

*For every moment, there's*



# The Last Word

Tackling the death and funeral planning taboo



## Chapter 3:

A proper send-off: doing more to support employees at a time of loss



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# Introduction

Welcome to the third and final chapter of 'The Last Word: Tackling the death and funeral planning taboo'. The main aim of this report is to raise awareness of the often unmet needs of the recently bereaved – and the actions we can all take now to reduce the pain and confusion of loss.

In the second chapter ([Lightening loss: how can we better support the bereaved?](#)), we identified that by having more open conversations about death in life, we can lighten loss. And how a lack of knowledge in relation to funeral planning frequently exposes those left behind to risks in relation to wills, the unplanned cost of funerals and even password access to vital information.

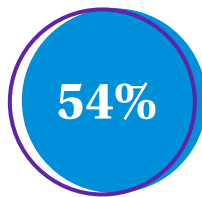
In the third chapter we build on this, understanding the ways employers can better support their employees. Using the insights from our research we'll examine from the employee's point of view:

- The practical ways employers can best support them, other than in time off to grieve
- How many employees aren't aware of the support already available from their employers – and the opportunity for employees to overcome this
- The role workplace benefits can play in softening the financial and wider burdens employees suffer following a death

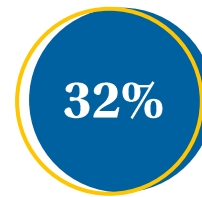
'The Last Word' is the result of nationwide research MetLife commissioned in 2023 with 2,000 people across the UK. The research demonstrates how employees would value more support from their employers, in terms of understanding, benefits and communication. And while many employers already see the provision of life and wider protection as an essential employee benefit, this report reveals the value of extending this thinking a little further.



of employees said they were offered no support from their employers following a loss



are aware of their employers' bereavement support, yet many don't know how to access it



of employees said they would value paid time off when dealing with a bereavement



# What would have made loss easier to cope with?



While there is little that can be done to reduce the grief of loss itself, our research shows there are a number of tangible ways employers can help lessen the stress and pain. Some financially-related, some guidance-based and others involving time to plan a time-consuming funeral – and grieve.



18% of the recently bereaved wanted support in helping understand the steps involved in funeral planning.

**Support to help understand the steps involved in planning a funeral.** Volunteered by almost one in five (18%) of the recently bereaved, this was one of the highest-ranking answers. Finding the right undertaker, knowing how to arrange a funeral, understanding how to register a death and more can be complex, and the fear of getting it wrong can add to this burden.

**Free support available 365 days a year, 24/7 to help answer any queries.**

Echoing the answer above, this was the second most common response, provided by 17% of respondents. There are a small number of more holistic funeral planning services, such as the one we provide our Group Life clients, that offer independent practical advice on everything from planning funerals, to wills, registering a death and more that are available direct to individuals – or as an employee benefit.

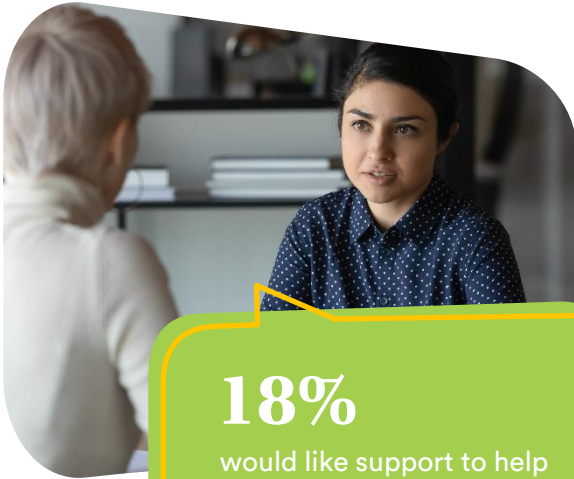


**Support from employers and workplace benefits providers.**

This was commented on in two distinctly different ways. 7% of the recently bereaved wanted more support from their own employer, and a separate 7% wanted support from their loved one's employer. This could be made up of expert guidance and advice, a more sympathetic ear, time off, or financial support.

**Knowing how the funeral was going to be paid for.**

For 14% additional stress added to that of the loss itself by there not being a personal or employer benefit policy in place to cover the cost. Something either party could have put in place for peace of mind.



**18%**  
would like support to help understand the steps involved in planning a funeral

**17%**  
would like free support available 365 days a year, 24/7 to help answer any queries



**14%**  
would like to know how the funeral would be paid for

**14%**  
would like support from employers and workplace benefits providers



# How supportive are employers to their recently bereaved employees?

We next asked whether their employers had been supportive following a bereavement. And while many employers were, research shows the most common form of support came instead from their colleagues (19%).

8%

of those we spoke to said they hadn't told their employers about their bereavement. And while this is a personal choice, this is perhaps indicative of workplace cultures that are closed to historically taboo subjects such as death and bereavement.



There's clearly the opportunity for improved openness in dealing with the subject of bereavement in the workplace, in the same way that taboos around diversity have been reduced over time. As a current benchmark, data shows almost a quarter (23%) of employees would not feel comfortable talking to their line manager about a bereavement they've experienced. Mirroring this only 17% of managers said they wouldn't be confident supporting someone who reports to them who'd suffered a bereavement.



15%

of those we researched said they weren't offered any support at all.



# So, what bereavement support are employers currently offering?

## Time to grieve

Most typically, employer support comes in the form of time off. At the top end, **15% of employers** told employees they could take as much time off as they needed, with a further **11%** allowing two weeks for them to grieve and **3%** being offered up to three days off. **10%** said they were given an unspecified period of unpaid time off, but with no money coming in the return to work will likely have been shortened as a result.



## Professional support

This was also a recurring theme. **8%** said that they were offered additional support in the shape of counselling and a further **8%** said they were directed to additional professional support through their employers' benefit scheme.



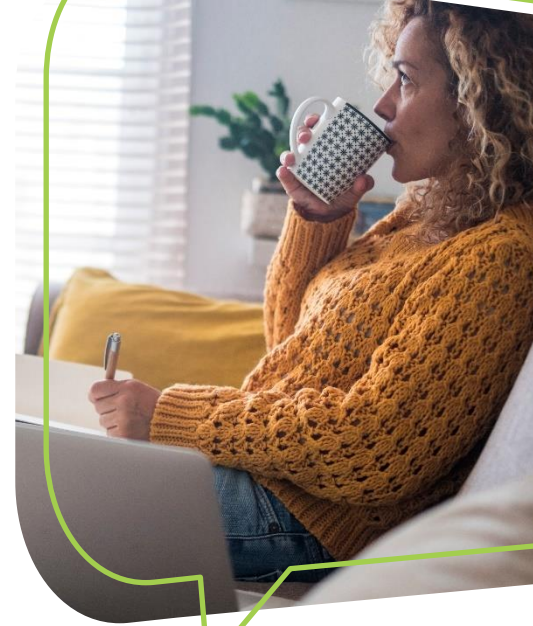
# In which areas is there the greatest opportunity to better support colleagues?

To understand opportunities for employers, our research next progressed to the types of support employees actually received from their employer following a bereavement, and compared this with those they said they would most value.

Given **one in six (16%)** said their employer didn't offer them any support, there is clearly an opportunity for employers to more tangibly demonstrate the compassionate nature of their culture.

Time off to grieve and plan the funeral arrangements was clearly of paramount importance. While 18% said they received some paid time off, **32%** said they would value paid time off, demonstrating many are not currently being given paid compassionate leave.

Professional support was also perceived as being of high value. 9% said they would value this, be it in the form of practical guidance or financial support from an employee benefit scheme. A further **10%** said they would value counselling. Culturally, more people would like their manager to check in to show they care about them while off. **17%** said they would value this, compared with the reality of **12%** of managers who actually checked in. And while many may want to be left alone, it is clearly worth asking before leave is taken whether the employee would be comfortable with this.



Were you offered...	Received from employer	Would value from employer
No support	16%	-
Minimal support (up to three days to grieve)	11%	-
Additional support (employee benefit scheme)	8%	9%
Additional support (e.g., counselling)	8%	10%
Some paid time off	18%	32%
Up to 2 weeks to grieve	11%	19%
As much time as needed	15%	17%
Employer checks in regularly	12%	17%



# The need for improved awareness and communication about employee bereavement benefits

Our research also reveals **low levels of awareness** (and understanding) of the support available following a death, both for employees who've just lost someone, but also for their loved ones following the employee's death. This in turn suggests that data in the previous section might understate reality, and that **due to a lack of awareness, employees are not taking full advantage of the benefits available to them.**

While one in two (54%) said they were aware of their employer's support following a bereavement, this is not as clear cut as it appears. Of that number, 17% are fully aware, 21% are partially aware of their employer's support offering, 7% say they are but don't know how to access it and 8% don't know what it involves.



## 1 in 3

say they are unaware of their employer's bereavement support.





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An additional 31% say they are unaware of any bereavement support from their employer. Part of this number may be attributed to their employer not offering support, and part from individuals who simply aren't aware of the benefits that exist. 15% are clear their employer doesn't provide any support at all.

Clearly, there is a need for employers to increase awareness of what is currently available, both to facilitate take-up of any support on bereavement and to eliminate the risk of employees wrongly believing their employer offers less support than what is already on offer.



**Awareness levels of employer's support for employees who suffer bereavement**



**Awareness of support for loved ones on the death of an employee**

While our research focused largely on the detail of bereavement support for employees, we also wanted to understand how many were aware of employer programme support for families. 47% of employees said they were aware of available support, but again many were low on understanding what it involved (7%) or how to access it (9%). Again, the research shows the need for increased communication to ensure that value is gained from the support and benefits they have put in place.



# Conclusion

In [Chapter 1 of 'The Last Word'](#), we shone a light on the need to have more open conversations about death, in life. We identified the legacy of love that can be left behind, by making our wishes and preferences known sooner. Less than half of people (44%) said they had discussed their death – or their funeral with those close to them. But what's left behind?

**Almost 1 in 3 people (31%) said 'funeral planning added stress to what was already a difficult and upsetting time', with 1 in 4 struggling to make decisions at the same time as trying to grieve.**

In [Chapter 2](#), our research went on to identify the areas of tangible support that would be most valuable during this time of need. Almost 1 in 4 (21%) said they would have been greatly helped by 'a better understanding of what needed to be done at bereavement' and 18% wanted 'support to help understand the steps involved in planning a funeral'. A similar number (17%) said they valued free support 24/7 to answer any questions.

**Whilst 24% of people identified support and understanding from work as valuable, just 3% of those bereaved in the last 2 years turned to their employer for comfort and support. It is evident there is a real opportunity for employers to make a difference.**

Our research shows how there is undoubtedly a need for (but lack of) 'someone to turn to for practical support'. Someone who can authoritatively provide them with empathetic guidance on the complexities of arranging a funeral, fulfilling legal obligations, wills and other specific tasks.

Employers already reward, retain and show their care for staff through policies, benefits and training that support them through life challenges big and small. **But why not at this time of need?**

Solutions like [our funeral concierge and planning service](#) could go some way to providing the holistic emotional and practical support employees and their loved ones need during such a challenging and significant time in their lives. And employers have the unique opportunity to be the ones to lead the way and provide this critical support, when employees may need it most.

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