



# Making “Sadmin” Simple: Policy Briefing

July 2024

## **Executive summary**

- “Sadmin” is a term used to describe the administrative tasks a person has to complete in order to tie up their loved ones’ affairs following a bereavement, or in order to get their own affairs in order following a diagnosis of a terminal illness.
- Around six in ten (61%) bereaved people attempting to complete sadmin encounter problems with at least one practical or administrative task. This equates to an estimated 682,196 bereaved people across the UK every year.
- Common challenges include the large number of organisations that need to be notified of a death, the complexity of the processes for doing this, unceasing correspondence addressed to the dead person, delays in closing accounts, and poor communication and treatment by staff at this extremely difficult time.
- Since 2011 the ‘Tell Us Once’ service has allowed people to more easily notify most branches of government about the death of a loved one. When someone dies, this service should inform the various parts of national and local government which need to know. However, ‘Tell Us Once’ does not currently apply to private companies, and this means people often end up shouldering a particularly heavy sadmin burden when contacting utilities companies, banks, insurance companies, telecoms companies, pension providers, landlords and social media providers.

## **Policy recommendations for companies**

Private companies should reduce the administrative burden and associated distress for terminally ill and bereaved customers by:

- Introducing a proactive account transfer system to enable customers to nominate a trusted person to manage their account with smooth transfer through bereavement
- Providing accessible guidance on death administration processes
- Following a standard list of required documents for death notification
- Allowing death certificates to be submitted online
- Installing a trained bereavement team
- Ensuring no correspondence is sent to the person who died.

### **Policy recommendations for government:**

- Governments across the UK must legislate so that people can choose whether to register a death in person or online
- Governments across the UK must conduct a review of the flow of information from death registration to relevant public bodies and industry, including the feasibility of extending the remit of the Tell Us Once service
- Government departments and regulators must ensure bereaved customers are treated fairly and sensitively by working with relevant industry groups to develop minimum standards for death administration.

## **Introduction**

A bereavement can be one of the most significant life changes any one of us will face. Grief can have wide ranging and intense emotional impacts, lead to financial upheaval and housing instability, new or increased caring responsibilities, and for a small number of people longer term psychological impacts. Beyond these impacts, a bereavement often brings a new set of practical and administrative responsibilities which can be both complex and time sensitive, including notifying a wide range of public and private sector organisations.

The UK Commission on Bereavement (UKCB) – an independent commission established and supported by Marie Curie in collaboration with other charities - was set up after the pandemic to explore how well-equipped our society is to support people through a bereavement, and to advise on what changes are required to improve support. After receiving evidence from more than 1,100 individuals and 130 organizations, problems related to death administration was one of the key themes the Commission highlighted when reporting its findings.

The UKCB found that 61% of bereaved adults experience difficulties with at least one practical or administrative task, negatively affecting their experiences of grief.<sup>1</sup> With four in ten bereaved people reporting being involved in practical or administrative tasks related to bereavement, this would equate to an estimated 682,196 people across the UK every year experiencing difficulties with sadmin<sup>2</sup>.

Respondents to the UKCB reported difficulties at all stages of death administration including: not knowing what to do; not being aware of the wishes of the person who died; feeling overwhelmed by both the volume and complexity of tasks; and, feeling

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<sup>1</sup> *Bereavement is everyone's business, UK Commission on Bereavement (2022)*

<sup>2</sup> Taken from a survey based on a representative sample of 2,500 people who had been recently bereaved, completed in November 2023 by Opinium Research

under time pressure to complete tasks and facing inefficiencies and delays from organisations.

*"18 months later, I still haven't sorted out financial affairs - life insurance, TPS pension ... there are forms to fill in that I just can't get my head around. It's like a foreign language to me. And I'm trying to navigate it on my own. Very stressed about it." (UKCB respondent)*

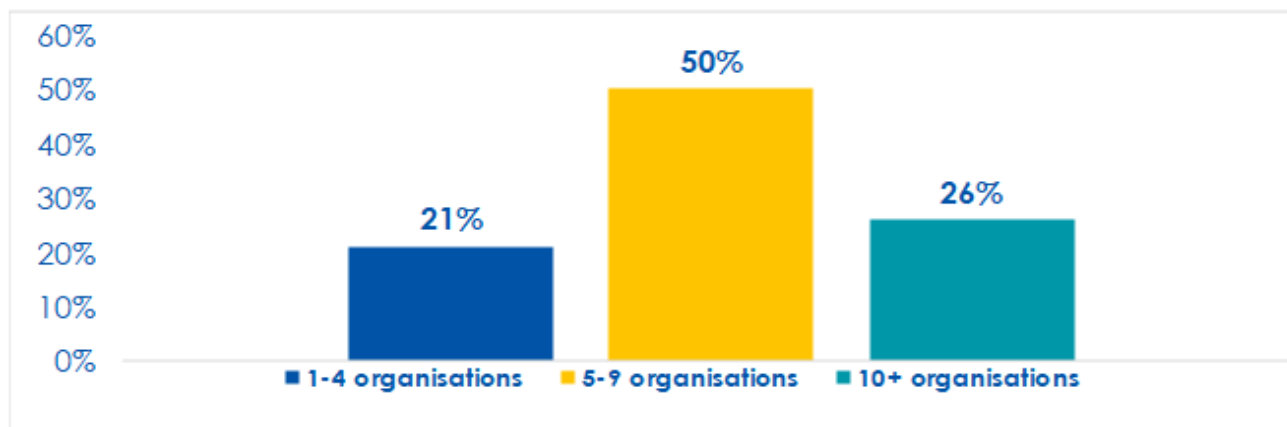
## Outlining the challenge

### Volume of administration

Bereaved people face a large volume of practical tasks at a time when they are often exhausted and processing their grief. The UKCB heard of the sheer sense of overwhelm this can cause at an often uniquely difficult time, and how death administration can negatively impact on the grieving process.

A quarter (26%) of bereaved people involved in practical tasks said they had to notify 10 or more different organisations of the death. On average, individuals had to contact 6.4 organisations after a death.<sup>3</sup> This is in addition to other tasks associated with bereavement like organising the funeral and undertaking legal and coronial processes.

Number of organisations to notify of the death



Source: Marie Curie Opinion polling, November 2023

Bereaved people also have to post various pieces of paperwork, including numerous copies of the death certificate. 40% of people have to send at least five copies of the death certificate to different organisations.<sup>4</sup> Many of these would benefit from the option of submitting proof of death and other documents electronically because having to submit paper copies complicates the process and is more expensive.

<sup>3</sup> ibid

<sup>4</sup> ibid

Since 2011 the Tell Us Once Service (TUO) has allowed people to more easily notify most branches of government about the death of a loved one. When someone dies, TUO informs the various parts of the national and local government which need to know. That means the local council stops charging council tax, the DVLA cancels the driving license, the Passport Office cancels the passport, the Department of Work and Pensions stops paying the pension etc.

While not perfect (more action is needed to increase public awareness of the service, with 59% unaware of its existence)<sup>5</sup>, it is a relatively simple service which significantly reduces the administrative burden for those recently bereaved, as well as for government. However, TUO does not extend to the private sector, so bereaved people often end up experiencing multiple phone calls and poor processes when contacting private companies.

### **Complexity of processes**

In addition to the volume of organisations to contact, the processes can also be time consuming and complex. Poor communication from businesses and a lack of information about notification processes, including timelines and the steps involved, were dominant themes in the UKCB's evidence.

Around one in three (31%) bereaved people involved in death administration tasks have to speak to five or more people at a single organisation, while 5% have to speak to at least ten staff members.<sup>6</sup>

### **Unceasing correspondence**

Even after notifying organisations of their death, one in three grieving people continue to receive post addressed to the person who died<sup>7</sup>, which can be incredibly distressing. In some cases, this continues beyond six months after notification. 16% of individuals continue to receive post four weeks after notifying companies of the death.

### **Delays in closure**

Bereaved people also face frustratingly long timeframes to close their loved ones' accounts, with over a quarter (28%) saying it took them at least seven months after the death, equating to 277,077 UK residents each year<sup>8</sup>. 10% of bereaved people are not able to close all the accounts within 12 months.

*"Constantly chasing things up because they didn't happen in the time frame given."*

*"The slowness of companies to pay refunds to the estate or transfer pensions- still waiting 9 months later." (UKCB respondent)*

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<sup>5</sup> ibid

<sup>6</sup> ibid

<sup>7</sup> ibid

<sup>8</sup> ibid

## Poor communication and treatment

Bereaved people also report a range of communication problems with staff across the full range of administrative processes after a bereavement, including: coldness and lack of empathy; insensitive comments and behaviour; lack of knowledge of the processes that need to take place when someone dies; and, ignorance and insensitivity to minoritised religious and cultural requirements<sup>9</sup>.

*'People who were not very understanding and tactful at a sensitive time.'*

*(UKCB respondent)*

## Policy recommendations

### Recommendations for companies:

#### 1. Introduce a proactive account transfer system to enable customers to nominate a trusted person to manage their account with smooth transfer through bereavement

Businesses should implement a system which enables customers to easily transfer their account to a pre-chosen, named individual in the case of terminal illness/death.

#### 2. Provide accessible guidance on death administration processes

Organisations should publish a death notification guide with clear contact details, guidance on requirements, and stages of notification and timescales. Companies should provide clearer information and communications about the processes that need to take place after reporting a death.

#### 3. Follow a standard list of required documents for death notification

Organisations should agree to a standardised (and minimal) list of documents customers are required to submit for death notification. This list could be tailored to different sectors/industries.

#### 4. Allow death certificates to be submitted online

Organisations should allow online upload of documents such as death certificates and not rely on paper copies and the post. People reported having to send off documents in the post and it added extra hassle and expense of having to obtain multiple copies of the death certificate.

#### 5. Invest in a trained bereavement team

A trained bereavement team (and phone line) should be created who coordinates the necessary transfer of information between departments, and can provide advice and empathy on the situation. Ideally this should require only one contact, or there should be continuity of contact throughout the process.

#### 6. Ensure no correspondence is sent to the person who died

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<sup>9</sup> Bereavement is everyone's business, UK Commission on Bereavement (2022)

No post should be sent to the deceased two weeks after notification of a death. From the point of notification of a death, records should be immediately updated so that post is not sent out addressed to the person who died.

## **Recommendations for government:**

### **1. Make the death registration process more accessible**

Governments across the UK must legislate so that people can choose whether to register a death in person or online.

### **2. Extend the Tell Us Once service**

Governments across the UK must conduct a review of the flow of information from death registration to relevant public bodies and industry, including the feasibility of extending the remit of Tell Us Once.

### **3. Introduce minimum standards for death administration processes**

Government departments and regulators must ensure bereaved customers are treated fairly and sensitively by working with relevant industry groups to develop minimum standards for death administration processes.

For more information on the issues covered in this briefing, please contact Kellie Payne, Research and Policy Manager via [policy@mariecurie.org.uk](mailto:policy@mariecurie.org.uk)