

Exploring the financial implications of death of a life partner: Using a mixed methods approach

**Paper for presentation at the 3rd Annual International Mixed Methods
Conference 2007 at Fitzwilliam College, Cambridge UK
9-11 July 2007**

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This conference paper describes work in progress which is funded by the UK Economic and Social Research Council (Grant reference no: RES-000-23-1530). Please do not quote or cite at this stage.

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ISBN 978-1-871713-63-3

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Introduction

There has been considerable research on the impact of bereavement in terms of health and psychological well-being and the role of services to support people through their grief and loss. Less attention has been paid to the economic consequences, yet a person's death can have substantial adverse impacts, especially where any consequent loss of income for the surviving household cannot be easily replaced or offset by changing expenditure. The Social Policy Research Unit at the University of York is developing a stream of research focusing on the financial implications of death of a family member. This work began with a study of the financial implications for parents of the death of a child, conducted for the children's hospice movement (Corden *et al.*, 2001). This small exploratory study mixed two separate series of interviews and group discussions (with parents and professionals) with a postal survey to all children's hospices. The findings drew considerable interest and were influential in policy and practice. We were encouraged to develop this field of enquiry, and obtained funding in 2006 for a larger-scale enquiry into the financial implications of death of a life partner, which is the focus of this paper (Corden and Hirst, 2005). Since the earlier study, greater attention is being paid by the UK social policy research community to the philosophical and methodological issues attached to using 'mixed methods'. In our current study, we are trying to achieve a model of greater integration of statistical and qualitative elements, at all stages in the research process. This paper describes our progress thus far.

The first part of the paper describes the topics for enquiry, and why these are important issues for social policy. The second part of the paper discusses the influences on our proposal to use 'mixed methods' in our investigation, and this leads to description of the eventual design of our study. The paper goes on to describe how we are trying to integrate methods of working, giving some details of the practicalities and issues arising. In the final part we look to what lies ahead in writing up and disseminating this integrated study.

1. Financial issues for people whose partner dies

When a partner dies, financial arrangements built up over the years unravel, and their resolution is subject to laws governing inheritance, pensions and benefits, insurance and taxation, and influenced also by ongoing obligations and family expectations. The impact for individuals depends on age, gender, social class, marital status, sexuality, culturally held beliefs and practices and employment status. Some must meet funeral expenses, manage bequeathed debts and assets, establish rights to property and adjust their budgeting regime. Policy response is complicated by the diversity of types of partnership and family. Understanding financial outcomes

for people whose partner dies must take into account increasing life expectancy, trends in marital dissolution and cohabitation, and emergence of new family forms and same-sex partnerships, expansion of home ownership, and changes in pensions provision.

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 is known to be a trigger for claiming income support (means tested social assistance) (Shaw *et al.*, 1996), and is identified as a reason for homelessness (Anderson *et al.*, 1993). A period spent caring for a disabled or ill family member can have adverse effects on income and employment long after the person dies (Chesson and Todd, 1996; Jenkinson, 2003).

How people feel about financial and economic outcomes may be contributing strands in their responses to bereavement (Byrne and Raphael, 1994; Drakeford, 1998; Norris and Murrell, 1990). Financial pressure and economic uncertainty may be independent risk factors for depression or distress in those whose partner has died. Reduced income may limit social participation, exacerbating the sense of isolation and loss (ODPM, 2005).

Intestacy greatly complicates financial settlements. Opposite sex cohabitants and unregistered same sex couples are most likely to be economically vulnerable when partnerships end in separation or death because they are excluded from legislation protecting property rights and financial responsibilities of couples (Wong, 2005). 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 when the Law Commission (2006) publishes its report and proposals on cohabitation.

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. We have reviewed elsewhere (Corden and Hirst, 2005) findings from studies of transitions to widowhood, and its association with poverty and problems in money management. Much of this work comes from the US and Australia. As far as was known, no previous published research for UK provided an analysis of the financial consequence of death of a partner that includes people under state pension age.

Although the number of couples where one partner dies is not precisely known, official mortality statistics provide a useful starting point. They show that over 215,000 deceased persons were recorded as 'married' by civil registration authorities in England, Scotland and Wales during 2004 (GROS, 2005; ONS, 2006). 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. Separated, unmarried cohabitation, same sex partnerships, and 'living apart together' are not recognised 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 categorised as 'single', 'divorced' or 'widowed' may have been in a relationship with financial consequences when a partner dies.

We estimate that between 200,000 and 230,000 people in Britain currently experience the death of a partner each year. Two-thirds are women and one in five is under state retirement age. Population projections point to an increasing number of bereaved partners as the 'baby boomer' generation reaches older age groups. This can be anticipated from the number of people aged 65 and over living in a couple which is projected to rise from under 5m in 2001 to over 8m in 2031, dramatically increasing the number at risk of financial difficulties following the death of a partner (ONS, 2005).

These ballpark figures point to the scope and relevance of our research. If we find for example that five per cent of respondents reported serious financial difficulties following the death of a partner, that could amount to between 10,000 and 11,500 newly bereaved partners *every year* who might benefit from support to cope with their difficulties, and practical advice and information on how best to manage their financial resources.

This was the background to our decision to conduct a study that looked widely at the economic and financial circumstances of bereaved partners across all age groups. Our research aims to investigate the financial resources, assets and expenditures of partners; explore how these transactions change when a partner dies; identify the institutional regimes that shape financial outcomes; and examine the implications for the economic well-being of bereaved partners and their households. We go on to explain our belief that adopting a 'mixed methods' approach would provide rigorous and systematic findings to contribute to knowledge in this area.

2. Choosing mixed methods

The aims of our study were to investigate how financial circumstances and economic well-being change following the death of a partner; why some bereaved partners experience financial difficulties; whether these are transitory or long-lasting, and effects on other bereavement outcomes including health, access to services and social inclusion.

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 is 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/wealth and family support?
- what is the impact of financial planning before bereavement, and financial advice after bereavement?
- how might all this change for future cohorts?

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. In addition, the focus on change pointed to the need for a longitudinal element, encompassing periods leading up to and following death of a life 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 and historical context; prevalence, population and 'risk' estimates; and describe patterns of association at the population level. A longitudinal perspective would throw light on the timing and duration of influences and outcomes, and how changes in circumstances had taken place.

With a firm commitment to some mix of quantitative and qualitative approaches, as the two lead researchers we considered how we might work together and what design our study might take. We have worked alongside in the same social policy research unit for more than 20 years. We know each other well, both in terms of our particular and different realms of expertise, and in terms of personal interests and commitments. Hirst has considerable experience of quantitative research methods, including the design of large-scale surveys and advanced statistical analysis of complex data sets. Corden has generally conducted qualitative research, and has a special interest in qualitative methodology. 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 the matter of enquiry, we have both worked, over the years, in policy areas including 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 Hirst's recent research has focused on the dynamics of family caregiving and the health, employment, financial and social outcomes for carers.

In terms of our 'epistemological compatibility', neither of us considers ourselves within a 'paradigm purist' camp (see 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 post-positivist and interpretivist paradigms begin to dissolve on close scrutiny. Our own approach is to take a more pragmatic line (Greene *et al.*, 2001), and in this respect 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. We don't have a problem in understanding how this happens. We believe it can be useful to bring together the quantitative and qualitative methods in which we have expertise in order to find answers to inform policy.

The research design

As explained above, our interest in changes in financial and economic circumstances associated with death of a partner led us to favour a research design with longitudinal elements. Accordingly, in both the qualitative and quantitative components we aimed 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 without the difficulties of inferring transition and change from cross-sectional data and retrospective recall.

This is not easy to do using qualitative methods, due to the timescales and resources required to follow couples in the general population, seeking qualitative data until and after one partner died. There is, however, greater possibility of achieving a longitudinal perspective among groups in the population where death is anticipated, with some indication of the time parameters of the trajectory. There is such a situation when one partner is receiving palliative or terminal care, and both service users and service providers 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 follow-up interviews after the death.

Death comes in many other ways, however – as the ultimate life stage event in old age, or unexpectedly when accidents, suicide, sudden heart attacks or infections bring partnerships to an end. It was important that the qualitative study included data from a range of bereaved partners at different stages of life, even if not collected prospectively. So the initial design also included interviews with people of different ages and circumstances.

In contrast, the quantitative component relies on secondary analysis of existing longitudinal data sets produced by the British Household Panel Survey (BHPS). Each

year, the BHPS follows a nationally representative sample of the population living in private households. Pooling data across 14 interview waves, covering 1991 to 2004, provided a baseline sample of over 750 couples where one partner dies. As well as personal, social and demographic details, the BHPS collects objective and subjective information on individuals' and households' financial circumstances, incomes and economic well-being.

In large measure, the mixed methods design we adopted was dictated by the topics under investigation. The financial consequences of the death of a partner are personal and sensitive issues, best explored in a small scale qualitative study through in-depth, face-to-face interviews. Ministers, policy makers and practitioners appreciate well-crafted accounts that describe and explain the realities of people's lives; help understand their preferences, motivations, expectations and needs; 'get to the heart' of their experiences within family and social contexts; and unpick the complexity of the factors involved. Policy decisions, service developments and resource allocation are also informed by estimates of how many people are involved or face financial difficulties; who is most 'at risk'; how big the 'risk' is, and how long difficulties last. These issues are best explored through quantitative research but it was not practical to follow a sample of couples large enough for longitudinal analysis before and after bereavement. In these circumstances, secondary analysis of existing data sets provided the most cost effective option.

Almost inevitably, existing data sets limit the scope and usefulness of secondary analysis, and these limitations may have implications for mixing methods. Although the BHPS records the deaths of panel members, this is done to monitor sample attrition and evaluate representativeness; the survey was not set up to study bereavement outcomes. Two limitations were apparent at an early stage:

- The definition of households and survey follow-up rules at successive interview waves do not identify couples where a partner died after an extended stay in institutional care; nor do they include new entrants who joined the panel after the first wave as a cohabitant but did not formally marry or have a child with an original sample member who subsequently died.
- Not all the data required to investigate individuals' and households' financial circumstances and economic well-being before and after bereavement were collected or gathered at every interview wave (e.g. data on expenditure, funeral costs, compensation, insurance payments, debts), or in sufficient detail to link observed changes in financial circumstances to the death of a partner.

The design of the qualitative study was influenced by these considerations and would in part help address some of the information gaps. In other respects, the design of the BHPS might be tested against the findings of the qualitative study. 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 interviews. However, a strictly chronological framework may misrepresent the experience of bereavement. There is considerable variation in trajectories of bereavement consequences that is unrelated to measures of calendar time (Archer, 1999). The circumstances and place of death, the quality and stability of the relationship, and the family context, social environment and personal resources of the bereaved partner can each influence the course of bereavement consequences in different ways. Knowing that surviving partners were bereaved, say, 10 or 20 months ago may not provide useful information about their financial difficulties and financial needs. 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 study might help identify such markers.

3. Integration – the practicalities

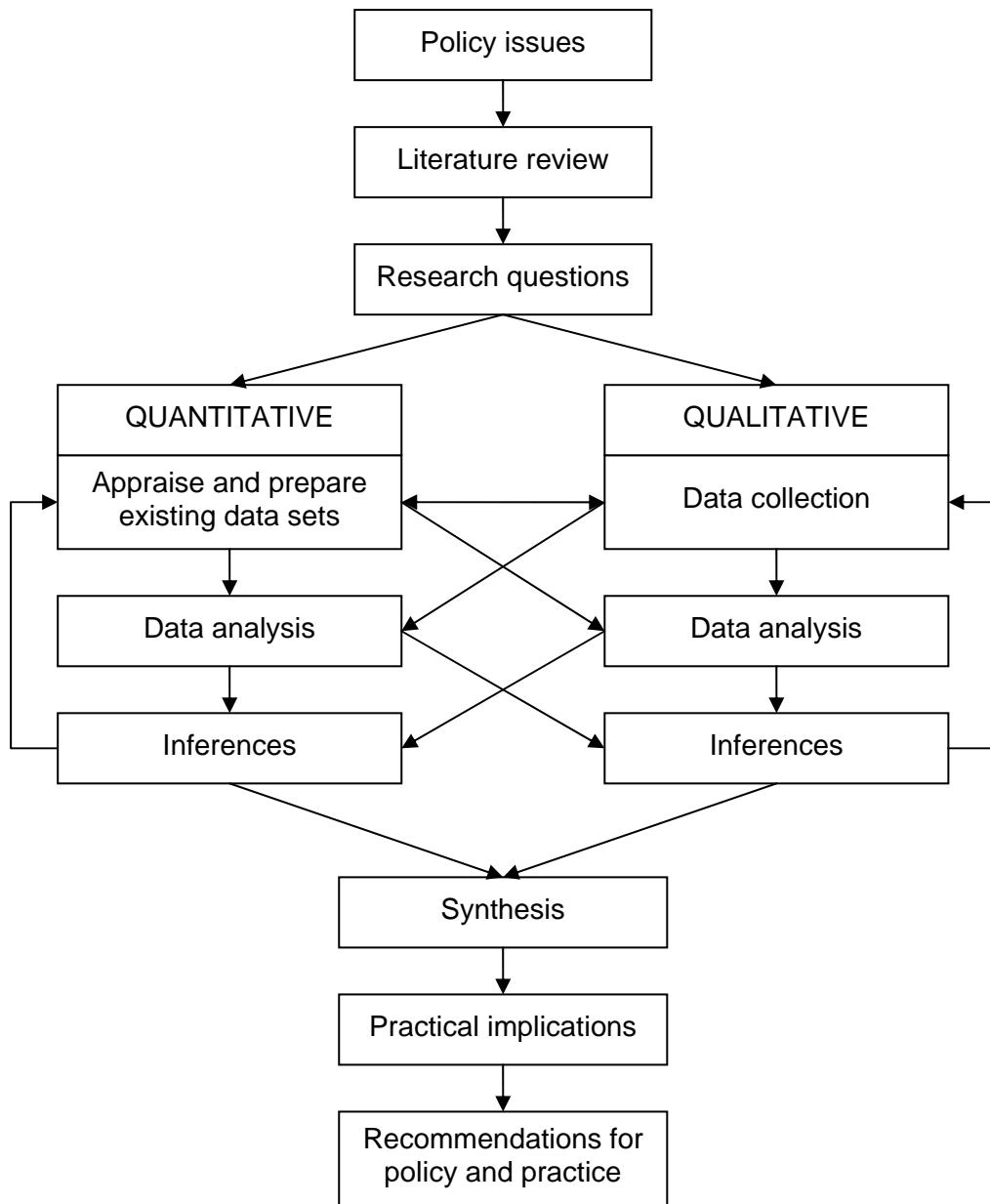
Our initial thinking was that our proposed approach to using mixed methods fitted some of the criteria of the concurrent triangulation strategy described by Cresswell (2003) in which different methods are used to confirm, cross-validate or corroborate findings. We anticipated giving equal priority to the two methods, and integrating findings during the interpretation phase. However, we were also anticipating using the kind of sequential strategies described by Cresswell and saw our approach as evolutionary, with integration of quantitative and qualitative 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, but also to direct the statistical analysis into new directions while it was being undertaken. We hoped to use early quantitative findings to inform the sampling for interviews and to develop draft topic guides. Thus we aimed to build up a qualitative study group as the work progressed, to include groups and topics 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 analyses. We expected findings that emerged from qualitative interviews to inform the sequence and direction of further quantitative analyses.

Our sampling is not integrated to the extent that anyone taking part has contributed to both quantitative and qualitative components. This is precluded by the timing of the interviews in relation to the death, and the chronology of data released from BHPS. We are combining secondary analysis of a clustered stratified probability sample with purposive sampling to achieve representativeness and comparability, albeit in a later population cohort, for qualitative enquiry. The purposive sampling also includes some sequential techniques, in that the qualitative study group builds up gradually, going to people likely to have circumstances or experiences that become of interest as the investigation proceeds. This sampling strategy does not fit neatly into the typology of mixed methods sampling strategies proposed by Teddlie and Fen Yu (2007).

However, it does, we believe meet their general guidelines for good practice (*ibid.*, p. 97). It stems from the research questions. It is feasible and efficient, and meets ethical requirements (indeed, we have moved away from the initially proposed component for some 'before and after' qualitative interviews, as a result of ethical issues arising in preparatory fieldwork). We will, we believe, be able to hold to the assumptions of both the probability and purposive techniques being used, and generate data bases appropriate to answering the research questions, making inferences that are credible and valid, allowing transference and generalisation of some of the conclusions to other people and contexts.

At this stage in our thinking, the integration of quantitative and qualitative methods towards which we are aiming might be represented by a concept map developed from the ideas of Tashakkori and Teddlie (2003, Figure 26.11, p. 690): see Figure 1.

Figure 1 Integrating methods



We go on to provide a flavour of what is happening and how we are working:

- The proposal was jointly written by the two authors, who worked together to share the writing of all the main sections, including aims and objectives, except the detailed, technical description of the statistical and qualitative methods. Here, each author wrote that component in which they were separately expert. In a process of discussion, shared reading and joint editing, each author ensured that they understood the other's approach and gave it equal value.
- The project is jointly managed by the two authors, who share overall responsibility. Hirst manages the production of statistical findings; Corden takes main

responsibility for managing the qualitative study. The third member of the research team is Kath Nice, who was initially recruited to help conduct qualitative interviews. She has less time input into the project than us, but brings new questions and a perspective independent of the study's original conception. As a younger researcher, Kath's involvement in a mixed methods project is also useful experience.

- The full team meets regularly, at least once every two or three weeks, to review progress, discuss current and emerging issues and interpretation, and agree specific plans for the next stage. This ensures tight management, and that the expertise of the team is fully utilised. Notes are made from each meeting, by each member of the team in turn.
- The team has a common bibliographic resource, and the two authors both aim towards familiarity with all the material therein.
- There is shared involvement with design of the qualitative research instruments. These include project information sheets; research team information sheets; and topic guides for interviews. The original models used for the first six interviews are 'evolving' in response to the different contexts of the sub-groups recruited; fieldwork experience and findings emerging from early analyses of both kinds of data. There is shared involvement in the direction and focus of the statistical analyses, for example choosing which sub-groups or associations to pursue in detail.
- There is strong commitment to sharing all progress reports and preliminary findings. This is facilitated largely by email correspondence and attachments, which are then discussed in the fortnightly meetings. Making this work requires discipline to continuous high quality notation and documentation, as well as commitment to reading and engaging with colleague's outputs. Data from the qualitative interviews are extracted onto Framework charts for analysis immediately after transcription of interviews, so that all members of the team can see how issues are emerging and evidence is building. [Ritchie and Lewis (2003) describe this approach to qualitative analysis.] Suggestions and interventions are made in both directions. Hirst has gained new understanding of how negotiations can develop with organisations that help with recruitment for qualitative work, which has led to his taking part himself in this process. Corden's new understanding of the recording of marital status in large scale surveys and its implications for statistical analysis has led to her qualitative exploration of practice and procedure by staff in a local Registry office, who manage the process of death registration, and help generate national population data.
- There is a project advisory group, of people with particular relevant experience and knowledge. The group was built to include representation of public sector, voluntary and academic sectors, and to include people who understood qualitative and quantitative approaches (and, for some, had personal experience in both). The advisory group met at an early stage in the project to discuss the

proposed design, and issues emerging. All members of the research team contributed to the presentation and discussion at the meeting, and the record. Some members of the advisory group have been further consulted individually, for expert opinion and advice. So far, this has covered ethical issues; family and household types; and money management and transfers within different family contexts. All members of the research team contributed to production of a newsletter for advisory group members, with summaries of progress and findings thus far.

- There is ongoing documentation of our thinking, the process of data collection, and issues emerging in a shared project record book. One side of the double page spread is used for notes from the quantitative author; the other side for notes from the qualitative members. Notes are made on a day to day basis, rotating the book continuously around team members, with cross referencing to more detailed information kept electronically or in hard files. We use simple techniques of drawing arrows and boxes to indicate visually how information and understanding is transferred and shared between the quantitative and qualitative perspectives (i.e. crossing or straddling the book spine). The arrows also serve to reinforce and discipline our commitment to integration – when the arrows get scarce we have to ask ourselves what is happening! Our 'Blue Book' is unsophisticated; the only technology involved is a pen, but it is proving a valuable technique.
- There is commitment to joint production of all formal outputs. The outputs thus far reflect the early stages of the project: conference papers and posters; newsletters for the advisory group. In the later stages of the research, joint production of the main findings will be a much more challenging task.
- The research project has a funded component for provision of psychological and emotional support for the three team members. The model has developed from an exploratory, innovative therapeutic support group (Corden *et al.*, 2005) incorporated in the earlier study of financial impact for parents of a child's death. The same group therapist from an independent counselling and therapy centre is involved, and the group meets regularly throughout the period of study. Thus far, this is proving valuable in a number of ways, one of which is to facilitate understanding between the three researchers, at various levels.

4. What lies ahead

Thus far, we feel confident that we are putting into operation our commitment to mixing methods. This way of working is resource intensive, and imposes a different kind of discipline for the two authors, in comparison with the ways of working with which they are more familiar. There is a need for constant iteration, at both verbal and documentary level. We have to make time to explain things to each other which a colleague from our own qualitative or quantitative backgrounds would take for

granted, or understand very quickly. We have to feel brave enough to share with each other very early thoughts; and be prepared to share each other's mistakes and wrong directions, as well as to share ownership of interesting findings. Delay on either side affects the other, in various ways. Both authors have worked previously on a number of projects and evaluations using both qualitative and quantitative methods, but have never attempted this level of integration and shared scholarship. How well we can forge an overall account of our findings, and indeed what this means in terms of integrating and representing results, remains to be seen.

We have moved a considerable way from the concurrent triangulation strategy described by Cresswell, which informed our original thinking. Certainly, there are short periods in the project, say one or two weeks, when Corden gets on with qualitative interviews while Hirst works at statistical analysis, but we have discussed in advance and agreed what we will do during this separate work, and when we have done it we discuss what has happened and plan the next stages together. This kind of close-knit working loses synchronicity when there are imposed delays. This has happened on both sides – it has taken longer than originally anticipated to recruit people to take part in qualitative interviews; and the quantitative analysis has been affected by delays in the release of data including replacement of faulty data sets. There are also imposed breaks in synchronicity when we take annual leave at different times, or when there are pressing demands from other parts of our overall work in the research unit. Bryman (2007) discusses the possibility that the quantitative and qualitative components of a mixed methods study may get out of phase with each other. So far we have found that although timelines do get out of phase over a period of weeks, these effects tend to even out, and have not yet presented a serious problem. But it's hard to think what perfect synchronicity would look like in advance and easier to formulate in retrospect.

We have also moved some way from our original idea that we would be using different methods to confirm, cross-validate or corroborate findings. This is happening to some extent – as a simple example, statistical analysis shows that income loss after death of a partner is greatest in financial terms for younger women with children, and the interviews provide detailed information about changes in income sources which shows how this happens. Qualitative evidence of the diversity and complexity of financial difficulties following death of a partner helps explain statistical findings using a generalised measure of 'financial distress' at the population level. But findings go further than corroboration or validation, on either side. Each approach reveals issues which would not emerge without exploration in a different way. The qualitative interviews showed some complex financial transactions between surviving parents and adult children, sometimes related to new patterns of housing costs, the late onset of young adults' financial independence, and emotional attachments 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 have prompted exploration of the limited quantitative data on

money transfers between households. Both components are contributing to a fuller account, than would otherwise have been possible, of how expenditure patterns change following the death of a partner. Similarly, qualitative evidence of claimants' and pensioners' social security complications following bereavement informs quantitative exploration of their volume, pattern and timing. While quantitative analysis can reveal evidence of change or transition, qualitative study can provide understanding of how change is experienced, and what counts as good or bad outcomes. The process appears to be adding depth and breadth of understanding as much as corroboration and validation.

Such a statement, of course, may be challenging for those who prefer the purist paradigms. Experience of implementing our working practices and methods, however, leads us to believe that we are achieving a deeper level of integration; one in which not just findings and interpretation of our data are being woven together, but one in which our personal capacities for understanding are being deepened and developed by the rigours of working together on all aspects of the research.

At the moment, knowledge about mixed methods research is developing around people describing what they are doing and sharing their experiences. Towards the end of our research project we shall reflect further on the processes involved. As 'jobbing' researchers, our interest focuses on whether and how far the approach described here might be applied in other contexts; for example, is our approach:

- Inherently effective or ineffective?
- Adequately or inadequately developed?
- Adequately or inadequately applied?
- Applied in an appropriate or inappropriate context?
- Based on an appropriate or inappropriate design?

By definition, mixed methods research comprises several components which may contribute both independently and interdependently of each other. As a consequence, evaluating mixed methods research poses a considerable challenge. However, unless the evaluation of mixed methods research identifies processes and mechanisms it may fail to provide useful information for wider application.

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