recent awards of disability living allowance to disabled children had also brought a welcome boost to income in some families.

Findings from the qualitative interviews also provide pointers to ways in which some expenses dropped in the period preceding the death. When a life-limiting illness meant giving up previous leisure activities; not going away on holiday; not wanting to buy new clothes, or getting rid of vehicles no longer used, people found they were spending less money.

Reduced housing costs led some people to feel better off financially in the time before the death. Some mortgages had been paid off recently, either by coming to the end of term or, for some people, through critical illness insurance. There had been reductions in council tax for some older people gaining new entitlement to council tax benefit at age 60 years, or when people in the household claimed a ‘qualifying benefit’ such as disability living allowance. Couples who had recently moved to smaller accommodation, better suited to the needs of a disabled partner, had noticed smaller fuel bills.

We also spoke to some people who said the time preceding their partner’s death had been one of increasing living standards, but without feeling better off, because they drew heavily on credit. Using commercial loans or store cards to purchase household goods had grown to be a normal part of budgeting for some younger couples who expected to maintain earnings. They funded holidays and family treats by borrowing. People who knew they were living beyond their income said they had been concerned about growing indebtedness, and had been hoping to get spending more under control. We also spoke to people who said they had no idea of the extent of their partner’s indebtedness until after they had died.

3.5 Looking ahead to economic change

We know that some people think ahead to changes in economic circumstances that might follow death, and some discuss this with a partner. Some decisions and actions are taken many years in advance of death, such as arranging life insurance and mortgage protection arrangements, taking decisions about benefits for survivors in pension arrangements, or writing a will. For some people, increasing age or awareness of a life limiting illness may focus attention on future provision for a partner or children, or how resources and assets might be redistributed.

In our qualitative interviews, we asked people to look back to any discussions they had had with their partner about what might happen financially if one of them should die and how far they had anticipated some of the income changes that might follow. As we might expect, some couples had not given much thought to this together, whereas others had made careful plans. We also asked if their partner had made a will, and whether either partner, or both, had sought any financial or legal advice in anticipation of death.

3.5.1 Talking to a partner

Among people in younger age groups, some could not remember ever having talked seriously with their partner about what might happen if one of them died. For example, people in good health and busy with jobs and families often thought death was a long way ahead. When younger couples had talked about financial outcomes, should something happen to one of them, this had usually been in response to a ‘trigger’ experience. Personal experience of a financial shock, such as unexpected redundancy, had led some couples to think about other risks in life. The birth of a child, or a new partnership involving step-children or children living apart with previous partners had sometimes led to discussion of long-term financial responsibilities. Being an executor for a parent’s will, or reading promotional material from insurance companies, led some couples to talk about their own circumstances.

Talking about such things in response to a ‘trigger’ experience, increasing age, or life events such as taking out mortgages and making pension arrangements led some couples to make decisions that would have financial implications if one of them died. This often happened incrementally, as required, and clear memories of what had been arranged sometimes faded, as people got on with their lives. Some decided not to take action as the risk of death seemed low; some said they just did not get round to doing anything.

People who said there had been no need, for a long time, to talk much to their partner about their future financial security included people at both ends of the income range. Some older couples who felt financially comfortable had made wills, to ensure continued well-being of the partner who lived longest, and no longer talked much about such things. People who had lived with their partners for several years on low incomes from benefits had a general sense that they would go on managing in this way when on their own.

Onset of serious illness led some couples to think hard about their financial situation. People who said they had talked fairly fully to their partner about what would happen financially, during the period leading up to death, were all people in couples where both knew death was approaching and both wanted and felt able to talk about this together. Some people said they recognised their partner wanted to order their affairs and leave matters as they wanted, especially partners who had generally dealt with the couple’s financial matters. Partners who were dealing with an important financial issue, such as winding up a business or securing income for another family member, wanted to talk about this, to make things easier for the person who would have to go on dealing with it alone. Some partners wanted to give reassurance that there would be continuing adequate income from pensions or investments.

Older people who had built up savings or assets said they talked at various times to their partner about what they wanted to happen when they died. Some took advice from financial advisers or solicitors when writing wills, taking into account inheritance tax planning. Some partners with no savings to pass on made sure the other person knew where in the house to find paperwork that would become relevant, such as addresses of pension companies. Some men gave careful instructions about how items such as their tools, books or leisure equipment should be sold to raise money for the person who lived on.

Such discussions had not been possible, however, when one or both partners found it hard to talk together about death. In some qualitative interviews, both men and women said that partners receiving palliative care for advanced conditions made it clear that they did not want to talk about dying. Their focus was on day-to-day living, in the hope of reducing symptoms and possible recovery. Wills made some time ago, in different circumstances, were sometimes not revisited. It was then hard for the other person to raise issues they would have liked to talk about, such as provision for children, what pension arrangements there might be for them, or what kind of funeral their partner might like. This led some people to ways of finding information they wanted without asking their partner, or putting money aside, secretly, to help them deal with any financial problems that might arise later.

In some families, it was the caring partner, or other relatives closely involved, who were reluctant to talk about an approaching death. Some people said that they recognised, in retrospect, that when their partner tried to introduce a topic such as what was likely to happen to occupational pensions, they had closed down such discussion themselves, assuring their partner that these things would work out alright. They said they had wanted to save their partner energy, lessen anxieties and move thoughts in directions that seemed more positive, but said also that, emotionally, such discussions were too hard for them to deal with.

Other people who had not talked recently about what might happen financially if one of them died included some who said there had just been assumptions, on both sides, that things would work out. This was often based on beliefs that the person left alone would have some security as a result of decisions taken at earlier stages in their lives about mortgage protection, insurance, occupational pension options, or beliefs about financial protection provided by marriage. As we see later, some people’s beliefs and assumptions turned out to be wrong.

3.5.2 Making a will

Among those who took part in qualitative interviews, everybody knew in advance of the death whether their partner had made a will. When there was a will, most people knew beforehand what it contained and the reasons for their partner's intentions. Married couples had sometimes written 'mirror wills', each leaving their entire estate to their partner. Some older partners who had made joint or separate wills some years ago looked at these again when they had diagnoses of life threatening illness, but we saw in 3.5.1 that this did not always happen. Couples with substantial assets or valuable homes who wanted to pass on some of their wealth to the next generation sometimes took new advice at this stage about inheritance tax planning. This led some to alter the formal ownership of their home, from being 'joint tenants' to 'tenants-in-common'.

Leaving a will was also important to some older people with little in the way of assets. It appeared that leaving a formal statement of their wishes had seemed, for some people, an appropriate behaviour; it was what people ought to do and what families expected. Thus wills made by older partners in low income groups included some which were just simple statements that they left everything to their spouse, with instructions about small pieces of jewellery or personal items for named children. Wills were also a way of indicating particular wishes about funeral arrangements including choice of burial or cremation, religious or secular ceremonies.

In our qualitative interviews, partners over pension age who had died intestate were among the partners who were described as not wanting to talk about death. Included here were partners described as having nothing to leave anyway, as well as people with valuable homes. Some had talked about making a will, at various times in their lives, but not got round to it, and for some it was then 'too late' when they became very ill.

Most partners who died without leaving a will, in our series of qualitative interviews, were under pension age. Some partners who had little in the way of savings, and thought that their joint home would be protected through mortgage arrangements or life insurance, were said to feel no need to make a will. Young parents said they had not expected to die yet, and had not thought of making a will. Those partners in their 30s and 40s who had written a will had been required to do so, for example through service in the armed forces; been triggered to do this by diagnosis of life threatening illness; or for one couple, simply the offer of a free legal service for making a will, through Union membership at work. Partners who had died intestate in their 50s or early 60s were described as having not got round to making a will, or thinking that their spouse would naturally inherit what they had previously shared. Knowing they only had a few weeks left led some men in this age group to arrange to write a will, but there was not always time to complete this before death.

The BHPS does not ask questions about making wills, so we do not have the broad overall picture. However our qualitative findings would seem to reflect a continuation of earlier findings in the literature (see 1.2.2) that many partners, especially in younger age groups, often do not feel the need to make a will, put off doing so, or assume that any assets would be transferred to their surviving partner without difficulty.

3.6 Summary

This chapter has looked in some detail at the personal and economic circumstances of people when they lived in a couple, just before their partner died. We can expect people's circumstances and experience at this time to be a major influence on the financial implications of death of their partner. There are many complex strands in these economic circumstances: age and length of partnership; life stage and family histories; couples' employment histories; the health of family members, and how far couples have made plans for bereavement.

As expected, we find considerable heterogeneity, and some wide inequalities in economic resources and opportunities, both among people in older age groups (the majority) and among people of working age. By looking at couples' financial and economic circumstances in the period preceding death, we can go on to make suggestions about groups of people who may be at particular risk of financial difficulty when a partner dies.

For people experiencing financial problems just before the death, decline in income in bereavement may bring further problems. A minority of people, around ten or 15 per cent, were struggling financially at the time of the last BHPS interview before their partner's death. They were poorer than households in general or significantly below the official poverty threshold. Some such people might have opportunities in the labour market for improving their financial situation following bereavement. However, many people beyond state retirement age (those most likely to be very poor) and younger people unable to work may be unable to increase incomes in this way. Households mainly dependent on social security might be especially vulnerable, and at risk of continuing financial hardship and persistent poverty.

People liable for loan repayments at the time their partner died may also face problems. Dealing with a legacy of debt might be particularly hard for bereaved people with limited financial resources. Living standards previously maintained by borrowing might be reduced for bereaved people who can no longer afford credit. Almost one in ten households reporting circumstances at the time of the BHPS interview preceding the death was making repayments on loans and hire purchases. Such commitments were rare amongst those over pension age but involved more than a quarter of households where respondents were under pension age. Meeting repayments was reportedly a challenge for many younger respondents especially women, almost half of whom said repayments were a burden compared with a fifth of men under pension age.

People who must continue paying mortgage payments from fewer resources in bereavement might be at particular risk. Our statistical analysis showed that mortgage and rental payments for accommodation were widespread among respondents under pension age, just before the death, but less common for older people, a majority of whom owned their house outright. Women under pension age were most likely to report housing costs: over half said the couple had a mortgage just before the death compared with less than a third of men under pension age whose partners died (Table 3.6). This gender difference in outstanding mortgages reflects both age gaps between married partners and the five year difference in state pension age. Although the majority of people said then that they were able to keep their rent and mortgage payments within budget (Table 3.7), what happens to mortgages following death depends on the terms of the mortgage, including formal ownership of the property and insurance cover. People not in marriages or civil partnerships, living with partners who formally owned the shared home and had not made a will, might be another group at risk because they are excluded from legislation protecting property rights and financial responsibilities of couples (Wong, 2005).

People already experiencing problems with particular expenditures may find the problem remains or increases when their partner dies. One example is paying for fuel. At the time of the last BHPS interview before bereavement an estimated one in eight households (12 per cent) was spending more than ten per cent of net household income on oil, gas and electricity. Disproportionately high fuel expenditure may be associated with a partner's care needs, as described above, but also with poor housing and inefficient heating systems. In these circumstances, low income households, largely people over pension age, would be especially vulnerable. While increased fuel expenditure associated with a partner's care stops when that partner dies, bills covering that period may not arrive until much later. Dealing with these, and continued high fuel expenditure due to housing structure and heating systems, their own health needs, or rising fuel costs, is likely to be particularly hard for people on low or reduced incomes.

People whose partners had financial responsibilities or commitments beyond their immediate household may face particular problems in bereavement. At the time of the last BHPS interview before their death, a small number of partners (16 out of 621 who were asked) said they sent or gave money to someone living in another household. These payments variously covered child maintenance, household bills, education fees or costs, spending money, repayment of a loan, or some other regular payment, and such payments were made mostly to adult children or other relatives.

Continuing such payments, following the death may be hard, from reduced incomes, but deciding not to may affect family relationships, and involve emotional risk.

This chapter has set the context from which we now go on in Chapter 4 to look at the immediate changes in income and resources following death of a partner, and what happened to the groups of people just described whom our analysis suggested might face particular problems.

Already, we have growing awareness of some of the strong emotional components in financial and economic matters. While we, as researchers, had interest in issues and categories such as ‘paying for accommodation’ or ‘meeting fuel bills’ the people we interviewed often spoke about their behaviour using words such as ‘*keeping the family home going*’ or *‘needing to keep him warm’*. They were describing experiences which were more than pragmatic money management. We follow such ideas further through Chapters 4 and 5, and bring them into focus in Chapter 6.

Chapter 4 Changes in Income Following Bereavement

In our qualitative interviews, when people talked about financial changes following their partner's death, it was changes in income that came first to mind. As the interviews developed people went on to talk about changes in expenditure or money management, but their immediate response to enquiry about what had changed financially was to talk about pensions and benefits, loss of their partner's earnings, or new kinds of income such as survivors' benefits and insurance payments. Thus the focus of this chapter is on changes in income following bereavement. This provides the first part of our analysis of financial implications of the death. Chapters 4 and 5 look at other changes in economic circumstances and experiences, including spending patterns and dealing with the administrative processes that govern particular income streams.

The quantitative material provides the broad picture in which we can follow details of levels (4.1) of household income before and after a partner's death, as well as the particular components (4.2) of partners' and the bereaved persons' incomes. We present analysis to show which income sources were statistically the most important drivers of household income change following the death (4.3). We then set a chronological context for change in income. BHPS interviews take place at approximately 12 month intervals and interviews conducted immediately before and after bereavement generally took place within six months of the death (Appendix A.3.4). This time frame enables us to chart annual income changes, gain some insights into immediate outcomes following the death, and monitor what happened over the next couple of years. Transitory or longer lasting changes in people's financial resources are identified, related to trajectories in household income and, for people bereaved in younger age groups, employment trajectories following their partners' death (4.4).

Our qualitative interviews spanned different time periods from the BHPS. People we spoke to generally remembered the immediate changes in income following the death, and talked about what had subsequently happened up to the present time – periods of up to three years. Within the broad picture presented in Parts 4.1 to 4.4, we use this qualitative material to provide explanation of or throw additional light on circumstances identified in the statistical analysis.

We then move on to consider the impact of a partner's death on financial well-being at the population level. By relating household incomes before and after the death of partners to the overall income distribution in the general population we can discuss financial outcomes in terms of income poverty and income inequalities (4.5).

Our qualitative material shows how some couple's plans and expectations preceding the death were fulfilled, while others led to financial shocks and problems. The qualitative interviews suggested that the predictability of income change, or the insecurity experienced when there were financial shocks and economic problems, were important influences on the way people felt about their financial circumstances. This may help to explain some of the findings from the BHPS data on people's subjective assessments of changes in their financial well-being following the death of a partner (4.6).

4.1 Changes in levels of household income

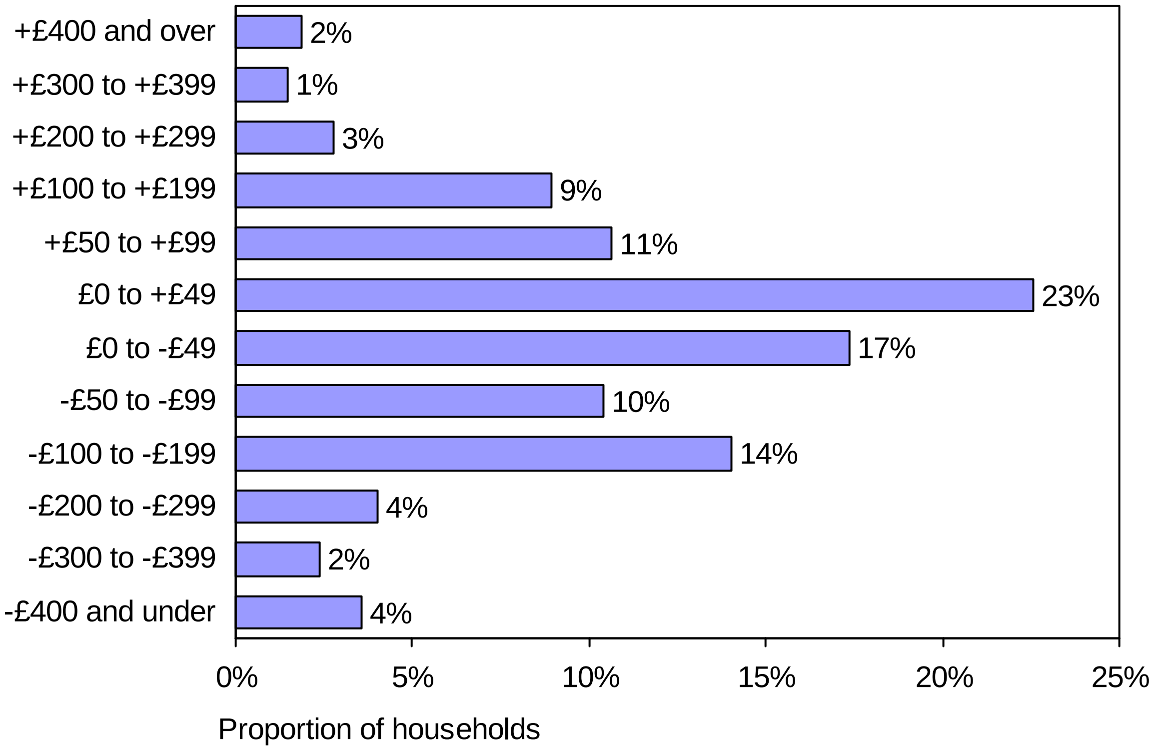
When a partner dies, his or her income is lost entirely and usually immediately following the death. How much is lost is influenced by the components of that income. After the death, some people may inherit a survivor's benefit or annuity from their partner's occupational or private pension, and some may be entitled to claim social security bereavement allowances through their partner's National Insurance contributions. These new income sources, triggered by the death, rarely cover the income that is lost, though other changes, such as a return to paid employment or entitlement to means-tested benefits or tax credits, may limit or prevent a drop in income. However, most bereaved people are likely to have lower incomes immediately after the death of a partner than they had as a couple.

Thus, most people in our BHPS study group saw their household incomes fall to a significant degree immediately following the death of a partner. Household incomes fell, overall, by more than a third with bereaved women reporting the sharpest declines (Tables 4.1 and 4.2). Although statistically significant, falls in actual household incomes of that magnitude do not, of course, necessarily imply a decline in financial well-being. Death of a partner reduces some financial needs and outgoings and if these decline in proportion to the drop in income, the bereaved partner may be no worse off financially. To investigate this further, adjustments to household incomes, using equivalence scales, were applied to take into account the effects of household size and composition on needs when making income comparisons. The McClements equivalence scale, used here, is based on the calculation that a single person's income meets the same financial needs as a couple's income when it is 61 per cent of a couple's income. According to this estimate, if a bereaved person's income is 39 per cent lower than the income received as a couple, there has been no change in financial well-being. Income changes larger or smaller than that would imply that the bereaved person is financially worse off or better off respectively. Equivalised household incomes are thus widely used as a generalised measure of financial or economic well-being (see Appendix C.2, C.5 and C.7).

When account was taken of household size and composition before and after bereavement, to match better people's financial needs and resources, a drop in income was still widely observed although changes were smaller and generally not statistically significant. One exception was a significant drop in the equivalised incomes of women over pension age. Alongside a small increase in the equivalised incomes of bereaved men over pension age, the death of a partner opened up a significant gender difference in financial outcomes for bereaved pensioners. Among older couples, the death of a man generally led to greater loss of income than the death of a woman. Before the death, there was no difference in the average household incomes of pensioner women and men who went on to survive their partner. Following the death, the incomes of women pensioners were £100 a week less on average than those of their male counterparts (Table 4.1). We explore the reasons for the gender gap later in this chapter.

Although household incomes dropped on average following the death of a partner, individual amounts varied widely even after taking into account changes in household size and composition. Indeed, Figure 4.1 shows that there were almost as many gainers as losers following changes in equivalised household incomes. A substantial proportion of bereaved people (40 per cent) reported comparatively small changes in household incomes, equivalent to less than ±£50 a week. For 15 per cent of households, equivalised incomes increased by £100 or more per week producing for them a perhaps noticeable improvement in financial well-being compared with a fall of £100 or more per week for almost one in four (24 per cent) households (Figure 4.1). Men were more likely than women to record increases in equivalised household income of £100 a week a more, while both men and women under pension age predominated among those who experienced the largest declines (Table 4.3).

Figure 4.1 Change in equivalised household incomes between BHPS interviews before and after bereavement (£s per week)



People who took part in our qualitative interviews talked about the immediate changes in income in the first three or four months following their partner's death. Everybody remembered how their sources of income had changed. The impact depended on the amounts lost or gained; whether losses were replaced or balanced out by reduced expenditure, and whether gains were balanced out by increased expenditure. Also important to people was how long it took to bring replacement income on stream. Examples from the wide range of experiences are presented in the following sections.

4.2 Changes in components of household income

Changes in household income levels following death of a partner were accompanied by changes in the contribution of paid employment, private income sources and public provision.

Analysis of the BHPS data shows that under pension age, people were most likely to see a fall in the contribution of employment earnings to their household incomes following their partner's death. A majority of households under pension age now no longer drew the bulk of their income from paid employment, reversing the situation that held before the death. We shall see in 4.2.1 that this largely reflects the loss of partners' earnings but also the extent to which some people themselves withdrew from the workforce around the time their partner died. Bereaved men were more likely than bereaved women to give up paid work.

The income streams drawn on after the death varied by gender. The proportion of households reliant on private sources, including personal pensions and investments, increased markedly amongst men under pension age, though from a small base. Private income sources increased only slightly for women under pension age: their households were somewhat more likely to draw their income from state provision after the death. They included households combining paid employment and benefit income (including child benefit, means-tested and in-work benefits) in contrast to a decline in such households headed by men (Tables 4.4 and 4.5).

Over pension age, the balance between the contribution of state pensions and other benefits, as opposed to income from private sources, also changed according to gender. Before and after bereavement, most pensioner households drew their income largely from state pensions and benefits. However, more pensioner women households relied on state provision after their partner died, whereas an increased proportion of men received income mainly from private sources (Tables 4.4 and 4.5).

We go on to look in more detail at the changes in different sources of income.

4.2.1 Partner's income sources

Driving the changes in household income sources described above was loss of the partner's income. According to the BHPS analysis, the most widespread source of lost income for people under pension age was a partner's employment earnings: such losses affected half the households of bereaved women and two out of five households of bereaved men (Table 4.6).

People under state retirement age who took part in our qualitative interviews included both men and women for whom their partner's death meant loss of that person's earnings. These interviews showed how the immediate impact of loss of a partner's earnings varied considerably, depending on their importance in household budgeting. For one young woman who had chosen to be at home with their children, the unexpected death of the sole family breadwinner meant immediate financial problems. Most people in the qualitative interviews who lost earnings when their partner died had previously been part of a two-earner couple. In money terms, the loss of income from a secondary earner was proportionately less than loss of earnings from a partner who had been the main or joint earner. However, the financial impact also depended on what happened to the other person's earnings after the death. For a main earner with children, who had worked throughout his wife's illness and returned to full-time work after her death, the immediate financial impact was much less than that experienced by a man of similar age whose wife had been the main earner. This father had to take unpaid leave during his wife's illness, and reduce his hours of work immediately after her death to care for their children. We have more to say about employment trajectories in 4.4.2.

When partners had been self-employed, earnings sometimes continued to come in to their estate, as clients paid bills for work completed before death. Such money was not always immediately accessible, however. There were some examples, when the circumstances of sudden death of a young man were a shock to employers and colleagues, of companies making ad hoc arrangements to pay the equivalent of their employee's full time wages for one or two additional months, as gestures of sympathy for his partner and children. But by the third month after death, among those people who took part in qualitative interviews, the income stream from partners' earnings had generally dried up completely.

Among people under state pension age, the BHPS analysis shows the second most widespread source of lost income, affecting more than four out of ten households was their partner's income from savings and investments (Table 4.6). However, the amounts were small and typically formed less than five per cent of household incomes (Table 4.4). More important was the loss of benefits claimed by partners who had been out of work for health or other reasons, or received a disability benefit. BHPS analysis showed that half the women and almost half the men under pension age had lived with partners who had claimed one or more social security benefit, including incapacity benefit, job seeker's allowance or disability living allowance. A substantial minority of people under pension age, around one in four, also lost their partner's occupational pension.

In our series of qualitative interviews we spoke to people whose partner had been receiving income replacement benefits in the time before death. Partners receiving incapacity benefits had been employed when illness developed or recurred. When they were unable to continue working, they moved through periods of statutory or occupational sick pay, and incapacity benefit. For those couples, the financial impact of transition from earnings to benefits had been gradual, over a period of one or two years, and in some cases, the other person in the couple had continued to do some paid work. In sharp contrast were couples where both partners had impairments or long histories of health problems, and neither had done paid work for several years. Couples in these circumstances were among those with the lowest overall household income before bereavement, among those under state pension age who took part in our qualitative interviews. At the time of the death they were receiving income support and full housing benefits, and one such household included another adult who had relied on income support for several years.

Analysis of BHPS data shows that over state pension age, the most widespread source of lost income was the partner's state retirement pension, affecting more than nine out of ten households. Around one in three also lost income from a benefit claimed by the partner; in most cases this was disability living allowance or attendance allowance (Table 4.6).

In our series of qualitative interviews, all the men partners who died when they were over 65 years had been receiving a state retirement pension, sometimes including a component for their wife, and some couples were claiming pension credit. Among women partners who died over 60 years of age were some with long working histories and full National Insurance contributions records who had a full state retirement pension in their own right, as well as women with small state retirement pensions of their own. A woman who died soon after her 60th birthday had not completed arrangements to claim her state pension.

We spoke to a small group of women, over state retirement pension age when their husband died, whose husbands had been working shortly before death in their mid-60s. When men worked on after age 65 years such couples were used to budgeting with state, occupational pensions and earnings, although these husbands' part-time professional earnings and earnings from self-employed business were not substantial in money terms. Another husband was claiming statutory sick pay when he died at age 64 years, and had been talking to his wife about his hopes of returning to part-time work. Most of the people over state pension age who took part in qualitative interviews, however, lived with partners who were no longer doing paid work. According to the BHPS, very few pensioner households, around one in twenty, had lost income because the partner had been in paid work at the interview before he or she died (Table 4.6).

Loss of partner's income, as shown by the BHPS data, largely reflects gender differences in labour market histories and employment patterns. Thus, women were twice as likely as men to have lost their partner's work-related disability benefit; and three times as many women as men over pension age lost their partner's occupational pension. Loss of partners' state pension was also gendered, influenced by the five year difference in women's and men's state retirement age. Thus, men under pension age were more likely than women under pension age to have lost their partner's state pension. Among people over pension age, more women than men had also lost income from their partners' investments and savings. This too may reflect gendered employment patterns and earnings, affecting partner's capacity to save and invest. As noted above however, the contribution of this income stream to household incomes was relatively limited (Table 4.6).

Just over one in four people, both above and below pension age, lost their partner's disability living allowance or attendance allowance. These are non-contributory benefits designed to contribute to the extra costs of being disabled. They are considered relatively valuable, in money terms, and special rules enable quick access to people who are terminally ill. Depending on the date on which a person dies, and how this fits the payment cycle, it is possible for overpayments to occur which are reclaimed by DWP. Some people caring for partners receiving higher rates of disability living allowance or attendance allowance are entitled to a carer's allowance for themselves. Payments of carer's allowance continue for another eight weeks after the death. The perceived impact of loss of these benefits depended largely on how they were being used by the couple, and this is explored in Chapter 5.

4.2.2 Bereaved person's income sources

As well as losing their partner's income streams, some people saw changes in the makeup of their own income as new or replacement sources became available or were accessed, and existing sources ended or were discontinued (Table 4.7).

New income streams directly triggered by the death included bereavement allowance, widowed parent's allowance, and a pension from a partner's previous employer (or survivor's benefit). One or more of these benefits was reported by almost two out of three women interviewed in the BHPS after the death of their partner (64 per cent). Receipt of these benefits was significantly higher among women under pension age, 83 per cent compared with 58 per cent among older women. For various reasons, receipt of these benefits was much lower among men (ten per cent overall). Eligibility for bereavement benefits was not extended to men until April 2001 onwards, towards the end of the BHPS study period, and then was not fully recognised in the survey questionnaire at subsequent interview waves; hence the low level of receipt among men indicated in Table 4.7. The distribution of survivors' benefits from a partner's previous employer has long been skewed towards women because men's partners were, traditionally, less likely to have built up an occupational pension with such entitlements.

People who took part in our qualitative interviews had much to say about the process of applying for and renegotiating benefits following bereavement, and this is reported in the following chapter. At the time of our interviews, there was considerable confusion about bereavement benefits, among both people who had claimed these and people who were not entitled. Names of the different benefits were used wrongly, and people in scope generally had a poor grasp of eligibility criteria. We were unable to determine entitlement, but there appeared to be some non-take-up due to lack of understanding. The policy intentions behind bereavement benefits were not well understood.

Among people receiving bereavement allowance and widowed parent's allowance there were various perceptions of the purpose of these benefits. This, along with misunderstandings about eligibility criteria, meant that some people felt confused, angry and even unfairly treated in the current scheme. Some people were puzzled that entitlement appeared to be 'bought' by their partners in National Insurance contributions, much like an insurance policy, but payments depended on the surviving parent's circumstances, such as age and marital status. People who had not been married felt it unjust that they did not qualify for bereavement benefits, despite their partner's National Insurance contributions, especially when there were children of the relationship. People often found it hard to understand the policy behind the age rules, and some people who felt financially comfortable were surprised they were entitled to financial support. However, some parents appreciated knowing that widowed parent's allowance gave them some reliable support while they brought up their children. We discuss bereavement benefits further in Chapter 5.

Receipt of survivors' benefits from partners' occupational pensions reflected gendered patterns of labour market engagement, job status and lifetime earnings. In the BHPS study group, approaching half the women reported receiving survivors' benefits after their partner died compared with one in ten men (Table 4.7). Bereaved men under pension age were more likely than older men to receive a survivor's benefit, pointing to possible differences in employment patterns between younger and older women. In contrast, younger women were less likely than women pensioners to receive survivors' benefits following the death of a partner. The qualitative interviews confirmed the financial value to people of good survivors' pensions. People who considered they were well provided for through partners' public sector employment pensions or long-term private pension contributions made a contrast between their own circumstances and those of friends who had no, or very small, survivors' pensions.

Uptake of means-tested benefits appears to have increased slightly upon bereavement, according to the quantitative findings. This was most likely the case among women, more of whom reported a claim for income support and council tax benefit. Part of the increase is likely to reflect women's vulnerability to a drop in income following the death of their partner. In our series of qualitative interviews we spoke both to men and women who were previously part of their partner's joint claim for mean-tested benefits and now claiming in their own right, and to partners who had to make completely new claims. A young woman, not married to her partner and thus not entitled to bereavement benefits, had to claim income support for herself and her children immediately after the death. An older woman whose partner received good occupational pensions found there were no components for survivors, and had to claim pension credit and council tax benefit.

Table 4.7 shows that, according to the broad picture, uptake of disability benefits also increased: more men under pension age claimed a work-related disability benefit following bereavement, whereas more women under pension age, and men over pension age, claimed a disability costs allowance (disability living allowance or attendance allowance). The increase in claims for work-related disability benefits among men may be related to men with deteriorating health being unable to sustain or return to paid work (as discussed above and in 4.2.1) and establishing an independent benefit income after bereavement. The qualitative interviews also showed how the development of depression following bereavement led some people to take long periods away from work, with claims for incapacity benefit.

We looked for any information from the qualitative interviews that might help to explain the increase in the proportion of women claiming disability living allowance or attendance allowance after bereavement. What we found was that women who had received support and advice in establishing independent benefit incomes after their partner died had sometimes been urged to claim disability living allowance when advisers heard about their health conditions. Such advice had come from visitors from the Pension Service and local community support organisations. Those who had made claims had been successful; one woman was waiting for help in completing her application form. There was one example of a man who had received advice about disability living allowance, in very similar circumstances – getting support from a local organisation to establish benefit income in his own right. Such findings suggest that there is some non-take-up of disability living allowance among people whose partners generally deal with benefits and who are assessed as part of a couple. It is when they are reassessed for benefits in their own right that full advice and information about disability living allowance reaches them, triggering a claim. Evidence from other research also shows how difficult it sometimes is for full-time carers to address their own health care needs which may come to the fore only when caregiving ends (Keeley and Clarke, 2002: 25; Rogers *et al*., 1998; Seddon *et al*., 2002).

Most of what people told us about tax credit components of income was to do with administration and delivery, and this is discussed in the next chapter. Changes in the structure of tax credits during the period covered in our BHPS analysis mean that we cannot provide useful statistical findings about tax credits.

4.3 Evaluating income effects

So far we have used the BHPS data to describe changes in household income levels following the death of a partner and the accompanying changes in income sources. The qualitative material from our interviews has shown how changes in income levels and income components are closely intertwined and shaped by individual circumstances and decisions over the life course.

It was not possible to use the BHPS data to determine precisely how changes in sources of income triggered by the death led to changes in household income levels, because we do not have a reliable accounting framework; and because changes in some income components may have happened independently of the death. Further analysis therefore aimed to pinpoint which income sources were *statistically* the most important drivers of the extent to which household incomes rose or fell when a partner died (4.3.1). Such analysis can also help identify those groups of bereaved partners most at risk of poor financial outcomes. We then (4.3.2) go on to consider other changes and events coinciding with, or following, the death which may have contributed to the observed income effects.

4.3.1 Linking income levels and sources

Further analysis confirmed that lost earnings, whether of the partner who died, the bereaved person who was unable to sustain paid work, or both, had the most impact on driving household incomes down. In contrast, people who stayed in or returned to work following the death of a partner were protected from a drop in household income.[5] Loss of partners' disability benefit (mainly disability living allowance or attendance allowance), occupational pension, work-related disability benefit and personal pension were each associated with a significant drop in household incomes. Receiving a state retirement pension after the death of a partner limited but did not prevent a drop in household incomes. People in receipt of a personal pension after the death of their partner, or a pension from his or her former employer, were also protected from financial decline (Tables 4.8 to 4.13).

These income sources varied by age of course (see Tables 4.5 to 4.7) and help to explain changes in household incomes between different age groups (Table 4.2). Across the age groups however, and in addition to loss of any particular income stream, women were at greater risk than men of a significant fall in household income. Women who lost their partner's earnings, for example, saw a larger income drop than their male counterparts, reflecting gender differences in pay and work hours. People who had said they were not legally married to their partner, also faced additional risk of reduced household incomes on top of the impact associated with loss of any particular income source. Our qualitative interviews showed some of the additional financial risks of being in a partnership without legal status. Such people had no entitlement to bereavement benefits, and when partners died intestate, other people were sometimes legal beneficiaries to the estate.

The statistical analysis shows that the presence of dependent children was not significantly associated with changes in household income levels when a partner died. This suggests that the extent of income change was more or less the same for families with and without children or, at least, that the presence of children cannot account alone for differences in financial change between bereaved partners with children and those without. Whatever income streams were lost or replaced, their impact on household finances was similar, on average, for families with and without dependent children. In fact, the household incomes of three out of four families with

[5] Of people under pension age for whom economic activity information is available immediately before (B1) *and* after bereavement (A1), 58 per cent were in employment on both occasions, 11 per cent left and three per cent took up paid work. The remaining 28 per cent were reportedly not in paid work on both occasions.

dependent children declined after the death of a partner, including almost half whose equivalised incomes dropped by more than £100 a week; but sample numbers were too small to show that they were more at risk than otherwise comparable households.[6]

4.3.2 Other changes of circumstances

Despite evidence on the timing of financial change and some clear links to the loss of partners' income, not all changes in levels and sources of income observed in the BHPS data could necessarily be attributed to the death of a partner. Other changes in people's circumstances might well have accompanied or coincided with the death and influenced household finances. We therefore looked in the BHPS data for other events and transitions that might have affected household incomes.

As it was, other changes and events were relatively uncommon and are unlikely to affect conclusions about the income effects of a partner's death described above. Most changes in household structure observed by the time of the first BHPS interview following bereavement were attributable only to the death of a partner: no one had moved into the household and no one else had moved out (Table 4.14). There were three typical household transitions between the interviews conducted immediately before (B1) and after (A1) bereavement:

- 74 per cent of couples had been living together with no one else and, following their partner's death, the other person remained on their own in the same accommodation. This transition was typical of pensioner households.
- 16 per cent of couples had been living with others, mostly dependent or non-dependent children, and following the death, the household stayed together at the same address (with one exception) and no one else moved in. People under pension age were more or less equally divided between this transition and the preceding one.
- Five per cent of couples had been living together with no one else and, following the death, the bereaved person lived alone but moved to a different address.

The remaining transitions included situations, for example, where bereaved partners had moved to live in a different household headed by an adult child. As time went on, some bereaved people and their families formed new households. By the time of the

[6]. Altogether, 24 families with dependent children before and after the death of a partner provided information about household incomes on both occasions. Their household incomes dropped by £192 a week on average (SE= £25), a 38 per cent cut, or by £60 a week (SE= £20) when equivalised.

third interview after bereavement (A3), the proportion of households represented by the three typical transitions described above had declined from 95 to 86 per cent.[7]

The circumstances of people who took part in our qualitative interviews reflected this overall picture. Most wanted to stay on in the home they had previously shared with their partner. Despite widespread initial uncertainties about tenure and finance, and some problems in meeting housing costs, few had to move in the immediate aftermath of bereavement. This is discussed further in Chapter 5. Although few people moved home in the year following the death, some had begun to think about this by the time they took part in a qualitative interview. Some were now finding their home too expensive to maintain on their reduced income, or too big and needing more maintenance than they wanted to cope with alone. Plans unrelated to loss of a partner included moving to adapted accommodation, as health deteriorated.

Other changes of circumstances consequent on, or coinciding with, bereavement and likely to have financial implications, were also relatively rare in the BHPS study group. It appeared that between BHPS interviews conducted immediately before (B1) and after (A1) the death of a partner:

- Three people, recorded as parents with dependent children before the death of their partner, no longer had any children in their benefit unit, because they had turned 16, left full-time education or moved away. Five other bereaved parents had fewer dependent children living with them for similar reasons.
- Overall, six per cent of women (28) and four per cent of men (10) would have been categorised as ‘lone parents’ after the death of a partner.
- One woman aged 45 and without dependent children had re-partnered.
- Under two per cent of men (5), and one per cent of women (5), had reached state retirement age.
- Apart from respondents and their partners, the number of employed people had increased in 14 households and decreased in 16 households. Together they represent five per cent of all households for which information was available on both occasions; their impact on overall changes in household income from paid work was negligible.

People who took part in our qualitative interviews had experienced some of these changes in circumstances coinciding with bereavement, and talked about the financial implications. As older children moved towards independence, parents’ entitlement to child benefits and tax credits ended or were reduced shortly after their partner’s death. In such families, everyday household expenses were reduced when

[7]. The comparable proportion at the second interview after bereavement (A2) was 91 per cent. These proportions probably underestimate the extent of household change because they are based on comparing household composition at each of the three waves after the death of a partner (A1, A2 and A3) with what it was before the death (B1). Household changes between A1 and A2, for example, would not be captured by these comparisons.

young adults spent less time at home, but there were also new expenses for parents, for example equipping young people for student life or giving financial support to young adult children with low earnings from first jobs. Parents of disabled children talked about a welcome new stream of family income when a child was awarded disability living allowance shortly after their partner's death, or reduction in council tax when disabled young people reached 18 years.

Beyond the immediate impact of changes in levels and sources of income following the death of a partner, further transitions as people took up paid work, claimed entitlements or retired meant that household incomes continued to adapt to changed circumstances. In the next part of the chapter we trace these trajectories over the two or three years after the death.

4.4 Economic trajectories

So far we have used BHPS data to observe changes in income levels and sources immediately following the death of a partner, specifically changes occurring between the interviews conducted just before and after the death. We have also drawn on material from our qualitative interviews, in which people talked about changes in income which came in the first weeks after bereavement, to provide insights and explanations which fill out the broad statistical picture. In this part, we take a longer view. We investigate how people's incomes changed over the two or three years following death of a partner (4.4.1) and then go on to look at employment trajectories which largely underpin income changes observed among younger people (4.4.2).

4.4.1 Trajectories of household income

The BHPS analysis shows that the drop in household incomes initially experienced by women and men under pension age was apparently soon reversed. As we have seen, some men eventually took up or returned to paid work and earnings from employment generally increased. The explanation is less clear cut for women under pension age although there was a marked increase in those who reported a multiplicity of income streams, which could include employment in combination with other sources (Tables 4.15 and 4.16). By the second interview after the death, average equivalised incomes among non-pensioner households exceeded pre-bereavement levels. Among men over pension age, average equivalised incomes rose throughout the period following their partner's death. They did not experience a drop in financial resources immediately following the death (Table 4.2) and generally speaking, their equivalised incomes continued to exceed pre-bereavement levels. Women over pension age present a different trajectory. Their equivalised household incomes had fallen on average following the death of their partner and, despite a small rise thereafter, had barely returned to former levels within two or three years of the death (Figures 4.2 to 4.5).

Our qualitative interviews showed how the early months following bereavement involved economic transitions for everybody. It took time to deal with pension funders and insurance companies; mortgage companies; official organisations such as DWP and local authority housing departments and some people had to wait for estates to be settled. These administrative transitions and processes are discussed further in the following chapter. At the time people took part in our qualitative interviews some, but not all, of the initial financial and economic transitions immediately following bereavement had been completed, and people were some way into their changed economic situation. They now had some experience of managing different sources and levels of income, and adapting their budgeting. Those who were confident that they were financially secure used phrases such as '*I'm still comfortable*'. *S*ome words used were generally positive but more tentative and suggested remaining uncertainties such as '*I hope I'm going to be alright*', *or* '*I seem to be managing*'. People who had experienced a big drop in income but felt they were adapting positively said '*there is much less now but I'm managing*', *or* '*I do have to be very careful now*'; but we also talked to people who were currently facing considerable financial difficulty who told us that '*I get by, but there's nothing left at the end of the week*', or '*I'm battling'* or '*things are very bad*'*.* Those with major concerns for the future included younger people with children, older people who had already drawn on savings, and people managing debts.

Within these assessments of financial situations from people's own words and their perceptions of financial change, we find explanations for some of the income trajectories observed in our statistical analysis. We can also illustrate how some people experienced moves into financial hardship following death of a partner.

Looking first at people over pension age who took part in our qualitative interviews, their experiences fitted the patterns seen in the BHPS analysis. Women usually perceived an immediate dip in income following death of their partner, due to loss of partner's state benefits, occupational and private pensions, and income from his savings and investments. Women whose partner had claimed state retirement pension for them both had to wait for establishment of their own benefit income by the Pension Service. Although this generally happened within two or three weeks, it had stretched to months for some women, who had no income during this period. Women over state retirement age whose income dropped to levels at which they were entitled to claim a payment for funeral expenses from the social fund had been living for many years with partners on low incomes from incapacity benefits.

Most women over state retirement age who took part in our interviews explained how incomes had gradually risen again as pensions and benefits in their own right came on stream. As explained earlier, some new claims were made for disability living allowance during this stage of assessment and receipt of advice. Survivors' benefits from partner's occupational or private pensions were reported generally as coming on stream fairly quickly. Amounts received varied considerably, but even small payments of around £30 per month were helpful to people who otherwise had low incomes. Payments from partners' life insurances came through for some women, which were variously used but sometimes invested to bring in a monthly income. There were often surprises for women when they heard from pensions and life insurance companies. Finding out how much money they would receive, or discovering that they would benefit from pension schemes of which they were unaware was a positive experience for some. Others received bad news that survivors' benefits would be lower than expected. It was a great shock to find out that a partner's valuable private pensions did not include survivors' benefits, contrary to advice received by the couple.

The perceived impact of reduction in income associated with loss of a partner's occupational or private pension, or having to wait while such things were settled, was cushioned for women who had their own occupational pension or earnings. Such women knew that this made them better off than some of their widowed friends.

For older women who now depended entirely on state pensions and benefits, income was pegged to upratings. At the time we spoke to them, six months or more after their partner's death, women with low levels of incomes which entitled them to claim pension credit talked about '*just managing*'. Living in rented accommodation with no housing costs, being very careful with household budgeting, and getting some help from other people which would otherwise have had to be paid for, such as gardening, helped some to keep going financially. It could be hard to look to the future, where there might be problems if the price of food or fuel increased, or any household repairs were required. It was important not to build up any debt.

Women at higher income levels felt they were '*managing*' *or* '*doing quite well*'' if they had adapted to lower incomes than they had with their partner, by budgeting more carefully. One woman over state retirement age who thought she was financially better off than when living with her husband had returned to her paid work, received a survivor's benefit from his occupational pension, had investment income and had received a large and unexpected life insurance payment.

Some women over state retirement age when bereaved were still uncertain what their overall financial situation was when we spoke to them. Ten months after her partner's death, one woman was waiting for tax credit reconciliations, with possibilities of large overpayments from the time her partner was alive which would reduce her future tax credit income. Another was facing a long delay, already up to two years, in settling her husband's estate, on which there might be further claims from creditors. Such long-standing uncertainties about financial security had been hard to deal with. The women could not tell how realistic was their budgeting and planning.

We look now at men over state retirement age who took part in our qualitative interviews. It was men with the lowest incomes who were most aware of any dip in income when their partner died. Loss of a wife's high rate disability living allowance and reduction of their jointly assessed state retirement pension and pension credit had an immediate impact on household budgeting for one man, who claimed a funeral expenses payment from the social fund.

At higher income levels, loss of a partner's income had much less perceived impact in the short term for men over state retirement age. Their previous partner's disability living allowance or attendance allowance was a smaller component of household income for men who had occupational pensions, or income from annuities or investments as well as state retirement pension. Men at higher income levels acknowledged the loss of their partner's state retirement pension but this seemed to be perceived as less of an impact when the woman had received a pension in her own right, possibly because it was kept separate from the household's finances. For example, some men said their wives had spent part of their own pension on personal needs and interests, or family presents and activities.

By the time we spoke to the men who were over state retirement age when their partners died, some said that they were now financially better off than when they lived with their partner. They pointed to additional income components such as life insurance payments and receipt of survivors' benefit. Men who said they were better off also put into the equation reduced spending, sometimes including expenditure associated with their partner's illness, and we return to this in the following chapter.

Among people below pension age who took part in our interviews, there was a similar picture. An experience described by many people was a dip in income immediately after bereavement, followed for some by a gradual return to previous levels as new or replacement income sources came on stream. At the time we spoke to people, those below pension age who said their overall financial situation and living standards were similar to those they had when their partner was alive included:

- Men with high earnings, who had always been the main breadwinner and had continued in the same employment, at the same level, after the death. Their mortgages were paid up before their partner's death, or paid off after the death through endowments or insurances.
- Women who had been married, who lost a partner's earnings but had some protection through survivors' benefits from his occupational pension. They had their own earnings and bereavement benefits. They lived in rented accommodation or their mortgages were paid up through endowments or insurances, or had been renegotiated after the death.

- Men and women who had already adapted to reduced incomes, during a period of care, whose mortgages were paid up as a result of the death, and who were now budgeting very carefully.

Men and women below state pension age who said they were currently in financial distress or soon likely to be were:

- People previously included in a partner's benefit claim, for whom there were problems and delays in establishing their own benefit entitlements, who also had health problems or outstanding debt.
- People who had lost a partner's earnings and stopped work themselves, spending life insurance and savings, or moving to benefits, without plans for future income.

People below state pension age currently finding it much harder financially, but who hoped they were managing included:

- Women whose partner had been the main or sole breadwinner, who had moved to benefit income for themselves and children, but were already thinking ahead to employment possibilities for the future.
- Women who lost their partner's high earnings and currently boosted part-time earnings with tax credits, but whose mortgages had been paid off.
- Older women who lost a comfortable standard of living from their partner's private pensions from which they had no survivors' benefits, and moved to bereavement allowance.

People bereaved under state pension age who said that they were now financially better off than when they lived as a couple included:

- Women who had lost a partner's earnings, but had survivors' pensions; their own earnings, and mortgages paid off through life insurances.

These examples, drawn from our qualitative interviews, show how people's financial situations changed over time and the particular factors involved before and after bereavement. They further help to explain and interpret the broad statistical picture which showed an expected decline in actual household incomes following the death of a partner. Most people in the BHPS study group also experienced a net decline in their financial resources, that is, incomes adjusted for household size and composition. On the whole, former income levels had been restored by the second BHPS interview after the death and people's experience of financial deprivation had been relatively short-lived. However, there was considerable variation in individual trajectories and the qualitative interviews show how some people experienced financial hardship and uncertainty into the third year after the death of a partner.

4.4.2 Employment trajectories

We saw in 4.2.1 that loss of partners' earnings was a key driver in reduction of income immediately following bereavement for people under pension age. Decline in the contribution of earnings to household incomes was also influenced by people's decisions about staying in or taking up paid work themselves after the death (Table 4.4). Although most bereaved people under pension age (58 per cent) were in paid work before *and* after the death, there was a noticeable decline in the proportion of men in paid work following the death of their partner; whereas, the proportion of employed working age women dipped only slightly (Table 4.7). Longer term trajectories show that the proportions of women and men in paid work subsequently increased and had returned to pre-bereavement levels by the second BHPS interview following the death of a partner.

According to the standard survey question on economic status asked in the BHPS, people mostly described themselves as 'retired' or 'looking after family or home' after leaving the workforce although some men reported as 'long-term sick or disabled'. Whether such moves occurred prior to the death or soon afterwards, or people remained in paid work following the death, the qualitative evidence shows that decisions about employment and work patterns were often linked in some way with providing end of life care or bereavement. Our interviews provide insights into some of the decisions underlying the patterns of employment trajectories seen in statistical analysis.

When previous partners had been ill, some people who had been in paid work told us they reduced their hours of work to support and care for the sick partner, or take on more domestic responsibilities such as child care. According to the BHPS, the number of hours people usually worked declined slightly between the last two interviews before a partner died as one in eight full-time workers changed to working under 30 hours a week.

Our qualitative interviews showed that some people who knew their partner's life would be limited were already thinking whether and how they might go on working afterwards. Trying to keep paid work going in some form, during periods of care, seemed important to parents who realised that future financial security and well-being for their children would depend on their own earnings capacity. Having co-operative or understanding employers and colleagues enabled some people to work flexibly, or from home, or to reduce work commitments temporarily. In Scotland, social services provided some home care for children whose parent was ill, which helped the other parent maintain professional work. Self-employed people tried to keep up professional contacts and networks of clients. Some people who had already drawn heavily on sick leave or compassionate leave during periods of care were uncertain how long jobs would be held open for them following bereavement.

It was not only people with children who wanted to keep their own paid work going during their partner's illness and death. Paid work seemed the normal route to financial security, and some people had also believed that going back to work would help them emotionally if their partner died. Included here were people who had learned, earlier in their lives, that going out to work helped them manage depressive illness, and some people already over state pension age who had always enjoyed their jobs.

In our series of qualitative interviews, the general pattern was that people who had jobs when partners had been ill, or before they took time off to care in the final few months of a partner's life, went back to the same work fairly soon in bereavement. For those who continued to receive full pay while away from work, through employers' arrangements for paid sick leave or 'compassionate leave', there was no overall loss of their own earnings. But some people needed to return to work gradually, working fewer hours or taking on fewer responsibilities in the first months of bereavement, while they grew stronger emotionally or tested out how to combine sole responsibility for children and doing paid work. People previously working part time, as a second earner, often did not initially know whether or how they could now earn enough money to cover living costs, a major concern for people with children and people unsure of the security of their home.

Those people who told the researchers they did not expect to try working again after caring for their partner through many years illness included some women approaching 60 years of age who were themselves in poor health. There were also some men in their 40s and 50s, with health problems, who said they did not expect to be able to cope again with paid work, after the loss of their partner. Some of these men also now had additional family responsibilities which their wife had usually dealt with.

In contrast to people below state pension age who had been supporting partners through periods of illness, those whose partners died unexpectedly had no prior period of adjustment to their working pattern. Our interviews showed how complex and fine-tuned were some couples' arrangements to combine work and caring for children, for example one person working at night or during weekends when their partner was at home for their children. When it was not possible to replace the partner's share in such arrangements, or find a new pattern of working, people gave up their jobs.

The shock of a partner's unexpected or traumatic death meant that some people who had been doing paid work were too distressed to think about going back in the immediate aftermath. Employers' response to the situation was an important influence on what happened. Problems arose when there was lack of clarity about the length and conditions of what had initially been termed 'compassionate leave'. For some people, transitions to employers' sickness schemes meant they then had access to support from human resources personnel, and structured return-to-work arrangements, which could be helpful. However, some people left jobs at this stage; and self-employed people lost earnings, and client bases. When a partner's sudden death meant loss of a family house and moving home, or supporting shocked children, it had not seemed sensible to try to keep a job as well. Some people who had demanding, pressured jobs just did not feel they would want or be able to do such work any more, and gave in their notice. Not going back to work had meant, for all these people, moving to state benefits for financial support.

By the time of our qualitative interviews people who had gone back to and stayed in their job after their partner died thought, in retrospect, this had been a generally positive course of action for themselves. They mentioned the following as supportive elements:

- Having understanding employers.
- Having supportive colleagues and clients.
- Support from human resources departments and access to structured return to work schemes.
- Being able to work flexibly, to manage the 'bad days' and accommodate times when overwhelmed by grief, or not working well.
- Having interesting work, which kept their minds occupied.
- Being able to work hours and at levels of responsibility that suited them.
- Being able to make and afford child care arrangements that suited them.
- Wanting a future that was financially secure and grounded in earnings, especially when they had children.
- Experiencing that being a sole earner was financially viable.
- Support and encouragement from wider family and friends.
- Providing a familiar routine and structure from which to assess more long-term options, such as retraining or career change.
- Knowing, from previous experience, that paid work gave some protection from developing depression.
- Needing to get out of the house.

People who had gone back to work but left jobs or were currently on sick leave or claiming incapacity benefits when they took part in interviews pointed to the following as contributory factors:

- Having poor health since bereavement.
- Needing treatment for a long term health condition that preceded bereavement.
- Going back to work too early after the shock of sudden death.
- Development of additional stress, related to work.

- Having employers who were unwilling to accommodate to the change in personal circumstances.
- Not being able to work flexibly.
- Having a job which proved too hard to combine with child care, for example work which involved travelling abroad.
- Finding it too exhausting, mentally and physically, to combine paid work, child care and maintain a home without a partner.
- Having a child with special needs, making additional demands.

We looked, in the qualitative data, for any information that might throw light on the finding from the BHPS that, among people bereaved under pension age, markedly fewer men were in paid work following the death, whereas the proportion of women in work hardly changed. Among people who took part in the qualitative interviews there were both men and women who left their jobs after their partner died. Nobody had started work for the first time after a partner died, but one woman was training, with a view to starting work and one other, over state retirement age was thinking of finding some paid work. Some people, both men and women bereaved under pension age, had poor health and were finding it hard to keep working. By the time of our qualitative interviews, women with young children, previously doing small jobs as a second earner or not working outside the home, had moved quickly into thinking how they were going to become long-term family breadwinners. Some had already embarked on retraining in the second year of bereavement. We also spoke to some men with children who were finding it hard to adjust jobs to accommodate to their children's needs or to think of new jobs they could do. There may be patterns of gendered employment opportunities, particularly around part-time working, which make it specially hard for some men to go on working after bereavement.

4.5 Bereaved people in the general population

Changes in levels and sources of income provide only one perspective on the financial implications of bereavement. What happens to the living standards and financial welfare of bereaved people is likely to be a very individual experience. As the qualitative material shows, people's experiences were shaped by a complex mix of personal responses and circumstances. Another way of understanding financial outcomes is to look at the broader picture gained by relating household incomes before and after the death of a partner to the distribution of incomes in the general population. This is the approach taken in this part of the chapter.

People near the bottom of the income scale, or below the official poverty line, are most likely to be experiencing financial hardship (Bradshaw *et al.*, 2008). An important question is whether the death of a partner leads to economic decline and how long such disadvantage persists after the death. To investigate this further, we look first at the position of bereaved people within the overall income distribution (4.5.1). This approach provides a broad assessment of their economic well-being relative to that of the population at large and enables us to examine the impact of death of a partner on household income inequalities. We then go on (4.5.2) to consider the position of bereaved people in relation to the official poverty line, defined as having an income less than 60 per cent of median household income. Both approaches produce broadly similar conclusions on whose economic welfare was most at risk following the death of a partner.

4.5.1 Bereaved people in the overall income distribution

On the whole, the financial well-being of bereaved people relative to that of the general population declined after the death of a partner. Analysis of BHPS data showed that more than a third of households (37 per cent) dropped to a lower quintile of the population equivalised income distribution immediately following bereavement. That figure was almost twice as many as moved to a higher income quintile (21 per cent). Bereaved people under pension age were most likely to move down the income scale, as were bereaved women over pension age. In contrast, men over pension age were more likely to see an increase rather than a fall in their financial well-being when measured against the overall income distribution (Tables 4.17 and 4.18).

The pattern of gains and losses in household incomes varied widely following death of a partner (see Figure 4.1 above). As we have observed, loss or retention of employment earnings as well as access to private and occupational pensions, and survivors' benefits, were key drivers of household income change. On their own, these 'market transfers', largely distributed on the basis of occupational class and gender, lead to marked income inequalities. However, state pensions and welfare benefits moderated the tendency towards increasing income inequalities arising from the differential impact of bereavement on women's and men's access to employment and personal pensions. As a consequence, the extent of household income inequality hardly changed following bereavement except among men over pension age. They saw an increase in household income inequality following the death of a partner, reflecting widening disparities between those with incomes from occupational and private pensions, and those who relied predominantly on state pensions and benefits (Tables 4.19 and 4.20).

4.5.2 Income poverty following bereavement

The overall drop in income following death of a partner pushed one in five households (20 per cent) below the official poverty line. The proportion of households in poverty increased among both women and men under pension age, and among women pensioners for whom poverty levels before bereavement were already high. Income poverty among these groups also intensified and the proportion of women in ‘very poor’ households, well below the poverty line, more than doubled. By comparison, fewer men over pension age moved below the poverty line following the death of a partner and somewhat more moved above. Their improved financial circumstances led to more pensioner men placed well beyond the official poverty threshold than was the case before bereavement (Tables 4.21 and 4.22).

Our statistical analysis shows that low income households were, unsurprisingly, most vulnerable economically following the death of a partner: the lower their pre-bereavement income the greater the risk, pointing to persistent or recurrent poverty in some households (Table 4.23). Low incomes apart, women were more at risk of poverty than men following the death of their partner. Women and men over pension age whose income was drawn largely from state pensions and other benefits also faced increased risk of poverty unless they received a substantial boost from occupational pensions, private pensions or investments. People who were in paid work before or after bereavement faced reduced risk of poverty; however, loss of the main breadwinner’s earnings increased the chances of falling below the poverty line (Tables 4.24 and 4.25).

Whether couples were legally married or unmarried cohabitants, had dependent children or not, or described themselves as caring for their partner, were not generally associated with the likelihood of households being income poor after the death of a partner. Statistically speaking, the likelihood of poverty was more or less the same regardless of these particular circumstances. Households with dependent children, for example, were as likely to experience poverty following bereavement as households without dependent children: as far as is known, there was no factor associated with the presence of dependent children that increased their protection from or risk of poverty beyond those identified as statistically significant in Tables 4.24 and 4.25. In fact, more families with dependent children were in poverty after the death of a partner than before, although sample numbers were too small to show that this was a statistically significant change, or that they were more likely to experience poverty than families without dependent children.[8]

[8.] Altogether, 24 families with dependent children before and after the death of a partner provided information on both occasions to assess their poverty status. Before the death, seven per cent (3) were below the official poverty threshold; after the death this proportion had increased to 29 per cent (8). Moreover, those in poverty after bereavement all had household incomes less than 50 per cent of the median, well below the poverty line. However, the difference between proportions in poverty before and after bereavement was not statistically significant ($P>0.05$, paired sample). Actual numbers and weighted percentages are shown here.

4.5.3 Poverty trajectories

Most falls into poverty following the death of a partner were relatively short-lived. Between the first and second BHPS interview after the death of a partner (A1 to A2), the number of people moving out of poverty generally exceeded the number falling below the poverty threshold (Table 4.26; Figures 4.6 to 4.9). As a consequence, the extent of poverty began to decline, most consistently among men below pension age for whom poverty rates returned to pre-bereavement levels between the second and third interview after the death of a partner (A2 to A3). Women followed different poverty trajectories after their partners' death. Despite an initial decline, the extent of poverty among women under pension age remained above pre-bereavement levels and the intensity of poverty in this group increased again between the second and third interview after the death. The raised intensity of poverty among older women following bereavement persisted across the three interviews conducted after the death. Moreover, women over pension age were most likely to experience recurring poverty in the post-bereavement period (Tables 4.27 and 4.28). In contrast, year-on-year changes in the extent and intensity of poverty among men over pension age were apparently unrelated to the death of a partner (Figures 4.10 to 4.13).

People on low incomes may not themselves notice the relatively small changes in household finances that can easily push them below the official poverty line, especially those who were experiencing financial hardship before the death of a partner (Table 4.23). In our qualitative interviews we made no attempt to estimate incomes in money terms. When talking to us, people did not use the language of 'poverty', or describe themselves as 'poor'. Nor did people at the other end of the income scale talk about themselves as 'wealthy' or 'rich'. They described their living standards as a couple in words such as '*we were fairly comfortable*', '*we usually managed*', '*we had what we needed*', '*it was a struggle sometimes*', or '*his family often had to help us out*'. How people talked about their financial situation is, of course, important in understanding how they were managing financially and whether changes in levels and sources of income had influenced their sense of financial well-being and security. We therefore now move on to consider how people viewed the changes in their financial situation following the death of a partner.

4.6 Subjective assessments of financial well-being

So far, this chapter has drawn largely on measures and descriptors of people's incomes and sources of income. We have also presented some examples of the way people who took part in qualitative interviews talked about and viewed their changed financial circumstances. It is possible to analyse more systematically how people assessed their own financial situation, as now follows. In this part of the chapter we investigate people's appraisals of their financial situation and how it had changed. We also explore the reasons they gave for better or worse perceived outcomes.

In each interview wave of the BHPS, respondents were asked whether they felt 'better off' or 'worse off' financially than they were a year ago; they are also asked why they felt that way.[9] Similar issues were explored in our qualitative interviews. Put together, the qualitative and quantitative data provide a fairly coherent account of people's experience of recent changes in financial well-being. We look first at those who said they felt worse off financially after the death of a partner.

4.6.1 Worse off financially

At the BHPS interview following the death of their partner (A1), over 40 per cent of respondents said they felt financially worse off than they were a year ago. That figure is around twice the proportion of people who reported at interviews before the death of their partner that their financial situation had worsened (Table 4.29). An increase of that magnitude suggests that financial and other consequences of bereavement had disturbed the apparent stability or predictability of household finances to which many were accustomed. Indeed, the raised proportion of people feeling worse off after bereavement was accompanied by fewer people saying their financial situation was 'about the same', rather than fewer people feeling better off.

An increased proportion of both women and men, across all age groups, felt worse off financially after their partner died. Women were more likely than men to say their financial situation had worsened and women under state pension age were most likely to report a downturn in their finances (Table 4.29).

People's assessments of financial change during the year their partner died were broadly aligned with both objective and subjective measures of their financial situation. Thus, people who said they were financially worse off after bereavement had seen their equivalised household incomes fall by over £60 a week on average, compared with a £20 increase for people who felt financially better off. Similarly, bereaved people who said they were just about getting by or finding it difficult to manage were more likely to say they were worse off financially after the death of a partner; whereas people who felt they were living comfortably were more likely to say they were financially better off. However, these patterns were less clear cut at the individual level: feeling worse off, for example, was reported by people whose household incomes had decreased or increased by widely varying amounts. There was thus no firm statistical evidence of any simple or direct link between observed changes in people's household incomes and them feeling worse off financially (Tables 4.30 and 4.31). This suggests that people were looking well beyond changes in levels of income, and how they were managing financially, when evaluating their recent experiences of financial change. In Chapter 6, we consider people's subjective

[9] Those respondents who said their financial situation was 'about the same' as it was a year ago were not asked to give any explanation of their assessment.

assessments of financial change within the context of bereavement and the grieving process. Here we examine the reasons they gave to explain perceived changes in their financial well-being.

When asked why they felt worse off, both the qualitative and quantitative findings covered a wide variety of individual responses, pointing to complex explanations of people's experience of financial change and how that might be shaped by bereavement. The quantitative findings show that many people reported loss of benefits and earned income as particular reasons for feeling worse off financially after the death of a partner (Table 4.32). Statistical analysis confirmed that loss of partners' disability benefits such as disability living allowance or attendance allowance, or work-related disability benefits, such as incapacity benefit, significantly increased the chances of feeling worse off; these benefits were perhaps those people most likely had in mind when describing their worsening financial situation (Table 4.33).

Statistical analysis also confirmed that women were more likely than men to feel financially worse off after the death of a partner, irrespective of the loss of any particular income stream. However, other factors describing particular sub-groups of bereaved partners were not associated with increased or reduced chances of feeling worse off. This would indicate that bereaved people with dependent children, for example, were as likely to feel financially worse off as people without children; or that family type alone cannot account for differences in subjective financial outcomes between those with and without dependent children. In fact, more people with dependent children felt worse off after the death of a partner than before, although sample numbers were too small to be confident that the increase in proportions was statistically significant.[10]

As well as the reasons for feeling worse off noted above (and listed in full in Table 4.32), some people gave reasons that could not be assigned to one of the categories used by the BHPS staff for coding respondent's answers. In these instances, answers were coded as 'other reasons for being worse off'. Interestingly, almost half of those asked why they were worse off financially gave reasons that were recorded in this way (46 per cent). Although we cannot be certain, many of these unspecified reasons were likely to have been related to some particular consequence of bereavement because the proportion recorded as 'other' was much

[10] Altogether, 30 families with dependent children before and after the death of a partner provided an assessment of recent financial change on both occasions. Before the death, 17 per cent (4) felt their financial situation had worsened over the previous 12 months; after the death this proportion had increased to 49 per cent (12). The difference between proportions feeling worse off before and after bereavement reached borderline significance (P=0.05, paired sample). Actual numbers and weighted percentages are shown here.

higher than at previous interviews conducted before the death.[11] The large proportion of miscellaneous responses further suggests that change in financial circumstances following the death of a partner was likely to have been a very individual experience, shaped by a particular combination of circumstances. We examine other changes in people's financial circumstances in Chapter 5 and show how these further differentiated their experiences of financial and economic transitions following bereavement.

4.6.2 Better off financially

A minority of people in the BHPS study group, around 17 per cent overall, said they felt 'better off' financially after the death of their partner than they had been 12 months previously. Fewer expenses, windfalls (including bequests, insurance payouts), and increases in state pension, benefit and allowances were the predominant reasons for feeling better off. A few people also mentioned the contribution of increased investment income and earnings to their improved financial situation (Table 4.34). Statistical analysis suggested that receipt of survivors' benefits and bereavement allowances might have contributed towards feeling better off financially after the death of a partner. Irrespective of changes in particular income streams however, men were significantly more likely than women to feel better off financially (Table 4.35).

Feeling better off after bereavement represents perhaps a modest improvement in the financial situation of almost half these people because they had previously said their financial situation was fairly stable (or about the same) during the year before their partner died. For others who felt better off, their assessments point to a more dramatic change as one in four had previously reported feeling worse off before their partner died. The reasons given for feeling worse off at that time, mainly increased expenses and reduced earnings, contrast directly with those for feeling better off after bereavement, and help explain the apparent reversal in their financial well-being (Table 4.34).

4.7 Summary

In this chapter we have examined people's financial circumstances before and after the death of a partner, focusing on the links between changing levels and sources of income, and tracing their financial well-being over the two or three years following the death.

11. Across the three pre-bereavement interviews in the quantitative survey, the proportion of respondents coded as giving 'other reasons for being worse off' averages around eight per cent, well below the 46 per cent estimated here from the first interviews conducted after the death of a partner.

Our findings draw attention to the influence of the couple's prior opportunities and decisions, often over a long period, including labour market histories, family formation, and choices about pension and mortgage arrangements, as well as the influence of provision of end-of-life care. Not everyone had made financial preparations for death, such as drawing up a will, and those who had planned ahead did not necessarily experience a smooth financial transition upon the death of a partner. Other people who made no specific plans evidently faced no serious financial difficulties or setback when their partner died. There were particular economic shocks, and immediate negative financial outcomes, for some people who were not married but had believed that a long-lasting partnership with children gave some economic rights.

Broadly speaking, according to analysis of the BHPS, women were more at risk of poor financial outcomes than men, although their attachment to the labour market and employment history, and that of their partner, could moderate the negative impact on income levels. Men with occupational and private pensions were often better off financially after their partner died. Apart from those with a survivor's benefit or annuity from a partner's private pension, women and less privileged men were often less well protected from loss of a partner's income. Younger women, with and without children, and with limited attachment to the workforce, were at particular risk immediately following death of a partner. Material from our qualitative interviews draws further attention to the considerable diversity in financial outcomes and trajectories within these broad patterns. Some otherwise vulnerable people avoided adverse financial consequences when a partner died, while more privileged people could face a lower standard of living.

A sizeable minority of people, almost one in four, experienced what some might consider a substantial decrease in their financial resources (that is, a drop of more than £100 a week in equivalised household income) following the death of a partner; yet many more felt financially worse off than they had been before the death. Our findings show one route to poverty, and one cause of deepening poverty, to be death of a life partner: for women and men under pension age and especially women pensioners. Overall, one in five households dropped below the official poverty threshold following death of a partner.

A drop in financial resources following death of a partner, including for some falling below the official poverty line, was relatively short-lived for many people. Most had recovered their financial position within 12 to 18 months according to the quantitative evidence; but this broad picture conceals a great deal of hardship and anxiety, which was apparent from our qualitative interviews. For some people, financial difficulties were longer lasting, and older women in particular faced increased risk of recurrent or persistent poverty after their partner died.

The diversity of outcomes and people's views about what happened is due in part to other economic transitions and financial changes alongside the rise or fall in income following the death of a partner. In the next chapter, we examine changes in spending patterns, financial management, and housing costs, the impact of debt, lump sum payments and car ownership, and consider how they contributed to individual differences in people's experiences of economic change. We also describe people's views and experiences of dealing with the institutional arrangements and administrative processes that govern various income streams and lie behind many of the financial changes triggered by a partner's death.

Chapter 5 The Practicalities of Dealing with Economic Change

In the previous chapter, we described and explained income changes and trajectories, moves into and out of poverty, and people's subjective assessments of financial change following the death of a partner. Behind the various income streams and economic changes triggered by a partner's death lie a host of financial and regulatory organisations, which process information, determine entitlements, administer payments, and deal with queries and complaints. Included are government departments such as DWP and HMRC, local authorities, private pension providers and insurance companies. Following a partner's death, most people have to negotiate existing financial arrangements with some such bodies and, for some, make new contacts to establish liabilities and receipts.

In this chapter we describe people's experiences of dealing with these administrative processes (5.1), identifying aspects found helpful and those where improvements would reduce problems met by some bereaved people. We then consider some of the immediate financial demands faced by people after a partner died, including paying for the funeral, meeting housing costs, and dealing with debts (5.2), and the role of lump sum payments received after the death. The last part (5.3) discusses changes in money management, expenditure patterns, savings and informal gifting arrangements within families. The chapter draws largely on findings from qualitative interviews, with some additional perspectives from the BHPS analysis to set the broader context.

At various points we show how financial problems, and practicalities involved in dealing with them, affect people emotionally. We go on to explore this further in Chapter 6 and show how economic issues fit within a psychological model of coping with bereavement.

5.1 Dealing with administration

Death of a partner always means a certain amount of administrative work for the other person. Funeral arrangements must be made, and there are usually negotiations with a range of regulatory authorities and agencies. Depending on individual circumstances, the bereaved person may have help with some of this administrative work, from family members or friends. Some seek professional advice and some do things on their own.

In our qualitative interviews, people often said that dealing with administrative matters was an important part of their experience of the first few weeks of bereavement. People who had met delays, problems and frustrations, or had felt they were treated inappropriately at such a sensitive time, had clear memories of these experiences and the negative impact this had on them. Those for whom administrative processes had gone smoothly, and who had dealt with polite and understanding people, remembered and appreciated this.

In order for our findings to be useful for policy and practice, this part of the chapter continues under sub-headings reflecting the range of different organisations and agencies involved. We draw together at the end those findings which have general relevance for all organisations working with people whose partner has died.

5.1.1 Department for Work and Pensions

When a person registers a death at the Register Office the Registrar issues form BD8 which is a Certificate of Registration of Death for social security purposes. The person to whom the form is issued is asked to fill in as much information as is known and applicable, and send it to a Jobcentre Plus office, Jobcentre or Pension centre. This is a formal route to DWP, to provide information to ensure that benefits payable to the person who has died are up to date, and payments stop at the appropriate time. The final question on form BD8 asks if the person registering the death wants to claim bereavement benefits because the person who has died was their spouse or civil partner. At the same time, DWP leaflet D49 may be given, which includes some information about bereavement benefits, other benefits which may be available to bereaved family members, and a check list of things to do after a death. This check list says that it is important to advise the office that was paying any benefit or tax credit to the person who has died, as well as completing and returning form BD8.

In our qualitative interviews many people did not remember this form or how they had dealt with it. Some deaths had been registered by other family members, and it was not then clear how much information made available at the Registrar's office had been passed on to the person whose partner had died. Only a few people made direct links between their completion of BD8 and benefit procedures which followed.

Despite that, most people in our study, or someone acting on their behalf, would have had further contact with DWP. Almost nine out of ten partners in the BHPS study sample had been receiving a state pension or other benefit just before their death. Many of them would have had regular dealings and correspondence with more than one DWP office, including the Disability and Carers Service but most commonly with the Pension Service, reflecting the older age profile of people approaching the end of life.[12] More than half the people bereaved under pension age,

[12]. In April 2008, the Pension Service and the Disability and Carers Service merged into a single agency, the Pension, Disability and Carers Service.

or their agents, would have been in touch with a Jobcentre, Jobcentre Plus or Pension office to sort out their partner's pensions and benefits (Table 5.1). Our qualitative interviews provide insights into how those contacts were experienced.

People who took part in the qualitative interviews had generally taken action quickly to stop their partner's pensions and benefits. This seemed a particularly urgent matter for people used to living on low incomes, in order to avoid the possibility of overpayments which would then have to be repaid. In retrospect, people remembered getting in touch with DWP by telephoning office numbers they had to hand, or calling in at local Jobcentres in the days immediately following the death. It was unusual for people to remember completing the form BD8. Among those who did remember, the main issue had been how to submit this form. Some people had asked at their post office for appropriately addressed envelopes but these were not available. People over pension age, and post office clerks consulted, were puzzled by instructions on the form to send it to a Jobcentre. Uncertainties of this kind, and having to make telephone calls to try to find out what to do with the form in the days after a partner died, had been distressing. People who had such experiences felt strongly that they could be avoided through improved administrative processes.

Getting in touch quickly with DWP was also important for people who knew that state benefits were likely now to be their own main income source, and people who needed urgent information about what financial support might be available to them. People of working age had generally seen their local Jobcentre as the place to go for this information and advice. People over state retirement age who had been contacted quickly by the Pension Service remembered this as helpful.

Dealing with benefits, after the death

Among people who took part in our interviews, general experience was that benefits previously paid to their partner (such as incapacity benefit, and disability living allowance or attendance allowance) stopped quickly, as they had expected. Those whose partners received disability living allowance or attendance allowance mostly knew that payments would end immediately, and this had seemed appropriate. Only one person, receiving pension credit, had been hopeful that a partner's disability living allowance might go on for a couple of months, to smooth the income transition. People who received a letter, soon after the death, explaining that an over-payment of disability living allowance or attendance allowance had been made and asking for repayment, had sometimes been surprised. However, people then generally understood why they were asked to pay money back. Again, it was seen as important to deal with this urgently, and the practicalities involved in making the repayment at such a time had been a burden to some. A view shared by people across the income spectrum was that paying back a partner's overpaid disability living allowance or attendance allowance was likely to be a financial and emotional problem for some people. There were queries as to whether the policy was appropriate, and whether it was cost effective for the government to reclaim the relatively small amounts of money involved.

The end of a partner's disability living allowance or attendance allowance was followed shortly by the end of carer's allowance which some people had been receiving. It was people who had been in touch with palliative care services, or voluntary organisations providing support when their partners were alive who understood most clearly that carer's allowance should continue for eight weeks after the death before its withdrawal. This had not always happened, however. Our study group included people whose carer's allowance stopped at the same time as their partner's disability living allowance, and some people who had been asked, later on, to pay back the eight weeks' entitlement. Those involved did not have clear understanding of technical or administrative rules that led to such outcomes, and believed that administrative errors had been made. They talked about the financial and emotional distress they had experienced.

As well as dealing with partners' benefits and carer's allowance, most people who took part in our qualitative interviews had to be in touch with DWP about their own income after their partner died. For some, the change in their circumstances meant adjustments to benefits they had previously claimed as a couple, such as income support. Others had to make completely new claims for income replacement benefits such as incapacity benefits, income support, state retirement pension or pension credit, and some enquired about bereavement benefits and social fund grants. People over state pension age had expected discussions with DWP about their change of circumstances. Evidence from the BHPS shows further that the number of people below pension age claiming benefits increased after the death of a partner, especially among women; this was the case even without considering bereavement benefits which could be claimed only after the death (Table 5.2).

The qualitative interviews showed a wide range of experience among people who were in touch with DWP about their own pensions and benefits after their partner died.

Experiences of claiming state retirement pensions and pension credit

Qualitative findings were that, in general, people over state pension age when their partner died and already receiving a state pension, said that arrangements had gone smoothly for them. Pensions paid on the basis of people's own contributions went on being paid; pensions being paid on the basis of their partner's contributions were adjusted and payments started again after two or three weeks. Personal contacts from Pension Service staff, soon after a partner's death, were appreciated by all those people who remembered such an experience. Older people who were unsure what would happen to their state pension said it was helpful to have a visitor from the Pension Service at that stage, to explain procedures and likely time scales. Such visits reduced concerns about financial security and administrative process; the staff involved were remembered as being understanding people.

Some older people received information and advice about other benefits and services to which they were entitled during these discussions with Pension Service staff soon after bereavement. Some learned about pension credit, and were helped to claim, and some went on to claim entitlements to attendance allowance. It was this meeting that alerted some people to possible changes in their council tax liability, or entitlement to council tax benefit.

Generally, then, older people in our qualitative study group had not met problems related to receipt of state retirement pension. But when problems had arisen, these had led to lengthy confusion and uncertainty for the people involved, and serious financial consequences. Arriving at a final assessment of the amount of entitlement to a widow's retirement pension had taken four months for one woman. The financial uncertainty resulting from several months of variable pension payments was one influence on her decision to declare bankruptcy. For another woman, a delay of nine weeks in processing a new state retirement pension was a time of financial and emotional strain, with a need to keep up with mortgage payments while waiting for regular income. The people involved in these major delays in establishing state retirement pension understood that their circumstances were not straightforward; that it had taken time to trace a partner's contributions records through various changes in employment circumstances; or that it took time to calculate a deferred pension, and discuss options for different ways of receiving the money due. But both said that the effect of the long period of financial uncertainty and reduced income was increased by the strain of what had seemed endless telephone calls, with constant need to give the same information to many different people who seemed not to be in touch with each other and explained delays by referring to lost papers and problems in working across sites. The people concerned were critical of their experiences of being told one thing by one DWP representative and then told by another member of staff that this had been wrong advice.

Experiences of claiming incapacity benefits and income support

People previously included in their partner's claim for incapacity benefits or income support had to establish a source of income in their own right after their partner's death. Enquiries to Jobcentres led some who had been married to discover entitlement to a bereavement benefit, as described in the next section. When both members of a couple had been in poor health for a long time, the transition was usually from being part of a partner's incapacity benefit claim to making a new claim for incapacity benefit for themselves. Support from welfare rights advisers and voluntary organisations had sometimes been important here. People coping with long-term health problems as well as the recent death said they would not have been able to manage the visits to Jobcentres, deal with the applications for benefit, or manage to budget while waiting for payments, without this kind of support. One person had been helped to claim a social fund crisis loan to tide over the waiting period, with support from his community group. Another person with a number of health problems had relied on friends and community volunteers to bring gifts of food while waiting for benefits payments to start.

Among people in our qualitative study group, some new claims for incapacity benefit were made by people not able to go back to jobs because their health was affected by the trauma of a partner's sudden death. By the time of our research interviews some such people had returned to jobs held open for them, but others had left previous work. One such person had just been asked to attend a meeting at Jobcentre Plus, to discuss her circumstances. The person concerned was expecting some discussion about trying work again. It was now nearly a year after her partner's death, and returning to work had begun to seem a possibility for the future.

New claims for income support were made immediately by people who lost all or their main source of income when their partner died. Women with young children who made enquiries about claiming income support described very different experiences. For one person, the initial interview at Jobcentre Plus had been helpful and supportive, and income support payments started quickly. By the time of the research interview, some 16 months later, she had returned to the same Adviser, and had encouraging and helpful discussion about possibilities for working to support her family, in the future. A quite different experience was described by a woman who made a claim for income support, a couple of months after her partner's death, in order to get help with her mortgage. The questions asked, and being told she would be asked to go for regular meetings at Jobcentre Plus to talk about her plans for the future seemed additional strain and unhelpful, and this person withdrew her application for income support.

Experiences of bereavement benefits

Not everyone is entitled to claim bereavement benefits after a partner's death; eligibility depends on a partner's national insurance contribution record and other criteria. We cannot use the BHPS to investigate the uptake of bereavement benefits for the reasons outlined in Chapter 4 (see 4.2.2). We can however draw on DWP caseload estimates to provide the broad context and point to recent trends. These estimates show that approaching 60,000 people were claiming bereavement allowance or widowed parent's allowance in 2007. Almost half the claims (around 27,000 in 2007) had started in the previous 12 months and approaching seven out of ten claimants were women. In addition, around 90,000 women received widow's allowance or widowed mother's allowance under arrangements that existed before widow's benefits were replaced by bereavement benefits in April 2001. The number of claims for bereavement allowance has gradually declined in recent years, reflecting increased life expectancy, while claims for widowed parent's allowance, by bereaved partners with dependent children, have increased (Tables 5.3 and 5.4, Figure 5.1).

It is not possible to estimate take-up of these benefits (the proportion of people with entitlements who receive the benefits) from DWP figures because the number of eligible non-claimants is not known. Nor is it possible to tell, from our qualitative interviews, how far people were receiving their correct entitlements to bereavement benefits, although it appeared to the researchers that there might have been some non-take-up of bereavement payment. There were, however, useful findings about ways in which people found out about bereavement benefits and their claiming experiences.

There was widespread lack of awareness of, and confusion and misunderstanding about, entitlement to bereavement benefits. Those people in our study group who remembered finding out about bereavement benefits from information received at the registrar's office and then taking action to claim were all men in younger age groups, who had registered their partner's death themselves. They had read information given to them at the office and gone on to claim bereavement payments and, for those with children, widowed parent's allowance. An older woman had also seen the information in a booklet from the registrar's office, but had been uncertain about entitlement. It was subsequently talking to a social worker about bereavement allowance which encouraged her to claim. Those people who learned that they might be entitled to bereavement benefits through hospital contacts were people whose partner died in intensive care wards, and who were given 'information packs' that might be helpful or supportive at such a time. Other sources of information that led to successful claims were visitors from the Pension Service; telephone calls to a partner's tax office; personal advice or written information from palliative care and hospice teams; and funeral directors.

Information from family and friends had also been of key importance in learning about availability of bereavement benefits and being encouraged to make claims, especially among people who did not feel like reading information leaflets or had hazy, or outdated, ideas about financial support for paying for funerals. Some people observed, in retrospect, that looking for information about benefits and helping with practicalities of claiming was something that relatives and friends identified as a way of giving help and support. Such help with administrative work in the early days after the death could be both a practical relief and an emotional support.

People who said they had learned about availability of bereavement benefits after active search themselves for financial support had found web based information or gone to Jobcentre Plus to make enquiries. For people unused to Jobcentres, having to wait, and having to explain their circumstances in a busy office had sometimes been negative experiences.

Across the interviews, there was a general feeling of surprise that there seemed to be no formal automatic notifications to people whose partner had died that there were bereavement benefits to which they might be entitled. For some people, learning about these benefits had seemed a ‘hit and miss’ process. Without helpful relatives or friends, some people felt they might not have applied. Those who felt that claiming bereavement benefits depended entirely on their own initiatives had often been angry when they discovered there were time limits to claiming entitlements. Particularly dissatisfied was a person who only discovered entitlements when he realised that his income tax liability had been adjusted on the assumption he had been receiving bereavement allowance for several months. He felt strongly that there should be a different approach from DWP: pro-active information-giving to relevant people at the appropriate time, perhaps with an automatic administrative trigger. There might be more emphasis on ‘claiming entitlements’ rather than using the language of ‘applying for benefits’. The latter view was shared by several people, for whom bereavement benefits represented firm entitlements due to them because their partner had paid tax and NI contributions, rather than social security benefits which they needed to ask for.

Administrative errors in paying bereavement benefits were hard for people to deal with, emotionally and practically. Notification, some 15 months after a partner’s death, of a large overpayment of widowed parent’s allowance was a blow to a young parent, who went to a Tribunal. At the time of the research interview, 21 months after the death, the person concerned was still waiting for information from DWP to clarify her situation.

5.1.2 Her Majesty’s Revenue and Customs

There are various reasons for getting in touch with HMRC after a partner dies. The government leaflet D49 advises people whose partner was receiving any tax credits or child benefit to get in touch with the office making such payments within five days after the death. If partners were paying tax on earned income or investments, their tax affairs have to be wound up. Some people had to take on new responsibilities if they had previously relied on their partner for practical help in dealing with their own tax affairs.

Overall, 16 per cent of households in the BHPS study sample had been paying income tax during the year one partner died. Two out of three people under pension age would have had dealings with tax offices (Table 5.5). People in our qualitative study group remembered a number a ways in which they had been in touch with different branches of HMRC, following their partner’s death. Dealing with a partner’s money, property and possessions means, for some people, involvement in arrangements for paying inheritance tax, and we discuss this in a later section.

Child benefit, child tax credit and working tax credit

The rules governing child benefit are such that only one person is awarded child benefit for a particular child. In two parent families it is most often the mother who is awarded child benefit. In our qualitative study group, mothers whose partner had died did not remember any particular issues arising around child benefits, following the death, and payments continued to be made as usual. Fathers whose partner had died remembered '*a lot of form filling*' to transfer child benefits to their name, and some frustration about this time consuming matter. One man, whose assumption that child benefits for their children would continue to be paid into the joint account when his wife died proved wrong, was surprised and angry about the bureaucracy involved in ending his wife's claim and making a new claim. He felt the claim form did not fit such circumstances. He felt it inappropriate to deal with this personal matter by telephone, and was surprised there were no facilities for making enquiries through email correspondence.

In contrast to child benefit, the rules governing child tax credit and working tax credit are such that people living as a couple must claim jointly with their partner. The death of one partner is a change of circumstances that ends that entitlement, and a fresh claim must be made as a single person. Some people may gain completely new entitlements to tax credits when their partner dies because of an overall drop in family income; some people may lose entitlement to working tax credit because they do not themselves do paid work. There were examples of all these situations among the people who took part in our interviews and a wide range of experience of issues arising.

In our study group, people who remembered few problems with their tax credits included people who had received professional help in dealing with the major income transitions which followed their partner's death. There were also people who had dealt with the matter on their own, and remembered a fairly easy process. These were generally people who had been claiming tax credits previously as a couple and thus had some experience of dealing with the tax credit office by telephone.

Using the telephone to explain personal circumstances following bereavement was often hard for people, however, and there were often emotional impacts of the practicalities involved in making contact with a tax credit office. Finding a route through a telephone answering system brought into focus for some people changes in the way they were now categorised, as a single person. Getting through to a member of staff who seemed understanding, said they were sorry to hear about the situation, and dealt with matters efficiently was remembered as a great relief and help. One person thought it had been staff at the tax credit office who had mentioned bereavement benefits to her, and this had been helpful. However, people had different experiences here, and those who felt staff had said unhelpful or hurtful things remembered the spoken words very clearly, sometimes for more than a year.

People who described dealing with tax credits as a major difficulty included people who were taking on a completely new task, either because the couple had not claimed before, or because it had been their partner who had mainly dealt with tax credits. Compiling the financial information required, filling in the forms and following up matters by telephone had been a great burden for some people who had never done this before but knew they needed tax credits quickly to maintain family income. One woman, when interviewed eleven months after her partner died, said that she still could not face the potential difficulty she perceived in re-instating her child tax credit. As already described for child benefit, there was some frustration with a bureaucratic process that required a new application when one partner died, and people queried the resource implications of this policy, both for HMRC and grieving parents.

People who received standard letters from tax credit offices addressed to their partner, after informing the office of the death, had been greatly distressed and were still angry about this. They found it hard to believe that such a bad mistake could be allowed to happen within the government's sophisticated information transfer systems. The experience of receiving inappropriate letters addressed to the partner from offices which had been informed about their death was widespread, and it was by no means only tax credit offices which were involved. Such letters had also come from mortgage companies, banks and insurance companies.

Achieving transitions from previously joint tax credit claims brought particular problems for some people. Being told, in the first year of bereavement, of liability for overpayments of several thousand pounds for tax credits awarded on the basis of assessments of the couple's previous income had been a great blow to people. If overpayments had resulted from administrative error, the perceived injustice of this situation was hard to bear at such a time. There was also some anger at discovering that widowed parent's allowance was taken into account for assessment of tax credits only when notified of a tax credit over-payment that had accrued through not declaring the allowance as taxable income. People to whom this had happened felt strongly that both DWP and HMRC had a responsibility to make this situation much clearer, and help bereaved people avoid such over-payments.

The qualitative study group included some parents for whom tax credits now made up a substantial proportion of family income following bereavement. Some had strong negative feelings about this, and both women and men said that this was contributing to ongoing feelings of economic anxiety and insecurity, rather than providing reassurance of financial support for their family until they were able to be more financially independent. They described the stress involved in trying to communicate with tax credit offices, their problems in trying to understand how tax credit worked, the unpredictability of levels of entitlement, the administrative errors that were made and the possibility of their being required to pay back large overpayments.

Winding up a partner's tax affairs

HM Revenue and Customs leaflet IR45 gives information about '*What to do about tax when someone dies*', but nobody in our qualitative study group mentioned they had used this. Those people interviewed who took part in winding up their partner's tax affairs had generally not met major problems. Where partners had previously used accountants or financial advisers when dealing with tax, their help was often sought again at this stage and people were generally satisfied with the advice and practical help received. People who dealt with the matter themselves and had little previous experience, had to learn about matters and procedures which were new to them. One issue had been finding out which tax office to contact, and employers and pensions organisations had sometimes been helpful here. Once inside the tax office, having to conduct business through telephone facilities did not suit people who were finding it hard to explain their circumstances to strangers on a phone. Some people said it had taken longer than expected for tax rebates to come through.

In this group of people, those who found dealing with a partner's tax affairs turned out to be a complex and lengthy matter had partners who had been engaged in self-employment or business ventures when they died, or some years ago. They understood the issues and the reasons for delay in settling matters, but were unable to provide themselves the information required by HMRC.

Self-assessment – taking on a new role

As well as dealing with a partner's tax affairs, some people who took part in our interviews had to take on new responsibilities in dealing with HMRC in relation to their own tax affairs. It had previously been their partner who took the major role in filling in self-assessment forms for them both, and storing the relevant documents and accounts from banks, building societies, pensions companies and investments. People who now preferred to seek professional help with this incurred an additional expense.

Those who took on (or expected to take on) the new role by themselves were generally people who felt comfortable with administration and understood income tax. Those less certain they would manage felt they would give it a try, when the need arose. Some of those interviewed, women and men, said dealing with income tax returns had always been their task anyway when their partner was alive, and there was no new role here for them.

5.1.3 Local authority offices

Getting in touch with the local authority soon after a partner's death had seemed a priority for people who had been claiming housing benefit or council tax benefit with their partner. They wanted to know what would happen to their housing benefits as a result of changes in income. People who had been claiming full housing benefits feared arrears in rent or council tax that might accrue while they waited for DWP to process adjustments to or new claims for income support, pension credit or incapacity benefit.

One in five people (20 per cent) in the BHPS study sample had claimed housing benefit or council tax benefit, or both, before their partner died and that figure increased slightly after the death (27 per cent). Most of these claimants were receiving council tax benefit (95 per cent) and new claims for this benefit were largely responsible for the overall increase in uptake. Altogether, at least one in three people or someone acting on their behalf (34 per cent) would have had contact with local authority departments dealing with these benefits soon after a partner's death, including people whose claims apparently came to an end. The increased uptake of council tax benefit continued beyond the immediate period following the death (Table 5.6).

Generally, those people in our qualitative study group who had to negotiate with housing benefits departments soon after a partner's death said that this had been a fairly easy process. When staff already knew about their partner's death when people visited the office, they found this very helpful. There was then no need to explain the reason for their visit; staff were able to give relevant information and reassurance quickly. Some people had worked out afterwards that housing benefits staff knew their partner had died through information passed from the Registrar or, some thought, the Pension Service. They told the researchers this kind of information link was helpful, and some wished there had been similar links between other government departments. People who received letters from housing benefits departments, telling them how their housing benefits would be adjusted or their council tax liability reduced for single occupancy, before they got round to telephoning or visiting the office themselves, also appreciated this.

Where there had been major problems with housing benefit payments, immediately following a partner's death, the people concerned remembered these as being linked to delays in establishing their entitlements to pension credit or income support. Knowing that arrears of full rent and council tax were accruing during transitional periods of several weeks was highly stressful for people also waiting for benefits payments from DWP to start. At the time of the research interview, nine months after her partner's death, one older person had not yet made up the savings on which she had drawn in order to pay rent and council tax while waiting for housing benefits to be recalculated. She remembered making lots of telephone calls to try to find out what was happening, and being upset and deeply worried. For another person, there was additional strain in discovering the level of housing arrears which had built up during her partner's final illness. There had been difficult negotiations to confirm tenancy and agree how the debt was to be repaid, at a time when income support entitlement had not yet been settled, in the first few weeks following the death.

Separate from housing benefits was the matter of 'blue badges' obtained by some partners.[13] The check list of 'things to do' in the DWP leaflet D49 reminds people to return disabled parking permits by getting in touch with the local authority. Finding out which office was involved had sometimes been difficult, and some people had been surprised to find they were expected to send back the badge in the post. People said the potential value of badges could be several hundred pounds, and they could easily be stolen. What was perceived as poor administrative procedure here remained a frustration for one person for a long time. Also frustrated was a parent who tried to renew, in her own name, a blue badge previously issued to the other parent, for use of their car for their disabled children. The procedure required handing in the badge and making a completely new application. This would mean waiting for the application to be processed; and a period without a parking permit would make life for the recently bereaved family extra hard. People observed how intense their feelings had been at this time about administrative and bureaucratic matters that might seem relatively small annoyances to other people, and how hard it was to deal with such unwanted additional stress when their partner had just died.

5.1.4 Banks and building societies

The main issues which people remembered from their dealings with banks and building societies soon after their partner's death were maintaining their personal access to cash, closing partner's accounts, or removing partner's names from joint accounts, and their experiences of dealing with staff.

Generally, in our qualitative study group, people had not had major problems maintaining access to cash in banks or building societies. People who previously had joint current accounts with their partners had generally been able to continue using these accounts as usual. Partners who had known their lives were ending had sometimes taken steps themselves to close personal accounts and transfer monies to joint accounts, to avoid delays or problems in access to this money following their death. There was praise for local bank staff who realised what might be happening when very ill customers made such arrangements, and responded with kindness and understanding when people went back, in due course, to arrange for the joint accounts to be transferred into their own names.

When people did have problems in gaining access to joint current accounts, this was generally attributed to delays in the banks' probate departments, and some people were critical of bank requirements here that later proved to be wrong. Being unable to access joint current accounts for several months, including writing cheques or using debit cards, had caused practical difficulty and stress. Having a separate bank

[13]. The Blue Badge scheme operates throughout Great Britain, regulating parking concessions for people with particular needs, and is administered by local authorities.

account had helped some people get through short periods of delay in accessing a joint account. It was fear of problems arising from not being able to access joint accounts that led some people to delay telling the bank holding a joint account about their partner's death, choosing to move cash into personal accounts before approaching the bank.

Those people who met problems in closing a partner's personal account included people who had not been married, who felt bank staff were not well informed about dealing with this situation. Closing partners' personal accounts from which direct debit payments were made sometimes led to troublesome outcomes. For example, an unexpectedly high telephone bill was found to be due to loss of the discount for direct debit payments. Regaining the discount meant having to open a new bank account, an irritation and more administrative work. Other people described considerable problems in transferring telephone and computer accounts previously dealt with in direct debits from a partner's personal bank account. Long delays and requests for new references led to problems for people whose paid work depended on communication technology.

Taking a partner's name off a previous joint account, or transferring the money to a new personal account as a single person was a sensitive matter for some people. People who were not ready to make this formal recognition of their partner's death resented perceived pressure from bank staff. On the other hand, people who wanted to move quickly away from seeing their partner's name on cheques and statements resented any delay in transferring accounts to new names.

As described in previous sections, people said the way in which they had been dealt with by bank and building society staff in local offices had a major impact. Being offered private space for discussion and talking to staff who understood arrangements needed, gave correct advice and acknowledged the sad circumstances was remembered as very helpful. Unexpected rudeness and insensitivity of staff caused hurt, and being urged to '*have a good day*' by call centre staff was remembered as deeply upsetting.

5.1.5 Pensions and insurance companies

Dealing with pension providers and insurance companies was a common experience following the death of a partner. Two out of three people or someone acting on their behalf (68 per cent) are likely to have engaged with such companies, according to the BHPS analysis. These contacts variously covered partners' occupational pensions (45 per cent), private pensions (seven per cent), survivor's benefits from partners' former employers (35 per cent), or lump sum payments from life insurance companies (28 per cent) or pension providers (nine per cent). Additionally, one in ten partners had had private medical insurance cover although it is not known what benefits these brought after the death. Women, or someone acting on their behalf, were most likely to have dealt with such matters, reflecting the greater likelihood of men having life insurance and occupational pensions with provision for lump sum payments on death and survivor's benefits (Tables 5.7 and 5.8).

Across our qualitative study group, negotiations about entitlements to lump sums or pensions as a result of partners' private and occupational pensions arrangements had generally gone fairly smoothly. Pensions companies or employers responded quickly to initial telephone enquiries or letters. Some people remembered filling in fairly simple forms and dealing with matters by post, or being visited at home by staff in employers' human resources departments. When there were decisions to make about whether to take lump sums or pensions, some sought advice from financial advisers or accountants. Few people remembered particular problems – those which were described related to arrangements for making payments to children who benefited from pensions, or delays in working out entitlements for a person whose partner had deferred their pension. There were welcome surprises for some people, when letters or telephone calls from pensions companies told them about entitlements that were unknown to them. Some said they thought their partner had also forgotten about such arrangements, sometimes made several years ago. There were also disappointments for some, when told that their expectations of pensions rights were unfounded, as discussed in 4.4.1.

People entitled to payments through a partner's life insurance also, generally, did not meet major problems. When difficulties did arise, and turned into what people described as '*long drawn out wrangles*' for several months, this was a strain. A person whose partner died abroad described many and repeated demands from the insurance company for information, and relying on support from a financial adviser during the protracted negotiations. Some people had similar experiences in dealing with car insurance companies after road crashes. One person, three years after the death, said they were still affected by memories of lengthy and troublesome negotiations, and the extreme anger and hurt caused by receiving a letter addressed to a husband killed in the car, asking him questions about his driving capacity and experience.

Problems did arise with other kinds of insurance, such as mortgage protection and car loan insurance and these are described in the next part of the chapter.

5.1.6 Probate service

People who took part in our interviews explained how they had been involved in dealing with their partner's money, property and possessions. This had been a simple process for some people, for example married people who had been joint owners of their home and/or whose partner had little in the way of personal possessions or savings. For such people, the process had often been one of simply asking other relatives if they wanted small items, in memory, and talking to bank staff about how to transfer small savings accounts.

The term '*going through Probate*' was often used fairly loosely to cover the different formal processes involved in executorship of wills, and administration of estates when there was no will.

Among older people in the qualitative study group, adult children had sometimes been named executors of their partner's will. People in our group who had themselves been named executors in partners' wills, and people whose partners had not left a will, and who had to apply for what is formally called a 'grant of letters of administration' often wanted to try to deal with matters themselves. Wanting to avoid the expenses anticipated in seeking help from a solicitor or accountant was a strong influence here. Also influential was feeling that this was something they could still do personally for their partner, or feeling general confidence about dealing with administration and bureaucracy. People whose partner had already engaged legal help in inheritance tax planning, people who were expecting to make Deeds of Variation for their inheritance from their partner, and people who were expecting some complexity in settling the estate generally sought help from solicitors.

There was a range of experience among people involved in executorship and administration. The amount of work involved in settling the estate and the time this took was often a surprise. In retrospect, some people wished they had asked for more help from a solicitor. Those for whom the process turned into a great burden included people for whom complications arose, for example learning that the laws of intestacy meant unexpected involvement of a co-applicant for a grant of letters of administration. Not yet having got round, after a recent marriage, to changing surnames used in various regulatory systems also led to what seemed a massive amount of bureaucracy. Others who found dealing with executorship a great burden, at both a practical and emotional level, were people who had become overwhelmed by what seemed endless letters and forms, piles of papers, and growing anxiety about legal responsibility and financial security. People used similar language, across interviews, when they reflected on '*dreading the postman for what he would bring in the morning*', looking at the '*piles of papers on the desk*' and the '*great burden*' of trying to work through it all.

People told by agencies such as advice bureaux or mortgage companies that it was necessary to apply for a grant of probate or letters of administration, only to discover that such a formal process was unnecessary, were angry about the unnecessary stress caused. Some described persistent wrong advice here from organisations they expected to be properly informed.

Dealing with a partner's estate was not always difficult, however. People who said that the estate had been settled quickly and easily included people who had received advice and help from family and friends; people who had received professional help, and people whose partner's financial affairs had been relatively straightforward. Included here were partners who had left wills and partners who had died intestate.

Dealing with a partner's money and possessions brought some surprises. People who were not married and whose partner had not made a will discovered that the laws of intestacy governing inheritance prioritised children of their partner's previous relationship over themselves, even after their long partnership. Discoveries of previously unknown levels of indebtedness are described further in the next section. On the positive side, some people discovered partners' patterns of generous financial gifting to family members, and charities. Such discoveries brought new perspectives on their partners' lives, and led to thinking deeply about whether or how they wanted to continue these patterns, which had been important to their partner and raised expectations among those who had previously benefited. Surprise at discovering their partner's capacity for building up savings from low incomes brought an additional positive dimension to their partner's character.

One issue raised by people whose partners had left assets was that inheritance tax was the first claim on an estate, before any other distribution of monies. Those people concerned said that personally, it had been possible to make arrangements to manage this without negative impact. However, thinking about this afterwards and discussing it with friends who had met similar situations, or might do in the future, led to views that this was a harsh requirement that some bereaved people would find hard to manage, and might lead to having to sell a home.

Peoples' views and experiences about dealing with the range of different administrative and regulatory systems enable us to draw some general conclusions, which we present at the end of this chapter.

5.2 Immediate financial demands

Death of a partner means making a number of adjustments to household budgeting and money management, over different time spans. Our qualitative interviews showed that expenses and financial demands perceived as particularly urgent, in the first weeks after a partner died, included paying for the funeral, meeting housing costs, and dealing with debts.

5.2.1 Paying for the funeral

There was a wide range of personal and family preferences about funerals among people who took part in our interviews.

Some people's partners had made clear before they died, in writing their will or talking to their partner, what kind of arrangements they would like. This was one influence on the arrangements made. Other influences included cultural and religious beliefs and practices, family traditions and expectations, military arrangements, local traditions (for example, horse-drawn hearse processions) and environmental principles. The number of people likely to attend was also taken into consideration – funerals of older people were sometimes small family gatherings, while hundreds of people were expected at funerals of some younger people with many friends and work colleagues.

Those people who thought in advance about meeting the cost of the funeral included people at low income levels for whom a funeral bill represented a big expense. Most knew that fees and charges varied among different funeral directors. For most of those thinking ahead to the eventual bill, it was more important to choose a funeral director who was trusted to '*do a good job*' than to look around for economic options. Making funeral arrangements was emotionally hard, anyway, and people usually did not want to spend time or energy looking themselves for 'best buys', although relatives had sometimes been helpful in making initial enquiries on their behalf. Faced with choices about coffins and flowers, some remembered deciding on 'middle-range' options, not wanting to think or show themselves '*mean*' in deciding on cheapest items, but reluctant to be extravagant. In retrospect, some people who thought their bill was high felt they might have given more consideration to costs, when they made arrangements. None, however, suggested any pressure from funeral directors to spend more.

There were such pressures, however, from within the wider families of some of those people who took part in interviews. When members of a partner's family of origin wanted more elaborate and more expensive arrangements it could be hard to resist or negotiate, in the immediate grief of a partner's death. People did not have energy to spend on trying to reach compromises about details such as numbers of cars, or floral arrangements, and felt shamed by having to spell out to relatives and funeral directors the '*bottom line*' for the bill they could meet. Such family conflicts about funeral expenses remained unresolved for many months.

With such a wide range of funeral arrangements described, we can say little about costs, other than that eventual bills reported ranged from £1,500 for a church service and burial, with simple catering for friends in the church hall, to around £4,000 for a cremation and interment of ashes, with hospitality for a large gathering in commercial premises. For those who wanted a headstone, the additional bill was typically between £1,000 and £2,000.

Meeting these expenses was just not an issue for some people who took part, including people who felt financially secure, those who felt comfortable that bills would be met from their partner's estate or life insurance, as anticipated by their partner, and those whose partner's employer took responsibility. For others, the funeral director's bill became an immediate financial concern. One young woman was still sad, three years after her partner died, that her first thought on going home after her partner's road crash had been how was she going to be able to pay for his funeral. Funeral directors, generally, were described as considerate and helpful in discussions about ways of paying bills. It was from funeral directors that some people learned about bereavement benefits that might be used towards funeral expenses. Those who already knew about the availability of a funeral expenses payment from the social fund were people whose main income, as a couple, had come from long-term benefits. Staff from the Pension Service, who visited soon after a partner's death, also mentioned funeral expenses payments to older people claiming pension credit.

Those people in our qualitative group who applied for a social fund funeral expenses payment were successful. Grants received, remembered as ranging from £150 to £1,500, went some way towards meeting their funeral costs. Some people who thought they would be entitled to a funeral expenses payment preferred not to claim but to use personal resources. Included here was a relative acting with Power of Attorney who expected complexity and delay in establishing the entitlement to a funeral expenses payment, and decided not to bother.

People who knew little about grants towards funerals but had been urged by friends to make enquiries, regretted the time and energy they had spent in queues at local advice agencies only to discover they were a long way out of scope.

In addition to bereavement payments and funeral expenses payments, other sources of income used for paying for funerals included lump sum payments from partners' life insurances and pensions. When funeral expenses were going to be met from the estate, funeral directors were generally happy to wait for payment. But when there were other beneficiaries of the estate, in addition to the partner of the person who died, some people chose to pay funeral costs personally, in order not to reduce the inheritances of others. As expected, some people had financial help from family members. In this qualitative group, financial help accepted came from parents, or brothers and sisters. Members of younger generations were not expected to contribute financially. Indeed, financial transfers across generations were sometimes downwards from the bereaved person, who met expenses of funeral clothes and flowers for adult children who could not afford this themselves.

People unable to meet funeral expenses immediately from resources available had been offered arrangements for paying in instalments, and this did suit some. An older man explained that a social fund funeral expenses payment of £1,300 reduced his bill to around £2,000, for which the funeral director was accepting monthly instalments of £150 without interest. He felt it was important to keep up the instalments, because missing payments did accrue high interest. He put aside £20 per week from pension credit, meeting the balance on the instalment from other pension payments and occasionally pawning items. Knowing about the high interest charged on missing payments influenced some people in deciding not to accept funeral directors' offers of instalment payments, but to borrow from members of the wider family in order to pay the bill outright. Loans still due to brothers or grandparents were a continuing concern to some people, but less of an anxiety than the risk of defaulting on instalments to funeral directors.

5.2.2 Meeting housing costs

People who took part in the qualitative interviews told us that one of the most pressing financial issues immediately after their partner died was how '*safe*' their home was. The previously shared home usually had deep emotional significance and most, in the immediate aftermath of death, wanted to stay on. For most bereaved parents, the family home offered at least some security and stability for their children.

Those people who felt confident there would be no immediate financial issues related to housing costs and they could stay in their home were owner occupiers who had paid up their mortgages. As we might expect, owner occupiers in their 70s and 80s had often paid up their mortgages several years ago. Couples below state pension age who had already paid up their mortgages included people with higher earnings, and couples who had critical illness protection for their mortgage which came into effect when one of them developed a life limiting illness.

For everybody else, there was some element of uncertainty about meeting on-going housing costs. Owner occupiers with mortgage loans who believed they had mortgage protection, or would be covered through endowment policies or a partner's separate life insurance, knew that administration might take some time, during which current mortgage liabilities would continue. Some people were unsure whether or what arrangements were in place to help them deal with mortgage loans. Such financial uncertainty was a strain, and for some people, a cause of acute anxiety. People who knew immediately that they had no protection included people with and without children who had decided with their partner not to spend money on insuring their mortgage as they were both young and not expecting health problems.

Among those who paid rent for their home, people who had previously been joint tenants in local authority or housing association properties generally felt confident about security of tenure. Those whose partners had held the tenancy were unsure what would happen. Some people renting properties adapted to the needs of their disabled partner were not immediately confident they would be able to continue the tenancy, if they themselves did not need sheltered or adapted accommodation. People living in accommodation provided through their partner's employment knew they would eventually have to move. Apart from security of tenancy, being able to meet the rent from a reduced income was a concern for some, for example not knowing how long it would take to adjust housing benefits.

A particular kind of housing uncertainty was faced by people who were at an advanced stage of moving home when their partner died. It was hard to decide what to do next – go ahead with what they had planned with their partner, or put arrangements on hold.

Our interviews showed how some of these issues were resolved during the months following the death. By the time of the qualitative research interviews, only one person who had been living as a couple in rented accommodation was expecting to have to move. This would be a move from a house provided through the partner's employer, in a planned and acceptable way some 15 months after the death. Although fears about security of tenure proved to be unfounded for most people in rented accommodation, financial problems did arise. We showed in 5.1.3 how delays in adjustment of housing benefits led quickly to rent arrears, with erosion of savings. For another person, asking for transfer of tenancy from a partner's name led to discovering high rent arrears on the property. There followed months of financial distress, and at the time of the research interview, nine months after the death, there was hope that the local authority would make a discretionary decision to write off arrears.

There was a broadly similar picture among people with on-going mortgage commitments when their partner died: generally, initial uncertainties and anxieties were eventually resolved but, for some, there were major financial problems. It was a great relief when mortgage protection arrangements went through quickly, or when speedy and trouble-free administration of insurance and pension pay-outs enabled people to pay off mortgages. Lengthy administrative process, however, meant emotional strain and practical problems in trying to meet mortgage payments until things were settled. Interviews showed it could take three or four months before final arrangements were made for paying off mortgages through life insurance or endowment policies. People were angry when they had to spend what seemed hours on the telephone, being passed around between staff who seemed lacking in sensitivity, could not give them the answers they needed or bring matters to a conclusion. Delays in settling a partner's estate could also cause delay in paying off a mortgage. People who could not meet mortgage payments during these transitions had to borrow money.

People who discovered or had always known no mortgage protection arrangements were in place faced hard decisions if they also knew it would be difficult to meet repayments from their reduced income. An initial application for help with a mortgage through income support was abandoned because of negative experiences at Jobcentre Plus.[14] One choice made was to sell the house immediately and move in with relatives until able to make more permanent arrangements. It was hard for people to make an immediate decision to sell a home at a time of such emotional distress, however, and some people found themselves struggling along to see what happened. By the time of the research interview one such person had been able to reduce monthly mortgage repayments after an unexpected lump sum payment, but another had seen repayments increase after re-mortgaging, and her home was on the market. Mortgage companies had offered ‘payment holidays’ to people having problems meeting repayments after their partner died. One view was that this did provide some ‘*breathing space*’ and had been helpful. A different view from a person who had declined the offer was that the interest charged just increased the long-term commitment.

People who had been about to move home with a partner when they died made different decisions, one going ahead alone with the move but one deciding to stay and make house adaptations to fit the family’s changed circumstances. In retrospect, people felt differently about whether they had made the right decisions here.

Overall, the qualitative interviews showed that a partner’s death often led to uncertainties and financial problems about accommodation, during the first six months. At the time they seemed acute problems, and had led to distress, debt and for one person a quick house sale. In this study group, it was generally women who experienced the greatest problems. As time went on, some of the problems were resolved or reduced, but by the time they took part in qualitative research interviews, problems in meeting housing costs had continued for some people for up to a year.

By the second or third year following their partner’s death more women were expecting to move eventually. For some, there were financial influences related to bereavement such as finding family homes too expensive to maintain after experience of living on a reduced income. Older people with large houses and gardens expected to move to smaller homes as they grew less able to manage the property. Other influences were unrelated to the partner’s death, including a need for adapted accommodation, as health deteriorated. At this stage, some two to three years after bereavement, expectations of moving to a new home in the next few years were generally reported as a positive next step in life.

[14]. Some help is available for paying mortgage interest or interest on loans for repairs and improvements to some people claiming income support or job seeker’s allowance.

Turning to the BHPS study sample for the overall picture, we find examples of all the housing transitions described in the qualitative interviews, including moving house and changes of tenure. The quantitative data confirmed the varied impact of changed housing circumstances and costs on people's views, both positive and negative, about how they were managing financially. In particular, an increase in outright ownership, linked to lump sum payments, meant that fewer people, seven per cent overall, mostly women below pension age (64 per cent), were still meeting mortgage payments after the death.

The quantitative findings confirm that moving house was relatively uncommon following the death of a partner despite initial uncertainty about accommodation for some people in circumstances similar to those we interviewed. As far as is known, a large majority of people lived at the same address throughout the two or three years of the BHPS study sample following the death. Between five and ten per cent of bereaved partners had moved house by the first interview after their partner's death, and that proportion increased slightly over the next year or so (cf. 4.3.2, Table 4.14). People living in privately rented housing or tied accommodation were most likely to have moved when first interviewed in the BHPS after the death (27 per cent compared with around five per cent in other tenures).

Within this overall pattern of comparative stability of tenure, the number of people owning their property outright increased with a corresponding fall in outstanding mortgages. Some mortgage agreements would have been concluded on reaching their normal term but there was a noticeable increase in the rate of mortgage completions between interviews conducted immediately before and after the death (Table 5.9, Figure 5.2). Over half of householders with a mortgage became outright owners soon after their partner died (Table 5.10).

Mortgage protection and lump sum payments following the death were apparently linked with many of these mortgage completions. Just over a quarter of couples in the BHPS study sample with a mortgage on their accommodation (27 per cent) had said their payments included a mortgage protection policy. In addition, more than two out of five people overall received a lump sum from a bequest, life insurance or pension payment soon after the death of a partner (Table 5.11 and Figure 5.3). Mortgagers who received a lump sum payment or had mortgage protection were more likely to become outright owners after the death of a partner than those without any of these payouts. At the first BHPS interview after the death (A1), 62 per cent of mortgagers with such a payout had become outright owners compared with 44 per cent of those without; comparable proportions at the second interview (A2) were 73 and 54 per cent respectively.

While the extent of outright ownership increased after the death of a partner, the number of people getting a full rent rebate increased only slightly. New recipients of rebates were largely offset by those no longer eligible for such support (Tables 5.9

and 5.10). Altogether, the number of people with no direct accommodation costs, that is no mortgage or rental payments (excluding repairs, maintenance and insurance costs), increased significantly. Under two-thirds reported no direct housing costs before the death of a partner; that figure increased to almost three out of four households after the death (Table 5.9). For people who no longer had direct housing costs, the amounts paid before the death had ranged widely from £20 to £700 a month, averaging over £200. When all households reporting mortgage or rental payments before the death of a partner are considered, including those still making payments after the death, net housing costs decreased by around £50 a month on average.

The perceived impacts of changes in housing costs on people's finances following a partner's death are difficult to gauge. This is because people's views about their financial situation, gathered in the BHPS, cover their circumstances as a whole and may not stem solely from changes in housing costs. Approaching half the people who reported increases in net monthly housing costs of £40 or more, or increases in excess of one tenth of their net household income, variously said that they felt 'worse off' financially, or were 'finding it quite or very difficult' to manage, or were 'just about getting by'. More direct evidence of adverse impacts on this group of people comes from reports that around a fifth of them said they were 'finding it difficult to keep up with their housing payments' and some had to 'cut back on other household spending in order to make the payments'. However, comparable proportions of people whose housing costs *decreased* following the death of a partner reported similar financial difficulties. Thus, there was no straightforward statistical relationship between people's perceptions of their financial situation, reported difficulties paying for accommodation, and changes in housing costs (Tables 5.12 and 5.13). Although the lack of relationship may reflect the broad context and scope of the BHPS questions, it also chimes with the qualitative evidence. As described above, people's views about their housing costs following the death of a partner reflect not only the diversity of their housing circumstances, but also the impact of support from the wider family, payment holidays, lump sum payments, rent arrears and uncertainty about mortgage protection cover.

5.2.3 Dealing with debt

The value of the mixed methods approach is underlined when we look at dealing with indebtedness, in a similar way as described in the previous section about dealing with housing costs. Thus the qualitative data provides the rich and detailed information about the early process of discovering and tackling debt in the midst of bereavement while the quantitative data provide the general longer term overview, and point to reduced indebtedness and no firm evidence that continuing repayments were particular burdensome following the death of a partner.

In this qualitative study group, having to deal immediately with a partner's outstanding loans or debt, other than mortgage loans already discussed above, was mainly an issue for people in their 40s and younger. Older people, across the income spectrum, generally said they were used to budgeting within their income. Retirement from paid work had been the point at which some had paid off outstanding loans for car purchase or household equipment, using pension pay-outs. Other older people said that borrowing money or using credit with overdrafts or store cards had never been part of their life. The only person over state retirement age for whom debt became an immediate financial problem was a person who had agreed to have a number of her partner's credit arrangements and commercial loans registered in her name alone. Getting an appointment to discuss options with CAB took several weeks, after which the hard decision was made to declare bankruptcy. In retrospect, at the time of our interview, this still seemed the right decision.

Some younger couples had also thought it important to avoid borrowing money. However, compared with our group of people over state pension age, using credit cards and commercial loans was not such an unusual part of week to week budgeting for younger couples. For some, managing on long-term benefits involved juggling a number of small commercial loans along with occasional applications to the social fund. Arrears of rent or water charges could build up if the partner who took responsibility for paying was seriously ill. Among young couples with one main earner, buying a car had sometimes been possible only by getting a bank or commercial loan, and furniture for setting up home had been bought using payment instalment plans. Spending beyond income, using a number of credit cards and small commercial loans to buy clothes, leisure items or holidays, was sometimes also a normal way of managing finances, for couples with higher incomes. Some loan accounts had been in joint names, others in the name of one or other partner. While some couples had felt they were borrowing too much, others saw using interest free credit as a sensible way of managing money. When people were in good health, and there were regular earnings, having protection clauses on credit or loans had not always seemed a priority. Some people had accepted optional protection arrangements on larger loans, for example for car purchase. However, as we saw with mortgage loans, some chose not to spend more on insuring their loan against a risk perceived unlikely.

Dealing with these loans and debts after a partner's death became an immediate financial demand. Matters were resolved relatively quickly for some people who already knew a loan had been taken out by a partner on their own account with clear protection clauses. They said that on seeing evidence of death, companies had written off debts without argument. Sorting things out was often much harder, however. Dealing with a number of different creditors, and a mix of joint and personal loan accounts took up considerable time. Not knowing which loans had any protection made things harder, as did not understanding where liability lay, in the case of credit or loans taken out in joint names. There was additional distress for people who had been unaware of the extent of a partner's indebtedness.

People who found themselves in arrears to local authority housing departments and water companies said they had been dealt with by understanding staff, who explained amounts for which they were now personally liable, and suggested ways of paying. However, people who had to deal with commercial creditors thought some had taken advantage of their confusion and anxiety at the time, moving quickly to making persistent telephone calls and what seemed at the time like threatening letters. There was particular criticism for organisations which telephoned people at home and, when children took the call, asked inappropriate questions. Advice bureaux had been helpful in explaining where liability lay for a partner's debt, and how this depended on the terms of and signatories to the loan. Although it was a relief to find that a partner's personal debt fell to the estate and not to themselves, some people whose partners had left some money went on believing they themselves had met the debt, because of the consequent reduction in their own inheritance.

Arguments with credit companies and building societies about liability for debts had sometimes gone on for months; an exhausting and stressful experience, leading to deep anxiety for some people. The most extreme example described was a 14 month argument with a high street building society which accepted that there was a legitimate protection clause in a partner's car purchase loan only after representation from a solicitor.

Overall, findings from our qualitative interviews showed that in the group of people who took part, it was generally younger people who met immediate problems in dealing with loans and debt when their partner died. Finding out where legal liability lay and dealing with persistent and unsympathetic creditors took time and was emotionally exhausting. Discovery of the extent of a partner's unknown debt was a great shock. Again, in this group of people it was generally women who experienced immediate problems, including women with young children. Contributory factors are likely to be complex, perhaps including gendered patterns of money management and borrowing, and gender effects of terms and conditions in lending.

The qualitative interviews gave some indication of change in patterns of borrowing, following a partner's death. Some people decided to take over what had previously been a joint credit arrangement or arrange transfer to themselves of a partner's personal loan. For example, some people wanted to keep the credit and store cards that they had always used for household budgeting, and it sometimes seemed economically sensible to take over a partner's interest free loan for a car. Meeting continuing personal liabilities from reduced incomes was a financial strain when incomes dipped following bereavement, however. People who experienced the greatest difficulties in settling debts, dealing with credit companies and making loan repayments in the period immediately following the death said they had already reduced their borrowing or planned to do so as soon as possible.

Findings from the BHPS analysis perhaps point to a more settled period after the initial problems and distress of dealing with loans, debts and arrears described in our qualitative interviews. The quantitative evidence confirms that borrowing money was more widespread among younger couples; even in this age group however, no more than a third reported loan repayments in the first interview after the death, and indebtedness was being gradually reduced. Moreover, there was no evidence that death of a partner had led to an increase in the number of people taking out a loan, or that the perceived 'burden' of meeting loan repayments had increased, though findings are constrained by the timing of interviews and limited scope of the survey questions (see further Appendix C.11).

Before bereavement, around 30 per cent of people under pension age in the BHPS said they were making repayments on hire purchases or loans compared with four per cent over pension age. After the death these proportions had declined to 21 and three per cent respectively. Loans declined in extent among both women and men under pension age although they were more widespread among men (Table 5.14). The decline in the proportion of people reporting that they made loan repayments had begun even before the death of a partner but the largest decreases were recorded in the two years following bereavement (Figure 5.4). Declining indebtedness was driven by two trends: the lowest uptake of new loans and hire purchases, and the highest rate of completed repayments, occurred between the interviews conducted immediately before and after bereavement.

Thus, fewer households in the BHPS study sample were paying for credit following the death of a partner than before, at least on hire purchase agreements and formal loans. Moreover, outstanding debts of this kind and the interest they accrued were less likely to be perceived as burdensome after bereavement: 21 per cent compared with 37 per cent before the partner's death saw loan repayments as a 'heavy burden' or 'somewhat of a burden'. On the face of it, women were more likely than men to feel that loan repayments were a burden after their partner died (29 and 12 per cent respectively) but sample sizes were too small to test the difference statistically.

The decline in loan repayments may have occurred for various reasons. Some debts may have been foreclosed as described in our qualitative interviews. In other instances, lump sum payments may have helped people pay off outstanding debts after the death (Table 5.11). Around 60 per cent of loan repayments ended for people who had received a lump sum; but even without a lump sum, a substantial minority of people (45 per cent) said they no longer made repayments (the difference between the two proportions was not statistically significant). It seems, therefore, that people in a variety of circumstances reduced their level of debt after a partner's death.

5.3 Managing household finances

Chapter 4 explained changes in income sources following a partner's death and people's perceptions of their financial situation. The most important immediate expenditures and financial demands were described above. This section goes on to explain a wide range of longer term financial adjustments which people made. We look first at practical money management, and then at household budgeting and patterns of spending and saving.

5.3.1 Practical money management

The impact of dealing alone with practical money matters and household budgeting was closely linked to what had happened when the partner was alive. People who took part in our qualitative interviews described a wide range of arrangements for sharing income and expenditure, when living as a couple. Some people described arrangements which fitted 'models' described in other literature (see 1.2.2). Thus some couples had pooled their incomes completely or partially, and some had greater separateness in financial matters. Among couples who pooled their incomes, one partner did sometimes take the main responsibility in dealing with the everyday practicalities such as paying bills and dealing with the bank.

Our BHPS study sample shows further how couples had organised their household's finances, according to conventional typologies, and incorporated varying degrees of shared responsibility (Table 5.15). Nearly half of people (45 per cent) said they pooled their finances and managed them jointly; this arrangement was equally common among women and men. Very few people said they kept their own money completely separate from that of their partner (two per cent).

Between totally separate arrangements and holding a common pool of money, most couples (52 per cent) had shared different responsibilities for managing the household finances; these arrangements often followed gendered lines. The most common arrangement, reported by 41 per cent of people, was where one partner looked after all the household money apart from their partner's personal spending money. Under these arrangements, the household money was more often looked after by the woman (29 per cent compared with 12 per cent of men) whether the respondent or the respondent's partner. A less common arrangement, reported by 11 per cent, involved one partner receiving an allowance for housekeeping and the other partner looking after the rest of their finances. Under this arrangement, the housekeeping money was usually given to the woman (nine per cent compared with two per cent of men) whether the respondent or the respondent's partner.

Making big financial decisions shows further the extent to which couples shared in managing the household finances when the partner was alive. Six out of ten people in the BHPS study sample said they made important decisions together about their finances and big spending choices (Table 5.16). Men predominated where one person in a couple had the final say (48 per cent compared with 35 per cent of women), especially where the male respondent would survive his partner's death; male partners approaching the end of life were less likely to have been the main decision maker at that time.

Our qualitative findings show layers of additional complexity in arrangements for managing the household finances. At the time of the death, some couples had been at different stages of transferring roles and responsibilities within the marriage, and sharing their understanding of and interest in the financial situation. As some partners became seriously ill, the other in the couple had gradually taken over practical economic management. Ways of managing that suited changing circumstances emerged. Examples included setting up new bank accounts for payments of benefits; greater use of electronic transfer in paying bills; new patterns for buying food. Some of these changes suited the partner who was ill, enabling them to participate longer in previous activities. Some of the changes suited the person who was gradually taking over, seeming easier or more convenient, or fitting more naturally into their own approach to dealing with matters. Not only had some couples been at different stages within this process of transfer, but also the time trajectories involved had been different. Thus, when a partner died after years of Alzheimer's, transfer of all financial roles and responsibilities to the other person was already complete. When a young parent died after palliative care, the other person had just started to take over the practical household economic management, which had usually been their partner's role. Partners who were physically very frail sometimes still wanted to go on talking about financial matters and influencing decisions until close to death; while others chose not to or felt unable to go on engaging. Some people in our group had registered Power of Attorney for their partner's affairs.

In addition to transfer of responsibilities, some couples who made definite plans together in anticipation of death as an inevitable outcome had transferred resources. Changes in the distribution of assets had been made to ensure access to cash after the death, and to make practical management easier. Among people with greater resources, inheritance tax planning had involved moving capital and transferring ownership of assets.

Handling partners' disability living allowance awards created an additional tier in some couple's money management. Where partners perceived their disability living allowance as a new source of income, enabling them to pay for 'extras', new spending patterns emerged for some couples. Examples in our study group came from couples where money was generally pooled, or partially pooled, but the disability living allowance was earmarked for specific expenses. For some low income couples, disability living allowance introduced a new level of personal control over a regular, valuable income strand.

The range of couples' arrangements for managing money described above provides the context for understanding what happened to people in bereavement.

As we might expect, those people who found few problems in dealing on their own with household money management were people who had already been doing this when their partner was alive, or who had shared responsibilities and had a general understanding of the couple's overall affairs. There were women and men here, in all age groups. In this study group, people who pooled all or most of their income and said they made financial decisions together had all been two-earner couples, with joint bank accounts from which most of the household bills were paid by direct debit or standing order. Sometimes one or both partners also had a separate account, typically used for personal spending on clothes, gifts and savings. When their partner died, such people already understood how their household budgeting worked, and they continued to use what had previously been the joint account in the same way.

Other people in our qualitative study group said they shared their money but one person took the lead in particular financial decisions and arrangements. There were couples here across all age groups, with and without earnings. Some said this system had just evolved during their partnership, reflecting different levels of interest or skill in financial matters, or traditional gendered roles. Others said they had to take over financial management because their partners worked away from home for long periods or, as explained above, when partners became unable to take part through illness. There were also people who said one partner found it hard to control spending and it was therefore important that the other kept overall management of the joint income. In this study group, partners whose spending had been controlled in this way were generally men. Some of the men interviewed said they had moved into their partnership from living with their parents, and had just never learned to manage money well. This was also how some women described their previous partner. Other women said they tried to keep overall control because their partners were naturally generous and liked to spend money on their home and family, wanted to treat friends or had expensive leisure interests. Sometimes both partners had found it hard to control spending, and financial management had generally been a problem for the couple. Women who had experienced financial difficulties in previous marriages told us they had come into the recent partnership knowing they wanted to be in overall financial control.

After the death of a partner, if the bereaved person was the one who had generally led financial decisions and management, it was not so hard to continue doing this. Some loss of confidence for a time was more to do with uncertainties about levels and sources of income, or having no-one to talk to about money, rather than loss of belief in their management capacity. But when it was their partner who had led decision making and managed practicalities, some people found themselves with a considerable learning task. We spoke to women and men in all age groups who told us how hard this had been. They had learned by trial and error how to monitor and manage bank accounts; how frequently utility bills and council tax became due and the amounts required; the size of the supermarket bill, and the expenses of running a car. It was particularly hard for people now living on lower incomes, who had to learn to reduce previous expenditure patterns at the same time as learning how to manage the household budget. Women who took part in our interviews at least eight months after their partner's death said they still found their new responsibilities hard and worried about possible consequences of lack of experience. Men who explained that they had never learned, when growing up, how money was managed for family life, still found it frightening to have such responsibility; found it hard to plan ahead and, like the women, were often worried about what might happen if they did things badly, especially when they had children. We spoke to women and men who said the first few months of bereavement had been a time of financial chaos for them. Some had relied on support from voluntary organisations to help sort things out and establish systems for paying household bills.

Both women and men who had to learn how to manage the household finances told us that using cheques to pay bills had been important. Some had cancelled direct debit arrangements previously favoured by partners. They found paying by cheque gave them more time and flexibility in juggling demands, with less risk of overdraft. There was strong criticism for utility companies who made it more expensive to pay bills by cheque than by direct debits or standing orders.

Turning to the BHPS study sample, we found no clear or consistent picture that previous arrangements for managing the household finances, as described in the broad categories used here (Tables 5.15 and 5.16), influenced how people were coping financially following the death of a partner. There was no overall association between such arrangements for organising household finances and people's subjective assessments of their financial well-being after the death. Whether people previously took most responsibility or little responsibility for managing their household finances, or shared that responsibility with their partner, was unrelated to how well they were managing financially after the death, whether they felt 'better off' or 'worse off', or whether they felt confident or uncertain about their financial well-being in the coming year.[15]

Such findings may seem puzzling, alongside the qualitative findings that prior financial arrangements and experience within couples may affect what happens after the death of a partner, or how people experience financial transitions. We suggest, rather, that putting together the qualitative and the quantitative evidence shows that the link is not straightforward or predictable. The BHPS analysis shows, for example, that people who said that they and their partners had an 'equal say' in big financial decisions were more likely than expected to report that they were 'doing alright'

[15]. Overall association assessed by chi-squared tests (P>0.50).

financially after their partner died.[16] This suggests that involvement in big financial decisions, some of which may have affected them after their partner died, contributed to people's sense of financial well-being and security. It is difficult, however, to anticipate what might be the outcome where the partner who died had the 'final say in big financial decisions'. In such circumstances, some people might struggle initially to manage the household finances after the death and to feel worse off if they felt that they were not managing well. In fact, the women whose partners had had the final say in big financial decisions were more likely than expected to say that they felt 'better off' after the death. Drawing on the qualitative material, it might be that the partners in such instances had not been particularly good decision makers or prudent money managers, or had made decisions that were not necessarily shared or agreed with the person who was bereaved.

5.3.2 Budgeting in bereavement

Everybody, no matter how their incomes changed or whether they had to take on new management roles, eventually experienced changes in household budgets. Death of a partner generally meant different requirements for buying food. Different patterns of use of the home were often reflected in changes in gas, electricity and water consumption. Some people paid less council tax, through single person occupancy. Expenses in getting around changed with different patterns of use of private cars and public transport. Completely new expenses arose when people bought services they needed as a single person, domestic cleaning or gardening services for instance, and for bereaved parents, child care or help from au pairs. Spending time in different ways, without a partner, often meant different spending patterns. Some people re-assessed their approach to saving.

People took part in our qualitative interviews at various times after their partner's death, and some who had not yet been alone for a whole year said that their budgeting was still settling down. Some were still uncertain of their overall resources so it was hard for them to judge how their spending matched income. The wide range of incomes and family structure in our study group meant there was also a wide range of budgetary requirements and expectations. So people's accounts of how they were getting on balancing their budgets were highly variable. We discussed paying for accommodation and dealing with debt in 5.2.2 and 5.2.3. Here we have selected other general findings, which have policy relevance in various fields.

Utility bills

Qualitative interviews showed that household bills which were prioritised included gas, electricity, water and, for some people, council tax. People who had cared for their partner at home during their final illness had often been surprised to get such

[16]. That is, more than expected according to the adjusted standardised residuals.

high utility bills soon after bereavement. During the period of care some had been aware of increased use of fuel to keep homes warm enough all the time, and increased use of electricity for extra laundry, and equipment such as electric blankets, humidifiers, fans, and nursing equipment. The early bills after the death brought home how much they had been spending and it was a relief when, for most, subsequent utility bills declined again.

Fuel costs often remained an underlying source of concern, especially for people now living on a reduced income. Those at home most of the day, and those whose homes had old or uneconomic heating systems, often saw little scope for cutting down heating costs. Changing a payment method, such as moving from direct debit arrangements to pre-payment cards or paying by cheque, was one way of reducing anxiety about not being able to meet bills. Some people had learned about local authority schemes for home insulation and window replacement, and had already taken up such services or planned to do so. Jobcentres and visitors from the Pension Service had been sources of information here. Also concerned about paying for electricity were people who expected use of home computers and electrical equipment to increase sharply in the near future, as children grew older or people did more paid work at home to fit their changed circumstances. A need to economise had led some people to ask for water meters, which were considered to have led to slightly reduced bills from water companies.

Findings from the BHPS study sample confirmed that fuel costs often took some considerable time to bring into line with changed circumstances. Equivalised fuel costs adjusted for household size and composition increased by over a third following a partner's death. Early reductions in fuel use may have been masked by the impact of payments in arrears which covered fuel costs before some partners had died. There is also evidence of higher fuel spending before the death, which may reflect the additional needs for heating during the time spent caring for their partner at home, as described by some of the people who took part in qualitative interviews. Despite that, fuel costs declined slowly thereafter and generally took up to two years or more to adapt to household circumstances after the death of a partner (Figures 5.5 to 5.6).

At the same time, most household incomes fell (as observed in Chapter 4), leading to a sharp rise in the share of income devoted to fuel expenditure. Fuel poverty, defined as spending more than a tenth of net household income on fuel, almost trebled after the death of a partner to encompass one in three households. More than one in five people (23 per cent) reported high fuel bills on two successive occasions following a partner's death. Fuel poverty was concentrated among low income households and consequently, women and men over pension age were most likely to be fuel poor following the death of a partner. People experiencing fuel poverty were more likely than expected to say they were struggling or just about managing financially, and to feel worse off than a year ago (Figure 5.7, Table 5.17).

We recognise that reducing fuel costs following the death of a partner may be difficult to achieve in the short term. It can cost as much to heat a house for one person as for two, and potential economies are constrained by the energy efficiency of dwellings and heating systems. Overall, there was no evidence that large increases in fuel costs, relative to household size and composition, were statistically associated with financial strain, worsening finances, or worries about managing in the future; and for many they were short-lived. However, an extended period of high fuel bills adversely affected the financial circumstances of a substantial minority of low income households and, as our qualitative interviews showed, was a continuing cause for concern (Figure 5.8).

Food expenditure

For most people, there was more scope for adjusting spending on food, if they needed to adapt to a reduced income. In the same way as described already for sharing money and financial management, planning meals and buying food had been done differently by couples. Some couples did this together, while for others it was the responsibility of mainly one person. When the partner who died was the one who generally bought food and made meals this was a new task for the bereaved person. When it was the bereaved person who had previously had general responsibility, the task was learning to buy and cook less. Some people learned quickly that it was hard to buy some kinds of food in smaller quantities. There was strong criticism for supermarkets where it was hard to buy portions of meat or fish, or fresh fruit appropriate for the needs of a single adult, because of the way items were wrapped. This was a reason why some people gave up trying to cook good food for themselves. It was hard enough to find motivation to buy fresh food and cook a dinner to eat alone, when coping with bereavement, without the added frustration of wasting food they felt they were forced to buy.

However, some people were strongly motivated to eat well, and some found some relief from grief in preparing meals and cooking. Parents were committed to giving their children good food. We spoke to older men who had set out purposefully on the task of '*learning to cook*' when their wife died, or during their last illness. They had asked women friends about buying food and cooking, or joined small groups of people in similar circumstances for informal 'lessons' offered through their church or a voluntary group. Some such men still found it hard to plan and buy food, but some had developed a new interest here as a way of spending time alone.

Both women and men across age groups, however, told us that they had lost interest in buying food and cooking, and some had stopped inviting friends to meals. This was reflected in reduced spending. Some people living on out-of-work benefits, who had lost motivation to cook or who found it hard to get to shops without their partner, said their diet was now very poor.

But some people told us they were probably spending proportionally more on food than when their partners were alive. Included here were people who thought they were now eating better, for example choosing for themselves organic foods or meals that partners had not enjoyed. There were also people who were spending more than before, and more than they wanted, on the '*comfort eating*' they now found hard to control. Both women and men described eating too much since their partners died, or turning easily to chocolate and crisps in trying to cope with a partner's death.

Findings from the BHPS study sample indicate that most people had adjusted their spending on food by the time of the first interview after their partner's death. However, the extent to which food spending matched changed circumstances varied, especially for people managing reduced financial resources to meet ongoing needs. As we shall observe, there was also some evidence that difficulties adjusting food budgets after a partner died may have contributed to people's experience of feeling worse off financially, more so for men than women.

Across the BHPS sample as a whole, food expenditure fell by over £20 a week on average for women and men alike, that is from over £60 to around £40 a week, representing a decrease of 35 per cent following the death of a partner. Households that changed from a couple to a single person (the predominant case in the BHPS study sample) recorded comparable reductions: 38 per cent for women (from £60 to £37 on average) and 37 per cent for men (from £56 to £35) (Figures 5.9 and 5.10).

The overall decrease in food spending estimated from the BHPS study sample closely approximates the 'economies of scale' typically assumed when comparing the financial resources of two person and single person households. Thus, when food spending is equivalised to take account of differences in household size and composition, there is no difference in weekly amounts spent on food between interviews before and after bereavement, indicating that most people had reduced food spending proportionate to their assumed needs (Figures 5.11 and 5.12). The qualitative interviews suggest that some people expected food expenditure to fall further than the reduction assumed in equivalence scales used by survey analysts.

As observed in Chapter 4 however, household incomes generally fell following the death of a partner, especially among women. An important question therefore is whether food spending, despite decreases following the death of a partner, placed greater demands on reduced household resources. To investigate this further in the BHPS, we examined food spending as a proportion of net household income. Following the death of a partner, shares of income devoted to food spending increased significantly for women across the age range, but did not vary for men. These changes in the share of household income spent on food were largely driven by changing income levels, notably decreases in women's incomes after a partner died. Such effects were possibly short-lived: beyond the first BHPS interview after bereavement (A1), women's food spending shares more or less returned to former levels. As equivalised household incomes stabilised, or further adjustments were made to food budgets, or both, shares of income devoted to food spending decreased (Figures 5.13 to 5.16).

An increasing share of income spent on food after bereavement was generally associated with people feeling worse off financially; however, the challenge of managing the food budget was apparently more widely felt by men. As the share of income devoted to food spending increased following a partner's death, the number of men feeling financially worse off also increased, more so than among women. These findings suggest that difficulties adjusting food budgets after a partner died may have been a contributory factor in respondents' views about their financial situation following bereavement. That such an effect was most pronounced among men, who generally did not report reduced financial resources comparable to that of women, might reflect the difficulties described by the men in our qualitative interviews who had little prior experience managing a household budget (Figure 5.17).

Private transport

Among people who took part in qualitative interviews, there were some big changes in budgeting among people who had used cars when their partner was alive. When the partner who died was the only driver, cars had been sold or given to family members and journeys were now made by public transport, taxi or when family or friends offered lifts. Older people who had some free use of public transport appreciated this. When people had no access to public transport for journeys they wanted to make, taxi fares seemed a major new expense and some cut down their travelling, with constraints on social participation.

Some couples had run two cars. Selling one of them, or replacing both with a vehicle to suit the changed circumstances had seemed financially sensible to some people. But others found it hard to get rid of a vehicle that had particular emotional significance, such as association with family holidays or a partner's particular leisure interests. It could take many months for some people to feel ready emotionally to sell a car their partner had used.

The BHPS analysis shows that changes in car ownership largely conformed to gender roles within couples, influenced in part by women's diminished financial resources (described in Chapter 4). Within a year of a partner's death, one in five women in the BHPS study sample (22 per cent) no longer had access to a car for private use, compared with under five per cent of men. Women below pension age tended to reorganise their household's transport needs around just one car or van although the number without any vehicle more than doubled to almost a third. Almost two thirds of women over pension age had no access to private transport, up from around 40 per cent before their partner died. In contrast, the availability of a car or van changed little for men under or over pension age following the death of a partner (Figures 5.18 and 5.19, Tables 5.18 and 5.19).

In our qualitative interviews, people who could drive said they sometimes waited a while before using the car again, feeling it unsafe to be driving when so upset. Eventually most continued to use the car again. Those whose partners had previously taken responsibility now had to budget for fuel, and the costs of running and maintaining the vehicle. This seemed a major expense for people adapting to lower incomes, and some tried to cut down on their journeys. Dealing with MOT tests or car repairs was a burden for people unused to this role, and some women felt vulnerable when garages gave estimates or sent bills.

The qualitative interviews showed greater use of a car by some people following a partner's death, with an increase in this part of the budget. Some older people found they now made longer or more frequent car journeys as their patterns of visiting relatives changed or they spent more time with friends. But other people found they used the car less, even when they did not feel budget constraints. Parents found it hard to maintain the same pattern of family outings in the car without their partner, and when people were ready to consider having a holiday, this sometimes did not involve using the car in the same way as previously.

When interviewed, most people found the whole idea of holidays hard without their partner. There were often additional new economic constraints for people who now had less to spend on holidays and some said they no longer saved towards holidays (see below). For some young parents, taking children to stay with relatives, or trying camping or caravan holidays seemed a less expensive option. Taking children away on holiday as part of a wider family group had sometimes been helpful, in terms of the emotional support and company available. However, such holidays abroad proved very expensive for bereaved parents with reduced incomes and required disciplined saving and, for some, borrowing money.

Among people ready to try holidays on their own, it seemed unfair that hotel charges and group bookings were always relatively more expensive for single people. When organisations advertised charges for single older people at half the rate for couples, there were rarely attractive vacancies. In a similar way, some people had found that single person membership of a range of national and local organisations for people interested in arts, heritage, environmental issues, exercise, or walking was relatively more expensive than their membership as a couple. Having to cut back on such activities seemed like a penalty for widowed people who would have liked to maintain participation. Several other everyday financial 'penalties' of bereavement were mentioned, for example reduction in 'status' on store cards, through categorisation as a single person, reducing the financial advantages available. In addition to the financial disadvantages and frustration, there were emotional implications, such as feeling less trustworthy or being less valued as a customer.

Informal transfers

During the BHPS interviews before their death, around 20 partners (under five per cent) reported that they regularly gave money to people living elsewhere (Appendix C.12 describes the scope of these so-called external transfers). Such transfers were mostly to adult children or other relatives. Some people may have taken these arrangements upon themselves after a partner's death; new patterns of gifting and financial support within families may also have emerged. Thus, the number of people making such payments almost doubled between BHPS interviews immediately before and after bereavement, although overall numbers are small. New recipients of money transfers reported after the death were mostly adult children and the amounts involved were often intended for general spending or living costs (Figure 5.20 and Tables 5.20 and 5.21).

Whether and how to maintain their partner's previous patterns of financial gifting or financial support within the wider family had been an issue for several people who took part in the qualitative interviews. Some people only discovered the extent of such gifting after their partner died, from their bank statements or during family conversations. There could be emotional conflicts and hard decisions to make. People felt loyalty to partners, whose gifting arrangements had clearly been important to them. However, financial priorities had changed. In addition, a partner's arrangements were not always what they themselves wanted to do. Managing the expectations or assumptions of the other people involved seemed tricky, especially when the other people were also experiencing loss from the death. Examples of such monies included regular gifts to adult children who were economically independent; different kinds of financial support for a partner's adult child with out-of-work income; generous gifts at Christmas and birthdays to a partner's child from another relationship; donations to local organisations where maintaining relationships with known people seemed important. People dealt with such situations in different ways; for some there had already been negative emotional experiences.

Savings

In our qualitative interviews, we asked general questions about changes in patterns of saving. This was a particularly sensitive topic for some people, when they told us they were in financial difficulty or when they had already drawn heavily on savings. The picture of saving following bereavement, from the qualitative material, is probably too patchy to be useful.

Some insights can be gleaned from the quantitative data. These show that around a third of respondents or their partners were saving money before the partner's death; and there was no firm evidence that approaching the end of life was associated with reduced savings levels. If it is assumed that couples made joint decisions about whether or not to save money, including either partner if only one was saving, we find that around half were putting money aside each month. Women across the age range were unable to sustain that level of saving after their partner died and many ceased to be regular savers: saving rates halved among women compared with what they and their partner had reported. The number of individual women savers did eventually return to former levels but fewer women than former couples were savers throughout the two or three year bereavement period studied here. In contrast, the number of men who said they were saving increased after their partner died; and as many men were able to put money aside as had previously done so with or without their partner's contributions (Figures 5.21 to 5.23, Table 5.22).

Reasons for saving were little different from those reported in the whole BHPS sample. Respondents and their partners mostly said they were saving for 'no special reason' (46 per cent) or for 'holidays' (24 per cent). Following bereavement, saving for no special reason predominated (60 per cent) while saving for holidays declined (12 per cent). However, former patterns of saving resumed by the third interview after a partner's death although saving for no special reason still predominated. There was considerable variation in amounts saved each month and little evidence of any overall change following bereavement. Median savings, with or without adjustment for household size following the death of a partner, showed no significant variations across the BHPS study period (Table 5.23 to 5.26).

5.4 Conclusions

In this chapter we have described some of the administrative practicalities and economic adjustments that people faced when dealing with financial change following the death of a partner. People's experiences of these processes varied considerably depending on the complexity of their financial affairs, their own felt competences, the help received from family and friends, and the responses of officialdom as they accessed administrative procedures.

There are clear pointers from the qualitative material to what helps people who have to engage with administrative and regulatory organisations soon after their partner dies, sometimes within the first week. People want clear information and easy access routes to appropriate sources of information for bereaved people. They need to be able to speak to staff with skills appropriate for communicating with somebody in deep shock or grief. Where access to systems is via automated telephone call centres, standardised responses are often experienced by bereaved people as inappropriate and upsetting. When data sharing systems and technology reduce the need for recently bereaved people to repeatedly explain their circumstances, or produce the same information and documents, this is appreciated very much. Discussions with staff in the Pension Service, Jobcentre Plus, and tax offices, soon after bereavement, provide good opportunities for promoting take-up of entitlements to benefits and tax credits and helping people make applications.

What is experienced as unhelpful and can lead to great distress includes confusion about access routes to information and advice for bereaved people, and the need to make multiple visits to offices and repeated telephone calls, in the early stages of bereavement. People are deeply hurt by lack of privacy in offices; wrong advice from front-line staff, and lack of appropriate communication skills among staff speaking to people whose partner has just died. Standard responses in automated telephone call systems that are inappropriate and hurtful, and receiving letters addressed to the person who has died from regulatory organisations which have been informed of the death, are deeply felt negative experiences.

An important finding was that financial problems can quickly and easily ‘concentrate’ for individuals soon after bereavement, due to interacting systems. It can then take many months to sort out the muddles and difficulties, during which there can be serious negative outcomes for the bereaved person. People emphasised throughout that reductions in the administrative burden and emotional stress for themselves would be reflected in greater cost effectiveness and efficiency for the organisations involved. Staff would spend less time in repeated transfer of information, sorting out muddles and answering unnecessary queries. There would be fewer occasions when service users became upset and angry during interviews and telephone calls, easing communication and timely business.

Meeting funeral costs was a problem for some people. Our findings show that financial support through social fund funeral expenses payments helped people on low incomes arrange the kind of funeral they wanted, while avoiding commercial loans. The bereavement payment available to some people who were married was also a valuable help in meeting funeral bills. There were widespread concerns about security of housing, following a partner’s death. Financial and tenancy uncertainties were generally eventually resolved, but lengthy administrative processes for some people, for example in paying off mortgages or adjusting housing benefits, meant months of financial distress.

The impact of dealing alone with practical money management and household budgeting was often linked to what had happened when the partner was alive. This chapter has described a range of responses and adjustments. In the next chapter, we explore people’s involvement in these processes at an emotional level. We relate their subjective experiences of economic change to the distress associated with both the loss of the partner who died and the practicalities that had to be dealt with following the death. We show further how these financial and economic stressors interrupt or exacerbate the grieving process.

Chapter 6 Economic Components of Grief

Thus far, our report has considered the financial implications of death through looking first at personal and financial circumstances of couples in the time preceding death of one partner (Chapter 3), and then examining changes in income following the bereavement (Chapter 4). We then described the practicalities of the changed economic situation, including dealing with administrative matters, the immediate financial demands, and more long-term issues of money management, and changes in patterns of spending and saving (Chapter 5).

Bereavement is an emotional experience, however, and throughout previous chapters we have drawn attention to some of the emotional components in people's accounts of their financial and economic experiences. This chapter draws together what we have learned, overall, about the impact of economic change on the grieving process and experience of bereavement. We had identified this in our literature review (Chapter 1) as one of the main gaps in current information and understanding and aimed to make a contribution from our findings to help fill that gap.

First, we explain the approach adopted in using findings from this study to contribute to the international research literature on the nature of grief and reactions to loss and bereavement. The chapter continues with substantive findings from both our qualitative and quantitative components, exploring the role of financial and economic stressors in the grieving process.

6.1 Developing our approach

There were a number of challenges in using findings from this study to contribute to the international research literature on the grieving process and people's coping strategies in bereavement. First, as social policy academics, we have limited and selective knowledge in disciplines such as psychology and counselling, where lies much of the expertise in understanding grief. Secondly, the approach adopted had to fit within our commitment to 'mixed methods'. We go on to discuss our response to these challenges. From the start, we recognised that our approach here was exploratory and open to theoretical and methodological challenges. We make tentative suggestions for interpretation of some of our findings, and shall welcome readers' reactions and comments.

6.1.1 Locating our findings

As a natural life event associated with considerable distress and, for some people, adverse outcomes in physical and mental health, much attention has been paid to bereavement as a form of grief. During the past century, the theorisation of grief has moved away from origins within psychiatric and medical domains towards different understandings within biology and psychology. Archer (1999) provides a full historical background to grief research, and explains the basis for some of our traditional beliefs about 'coping with loss', the 'stages of grief' and the 'resolution of grief' which have influenced models for offering support in bereavement, in various ways. More recent empirical work showing that experience of grief differs between individuals has led to more general theories for understanding bereavement, that take account of gender and cultural specificity, and accommodate perspectives from human cognitive process analysis (Stroebe and Schut, 1999).

Our research was grounded mainly within a social policy context. In order to make an intellectual contribution to understanding the nature of grief, and the experience of bereavement we had to be clear about our own understanding of these concepts and locate our work within a body of theory beyond social policy.

Throughout the project we were guided in our general reading about the nature of grief and the experience of bereavement by those members of our Advisory Group with relevant expertise. Our knowledge base also drew on participation by the two lead researchers during the last decade as members of groups of scholars and practitioners within bereavement and palliative care; medical sociology; study of death, dying and bereavement; health science; and counselling and therapy. From our general reading and discussion, we found common ground and shared understanding about the nature of grief within Archer's (1999) recent synthesis of material from evolutionary psychology, ethology[17] and experimental psychology. This may partly reflect our own backgrounds, both lead researchers having come to social policy from initial education and training as natural scientists. Although neither of us have expertise in psychology, we both understood Archer's arguments that grief is a natural reaction to losses of many kinds across all cultures. It has evolved from primitive reactions around the development of 'attachment' to significant other people, and been overlaid by complex human mental processes. The experience of bereavement is influenced by circumstances of the death and the social environment afterwards. Individuals try to cope with the distress and despair in different ways and with different abilities (see Archer, 1999: 254-55).

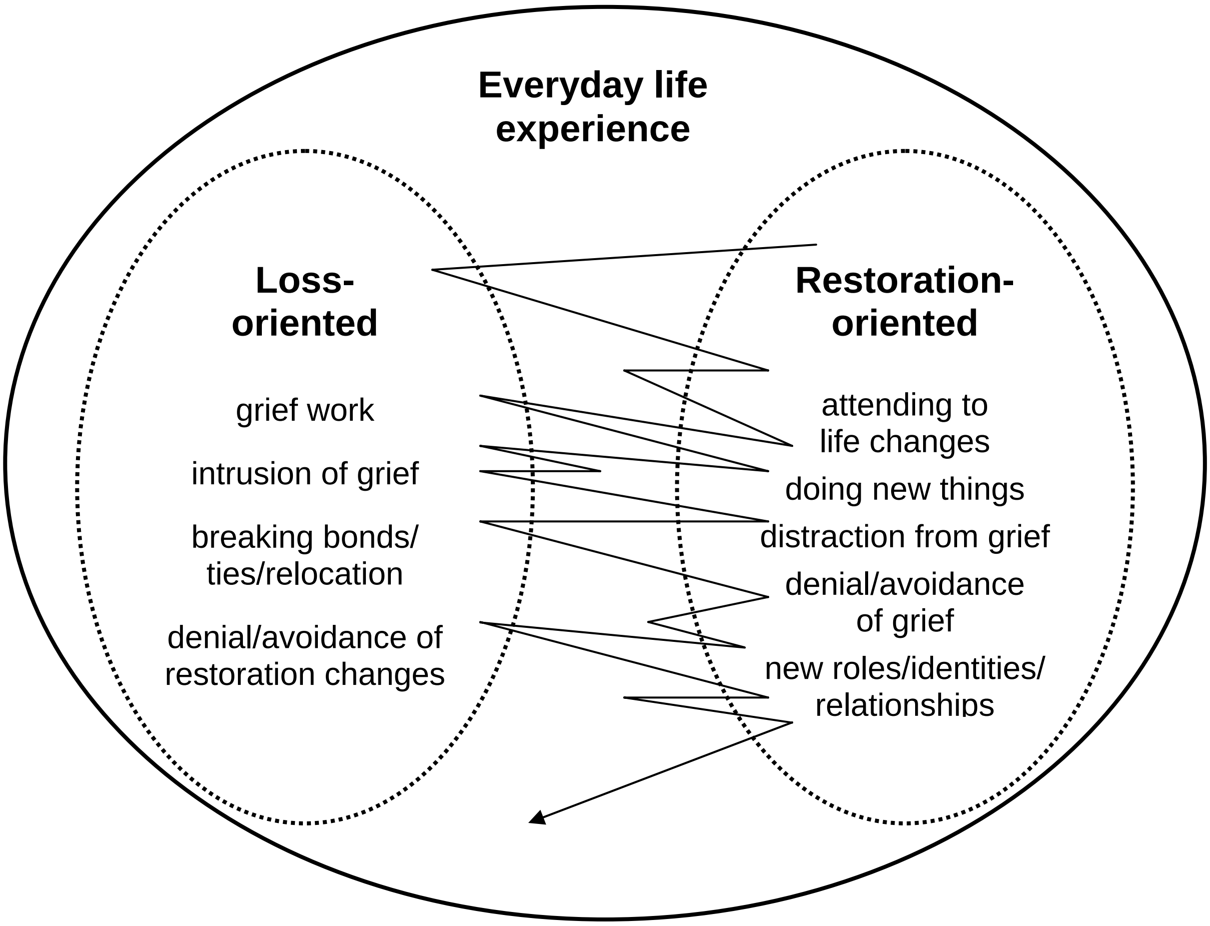
In going further, to unpick the meaning of 'coping' in experience of bereavement, we looked at various well-known theoretical frameworks (for example, Parkes, 1996; Worden, 1991; Walter, 1996) and new models (Machin, 2008). Different theories and

[17]. Ethology is the study of animal behaviour in their normal environment.

models provide different perspectives, and different kinds of understanding. In Parkes' view, what is important is for scholars and practitioners to decide which model works best for which people and when (Parkes, 1998: 21). We found we were both drawn most strongly to the 'dual process model of coping with bereavement' as described by Stroebe and Schut (1999). This model was originally developed to understand coping with the death of a partner, but has potential for application to other kinds of loss and bereavement. The basic model is depicted in Figure 6.1.

Components of the model include stressors and cognitive strategies involved in coming to terms with the event. There are two categories of stressor, and each requires coping effort. 'Loss-oriented stressors' focus around the loss experience itself; typically, the unique relationship or bond with the person who has died. These stressors are associated with a range of emotional experiences from, for example, glad relief about the end of the person's suffering to, for example, anger and despair about being left alone. Loss orientation, in this model, is similar to dimensions of grief described in other theoretical biopsychosocial models of bereavement (see Cook and Oltjenbrun, 1998). The other kind of stressors in the dual process model are the 'restoration-oriented stressors', which focus on what needs to be dealt with following bereavement and how this is done. These are explained as secondary consequences of loss which create additional sources of stress, such as avoiding loneliness or taking on new roles. Again, there is a wide range of emotional responses to coping with what needs to be done from, for example, fear of driving the car alone to, for example, relief in making funeral arrangements.

Figure 6.1 A dual process model of coping with bereavement (Stroebe and Schut, 1999, Figure 1)



Stroebe and Schut (1999) describe the central and novel component of the dual process model as being a process of oscillation: a dynamic alternation between loss-oriented and restoration-oriented coping as the individual engages in a cognitive process involving confrontation, avoidance and distraction. 'Coping' within each domain, and oscillating between them, does not take up all the time, but is embedded in everyday activities. The sequence, pattern and timing of the oscillation process are different for individuals, but oscillation is necessary for an optimal outcome, possibly through 'habituation'. Habituation is a term used in psychology to describe the waning of an innate response that occurs when the response is elicited many times in succession.

Stroebe and Schut (1999) argue that their model provides a framework for understanding gender and cultural differences in grieving and coping processes; and can help in understanding 'pathological' or complicated forms of grief and devising appropriate interventions. It has been incorporated in a framework for identifying individuals 'at risk' of severe negative bereavement reactions, to whom support might be targeted (Stroebe *et al*., 2006).

This section has described how we, the lead researchers, whose primary discipline was social policy, located ourselves within theoretical understanding of the nature of grief and the process of coping with bereavement. We chose to present our findings in relation to the ‘dual process model’. We found our own understanding of responses to death fitted well with this widely recognised model. Importantly, Stroebe and Schut who developed the model recognised the significance of financial and economic variables within the stressors and risk factors associated with bereavement, and the need for empirical research in this area.

6.1.2 A mixed methods approach

An additional challenge for the researchers in analysis and writing for this chapter was the transferability of findings across disciplines. Our original mixed methods design was conceived in a social policy context. We have argued elsewhere (Corden and Hirst, 2008) that our design and implementation depends considerably on our mutual expertise in different areas of social policy; respect for and understanding of each other’s competencies in statistical and qualitative methods; close working relationships, and continuous iterative techniques for guiding and focusing interpretation and analysis.

In retrospect, we see we paid rather little attention at the design stage to how we might help fill gaps in knowledge about financial and economic stressors in models of bereavement, although that was one aim of our study. There was no psychologist in our team, and we were not incorporating methods commonly used within psychology such as risk factor analysis or attitudinal scaling. Nor were we using case study techniques, important in development of research in counselling and psychotherapy (McLeod, 2003). It seemed important that some members of our Advisory Group had expertise in bereavement studies, and the study of death and dying, and discussion with Advisory Group members did prove to be an important part of the iterative process in implementing the study. As the project got under way, however, we realised that we had not thought through rigorously some issues to do with transferability of our findings into disciplines such as psychology, counselling, or health science. We might have paid more attention, for example, to the different traditions of research methods, recognition of different types of validity, even differences in language and terminology in reporting findings.

As we became aware, during the first year of study, of these potential ‘gaps’ in our mixed methods approach, we asked Henk Schut, in the Research Institute for Psychology and Health, at Utrecht University, whether it might be possible to share ideas and findings on an informal basis. Margaret Stroebe, the co-author of the dual process model, also works in Utrecht. There was immediate response from Schut, with interest in our design and approach. Correspondence continued and he had early sight of our technical papers describing research methods. There was further discussion following our conference presentations about design and early findings, and we sent draft early chapters from this report to Utrecht. In July 2008, we took part in a telephone conference with Schut and Stroebe. They gave views about the appropriateness of our research design and methods, and how our findings might make a contribution within their model of coping with bereavement.

In summary, they perceived no problems with the design or methods we had adopted. They are both familiar with secondary analysis of longitudinal data sets and use of qualitative material from depth interviews. They were excited that we were able, within the same study, to look at objective measures of financial well-being alongside people’s own feelings about this, and to explore further where such feelings came from. Our purposive recruitment to include people from couples who had known death was close and talked about what might happen afterwards, as well as people whose partner’s death was sudden provided, in their view, a valuable study group for modelling coping with bereavement. The way in which we were combining data from quantitative and qualitative enquiry, as seen in the early draft chapters of this report, was judged novel and useful, and they perceived no problems in transferability of language or terminology.

Thus, as the project got under way, we realised that our initial ‘mixed methods’ design probably was not fully developed to enable us to contribute, across disciplines, to biopsychosocial theory and knowledge about coping with bereavement. As soon as we recognised this, we were able to incorporate an additional component through support and advice from the authors of the dual process model (key academics from a different discipline and working in another country). We have seen, in this process, some of the potential advantages of ‘mixing methods’ in what Mason (2006) argues is use of a multi-dimensional logic, to ask distinctive but intersecting questions in a ‘collective’ rather than an ‘integrated’ manner. Mason suggests that different ways of perceiving and enquiring into the social world are part of the multi-dimensionality of that world. The dynamic relation of more than one way of seeing and researching can itself be creative and lead to explanations.

Having located the material presented in this chapter within a theoretical framework for understanding grief and coping with bereavement, and reflecting on its location within our ‘mixed methods’ approach, the chapter continues with substantive findings. In the next part (6.2) we explore statistically one aspect of the relationship between people’s experiences of financial well-being following the death of a partner and health outcomes typically associated with bereavement. This is followed (6.3) by material from our qualitative interviews which shows how people’s understanding of their economic and financial circumstances and experiences might fit within the model of coping with bereavement.

6.2 Psychological distress and financial change following bereavement

Combining insights from cognitive stress theory (Lazarus and Folkman, 1984) and the dual process model of coping with bereavement (Stroebe and Schut, 1999), Stroebe *et al*. (2006) developed a framework to investigate how risk factors interact to affect bereavement consequences. This framework incorporates a wide array of situational, intrapersonal, and interpersonal factors alongside appraisal and coping processes to understand why people are affected by bereavement in different ways (Stroebe *et al*., 2006). Much research has focused on the health effects of bereavement including physical ill health, psychological symptoms, increased use of medical services and other health-related consequences such as impaired memory, damaged immune response and nutritional problems (Stroebe *et al*., 2007). Among the risk factors associated with increased vulnerability to adverse health effects are financial and economic stressors. From our review of the literature in Chapter 1, we saw that financial difficulties coinciding with, or following the death of a partner, including reduced economic resources, insufficient income, debt and extra costs, can exacerbate the negative health effects of bereavement. Conversely, economic and material resources might protect some people from extra stresses of bereavement, and limit or prevent poor health outcomes.

Our research was not designed to evaluate the health effects of financial and economic stressors following the death of a partner. We lacked for example bereavement-specific health measures to investigate the precise role of poverty, economic decline and material well-being; nor have we incorporated non-bereaved people into our study design to compare the impact of financial circumstances in different situations of loss. We did, however, use the BHPS study sample to explore the impact of financial well-being following a partner's death on people's psychological health. Our findings are tentative and require further evaluation within the stress-appraisal-coping framework proposed by Stroebe *et al*. (2006). Despite the limitations of our approach, however, we show that people who feel their financial situation has worsened since a partner's death face increased risk of psychological distress. We also compare the emotional responses of women and men to adverse financial change and trace the likely trajectory of such impacts following the death of a partner.

Psychological and emotional well-being is assessed in the BHPS using the 12 item version of the General Health Questionnaire (GHQ) (Goldberg and Williams, 1991). This is a generalised measure of psychological well-being that asks respondents about recent experience of symptoms indicative of anxiety and depression, social dysfunction, loss of confidence and diminished self-esteem. Symptoms covered in the questionnaire include ability to concentrate, sleep normally, enjoy daily activities, and make decisions. When administering the GHQ, symptoms are not attributed to bereavement or any other experience of loss. However many of the symptoms covered in the GHQ typically form part of a complex syndrome of emotional reactions to bereavement (Stroebe *et al*., 2007). In particular, symptoms identified in the GHQ are likely to be associated with different types of stressors encountered by bereaved people in both the loss-oriented and restoration-oriented domains of the dual process model of coping described above (Figure 6.1).

For our own analysis we used a threshold of four symptoms (out of 12) to identify respondents with high levels of distress; validity studies show that people reporting four or more symptoms are likely to receive a formal psychiatric diagnosis in a medical assessment (Goldberg and Williams, 1991; Goldberg *et al*., 1997). We further distinguished between people moving above that threshold (onset cases) and people repeatedly presenting high levels of distress (recurrent cases). Onset of distress was identified in respondents with no more than three GHQ symptoms who presented high levels of distress, that is four or more symptoms, at the next BHPS interview. Recurring or persistent distress refers to respondents who reported four or more GHQ symptoms in successive interviews. We also used symptom scores to develop a numeric scale (range from zero to 36) to indicate the overall severity of distress. Appendix C.17 gives further details of the nature and scope of the GHQ.

As expected, there were marked increases both in the prevalence and severity of psychological distress following the death of a partner. These increases were statistically significant despite raised distress rates in women before bereavement, which may have been associated with a caring role and anticipatory grief. Between BHPS interviews conducted before and after the death of a partner, the number of women and men with high levels of distress more than doubled and severity scores increased across the range. Increases in distress rates were driven by two changes: an increase in onset of distress, or ‘new’ cases of people reporting four or more symptoms; and an increase in cases of recurrent distress or people reporting four or more symptoms before *and* after bereavement. That bereavement affects both onset and recurrence of psychological distress indicates that the emotional impact of bereavement is quite general: people whose psychological well-being was relatively secure, as well as those already experiencing high levels of distress, were vulnerable to the emotional impact of loss (Tables 6.1 and 6.2).

Women were more likely to report symptoms of distress than men both before and after a partner’s death, reflecting gender differences usually found in the general population across a variety of roles and circumstances (MacIntyre *et al*., 1996). Death of a partner also had a more pronounced negative impact on the psychological well-being of women than that of men. However, increases in distress were reported across the age range, among women and men alike: there were no differences in distress levels between respondents under or over pension age, before or after bereavement (Figures 6.1 to 6.6).

When changes in distress levels are related to the timing of interviews, an abrupt ‘start’ to increases in psychological distress is observed immediately after the death, lending support to the view that the GHQ is probably detecting reactions to bereavement. Between 20 and 30 per cent of respondents reported four or more GHQ symptoms before the death of their partner. Within two months of the death, that figure had jumped to more than three quarters, followed by two thirds of those interviewed after six months, and half of those interviewed ten months after. Raised distress rates were recorded for more than a year following a partner’s death, returning to pre-bereavement levels some 14 months later for men and up to two years later for women. Fluctuations in distress rates before bereavement may have been associated with diagnosis of a life limiting condition in a partner, onset of caregiving, or some other factor, including sampling error (Figures 6.7 and 6.8).

In the context of this research, important questions were whether and for whom the observed increases in psychological distress after a partner’s death, and their subsequent trajectories, were associated with people’s financial experiences following bereavement. Data in the BHPS enabled investigation of these questions using objective or subjective measures of financial well-being. These do not measure the same thing, of course, and, as noted in 4.4.1, subjective and objective measures of financial change were not well correlated (see Table 4.30). Theoretical insights from psychology indicate that the extent to which circumstances are experienced as stressful is probably determined more by processes of cognitive appraisal than by the objective situation (Stroebe *et al*., 2001). Hence, subjective assessments of financial status were likely to be stronger determinants of psychological well-being than, say, disposable income. We therefore represented the experience of financial change using people’s subjective responses to the BHPS question: ‘Would you say that you yourself are better off or worse off financially than you were a year ago?’ (see further Appendix C.9). Respondents were invited to select one of the following responses: ‘worse off’, ‘better off’ or ‘about the same’. In this analysis the last two categories were combined to compare the psychological well-being of people who did or did not feel worse off financially after the death of a partner.

Initially, we compared graphically the trajectories of rates of psychological distress and feeling financially worse off across the interviews before and after bereavement. These two trajectories were broadly similar in shape and largely concurrent for women, suggestive of a temporal link or relationship. Thus, raised rates of distress and a worsening financial situation mostly coincided over time; in particular, both trajectories for women showed a marked increase following the death of a partner. This was not the case for men. Although the number of men who felt worse off financially increased soon after the death of a partner, the extent to which this happened was little more than might have happened anyway or on other occasions, and hardly matched the marked increased in distress levels described above. As a consequence, the trajectories of men’s distress rates and whether they felt worse off hardly corresponded before or after bereavement, suggesting that they had little influence on each other (Figures 6.9 and 6.10).

We focused next on changes in psychological well-being around the death of a partner: this drew further attention to gender differences in responses to worsening financial circumstances. Women who felt worse off after the death were more than twice as likely to feel distressed as women who did not feel that their financial situation had worsened. Moreover, the impact of a perceived worsening financial situation on women's psychological health continued over several years. Between interviews immediately before and after bereavement (B1 to A1) and between the first two post-bereavement interviews (A1 and A2), distress levels in women increased disproportionately among those who felt worse off financially compared with those who felt better off or that things were about the same. The relationship between psychological distress and perceived financial change was somewhat weaker on the second occasion (A1 to A2) and thereafter was not statistically significant (between interviews A2 and A3) (Tables 6.3 and 6.4).

Further analysis showed that feeling financially worse off was particularly associated with onset of distress in women, that is, with 'new' cases of psychological distress following the death of a partner. Adverse financial change was also associated with increased likelihood of recurrent distress in women although the effect just failed to reach conventional levels of statistical significance.

In contrast to women's experiences, the likelihood of men being distressed after their partner died was not associated with feeling worse off. A perceived worsening financial situation after the death did not increase risk of onset or recurrent distress in men (Tables 6.3 and 6.4).

Throughout the approach taken here, we have inferred that feeling financially worse off influences psychological distress, rather than the other way around. In reality, perceived financial decline and psychological distress are likely to interact and jointly influence people's experiences of bereavement. Emotional reactions to the death of a partner possibly influence people's views about a whole variety of matters including their financial resources and material well-being. An important question, therefore, is whether an association between financial and emotional distress might be triggered by bereavement (and perhaps other experiences of loss) or is more widely observed in the general population. We cannot answer this question directly because, as noted above, our study was not designed to compare the experiences of bereaved and non-bereaved people. However, it seems that people who feel their financial situation has worsened do not invariably present high levels of distress. In a general population sample of women, based on the BHPS, Wildman (2003) found no significant effect on women's psychological well-being of a worsening financial situation, once the negative effect on emotional health of being widowed was taken into account. Moreover, we found no statistically significant association between people's assessments of financial change and psychological distress across successive interviews in our study group *before* a partner's death (B3 to B2 and B2 to B1), despite the likelihood of financial stressors associated with end of life transitions (giving up paid work, taking on a caring role, extra costs, for example). These findings suggest that the association between a perceived worsening financial situation and psychological distress in women was a consequence of the death of a partner.

So far we have demonstrated a statistical association between perceived financial change and psychological distress. The effect of a perceived worsening financial situation was most clearly observed in women immediately following the death of a partner when bereavement responses were most acute. Perceived adverse financial change was associated with rates of distress above average in women for almost two years after a partner's death, although the impact diminished over time as distress rates returned to pre-bereavement levels and financial circumstances stabilised. No significant impact of perceived financial change on men's rates of distress was observed either before or after bereavement. In the next section, we find description and explanation from our qualitative interviews of how financial stressors trigger and exacerbate various psychological reactions to the death of a partner.

6.3 Coping with bereavement

As described above, the dual process model places economic and financial issues among the practical tasks and forging of new roles and identities that are part of the secondary adjustments and transitions of coping with bereavement and loss. In the terminology of the model, they are described as restoration-oriented stressors. Note that restoration-oriented stressors are not in themselves outcomes. Achieving the tasks or new roles may eventually lead to perceived positive outcomes, but in the terms of the model; the term 'restoration oriented stressor' means the emotional and psychological process involved.

In our qualitative interviews, not everybody used the language of 'coping'. However, analysis of the interviews suggested that, in this study group, there was widespread experience of stress in relation to some kind of economic or financial circumstance. Different sources of financial and economic stress which added to the burden of loss have already been described in earlier chapters. Using the terminology of the dual process model, many were secondary sources of stress, and restoration-oriented. We bring together here the many examples and experiences described. We go on to present evidence that there are also economic and financial elements within the primary loss-oriented stressors of the appraisal-coping process. We then suggest that the person who died had what we shall describe as a unique 'economic personhood' which is grieved in the broken relationship.

6.3.1 Restoration-oriented stressors

In relation to the stressors in the dual process model associated with 'attending to life change' our qualitative material presented in earlier chapters showed that feelings of financial insecurity were common in the days and weeks after a partner died. Even when people believed that they would eventually have new sources of income from pensions and benefits and they would, in the longer term, be able to live within a changed income, there was often fear about how that would be achieved. Anxiety about financial security escalated when it proved hard to deal with administrative processes or there were unexpected delays. We saw in earlier chapters that uncertainties often remained for several months, and extended for some people into the first or second year after the death, during which there remained underlying financial anxiety and fears.

When we look in our qualitative data for restoration-oriented stressors, described by Stroebe and Schut (1999) as 'doing new things', there is a wealth of illustrative material which fits such a concept. As explained, the UK financial and regulatory systems are such that a person whose partner dies is required to pass information fairly quickly to many different organisations, and make new contacts and arrangements. People's expectations of such requirements and fears about penalties, including financial loss and administrative problems for themselves (which are real possibilities), led people to see these tasks as urgent. Dealing at the same time with various government departments, utility companies, solicitors, banks and building societies, and pensions and insurance companies seemed a huge burden to some people, even when things went smoothly. One person remembered her feelings of despair about her perceived failure, inadequacy and inability in trying to understand tax credits, income tax self-assessment, and pension entitlements in the weeks following the death. She remembered struggling with '*endless form-filling and telephone calls*', and at the same time how angry she had felt to be left alone by her husband, to deal with such a burden of administrative and economic responsibility.

Those who met delays, frustrations, or wrong advice within administrative and regulatory systems, often remembered deep feelings of anger, distress and despair. Some people had clear memories of the hurt they felt when staff were abrupt, or lacked skill in talking to people whose partner had recently died. Similarly, receiving administrative correspondence wrongly addressed to partners who had died, or standard letters that were inappropriately worded, had been wounding experiences. Some people remembered whole days spent getting over receipt of such a letter in the morning post. Recognition of the stress involved or anticipated in some administrative negotiations led some people to ask relatives to take over.

People who had met kindness and understanding from administrative staff described the strength of their feelings of relief and gratitude at the time.

Being an executor of a partner's will brought some people anxiety about capacity to deal properly with the matter, and a heavy burden of responsibility both towards the partner who had died, and towards other beneficiaries. Parents knew they now had to deal alone with financial responsibility for children. Parents of very young children, and children with special needs whose dependency was likely to extend into adulthood, spoke of feeling a heavy new weight of financial responsibility.

Several people talked about the way in which dealing with the new economic practicalities had been a distraction from grief or a way in which they avoided grief. Some spoke of a sense of feeling 'allowed' to focus on some of these new practical demands, and the way they prevented dwelling continuously on their loss. A parent with young children, said she had to put grief to one side while she dealt with the immediate issue of how to provide meals with no money in her purse for a couple of weeks. People who generally felt fairly comfortable with administration and bureaucratic process recognised, in retrospect, that pre-occupation with practicalities in dealing with wills and regulatory authorities had perhaps been a way of avoiding the intensity of grief for a little while. Settling down to deal with executorship provided, for people confident with paperwork, some focus for the emptiness of the evening. Getting through correspondence brought some small sense of having done at least something other than constantly thinking about the time around the death. Some people wondered, in retrospect, whether it had been helpful or not to be distracted from grief by such practicalities. For a person who generally liked to feel organised it had seemed, at the time, some relief to work through a list of practical financial matters that had '*stopped me sitting on the sofa crying all day*'. Looking back, 12 months later, this person thought that the distraction had possibly been too powerful and it might have been better, in the long run, to have spent more time with her feelings of despair.

However, people who did not like paperwork and those who had found the volume of administrative process a burden said that those kinds of things used up all their energy at the time. They knew they had to deal with practical matters, but these seemed to '*get in the way of their feelings*'. It seemed to some that regulatory authorities expected people to be able to switch off grief to deal with practicalities, and some had felt forced to deal with things when it was too hard and they were not ready. A person was least able to deal with financial matters, it was suggested, when so much was happening emotionally, and some people felt they had not been in a state appropriate for making some of the important financial decisions they faced.

Making appropriate funeral arrangements were important to everybody, but some people recognised in retrospect that organising a funeral turned into '*a treadmill*' of things that had to be done, obstructing their grief. Having to deal with unwelcome family interventions about funerals such as disagreements about cost, was just not wanted at a time of such grief.

Stroebe and Schut recognise ‘taking on new roles and identities’ as restoration-oriented stressors. Our interviews showed how some of the new identities imposed by categorisations within financial and regulatory systems were hurtful and unwelcome. Women who found they now fitted into Jobcentre Plus services and tax credits as ‘lone parents’ sometimes did not want to be part of this grouping. For them, ‘lone parents’ were divorced, separated or single people, and the children of women in this group had ‘absent fathers’. The anger and hurt at this association persisted, both for themselves and on behalf of their children whose fathers had been a loving presence for them. Women who had not been married were sometimes sad that they were not entitled, formally, to call themselves ‘widows’, a group name which, they thought, acknowledged their partnership and might bring some dignity and respect. Discovering that they were not entitled to sign forms to register death, because they were not formally ‘next-of-kin’, had been deeply hurtful.

We saw in the previous chapter (5.3.2) many examples of new economic roles for the bereaved person within family and domestic life: greater responsibilities for child care, household management, shopping and cooking, money management and driving. Taking on these new roles had often been stressful, with anxieties, frustrations and disappointments. In general, the associated stress lessened, or was experienced less frequently, as people got used to what they had to do or found other ways of dealing with things. Those in their second or third year after their partner died sometimes described some long-term positive outcomes of having new roles thrust upon them. There was some satisfaction among people who had not cooked before, but were now enjoying making good meals for themselves; and some satisfaction among women in confidence gained in having to deal with DWP or HMRC, or having found a garage which provided trustworthy service of their car. Parents still often had times when they felt inadequate and emotionally exhausted by efforts to replace their partner’s role in practical home-making. Trying to mend a broken wheel on a push-chair, which their partner would have done in a few minutes, was described as ‘*having ended my day’.*

We thus found, in analysis of our material from qualitative interviews, financial and economic experiences which fitted all the exemplary groups of restoration-oriented stressors suggested in the dual process model. We also identified a particular kind of restoration-oriented stressor which does not fit neatly into those groupings. We call this stressor ‘the meaning of money’. We suggest that in day-to-day living, ‘money’ is not always a value-free term describing pounds and pence. In some circumstances, social and cultural influences lead to moral judgments, values and emotional attachments to different monies related, for example, to the source of the money and how it might be used. Our interviews showed how some monies received through a partner’s death had constructs and meanings that were hard to deal with in coping with bereavement. We saw that for some parents, money received through widowed parent’s allowance represented to them money still coming from their partner’s efforts for their children’s benefit. We can see how such a construction of money resulted in having to deal with stressors then attached to it: feelings of anger that such money counted as taxable income (especially in comparison with ‘child maintenance’ payments which did not) and the fact that it ended should the parent remarry. The meaning of the money then made it seem that the partner’s efforts for the children were being thwarted in some way, or discounted. People who thought of widowed parent’s allowance as a form of replacement of a partner’s earnings then had to deal with the monetary comparison, and their feelings when the amount of the allowance compared very unfavourably with earnings from full-time or well-paid part-time work. For people whose children were formally entitled to money following their parent’s death, in pensions arrangements or inheritance, it seemed particularly important that such money was used in ways that would fit what their partner had wanted.

For many people who took part in our qualitative interviews, the money received through a partner’s life insurance did not have the kind of connotations that made the money itself a stressor (rather than the process of getting it). It may be that general familiarity with the concept of insurance and the importance of this money to some people for paying funeral bills or mortgage loans over-rode, for most people, ideas that might have arisen that this money was a representation of the death. The amount received was often, indeed, very welcome or a nice surprise. In the same way, entitlements through a partner’s pension arrangements did not generally have connotations that made the money itself an emotional stressor. Thus, generous occupational pensions, for some people, had positive associations with their partner in relation to commitment, long service, skills and expertise, or hard work. Small occupational pensions were not, generally, perceived to reflect negatively on partner’s efforts, such as poor provisioning, but were associated more with external factors such as job opportunities, inflation, the financial market or, for young people, having made as yet relatively few contributions. Employers’ discretionary payments of salary for a short period following death, and money from workplace collections, were perceived positively among people in this group, as confirmation of their partner’s value.

However there were important exceptions here, and for some people, payments from a partner’s pension arrangements and life insurance were hard to deal with emotionally. People who felt fairly secure financially said they had not wanted money, at the time; they wanted their partner, and the payments that came seemed just to emphasise their loss. Some people whose partner died suddenly, for example in road crashes, said they could not deal at all with the idea of the life insurance pay-out. It had only negative associations with unnecessary loss and death. One person said they had ‘*tied it up*’ as soon as possible in a long-term investment which they tried not to think about, because it was still too painful.

Money received through civil court proceedings as compensation for criminal injuries could also be very hard to deal with emotionally. In a research interview nearly three years after a partner’s death, a parent said the criminal injuries compensation had always been a very sensitive matter. Drawing income from it was unacceptable; it was invested so it would be available if ever needed, but thinking about it could be avoided. But absence of compensation could also be a stressor. For a person who had to deal with a situation in which liability for a fatal road crash was not formally established, anger that there would be no financial compensation of any kind was deep and persistent. For this person, this was a demonstration of society's indifference.

6.3.2 Loss-oriented stressors

Within the dual process model, loss orientation is to do with processing the grief of loss of the relationship, tie or bond with the person who has died. In our qualitative interviews there was evidence that part of the uniqueness of the partner that was lost were characteristics and constructs reflecting the 'economic person'. The words and phrases which people used spontaneously throughout the interview when they talked about their partner gave insights into the ties and bonds that had to break and the relationship that was lost. Some of these ties were bound up with people's constructions of their partner's economic beliefs, roles and behaviours, with long-lasting emotional resonance.

Much of what had been lost in the 'economic person' was related to the paid work they had done. Thus, people talked proudly of partners who had been committed to their paid work, and who had made what seemed worthwhile contributions through their work, both financially to their families, and in a more general sense. Young bereaved women who spoke of their partners as '*always working hard for us*' were dwelling on their loss of a committed family breadwinner, ready to work long hours for his partner and children. Older women spoke about partners who had '*always been a steady worker*', reflecting on characteristics that were valued long past retirement age. People whose partners had kept working as long as possible through treatment and terminal illness were proud of such determination and courage. Self-employed partners, and partners who had done various kinds of work were described to the researchers as '*always good at business*', '*ready to try things*' or having '*lots of ideas*'. For some people, their constructs and memories of a partner's negative employment experiences also reflected aspects of the shared life that was over. Older people spoke of times when it was hard for their partner to get work; some people talked about shared disappointments of redundancies or business failures – these too were all part of the lost relationship.

Other aspects of the 'economic person' which had been lost were to do with the personal characteristics which had contributed generally to the couple's financial and economic well-being. The practical skills and economic capacities and activities of their partner that lay behind some of the roles and responsibilities taken on in the partnership were part of the uniqueness of the individual they had lost. People spoke of partners as '*always very careful with the money'*; '*making sure we would have enough'*; '*able to deal with the tax people*'; '*loving his car*'; '*always generous to his friends*'; '*knowing all about gardening*'; '*quick to see a bargain*'; '*a wonderful cook*' and '*seeing to anything needed on the house*'.

Of course, not all the contributions to the partnership from the 'economic partner' were perceived positively. Some people lost partners unable to maintain earnings for different reasons; partners who made decisions about business deals or loans which had negative outcomes; who found it hard to control spending and used up family resources, or who let unpaid bills accumulate. For some couples, there had been conflict about money matters. This research was not designed to explore how people generally processed the loss of a partner's characteristics that were perceived negatively, but this might be an interesting line of enquiry for the dual process model.

Our findings also lead us to consider how bereaved people process 'surprises' about their partner. In several interviews people told us that some aspects of a partner's economic characteristics and behaviour, discovered after death, had been a surprise. The way they spoke about such surprises, in the research interview, suggested that they were significant loss-oriented stressors. For some, discoveries had been unwelcome, for example finding out that a partner had secretly built up large debts. For others, discoveries acted to deepen the partner's perceived value, for example realisation of a partner's previously unknown generosity in financial gift-giving. Yet others said they remained puzzled, and still turned things over in their minds without resolution, for example, how had a significant amount of personal savings been put away by a partner in a couple who had lived for many years on a joint low income?

6.3.3 Process of oscillation

Our research was not designed to test the dual process model. It is possible, however, to look at our interview material for evidence of the process of oscillation between loss-oriented and restoration-oriented stressors described by Stroebe and Schut (1999, 2007). The examples presented are those in which people said themselves they remembered feelings around the same issue going backwards and forwards, depending on context and what else was happening for them at the time the matter arose. Some feelings were attached to the person lost; some were attached to what now had to be done. People remembered this particularly in relation to dealing with paperwork and correspondence soon after their partner died. People who spoke about dealing with letters and administration as being a distraction from their grief also said that finding a letter on the mat from a partner's life insurance company brought '*overwhelming pain*' as they thought about the circumstances of death. People who yearned for the partner who had made careful plans and generous provision for their own financial well-being in bereavement found themselves also angry and frustrated that they now had to deal on their own with all the administrative process involved.

In the same way, some people described '*going backwards and forwards*' in relation to family and household roles. In the same interview, parents dwelt on what they had lost in the amount of thought and effort partners had put into running the home and enhancing children's lives, then talked later about feeling overwhelmed by inadequacy in trying to take over some of the roles and fill some of the gaps.

Some restoration-oriented stressors went away with the passage of time, within structural and administrative systems. For example funerals happened and people dealt with the bills. Matters to do with pensions and benefits were often resolved. Coping also involved gradual reduction in the experience of stress through habituation, for example going alone to school meetings gradually became easier. It also appeared that the outcomes of dealing with restoration-oriented stressors brought, for some, positive feelings of relief: mortgages were paid off; life insurance pay-outs eased financial situations. But some stressors remained for a long time: the constant anxiety of financial uncertainty; long wrangles with insurance companies and mortgage lenders; planning for sole financial responsibility for a young family; continued awareness of the existence of a large compensation payment which would have to be dealt with emotionally at some stage. In the terminology of the dual process model, we suggest that the persistence of such long-term financial and economic stressors might act to restrain the process of oscillation, holding back coping.

Our final suggestion, in considering financial and economic components in the dual process model, is to ask whether it might be useful to consider 'multiple post-bereavement losses' of material resources and financial security. Previous research suggests that coping with bereavement is particularly hard for people who have experienced multiple losses preceding the death (see Stroebe *et al*., 2007). For some of those people we spoke to, financial problems led to a number of major negative outcomes. In some situations, a partner's death did lead to poverty; having to sell a family home; having to give up a job; bankruptcy; or having to draw all personal savings. People sometimes talked about what happened as experiencing '*an additional loss'*. It might be useful, in further research, to explore whether multiple or major post-bereavement economic losses increase the risk of complicated or prolonged grief.

6.4 Concluding comments

This chapter has addressed the impact of economic change on the grieving process. As social policy academics, we are not experts in this area of enquiry. However, analysis of quantitative material in the BHPS and data from our qualitative interviews have produced new findings on the role of financial and economic stressors to contribute to what is known about coping with bereavement.

Our statistical analysis showed that self-perceived changes in women's financial circumstances increased risk of psychological distress following death of a partner. Feeling worse off financially increased the chances of bereaved women reporting symptoms of anxiety and depression for up to two years or more after the death. Longitudinal evidence on the timing of the association between psychological distress and adverse financial change supports the view that the observed relationship was a consequence of bereavement.

Our interviews provided additional perspectives on the dual process model of coping with bereavement developed by Stroebe and Schut (1999). There was a wealth of illustrative material confirming different kinds of economic elements within one domain of the model – 'restoration-oriented stressors'. We found examples that fitted all the exemplary groups of restoration-oriented stressors presented in that model. We also suggested that the 'meaning of money' might be a particular kind of restoration-oriented stressor. We also tentatively suggested that people's ties and bonds with the partner who died included constructs of the 'economic person', and that these were part of the other domain of the coping model – 'loss-oriented stressors'.

This chapter concludes our presentation of substantive findings from the study. In the final chapter which follows we draw together what has been learned, overall, and discuss implications for policy and practice.

Chapter 7 Conclusions, and Implications for Policy, Practice and Theory

Bereavement of a partner is a complex, multi-layered and individual experience. Our research focused on one part of that experience, the financial and economic implications. Our aim in this final chapter is to summarise key findings which help us understand how things are, what protects some people from economic hardship when their partner dies and how some people are particularly vulnerable. We then discuss the implications of our findings across a range of policy and practice arenas where there are different levels of responsibility and different scope for action. We think about the contribution of our findings to theoretical understanding of the psychological process of coping with bereavement, and we make some suggestions for further research.

7.1 Background

An initial review of social policy literature and research about financial implications of death of partner (Chapter 1) covered information available from quantitative and qualitative enquiry. The review was extended into other disciplines including psychology, counselling and palliative care for evidence about links between economic and emotional experiences and outcomes for people whose partner died. We found important gaps in understanding: need for evidence about differences among people in different age groups and between women and men; need for evidence about changes in income from specific sources, and other financial outcomes including expenditure patterns, housing costs and debt; the timing and duration of financial consequences of bereavement; and the contribution of economic change to the grieving process. There are particular gaps in understanding about all these issues as they are experienced in minority ethnic, cultural and faith groups.

7.2 The approach to enquiry

New information needed to help fill some of the gaps identified was both circumstantial and behavioural, and situated both at the level of the individual and within the general population. The design of our study (Chapter 2) thus included qualitative and quantitative components, and longitudinal elements for exploring change and trajectories. Qualitative information was sought in 44 depth interviews with people whose partner died recently, mostly within the past two years. The quantitative component included secondary analysis of pooled data across 14 annual waves of the BHPS and some analysis of data from the ONS Longitudinal Study. Our approach in integrating qualitative and quantitative methods was influenced by the topics under consideration and their policy relevance. The approach drew on ideas from Tashakoori and Teddlie (2003b) and was to some extent experimental. That part of the work concerned with economic elements within the grieving process drew on the psychosocial model of coping with bereavement known as the ‘dual process model’ (Stroebe and Schut, 1999).

The study was not designed for exploration of bereavement among minority ethnic, cultural and faith groups, and this remains an important area for further work.

Our study contributes to theoretical understanding of the concepts, dimensions, experience and trajectories of poverty and financial well-being, and the economic impact of bereavement. We provide insights into people’s perceptions of death as a ‘risk’ or likely outcome, and the financial planning responses people do or do not make in the face of uncertainty about living in a couple. Our findings thus contribute to debate about individual and group differences in the ‘risk society’ thesis and the role of the state (Giddens, 1998). As a further contribution to theoretical understanding, we provide findings which support and extend the ‘dual process’ model of coping with bereavement (Stroebe and Schut, 1999), and suggest further exploration and testing of the model in a number of areas.

7.3 Summary of key findings

Our analysis and interpretation led to substantive findings about people’s personal and financial circumstances before a partner dies (Chapter 3); changes in income following bereavement (Chapter 4); the practicalities of dealing with economic change (Chapter 5); and the economic components of grief (Chapter 6). We go on to summarise these main findings, looking at the issues in the same order as they appeared in preceding chapters.

7.3.1 Personal and financial circumstances of couples

It is important to understand the context of death of a partner (Chapter 3). What happens to people’s economic circumstances when a partner dies is closely linked to their personal and financial circumstances as a couple, including life stage and employment history.

The broad quantitative picture of circumstances of people before their partner died showed, as expected, a profile of a predominantly elderly population, two-thirds of whom were women. Indeed, most pensioners were in their 70s or older and people under pension age were typically within ten years of state pension retirement age. Most couples were married, and older couples were mostly living on their own when one partner died. Relatively few people under 50 years experienced the death of a partner: 11 per cent of bereaved women and six per cent of bereaved men. There were more varied living arrangements among younger couples, some of whom also had children in their families when one parent died, and other people in the household including adult children.

At the moment, death of a partner is largely the experience of older women, who are left living on their own with an economic legacy shaped by opportunities, resources, decisions and actions over a long life time. Among people bereaved under pension age, almost one in five women had dependent children and one in ten men. The financial circumstances of people caring for dependent children are likely to be of particular interest to policy makers. Young couples are most likely to be still building up earnings capacity and paying a mortgage. Our qualitative interviews showed many to have made little in the way of pension provision, and death sometimes came suddenly and unexpectedly in road crashes, heart attacks or violence.

In contrast, for many older people (and some in younger age groups), death of partners with deteriorating conditions or terminal illnesses came at the end of a period of intensive care and nursing at home, or in hospital or nursing home. Almost half the people in the BHPS study sample described themselves as ‘carers’ in the year their partner died, more so in older age groups. Qualitative findings showed how the economic well-being of couples before the death of a partner was enhanced by the provision of social care, including special equipment and housing adaptations, as well as practical support for people who wished to combine care-giving with paid work.

Benefits available to sick and disabled people such as disability living allowance and attendance allowance were highly valued, both to cover extra costs such as heating, and hospital visits, and to improve quality of life for one or both partners. Carer’s allowance boosted some couple’s incomes. However, delays in claiming disability living allowance and carer’s allowance were sometimes related to people’s late identification of their role as ‘carer’. Our interviews showed that people rarely used the language of ‘care-giving’, but talked about the relationship with their partner towards the end of life in terms of mutual support, reciprocity, and emotional commitment.

Our statistical analysis showed that many people were not in good health themselves when their partner died, including some people caring for partners who were seriously ill. Around half the people in the BHPS study group reported chronic medical conditions, symptoms of psychological distress, or limitations in daily activities in the interview before their partner died. Although not unexpected in a group with an older age profile whose physical and emotional well-being might be adversely affected by their caring role, and anticipation of death and widowhood, this finding is important. Some people’s poor health meant that they were already not well equipped to deal with some of the economic issues that lay ahead. Financial uncertainties and new anxieties about resources or expenditure, and the practicalities of dealing with regulatory bodies following the death, were likely to be particularly hard for people already clinically depressed, or experiencing limitations in everyday activities. Some had extra costs associated with their own health conditions.

The BHPS analysis showed a majority of couples to be living in houses owned outright when one partner died, reflecting the older age profile; their housing costs centred on maintenance, decoration and insurance. By comparison, mortgage and rental payments were widespread among people under state pension age although a substantial minority of pensioners also lived in rented accommodation. Some people said they were already finding it hard to meet rent and mortgage payments, during the year before bereavement. Security of tenure and meeting housing costs were likely to be urgent financial issues for people facing economic decline following a partner's death.

The financial implications of bereavement, of course, reflect to some extent couples' preceding economic circumstances. People's contemporaneous views about their financial situation, disposable incomes and sources of income in the period preceding the death showed that most said they were managing financially, with what they felt to be a reasonable and acceptable standard of living. A substantial majority of couples reported household incomes at this time significantly above contemporary poverty levels and means-tested social assistance. Pensioner couples had generally lower incomes than younger couples but household incomes were spread widely in all age groups.

As might be expected, we found a broad distinction between older couples receiving state pensions and other benefits, and younger couples with incomes mostly derived from employment earnings. Within these broad categories there was considerable diversity of financial circumstances that largely reflected labour market inequalities, distributed on the basis of educational and social class. Among younger couples there was striking contrast between the majority with one or both partners in paid employment, and a substantial minority, over one in four, dependent on benefit income and more than one in eight below the official poverty threshold. Among couples over state pension age, there was comparable contrast between people almost entirely dependent on state retirement pension and other benefits, and those enhancing state pensions with personal pensions. Around 40 per cent of pensioner couples said they were 'living comfortably' but one in four reported incomes that fell below the poverty threshold during the year preceding the death.

Although younger and older couples were distributed across the income scale, older couples predominated at the lower end, reflecting employment histories when only the man had worked, often with limited access to occupational and private pension schemes. As a consequence, older couples' incomes were more often constrained within narrower bands, determined by state pensions and other benefits. Under pension age, variations in access to paid employment largely underpinned income inequalities. Material from our qualitative interviews showed further how people's employment histories, including spells out of the workforce due to ill health, and transitions to retirement had contributed to individual differences in levels and sources of income. Income inequalities and labour market opportunities also reflected gendered patterns of work and family life, including traditional roles for women of housework, looking after children and kin, and working part time, and men as the breadwinner or main earner.

What this means is that the financial consequences of death of a life partner depend crucially on which partner dies. More women than men are likely to face economic decline because many are poorly placed to sustain income levels through paid employment or build occupational pensions. Pensioner women are likely to be particularly disadvantaged after the death because they have limited opportunities to improve their incomes through paid work, or re-partnering. Younger women with dependent children may also struggle initially to take up or return to paid employment after their partner dies.

Our analysis showed how some people were not well placed financially to weather the economic changes and transitions that might be expected following the death of a partner. When contacted before their partner's death, some people were struggling financially or managing on low incomes, more so among women under pension age; and, as previously noted, one in four pensioners was facing the death of their partner from below the official poverty threshold.

Even before a partner died, around one in five couples had experienced economic decline over the past year, or felt worse off financially because of increased expenses and reduced earnings. Increases in general costs, or reduction in income following retirement, had adversely affected some people's standard of living. Our qualitative findings also showed how financial difficulties during the years preceding the death were often associated with the partner's illness and gradual deterioration, with withdrawal from paid employment and extra costs associated with end of life care.

In contrast, some people had felt better off financially in the months preceding a partner's death. Gaining receipt of disability living allowance or attendance allowance not only made some people feel better off, but also covered extra costs, and boosted household budgeting and standard of living among couples on lower incomes. Reduced spending when ill health led to withdrawal from social activities had also led some couples to feel better off that year.

Some couples made plans about financial consequences of death. In our qualitative interviews people said thinking about what might happen financially if or when their partner died happened at various stages in life, for example with choices about pensions, insurance and mortgage protection, or when people wrote wills. Planning together or separately for desired economic outcomes had seemed helpful at the time, both practically and emotionally. For young, fit couples, however, death often seemed too far away to think much about. Talking about economic outcomes also proved hard for some couples in circumstances of palliative care; when one or other partner avoided such discussion. Findings show that preparations made, including wills drawn up by partners, did smooth economic changes and transitions for some people after the death. This was not always the case, and lack of preparation or planning did not always lead to serious financial difficulties or setbacks when their partner died. However, financial shocks such as unfounded assumptions about pension entitlements, debt repayments, or inheritance, or discovering that people who had not been married were not entitled to bereavement benefits, had major financial and emotional impact for some people.

7.3.2 Changes in income following bereavement

Looking at changes in household incomes following bereavement, findings showed that amounts lost through loss of partners' income streams varied widely, even after 'equivalising' incomes, that is, taking into account people's reduced financial needs and outgoings. Those who experienced the greatest declines were women and men under pension age. Above state pension age, women's household incomes dropped while pensioner men generally saw their incomes increase, opening up a significant gender difference in financial outcomes among bereaved pensioners.

The key drivers of income change were clear. Under state pension age, economic decline was largely attributable to loss of earnings from paid employment, mostly reflecting loss of partners' earnings but also, for some people, their own withdrawal from paid work around the time their partner died. People who stayed in or returned to work after the death were mostly protected against a drop in income. One in four people under state pension age also lost their partner's occupational pension. Over state pension age, women were even more reliant on state provision following, for some, loss of their partners' personal pensions; whereas men generally saw an increasing proportion of their incomes come from occupational and private pension entitlements following loss of their partners' state pension and other benefits.

Loss of partners' disability benefits (mainly disability living allowance and attendance allowance) reduced both younger and older people's incomes, and loss of partners' work-related disability benefits, such as incapacity benefit, further contributed to a significant drop in household incomes. In contrast, receipt of a survivor's benefit or annuity from the partner's occupational or private pension protected some people, mostly women, from decline in financial well-being. As well as bereavement benefits triggered by the death, statistical analysis also detected increased uptake of disability benefits (disability living allowance, attendance allowance and incapacity benefits).

This was due partly to delayed claims and deteriorating health, but qualitative interviews also showed problems in sustaining or returning to paid work after a partner's death. There were particular problems here for some fathers trying to combine work, care for young children and management of the home, and for some younger people affected by the great shock of an unexpected or violent death. Increased uptake of means-tested benefits, such as income support and council tax benefit, reflected women's vulnerability to a drop in income following the death of a partner.

Much policy interest will focus on how long the drops in income last, following bereavement. There are different ways of supporting relatively short term dips in income as compared with long-standing financial hardship. We thus looked at the trajectories of income following bereavement.

The drop in household incomes reported by many people in the BHPS immediately following a partner's death was apparently soon reversed. Some women and men of working age eventually took up or returned to paid work, and earnings from employment generally increased. By the second BHPS interview after the death, average equivalised incomes among non-pensioner households exceeded pre-bereavement levels. Among men over pension age, incomes generally rose throughout the period following a partner's death. However, women over pension age present a different trajectory. Their household incomes fell on average after their partner died and, despite a small rise thereafter, scarcely returned to pre-bereavement levels within two or three years of the death.

The initial drop in household incomes pushed some people below the official poverty line and led to an overall increase in the number of households in poverty. As incomes subsequently rose, poverty levels declined, especially among men below pension age. Falling into poverty was thus often short-lived and many people recovered their financial position within 12 to 18 months, according to the quantitative evidence. However, our qualitative interviews show a great deal of insecurity, anxiety, and financial hardship during this period. Moreover, fluctuating household incomes after a partner's death meant that some women under pension age occasionally dipped below the poverty threshold at different times, maintaining poverty among women under pension age above pre-bereavement levels. Older women were, on the other hand, likely themselves to experience recurrent or persistent poverty for at least two or three years after the death. Thus our findings show that one route to poverty and one cause of deepening of poverty to be the death of a life partner, especially among older women.

Our findings on income changes and trajectories following the death of a partner highlight the impact of decisions and choices made earlier in the life course. Membership of occupational pension schemes, and private pension savings and entitlements were particularly important determinants of financial security in bereavement. These opportunities are largely distributed on the basis of occupational class and employment sector (private, public or self-employment) and often reflect gendered employment patterns and career paths. Moreover, employment opportunities and personal pension options may have been chosen for reasons unrelated to financial security in bereavement; they may also have been denied to some people by local labour markets, long-term health problems, caring responsibilities, marital dissolution and other circumstances.

As a consequence, there was considerable diversity in financial outcomes and trajectories following the death of a partner. Some otherwise vulnerable people avoided adverse financial consequences when a partner died, while more privileged people could face a lower standard of living. Broadly speaking, women were more at risk of economic decline than men although labour market attachment and employment history, and that of their late partner, could moderate the negative impact on income levels. Men drawing on occupational and private pensions were often better off financially after their partner died, while men under pension age mostly recovered and generally exceeded earlier income levels. Older men with no personal pension entitlements experienced less favourable outcomes, widening income inequalities between them and their counterparts with occupational and private pensions.

A minority of people, around one in four, experienced a substantial drop in their household financial resources (that is, a drop of more than £100 a week in equivalised income) following the death of a partner; and a smaller minority, one in five, fell below the official poverty threshold. Yet more people than this, over 40 per cent, said they felt financially worse off after their partner's death than before. There were women and men across all age groups who felt financially worse off, but women were more likely than men to say their financial situation had worsened, and women under pension age were most likely to report a downturn in their finances. Feeling financially worse off was not well correlated with actual changes in household incomes, however, suggesting that people had other considerations in mind. Both our quantitative and qualitative material confirms the felt loss of benefits, especially partners' disability living allowance, attendance allowance and work-related disability benefits, and earnings, but also points to a large variety of individual, miscellaneous reasons for feeling worse off. By comparison, feeling better off financially was linked to having fewer expenses, receiving one-off payments such as life insurance, and increases in state pension and other benefits, including bereavement allowances and survivors' pensions.

Looking across both objective and subjective measures of financial change, we identified sub-groups of people most at risk of adverse outcomes. Women were more at risk of economic decline than men, though the principal factors affecting the financial circumstances of women differed according to their stage in the life course. As explained, some women were protected financially by access to survivor's benefits or opportunities for paid employment; those with limited attachment to the workforce either personally or through their partner's employment record faced particular risk immediately after their partner died. Apart from older men without personal pension entitlements, it was difficult to detect increased risk of economic decline among other sub-groups of bereaved people, although some statistical analyses suggested that people who had been cohabiting with their partner faced disproportionate losses of income.

What happened to households with dependent children was of key interest. In this study, at a statistical level, such households were as likely to experience poverty after bereavement as those without children. The actual number of families with dependent children below the official poverty threshold increased following the death, according to the BHPS analysis, and those in poverty after bereavement all had household incomes well below the poverty threshold. However, sample numbers were too small to show that these changes were statistically significant. In our qualitative interviews, some young parents described considerable financial problems following a partner's death, related variously (or in combination) to loss of earnings of one or both parents, not yet having built up contributions to pensions schemes, continuing liability for mortgage payments, and having been in a partnership without legal status. Our findings therefore suggest that death of a partner may be one factor contributing to child poverty, and point to the need for further research here.

Also of interest was how far bereavement benefits give some financial protection to people whose partnership had legal status. There were changes in the rules governing bereavement benefits during the period covered by the BHPS, and we do not have a reliable statistical picture. Currently, bereavement allowance provides some additional financial support for the first year of bereavement, while widowed parent's allowance continues as long as entitlement to child benefit. Qualitative findings showed widespread lack of understanding of these allowances, which contributed to some dissatisfaction. There was, however, widespread support for the principle of availability of financial help with the cost of funerals.

7.3.3 Practicalities of dealing with economic change

The UK regulatory and administrative systems are such that people whose partners die are expected to contact immediately several, and sometimes many, different government departments and organisations. Achieving the financial transitions which are part of bereavement means dealing separately with DWP, HMRC, local authorities, partners' employers, pensions and insurance companies, banks and building societies, mortgage and loan companies and the Probate Service. These organisations have different roles, various requirements for information, and their own administrative processes, including different ways of dealing with queries and complaints.

For many people, there is a need to deal urgently with these organisations and take immediate steps to maintain income, secure accommodation, access liquid assets, and avoid over-payments of benefits and tax credits, and housing benefit arrears which can build quickly.

Our study has demonstrated the variation in people's capacity to deal with these matters, in the early stages of bereavement. Much depends on familiarity in dealing with the different departments and organisations, people's levels of confidence, and access to advice and help from professionals or family and friends. Findings showed that the volume of work required, accumulation of negative experiences of problems in communication, administrative delays and errors, and frustration with professional practice was often experienced as a considerable burden. The burden came when people were especially vulnerable and least able to cope. While matters were generally gradually resolved, this often took several months, or even spanned two to three years. In retrospective reflection, people most affected by negative experiences and overwhelming burden said this had affected their coping with grief.

Immediate expenses following the death included paying for the funeral. There was qualitative evidence that bereavement payments were useful in helping people pay for their partners' funerals, especially people waiting for other lump sum payments such as those from life insurances or pensions. For people on the lowest incomes, funeral expenses payments from the social fund were also important in enabling a funeral of the standard wanted. The likely cost of the funeral did influence some people when they made choices about coffins, flowers and scale of arrangements. This was an area of sensitivity for some people, particularly those on low incomes. Family conflicts about cost, at this time, proved long-lasting.

Another immediate expense for bereaved people was the cost of accommodation. Qualitative findings show that in the immediate aftermath of the death, people generally wanted to stay in the home previously shared with their partner. Among owner occupiers with mortgage loans, however, there was widespread uncertainty about being able to meet housing costs in the period of financial change and, for some, anxiety about being able to meet mortgage payments in the longer term. Among tenants, there was often uncertainty about security of tenure.

The statistical analysis showed that moving house was relatively uncommon in the three years following the death. Within an overall pattern of comparative stability of tenure, the number of people owning their property outright increased with a corresponding fall in outstanding mortgages. Qualitative interviews showed that some owner-occupiers had mortgage protection arrangements which enabled mortgage completion on death of their partner, and some used lump sum payments from life insurance and pensions schemes to pay off or reduce their mortgage loans. For people renting accommodation, reduction in income meant new or increased entitlement to housing benefits for some. Overall, the statistical picture was that the number of people with no direct accommodation costs (that is, no mortgage or rental payments) increased significantly.

However, despite an overall decrease in direct housing costs following a partner's death, the perceived impact of changes in housing costs varied widely. There was no straightforward statistical relationship between people's perceptions of their financial situation, reported difficulties paying for accommodation and reported changes in net housing costs. The qualitative evidence draws attention to the diversity of people's housing circumstances and changes following the death. Major financial problems did arise for people who experienced delays in adjustment of housing benefits, leading quickly to rent and council tax arrears; and people who discovered or had always known they had no mortgage protection arrangements in place. For some people, death of a partner did mean having to sell a home.

There were clear findings from our study about dealing with debt. There was qualitative evidence that among younger couples, using credit cards and commercial loans was not an unusual part of routine budgeting, and dealing with these loans and debts after a partner's death became an immediate financial demand. Some couples had financed car purchase and home extensions or improvements by borrowing. Matters were resolved fairly quickly when loans were in the partner's sole name or had clear protection clauses. But people sometimes did not know or understand where legal liability lay, and some were shocked to discover the extent of a partner's indebtedness. For some people, arguments with creditors about liability had gone on for months.

The statistical evidence pointed to a more settled period after initial problems and concerns about debt. The overall picture was that indebtedness gradually declined, driven both by completions of repayments and reduced uptake of new loans. The qualitative interviews showed that some people made decisions to borrow less after their partner died, and some people lost access to new credit arrangement, anyway, when their income sources changed.

Turning now to practical money management and budgeting, qualitative findings confirm that bereaved partners who had little prior involvement in managing household finances often found it hard to take over the new responsibilities. Not only were there new administrative tasks for them to learn, such as managing bank accounts and ensuring payments for utilities but, for some, there was fear of what might happen if they did things badly, especially for people with children. People learning how to manage household finances appreciated choice of payment options which gave some time and flexibility in juggling demands. Our interviews demonstrated some of the financial penalties experienced by people who do not want payment options promoted by suppliers, such as the direct debit arrangements favoured by some utility companies.

Our statistical analysis showed no straightforward association between pre-death arrangements for organising household finances and people's subjective assessments of their financial situation after a partner's death. Links were complex – pre-death involvement in 'big financial decisions' did contribute to people's sense of financial well-being in bereavement, and findings suggested that some of the partners who died may have been not particularly good decision makers or money managers.

Everybody, no matter how incomes changed or whether they had to take on new management roles, eventually experienced changes in household budgets. People who had cared for a partner at home told us about unexpectedly high utility bills received soon after bereavement. This was one demonstration of the additional costs of care. Subsequent utility bills, for such people, generally declined again but fuel expenditure remained a concern for people now living on a reduced income, and those with little scope for cutting down heating costs. Statistical analysis confirmed that it often took people some considerable time to reduce their use of gas and electricity during which they had to devote an increased share of their income to paying fuel bills. The number of households in fuel poverty, defined as spending more than a tenth of net income on fuel, almost trebled between interviews conducted around six months before and after the death of a partner. Fuel poverty encompassed one in three households following the death, concentrated among those on low incomes, especially people over pension age. An extended period of high fuel bills, sometimes lasting two years or more, adversely affected the financial circumstances of a substantial minority of low income households.

We might expect some people who need to adapt to reduced income to have more scope for adjusting spending on food than on fuel. Our statistical analysis showed that overall decrease in food spending following bereavement closely approximated the 'economies of scale' typically assumed by analysts when comparing financial resources of two person and single person households. Following loss of a partner's income however, the share of income spent on food increased significantly, in the short term, for women, but not at all for men. Yet the challenge of managing a food budget was more widely felt by men than women. Qualitative findings underline problems faced by some widowed people in buying good food at economic prices and avoiding waste. Some people found it harder to go shopping without their partner, or use of a car. Some said it was hard to find small packs of food, or find 'cheap offers' on small quantities.

There were some big changes in car ownership following bereavement, largely conforming to gender roles within couples and influenced by women's diminished financial resources. Within a year of a partner's death, 22 per cent of women in the BHPS study sample no longer had access to a car, compared with under five per cent of men. Nearly two-thirds of women over state pension age now had no access to private transport. Our interviews showed how having to depend on public transport often influenced shopping patterns and social activities. Even simple things like getting to church or going for an eye test became, for some people whose partner had previously driven them in the car, a new personal expense.

7.3.4 Economic components of grief

The last chapter presenting substantive findings was concerned with economic components of grief and the psychological process of coping with bereavement. This part of the study stretched our original ‘mixed methods’ design, and we shall welcome commentary.

First, we had to locate this part of our work within a body of theory beyond social policy. We found common ground and shared understanding about the nature of grief within Archer’s (1999) recent synthesis of material from evolutionary psychology, experimental behaviour and ethology (the study of animal behaviour in normal environment). In going further, to unpick the meaning of ‘coping’ in experience of bereavement, we chose the ‘dual process model’ (Stroebe and Schut, 1999) as the theoretical framework within which to work.

Secondly, this part of the work developed beyond our original ideas about research design and methods. In retrospect, our view is that our initial ‘mixed methods’ design probably was not fully developed to enable us to meet our aim of contributing across disciplines, to biopsychosocial theory and knowledge about coping with bereavement. However, support and encouragement from Stroebe and Schut, and members of our Advisory Group, helped us incorporate this part of the research. In retrospect, we suggest that our approach here fits Mason’s (2006) mixed methods approach of asking distinctive but intersecting questions in a collective rather than an integrated manner.

Our statistical analysis drew on responses to questions asked in the BHPS based on the General Health Questionnaire, which provides a generalised measure of psychological distress or emotional well-being. As expected, there was a marked increase in psychological distress across all age groups of both women and men following the death of a partner. Further analysis investigated the association between raised psychological distress and people’s perception of financial change. Gender differences were marked. Findings showed that women who felt their financial situation had worsened, following their partner’s death, were more than twice as likely to report high levels of emotional distress as those who did not feel financially worse off. There was no significant association between perceived financial change and psychological distress among men. Feeling worse off financially did not increase men’s chances of reporting symptoms of anxiety and depression.

We recognise that a statistical association between perceived financial decline and psychological distress does not mean that one causes the other. The causal links are likely to be complex and may go in either direction. Emotional reactions to the death of a partner may shape people's views about their financial resources and material well-being, just as perceived worsening situation may increase emotional distress following bereavement. However, there was evidence that the observed association between a perceived worsening financial situation and psychological distress in women was a consequence of bereavement. Moreover, perceived change for the worse was associated with above average distress levels in women for almost two years after the death, with the impact diminishing over time. We found no significant association between perceived financial change and men's rates of distress, suggesting that other sources of stress were more important in their emotional responses to bereavement.

Our exploration of economic and financial issues as part of the process of coping with bereavement and loss was located within the theoretical framework of the 'dual process' psychosocial model of coping with bereavement (Stroebe and Schut, 1999). The components of that model include stressors and cognitive strategies involved in coming to terms with the event. There are two kinds of stressor, and each requires coping effort. Loss-oriented stressors focus around the loss experience itself, and the unique relationship with the person who died. Secondary consequences of loss, restoration-oriented stressors, focus on what needs to be dealt with following the death. In a process of dynamic 'oscillation', the bereaved person engages in a cognitive process involving confrontation, avoidance and distraction, as they cope with the experience.

Our own findings provide many examples of experiences reported by people who took part in qualitative interviews which fit the views of Stroebe and Schut that different kinds of financial and economic stress are secondary sources of stress, located within one domain of the model: 'restoration-oriented stressors'. We found that feelings of financial insecurity were common in the days and weeks after a partner died. There were concerns about having sufficient resources, or being able to afford to stay in their home. There were often many new things to be done urgently, such as dealing with benefits, utilities, banks and building societies, pensions companies and solicitors, and this was often a burden. Those who met delays and frustrations remembered strong feelings of anger, distress and despair. Dealing with new economic practicalities had sometimes seemed a distraction from grief, which some had found helpful at the time but others resented as an intrusion on grieving their loss. We also suggested a particular kind of restoration-oriented stressor, additional to the groupings suggested by Stroebe and Schut, which we called 'the meaning of money'. We found that people attached meanings and feelings to different kinds of money, which were part of coping with bereavement. Money received as compensation for criminal injuries was often hard to deal with emotionally, and remained as an emotional 'block' for several years for some people.

Our findings thus provide much evidence to support the views of Stroebe and Schut that different kinds of financial experience are secondary, restoration-oriented stressors. However, we also found evidence leading to our tentative suggestion that people's ties and bonds with the partner who died include constructs of the 'economic person' which form part of the other domain of the coping model: the primary or 'loss-oriented stressors'. Much of what people lost in the 'economic person' who died was related to the paid work they had done. People talked proudly of partners who worked hard as family breadwinners or spent years building up business activities. Others reflected on negative employment experiences that were part of the shared life, such as disappointments about redundancies. Other aspects of the 'economic person' who had been lost were to do with personal characteristics which had contributed to the couple's financial experience, such as being careful with money, able to deal with tax matters, being generous to friends and being good at practical maintenance of the home. Some people had to deal with parts of the 'economic person' who had died that had negative attachments – their gambling and debt, or their inability to control family budgeting.

There were intellectual challenges for the researchers, in working within a body of theory beyond social policy, and we look forward to observations and comment on our interpretation of findings.

7.4 Implications for policy and practice

Death of partner is likely to continue to be largely the experience of people at the end of long lives. The financial consequences will thus reflect social and economic policies, and individual behaviours spanning many years. It will be government's long-term planning and policies for general economic and social welfare, including employment; taxation; social security and pensions; financial capability; and health and social care, which will shape the financial experiences of bereavement for most of the people alive now. In addition to long-term policy making to secure the financial needs of people following the death of a partner, there must be policies for response to the immediate circumstances of people experiencing bereavement now. For some people, including families with young children, death of a partner is sudden and unexpected, when there has been little opportunity for personal preparation or financial planning.

7.4.1 Long-term economic policy

The results from this study showed that, for people whose partner died during the last decade, protection from financial hardship, in both the short and longer term, came largely from current and past labour market participation; having built their own occupational and private pensions, or having access to such provision through a partner's contributions. Such findings underline the importance, for future cohorts, of enabling and encouraging people to sustain paid employment throughout their working life, and to build up entitlements to state, occupational and private pensions that will provide the financial basis for an acceptable standard of living in retirement.

Supporting as many people as possible to take part in paid employment has been a main plank of the current government's welfare policy. If current trends in women's labour market participation continue, we may expect some eventual reduction in financial inequalities between women and men following bereavement, and reduced risk of poverty. If more people have opportunities to invest in occupational and private pensions, and such investments retain their value then, similarly, we might expect fewer people to experience economic decline when a partner dies. Policy intentions to extend working lives by raising the age of entitlement to the basic state pension, and to enable women to buy National Insurance contributions to fill gaps in their record, may also help to maintain incomes of future cohorts of elderly people, among whom will be bereaved people.

However, since starting this research, a period of great economic uncertainty has begun, with worldwide collapse of financial institutions, reduced access to mortgages and credit, falling house prices, and the possibility of deep recession and increasing unemployment. Recent labour market activation policies have been successful in an expanding economy. In a more difficult labour market, increasing competition for jobs may mean some groups of people at particular risk of marginalisation again, and thus some loss of longer term protection in bereavement through links with the labour market. The same uncertainty about future financial security attaches to the protection assumed through pensions and savings. There has already been reduction in access of new people to many occupational and private pension schemes (see Macnicol, 2008).

But even if the current economic crisis is temporary, and more positive longer term trends are resumed, these will be no help to people experiencing financial hardship now. A range of government policies are important in supporting those people currently experiencing bereavement: predominately elderly people, but including people across all age groups, in heterogeneous circumstances, some of whom have had little chance themselves to prepare for the economic impact of death of their partner. Our findings are particularly relevant to government policies which support recently bereaved people, as follows.

7.4.2 Employment

For government, findings showed that employment programmes which help people stay in touch with work, or to try work again when they are ready, are valuable to some recently bereaved people. People whose partners have died are among all those groups of people identified by DWP for particular kinds of support in relation to the labour market – lone parents; people claiming job seeker's allowance; people providing care for others, and people claiming employment and support allowance (previously incapacity benefit). Findings show the importance of sensitivity and understanding of circumstances and issues relevant to the experience of bereavement, among DWP staff in direct contact with all these groups of people. One direction might be developing and extending 'bereavement awareness' training within a range of government organisations.

Findings further suggest that government support for promoting 'bereavement awareness' among employers and in work settings would also be useful. Work managers and colleagues had critical roles in supporting people in returning to jobs after death of a partner. We were told about some good practice, such as formal 'return to work' arrangements, including flexible working arrangements to help people deal with the practical and emotional consequences of bereavement and support from human resource personnel, especially for people who eventually came under provision established for supporting people identified as having a health condition. People who returned to work more quickly, without a formal categorisation as 'sick', also needed support and this was sometimes not provided. So-called 'compassionate leave' allowed by employers could be very helpful. However, we found confusion about what this actually meant, and some reported misunderstandings between managers and employees about transitions from 'compassionate leave' to sickness absence or annual leave, which led to emotional distress and unhelpful outcomes at work for some people. Findings point to a need for clarity among employers, managers and employees about the terms of 'compassionate leave', and the associated expectations and responsibilities.

7.4.3 Reduction of poverty

Findings confirm the importance of financial support for people with chronic illness, and those receiving and providing end of life care, and the perceived value of disability living allowance, attendance allowance and the related carer's allowance. This form of financial support helps to cushion couples against the additional expenses of long-term and deteriorating conditions, enabling them to protect some of the savings and investments that will, in turn, help support the partner who lives on. By enabling couples to maintain living standards in the period preceding death, and reducing the need to borrow to buy items needed, the person who is bereaved is better equipped to weather the financial transitions which follow the death. Findings point to the importance of maintaining awareness and understanding of these benefits in the general population and the importance of support and practical help with making applications. In addition to the role here for DWP, front-line workers in contact with people approaching the end of life, including providers of social care for elderly people, hospital staff, palliative care professionals, and people in welfare rights and voluntary organisations are all important in helping to increase take-up of benefits and services and in recognising the financial needs of people's partners and family carers.

Although financial support for people and their carers during a period of illness which precedes death provided some protection against financial hardship, we have shown that for some people bereavement was a route into poverty and a cause of deepening poverty. Falls into poverty were mostly short-lived but for some, death of a partner led to more persistent or recurrent poverty over two or three years. There was also evidence that bereavement increased fuel poverty for up to two years or more after the death for a substantial minority of people. We have pointed to the groups of people most at risk.

Some of these groups, mainly older people who have been married, are identifiable through administrative records, and might receive focused attention in poverty reduction policies. We have shown, for example, how welcome and effective could be a visit from the Pension Service shortly after the death, providing immediate financial information and advice about benefits and services and support in accessing financial resources and services.

Younger people whose partner dies, and who were in legal partnerships, are also generally fairly easily identifiable through administrative records held, for example, by HMRC, DWP and the Registrar General. Findings show that many would welcome proactive, personal contacts to give information and advice about benefits, pensions and services and tax, and that some financial hardship would be avoidable as a result. Some people who were not in legal partnerships may be less easily identifiable quickly as bereaved people, through central administrative records, especially people living together without children. Our findings show that some are known to local authorities and health services, however. We have shown that palliative care services and intensive care hospital wards can be effective in providing timely and helpful financial information and advice for bereaved people, and there is scope for developing similar approaches in primary health care settings, and within social services.

Our findings about the financial implications for children when one parent dies require policy attention. There is need for further systematic research about circumstances in which a parent's death is an immediate route to child poverty. Widowed parent's allowance is currently under review (July 2008). Our findings support policy intention to review bereavement benefits, incorporating new research into patterns of entitlement and take-up within different groups of the population (Corden and Hirst, 2008b). The needs of families with children, and ways of supporting bereaved families when partners were not in legal partnerships are of key importance here. Recent proposals from the Law Commission (2007) on the recognition of cohabitants should extend protection of property and finances in couples separated by death, and help dispel beliefs that ‘common law marriage’ provides legal rights.

7.4.4 Managing debt

It is encouraging to find a general picture that outstanding debts such as hire purchase agreements were less likely to be perceived as burdensome after bereavement. However, the experience for some individual people was that sorting out debt problems and dealing with creditors was a source of great stress in the early weeks of bereavement. This is an area for awareness among bereavement support services, and organisations offering financial advice and debt counselling. For the credit industry, findings highlight responsibilities for clear and appropriate information provision about legal liabilities and the risks of borrowing without protection clauses or insurance. Findings also suggest that some companies do not maintain high standards in the way they deal with people, in settling debt, and some bereaved people felt vulnerable.

7.4.5 Housing finance

In the area of public housing finance, timely adjustments of housing benefits act to reduce both financial hardship and anxiety. Our findings about the immediacy and urgency of need for some support with mortgage costs in the first few months of bereavement does raise questions about the exclusion of housing costs from social fund community care grants and crisis loans and (apart from costs of moving to a new home) from social fund budgeting loans. Recent policy change to reduce the length of the ‘waiting period’ before entitlement to help with housing costs through social assistance will help some bereaved people. For bereavement support services, findings highlight widespread uncertainties and concerns about keeping and paying for their home among recently bereaved people, and the particular emotional stress for those who have to move soon after their partner’s death.

For commercial organisations involved in housing finance, findings underlined the importance of clear information to borrowers about advantages in having mortgage protection arrangements, the risks of unsecured home loans, and the options available. Arranging mortgage completions as soon as possible for people with protection arrangements, and quick payments from life insurance and pensions companies, made a positive contribution to financial well-being and eased emotional strain.

7.4.6 Funeral expenses

Findings showed that financial help towards funeral costs from public funds provided valuable support for some people. Social fund funeral grants enabled some of those people least able to afford such an additional large expense to make the kind of arrangements they wanted, and avoid having to pay interest on commercial loans. We showed that the contributory bereavement payment was also helpful towards paying funeral expenses, or other general expenses, while people waited for new income sources to come on stream.

7.4.7 Administrative burden

Our findings emphasise the need to find ways of reducing the burden of dealing with the administrative process in negotiations with the many different financial and regulatory organisations involved when a partner dies or, at least, lessening the impact. This is not only important for the people involved; it is of key importance to the organisations themselves. Over 200,000 people currently experience the death of a partner each year and the circumstances of bereavement lead to considerable business activity in some organisations. For such organisations, problems in communication with service users, confusions and misunderstandings, delays, queries and complaints are likely to reduce business efficiency and waste resources. Loss of trust or anger among service users may also lead to reduced compliance and, for commercial organisations, loss of business.

Findings suggest that organisations might look at their own systems and bureaucracies to see whether bereaved people can find the information they need. Another consideration is the availability of staff with skills for dealing with people in shock and grief, who are equipped to provide the information required. Organisations might consider whether they can reduce requirements for information and documentation from bereaved people, through data sharing and information technology, and whether their letters and call centre responses are appropriate for people whose partner has died.

At the level of wider governmental activity, our findings endorse the importance of the Transformational Government ‘Tell Us Once’ Project, set up in 2007, following the Varney report (2006). Within this project, there are two sites focusing specifically on the potential for cross-departmental links and information transfer following a notification of death to the Registrar. Findings from the pilot evaluations will be important in understanding how the burden of bureaucracy for bereaved people can be reduced, with increasing efficiency and effectiveness of service.

As in the author’s earlier research on financial implications of bereavement (Corden *et al*., 2005) our interviews showed a high level of satisfaction with the services provided by funeral directors. There is likely to be much to learn from this industry by organisations interested in providing good service to bereaved people, for example in relation to communication, language and information provision.

7.4.8 Practical economic support

For bereavement support services and voluntary organisations, our qualitative findings show the value of and scope for practical economic support, for example with cooking, money management and help in getting around. Findings showed how valuable for bereaved elderly people were concessionary fares on public transport and having access to community transport services. Being able to maintain routines and social contacts in this way, and having choice about where to shop was especially important for women who lost access to travelling by car when their partner died.

7.4.9 Personal preparedness

Our findings show the complexity of factors underlying people’s financial preparation and planning for death. There were complex links between individual assessments of risk, ability to plan, and dynamics and taboos in talking about death. Some people wanted to make financial plans in advance and some, in retrospect, wished they had been better prepared. Such findings underline the importance of raising and maintaining awareness of financial issues and financial capability in the general population. There are key points in people’s lives where there is scope for providing prompts and reminders for financial planning or making a will (in addition to existing requirements and good practice attached to mortgage agreements, commercial loans, pensions, annuities and insurance). Central government has opportunities for information provision, for example at marriage or civil registration, the birth of a child, or as people reach state retirement age. There are opportunities within NHS settings, and employers and unions might be encouraged to contribute to awareness raising. Findings also pointed to a role for hospices and palliative care services in providing opportunities for people anticipating death (both patients and those who will be left) who want to talk about financial issues, to do this in a supported environment, which can offer appropriate information. A pilot for such a service, providing specialist advice on welfare benefits and financial planning in a hospice setting, brought a favourable response from palliative care patients and family supporters, and increased their confidence in dealing with financial matters (Levy and Payne, 2006; Payne, 2007).

7.4.10 Emotional support

Our findings about links between feeling worse off financially in bereavement and women's increased risk of psychological distress contribute to understanding the psychological experience of bereavement and ways of supporting people. The findings presented suggest that supporting people who want to share feelings about their financial situation may facilitate adjustment to their loss. Some people told us that talking to a counsellor about their anger and despair in dealing with economic practicalities did help them understand such feelings and deal with them.

Although we ourselves are not experts in the area of counselling and therapy, our findings suggest that when people do seek such help, areas for useful exploration with some people might include constructs of the 'economic personhood' of the deceased person, and feelings about loss of breadwinner, home manager, gambler, debtor, profligate spender, careful budgeter, regular saver, or generous giver. Exploring feelings attached to stressors such as having to take on changed economic roles, might also be useful. Such discussions might identify financial issues where specialist advice from others might be appropriate, such as debt counselling and money advice, or reduction of fuel costs. Counsellors will want to be aware of any financial issues when people present symptoms or increased risk of complicated grief.

There are many other levels of support, however, apart from grief counselling and therapy, which help reduce psychological distress. Findings showed that practicalities such as provision of accurate information, advice and help in dealing with financial transitions acted to reduce anxiety and feelings of insecurity, or feeling overwhelmed. How such support might best be delivered will vary for different people. Findings showed that some people received such support and help through informal channels from family members or friends; others sought advice and information from advice centres and professionals. But there were also people who felt, both at the time of urgent need and retrospectively, that they did not know how to get the support and help with financial matters that would have helped them cope better.

Organisations which support people in the community as well as bereavement services might consider whether they have a role in providing support of this kind, and what it might be. Roles might be in enabling people to access elsewhere appropriate information and help, rather than providing it themselves. Findings also show that what might seem to others small-scale practical help in the early weeks after the death, such as getting through to an organisation on the telephone, going along with a person to Jobcentre Plus, or getting opening times for an advice bureau was sometimes experienced as '*a great help*' in reducing anxiety about what had to be done.

7.5 Suggestions for further research

Our study points to the need for further research in the following areas:

- Further longer-term qualitative and quantitative analysis on employment trajectories, income change, and moves into and out of poverty.
- Financial implications of death of partner as experienced in minority ethnic, faith and other cultural groups.
- Financial implications of parental death for children and young people in different family relationships.
- Patterns of entitlement, take-up and impact of bereavement benefits and social fund payments, and people's perceptions of these arrangements, to inform review of this way of providing financial support to bereaved people.

We further recognise that our research, which was based on a 'before and after' design, did not gather systematic evidence on two topics where further enquiry might produce potentially fruitful insights:

- The influence of events and decisions over the life course, including marital disruption and repartnering, on financial preparedness and economic consequences following the death of a partner.
- Area variations and inequalities in the financial and economic circumstances of couples separated by death and their implications for the bereaved person and their household.

These suggestions for further work conclude our report. Our study has, we believe, produced new knowledge from systematic enquiry for discussion about, and practical responses to, the financial implications for people whose partner dies. As far as is known, this is the first study in the UK which includes all age groups and explores individual and group differences in research on the financial transitions that accompany bereavement. Findings are important across a number of areas in social policy. The mixed methods approach adopted was innovative; and our extension of interpretation of findings into bodies of theory outwith social policy provide scope for debate and discussion. We shall welcome observations and commentary.

Postscript

Our final commentary is a reflection on the mixed methods approach which, for the authors, was a novel and exploratory way of working. It is readers who are best able to judge the degree of integration and synergy achieved. The views of the two main authors are as follows.

We adopted a mixed methods approach because the information we sought was both circumstantial and experiential, and situated both at the level of the individual and within the general population. Some of the questions to which we sought answers had both quantitative and qualitative elements. For example, in finding out what role benefits played we wanted both to see the statistical profiles of income components following bereavement and to know how individual people set value on particular benefits. We chose an integrated design, rather than sequential, so that there was scope for some evolution in both directions of enquiry, informed by what was learned in each element from an early stage. We carried the integrative approach into interpretation and writing, aiming at more holistic output than would be achieved by bringing together separate elements. The part of the research described in Chapter 6, exploration within a theoretical framework of coping with bereavement, stretched our mixed methods design, as initially framed, but we believe we have made a useful contribution in this field, which was made possible because of our integrated approach.

In retrospect, we can say that each component (statistical and qualitative) did influence the scope and direction of enquiry in the other to some extent. Early findings from interviews about loss of disability living allowance and attendance allowance suggested lines of statistical analysis which identified gendered outcomes which were then pursued in further qualitative interviews. Early statistical analyses of socio-economic circumstances of people whose partner died directed later recruitment of participants to the qualitative interviews, to include experiences of people in small, but important groups, such as young parents.

Where comparable qualitative and quantitative data were available, separate analyses provided some confirmation of findings, for example on subjective financial well-being. Each component helped fill gaps not covered by the other. There was no information about wills, or engagement with administrative and regulatory processes, in the BHPS, but rich data from qualitative interviews. There were no ‘hard’ income measures in the qualitative interviews, but there were detailed profiles in the BHPS, which in turn acted as prompts in interviews to aid recall, and helped the researchers understand respondents’ accounts when they were uncertain about correct financial terminology.

At the same time, each component sometimes supported quite separate analyses in the other. There was no quantitative data on reactions to financial and economic stressors, but qualitative material provided support for exploring quantitatively the relationship between psychological distress and feeling worse off financially. Sometimes each component provided context or explanation for the other. So, for example, qualitative material helped understand processes that lay behind year-on-year change, and the meaning of a ‘carer’ identity. Quantitative material traced longitudinal trajectories barely glimpsed in the qualitative material, such as decline of problem debt.

As always hoped, context and representativeness was provided by using the BHPS; understanding of and insight into individual differences was provided by the qualitative material. The qualitative component drew particular attention to diversity and the uniqueness of experience of death of a partner; the statistical component established the broad context and identified overall patterns of variation and association between people’s circumstances and outcomes. Both are important for different levels of policy attention, and practitioners in different fields.

As the authors, we believe that the mixed methods approach adopted in design, implementation, and analysis was appropriate, and has produced valuable findings at the level of theory, policy and practice. As ‘beginners’ in this way of writing about findings from a mixed methods study, we shall welcome readers’ views on the construction of the report, and how far we have been successful in achieving clarity and impact.

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