

For every moment, there's



The Last Word

Tackling the death and funeral planning taboo




Chapter 1:

Deathly silence: what's stopping us from talking about our final wishes?



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Introduction



While the one thing we can be certain of in life is death, discussing it – and how we might like our funeral – is a taboo topic many of us are still uncomfortable with. Yet death is, sadly, an everyday reality and one that will ultimately affect us all. 1 in 3 (36%) UK adults have lost someone in the last 2 years alone.

Our latest research, carried out amongst 2,000 individuals in the UK, highlights the scale of the challenge and how we can create a much-needed tide of change, so it is no longer a taboo subject.

We seem to worry more about protecting our belongings, and insuring ourselves against events that might never happen - like having our phones stolen or homes burgled. Yet rarely does anyone take the time to think about the biggest certainty of all – what we leave behind. Our legacy perhaps.

But are we inadvertently leaving an emotional burden behind too and causing unnecessary stress and worry for our loved ones when we are no longer here.



So, who does have the last word if we don't?

By not sharing our preferences, we delegate all decision-making about our final goodbye to our loved ones at a time of great pain and upset. It's a sad irony that we create the most stress at the saddest time for those we love the most. Yet so much of the pain could have been so easily answered in life had the conversation taken place earlier.

1 in 2 (51%) people, said they weren't aware of any wishes from loved ones that had passed away – even if those wishes were to say they didn't have any. This, in turn, leads to a stressful guessing game for families who want only to do their loved one's justice. So even if you don't mind because you'll no longer be around, it's still important to ensure those that will be making decisions about your funeral are in the know.

1 in 2

people weren't aware of any wishes from the deceased

So how do we influence change? Starting conversations earlier – and sharing plans – will undoubtedly go a long way to reducing unnecessary stress when the worst happens. Not just with friends and family, but in the workplace too, where HR, policy and benefits provision could offer invaluable support and advice throughout this journey.



Chapter 1: Deathly silence: what's stopping us from talking about our final wishes?

MetLife Inc. is the world's largest global life insurer, so we recognise just how important it is that our contribution goes beyond insurance pay-outs alone. This independent research provides valuable insight and learnings on our behaviours, needs and expectations when it comes to death, funeral planning, and how they can be improved upon.

Our independent research uncovers:

- Why we still shy away from talking about death in the UK
- Where people most need help with death and funeral planning
- What support exists – and where the gaps lie
- How to better support the bereaved in the workplace

Just a few of the findings we uncover in 'The Last Word'

1 in 4

people (25%) said they struggled to make decisions at the same time as trying to grieve

Just 1%

of people had discussed their death or funeral planning with their boss or employer

Only 3%

of those bereaved in the last two years turned to their employer for comfort and support

1 in 3

(31%) agreed funeral planning added stress to what was already a difficult and upsetting time



Why is death so uncomfortable to talk about?

It's clear, from our research, that we actively avoid talking about our death and funeral preferences, despite knowing it will burden those left behind. Less than half (44%) said they had discussed their death – or their funeral with those close to them. But what's behind this?

The most common reason for the lack of conversations is that people simply 'don't want to think about it' (22%), with a further 14% finding it 'too uncomfortable to talk about'.

A second group believe discussing plans will upset people, felt by 14% of our audience. 6% were worried their wishes might cause tensions and arguments amongst their loved ones.

A third group weren't sure when – or how – to start the conversation: 12% not knowing 'where to begin' – and 9% 'how to bring up the subject'. 8% said they didn't want to 'tempt fate' and 4% were concerned their wishes won't be understood.



Making plans

Of course, planning for your funeral (and what happens after) and actually talking about it are two separate things. So, are we perhaps 'silent planners'? Unfortunately not. We found that behind the scenes planning is also at a worryingly low level.



1 in 3

(33%) admitted they had not even thought about a funeral yet

While a low **1 in 20 (5%)** said they had already planned their funeral, **1 in 3** admitted they had not even thought about a funeral yet. This being the case for men and women in equal measure. In fact, just **18%** said they had had conversations with family members outlining their wishes.

Beyond their funeral, had people 'put their affairs in order'? No.

Just **1 in 6 (15%)** had written a will outlining their wishes, leaving **85%** of families vulnerable. Dying intestate, at any age, risks everything you've built up over time not passing to those you want to it to, leading to heartache, financial hardship and administrative stress.

Not being able to find essential information carries its own risks. Our research shows how just **14%** of people had shared or told family members where they could find important documents – invaluable information that could take months and cost thousands to replace or recreate.

Sharing passwords is also increasingly an issue, with family members denied access to everything from social media and bank accounts, wills and deeds to pictures and videos of decades of family memories. But this needn't be the case as there are solutions available to deliver just this.

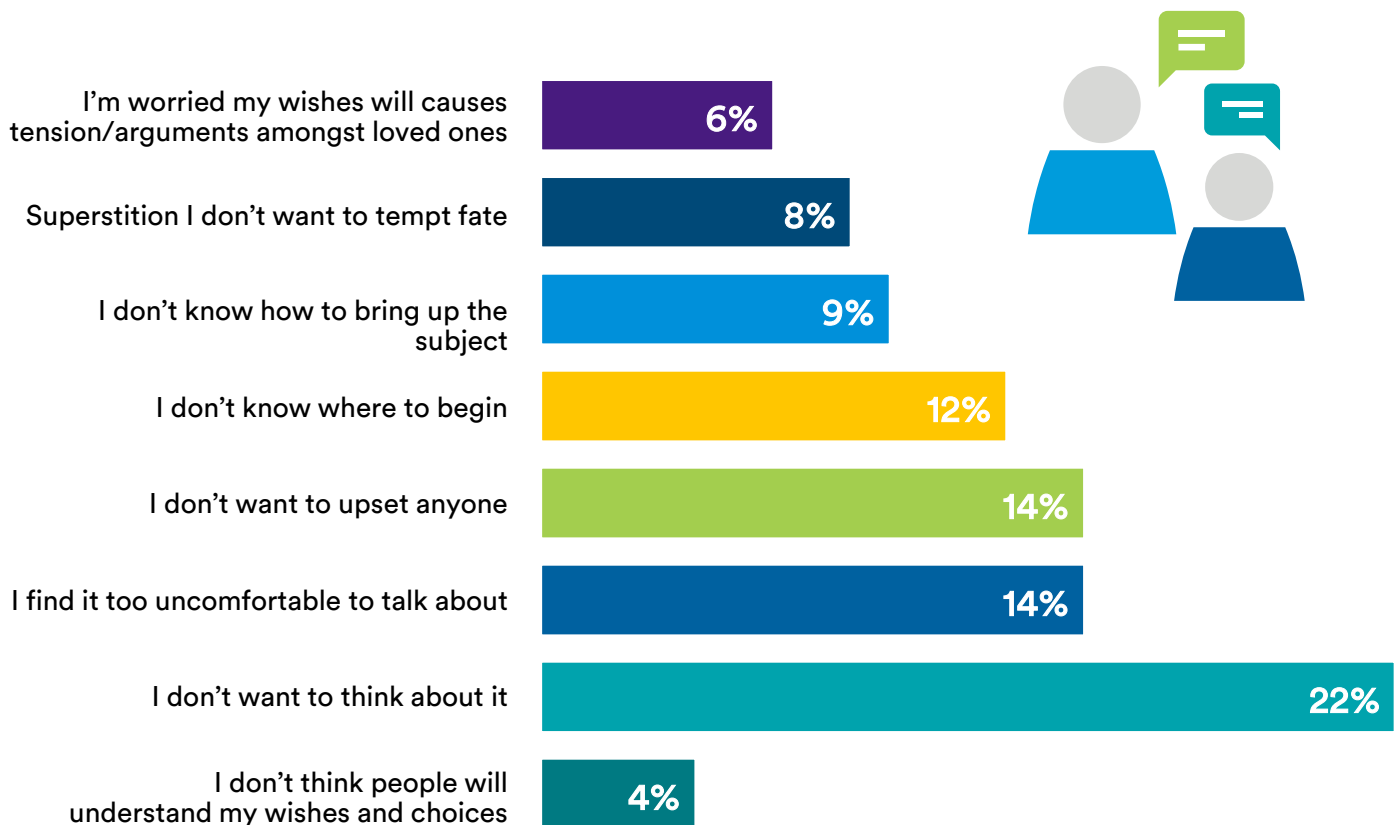


A lack of conversations and the taboo surrounding preparations for our death is certainly the root cause of additional and often unnecessary distress and financial confusion following a death.

Opportunities to start these important conversations need to be created and normalised, along with initiatives that support early planning at every age to ensure both we and our loved ones are better prepared for the inevitable day.

We must have the confidence to have the last word on our preferences

Why aren't we talking about our death or future plans?



Who are we most uncomfortable talking about death with?

While we've seen how only a small number have talked to people about life after their death, who are we most comfortable – and uncomfortable – having the conversation with? 53% of UK adults haven't talked with anyone, for example, about who might plan their funeral.

Not surprisingly we're most comfortable discussing issues like death with our partners. 61% are, while 1 in 5 (20%) say they aren't, perhaps for fear of upsetting them. Interestingly, slightly more say they are more comfortable having conversations on this topic with friends (60%) ahead of siblings (54%).

In the workplace, we see just over a third (36%) choosing to talk to their colleagues and open up, while only 29% are comfortable talking to their employer. Conversations at a basic level are clearly being had in pockets, but it certainly isn't the norm for everyone.



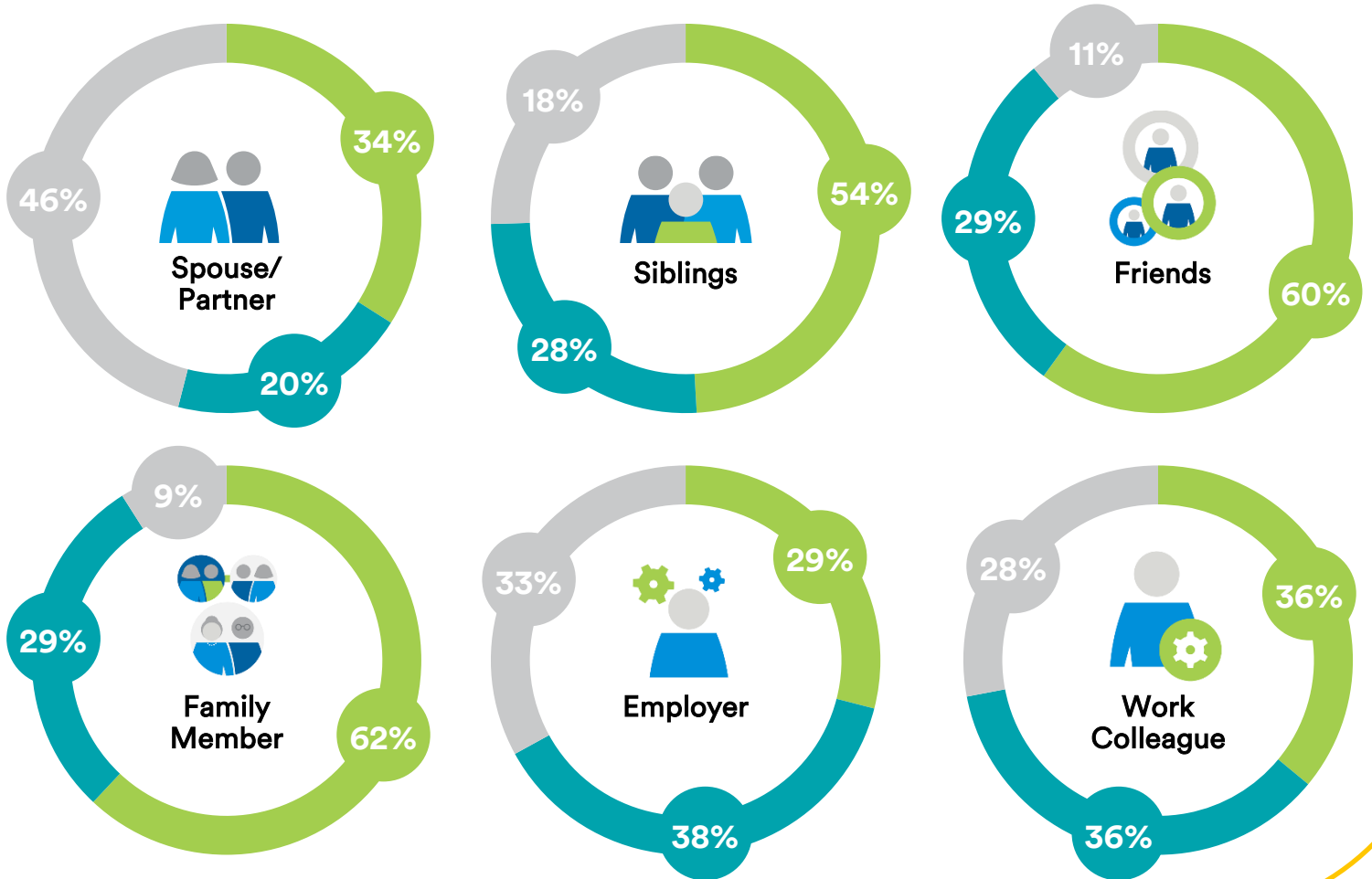
Insight

People are more comfortable discussing death and funeral planning with their friends than their siblings



Who are we comfortable or uncomfortable speaking to about death?

- Comfortable talking to
- Uncomfortable talking to
- Unsure



Let's keep talking



Insight

1 in 4 struggled to make decisions at the same time as trying to grieve

More people talking about funeral plans in life will make a stressful situation less so.

Simply bringing up the subject of funeral planning with loved ones – and thinking about some basic decisions or principles – could make an emotional situation far less stressful.

Following a death, countless decisions about the funeral, money and other details need to be made. **1 in 4 (25%)** said they struggled to make decisions at the same time as trying to grieve, this being more acute for women (**33%**) over men (**17%**).



The complexities of funeral planning in their own right can bring additional emotional challenges, and this came to the forefront of our findings.

Almost **1 in 3 (31%)** said 'funeral planning added stress to what was already a difficult and upsetting time'. And while this was more the case for women (**36%**) over men (**26%**), it was felt equally by all age groups (**ranging from 29%-33%**).

For 13% of those who'd recently experienced a bereavement, stress boiled over with the planning of the funeral causing arguments with their family/friendship group.

Funeral planning itself requires no shortage of both practical and emotional decisions to be made imminently – from the mandatory requirements, to the preferred – all of which carry a great deal of choice. From honouring religious beliefs to family traditions or personal preferences, there is so much to think about and all at once and whilst grieving. And not to mention perhaps one of the biggest stresses, who will pay for the funeral?

31%

said planning a funeral added stress to what was already a difficult and upsetting time

25%

struggled to make decisions at the same time as trying to grieve

13%

found planning a funeral caused arguments within their family/friendship circle



Thinking about our legacy in a new light



Our research makes clear the difference having conversations and planning earlier could have on those we leave behind. Outlining our personal preferences for our funeral will undoubtedly reduce the stress and remove the guess work for our grieving loved ones.

It's the same for practical details – less than **1 in 6** of us have made a will. Yet neither cost, complexity or convenience is holding us back – it's perhaps inertia and the belief we still have plenty of time. Or is it simply we feel it doesn't matter as we won't be here?





As this chapter shows, we need to view our legacy in broader terms than money alone, moving to one that incorporates more care and consideration. By investing more time and thought in communicating our wishes and the practical aspects of 'death admin', we will ensure we lessen the burden for our loved ones.

Knowing they can make informed decisions simply because you had the conversation can be a lasting legacy of love, ensuring you indeed have the last word and save them from a guessing game.

Earlier conversations will go some way to reduce the pain for the recently bereaved. **1 in 4 (25%)** said they struggled to make decisions at the same time as trying to grieve and **1 in 3 (31%)** that 'funeral planning added stress to what was already a difficult and upsetting time'.

When we think of personal experiences of grief, we instantly receive offers of help and support. While we can do little to reduce the pain of death itself, our legacy can be to help them navigate the decisions required with more certainty.



Next chapter...

The next chapter of The Last Word. **‘Lightening loss: how can we better support the bereaved’?**

In chapter 2 of ‘The Last Word’, we explore how we can break the death taboo and identify those areas of support most valuable to those experiencing grief – and uncertainty.

We will share new learnings on:

- The specific types of support and information people say they would find most beneficial in life ... and after the death of a loved one.
- Gaps in knowledge on arranging a funeral and how this could be addressed.
- The cost of funerals. And how a lack of planning about paying for them is leading to financial challenges.
- How wills, passwords and critical documents are creating problems for loved ones left behind.

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