RESEARCH REPORT | 2026

Behind the loss

The UK bereavement admin report

2,000 people who have managed someone's affairs after a death share their experience of dealing with banks, pension providers, utility companies and other organisations.

64%
found at least one stage of the process very or extremely challenging

79%
left the process feeling at least one negative emotion

12%
felt supported by the process

97%
said a single place to notify organisations would be somewhat, very or extremely helpful

EstateConnect
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Contents

Key findings at a glance 3
Executive summary 4
1. Organisations involved 5
2. Key challenges 6
3. Repetition and duplication 7
4. Impact on time and wellbeing 8–9
5. Where experiences break down 10–12
6. What good practice looks like 13
7. A joined-up approach 14
8. Recommendations 15
Methodology 16

Research overview

This report is based on an online survey of 2,000 UK adults aged 18+ who have been personally responsible for, or shared responsibility for, managing the financial affairs of a family member, friend or other person after they died (in the past five years).

All respondents needed to contact at least one financial services provider. Fieldwork was conducted between 10th and 14th of August 2026 by Now or Never Insights on behalf of EstateConnect.

Key findings at a glance

The scale and impact of bereavement administration

The findings highlight the practical and emotional impact of managing someone's affairs after a death. Based on the experiences of 2,000 UK adults, the research examines how consumers navigate bereavement processes across financial services providers and other organisations. It considers the complexity of these processes, the time and effort involved, and the level of support experienced. Taken together, the evidence makes a clear case for a more coordinated and joined-up approach to bereavement administration across organisations.

4[1]
different organisation types contacted by respondents, on average

64%[2]
of respondents found at least one stage of the bereavement administration process very or extremely challenging

62%[3]
of respondents experienced repetition when dealing with organisations following a bereavement

19 hours[4]
estimated average time personally spent dealing with organisations

28%
spent more than 20 hours dealing with organisations
13% spent more than 40 hours

50%[5]
named a financial services provider as the single most difficult organisation type to deal with

79%[6]
left the process feeling at least one negative emotion, including stress, overwhelm, frustration, unsupported, confused or angry

12%
felt supported by the process

97%[7]
said a single place to notify organisations would be at least somewhat helpful
74% said very or extremely helpful

[1] Average number of organisation types selected at Q1, calculated from respondent-level data as the total number selected across the 13 types listed, divided by all respondents, and rounded to the nearest whole number. All figures on this page are based on all respondents (2,000).
[2] Calculated from respondent-level data at Q2: respondents who rated at least one of the eight stages of the process as very or extremely challenging, each counted once (63.9%, rounded to 64%).
[3] Calculated from respondent-level data at Q4: respondents who selected at least one of 'I had to repeat the same information to more than one organisation', 'I had to repeat my story to different people within the same organisation' or 'I had to provide the same documents more than once', with each respondent counted once.
[4] Estimated average calculated using the midpoint of each Q10 time band, excluding respondents who were not sure.
[5] NET of all financial services provider types named as the most difficult to deal with at Q7.
[6] Calculated from respondent-level data at Q11: respondents who selected at least one negative word (overwhelmed, stressed, frustrated, confused, angry or unsupported), each counted once.
[7] Q12. 97% is the NET of somewhat, very and extremely helpful; 74% is the NET of very and extremely helpful. Both calculated from respondent counts.

Executive summary

Bereavement administration can require people to navigate different requirements and processes across financial services providers, utilities, public services and other organisations. Based on the experiences of 2,000 UK adults, the findings show that managing someone's affairs after a death frequently involves repetition, delays and considerable time. The findings also show an emotional impact.

The process spans multiple organisations and stages

Nearly nine in ten **(87%)** contacted two or more financial service providers alone, while respondents contacted four different types of organisation on average. Almost two thirds of respondents **(64%)** found at least one stage of the bereavement administration process very or extremely challenging, and **62%** of respondents experienced repetition when dealing with organisations following a bereavement.

Managing the process takes time

Respondents spent an estimated average of around **19 hours** personally dealing with organisations after a death. More than one in four **(28%)** spent over 20 hours, including **13%** who spent more than 40 hours. Among those who contacted seven to ten financial services providers, half **(50%)** spent more than 20 hours.

Negative emotions were widely reported

Almost half **(48%)** felt stressed, **44%** felt overwhelmed, and **41%** felt frustrated. Overall, **79%** experienced at least one negative emotion and **62%** selected only negative feelings to describe how the process left them feeling. Just **12%** felt supported, while **31%** said the process added to their stress.

Difficulties often involved more than one area

Half of respondents **(50%)** named a financial services provider as the organisation type they found the most difficult to deal with. Among those who identified a most difficult organisation, **67%** experienced repetition or process complexity, **62%** experienced delays or uncertainty, and **53%** experienced communication or access difficulties. Seven in ten **(70%)** reported issues across two or more of these areas.

Easier processes shared common characteristics

Respondents most often associated easier processes with straightforward requirements, clear communication, compassionate support and faster responses.

Support is high for a joined-up approach

Almost all respondents **(97%)** said a single place to notify banks, pension providers, insurers, utility providers and other organisations would be at least somewhat helpful. Almost three quarters **(74%)** said it would be very or extremely helpful.

1. Organisations involved

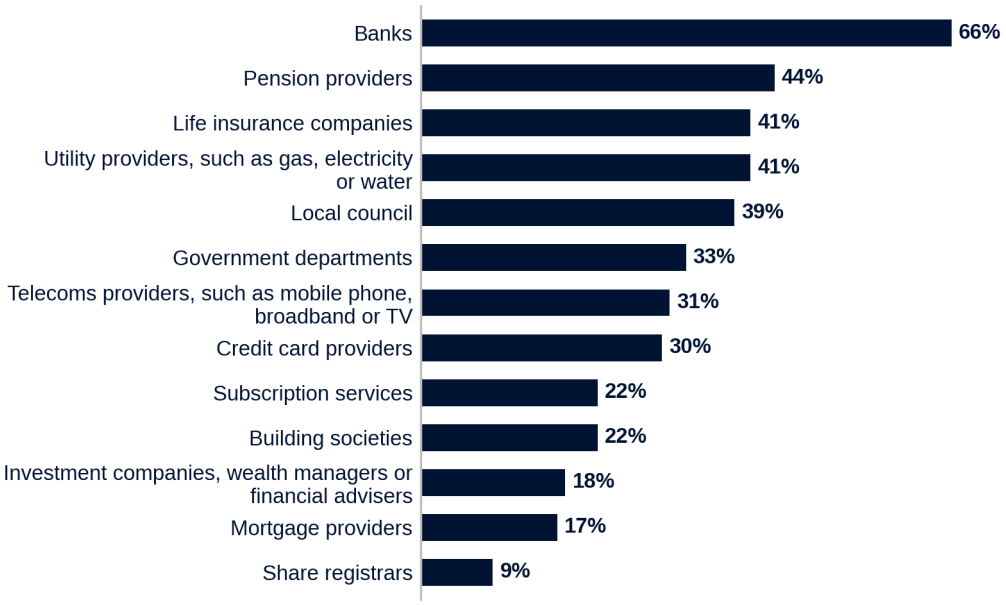
Dealing with a death rarely means contacting just one organisation. Nearly nine in ten **(87%)** contacted two or more financial services providers, while more than one in three **(36%)** had to contact four or more.

On average, respondents contacted four different types of organisation.

Financial service providers were the most commonly contacted organisations by **(94%)**, followed by public services **(52%)**, telecoms / media **(42%)** and utility providers **(41%)**.

> *"I was surprised by how many organisations needed to be contacted and how different their processes were. Some were very helpful, while others took longer than expected to respond."*

Q14. Looking back, what surprised you most about dealing with organisations after death? Selected anonymous response.



Q1. Which of the following organisations did you need to contact after the person died? Base: all respondents (2,000). Multi-choice.

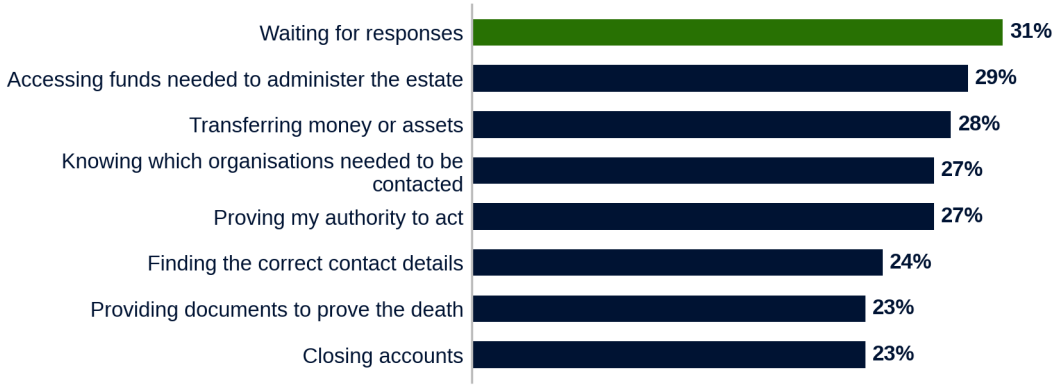
Why it matters

Bereavement administration often requires people to navigate multiple organisations each with different processes, requirements, contact points and timescales. With many people dealing with several providers across different sectors at once, the administration can quickly become complex and fragmented.

2. Key challenges

Almost two thirds **(64%)** found at least one stage of the process very or extremely challenging, while almost all respondents **(97%)**[8] experienced at least some difficulty with the bereavement administration process.

Challenges were spread throughout the process. Waiting for responses was most commonly rated very or extremely challenging **(31%)**, followed closely by accessing funds to administer the estate **(29%)**, transferring money or assets **(28%)** and knowing which organisations needed to be contacted **(27%)**.



Q2. When dealing with these organisations, how challenging did you find each of the following parts of the process? % very or extremely challenging. Base: all respondents (2,000).

No single challenge dominates

When asked to identify one single biggest challenge, responses were widely spread. Waiting for responses and knowing which organisations needed to be contacted were joint highest at **16%**, followed by proving authority to act **(14%)** and providing documents to prove the death **(13%)**.

This suggests that the difficulty of bereavement administration is not concentrated at one stage but experienced across multiple points across the process.

Biggest challenge faced	%
Waiting for responses	16%
Knowing which organisations needed to be contacted	16%
Proving my authority to act	14%
Providing documents to prove the death	13%
Accessing funds needed to administer the estate	12%
Transferring money or assets	11%
Finding the correct contact details	9%
Closing accounts	8%

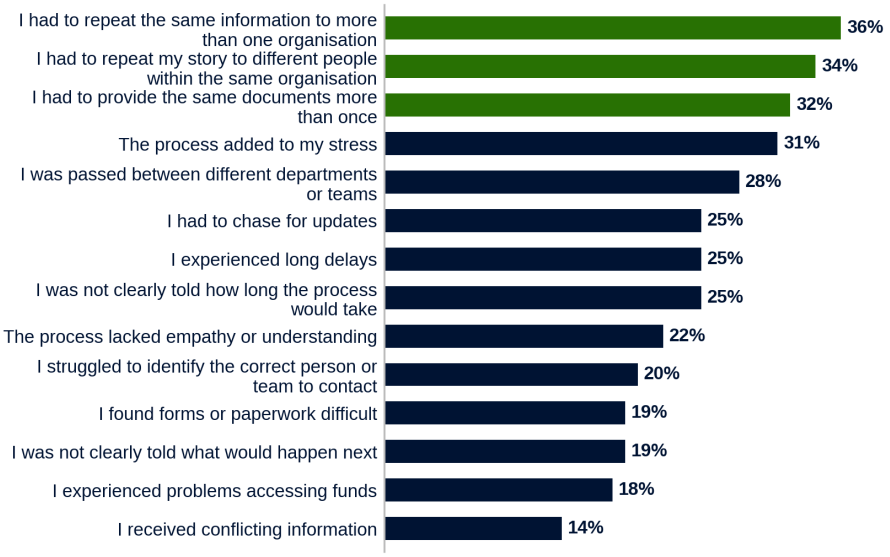
Q3. Which ONE of these was the single biggest challenge? Base: all who rated any part of the process as challenging (1,938).

[8] Calculated from respondent-level data at Q2: respondents who rated at least one of the eight stages of the process as slightly, moderately, very or extremely challenging, with each respondent counted once (1,938 of 2,000 respondents, 96.9%, rounded to 97%). This is the same group who were asked Q3.

3. Repetition and duplication

Repetition was one of the most widespread features of the bereavement experience. Almost two thirds **(62%)** had to repeat information, retell their story or provide documents again. Across all the issues measured, **97%** experienced at least one, and more than half of respondents **(57%)**[9] experienced three or more different issues when dealing with organisations following a bereavement.

- **62%** had to repeat the same information, their story or documents
- **57%** experienced three or more issues
- **59%**[10] experienced delays or uncertainty about the progress
- **47%**[11] experienced at least one difficulty dealing with the right people or getting consistent information



Q4. Which of the following issues did you experience when dealing with organisations after the death? Please select all that apply. Base: all respondents (2,000). 62%, 97%, 57%, 59%, 47% are calculated NETs from respondent-level data, with each respondent counted once.

Repetition increased as more organisations are involved

The likelihood of repetition rose as the number of organisations increased. **67%**[12] of respondents who contacted four or more financial services providers following a bereavement experienced at least one form of repetition.

More than two thirds **(68%)**[13] of respondents who contacted seven to ten financial services providers following a bereavement experienced at least one form of repetition.

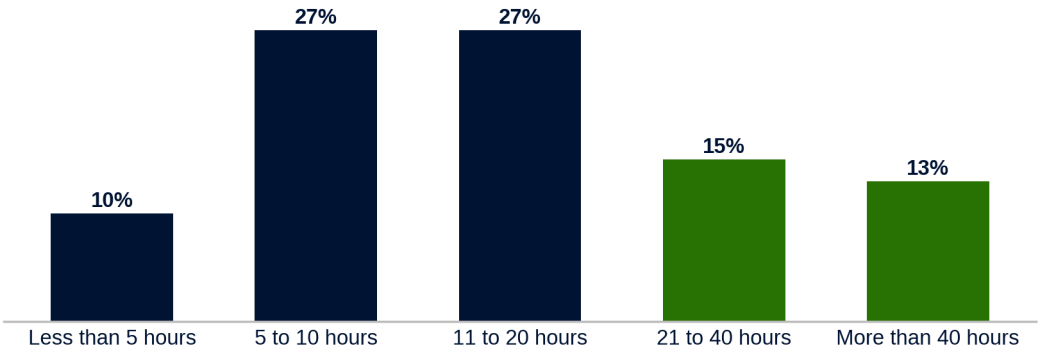
> *"I was most surprised by how complicated the process was and how many different organisations required paperwork, information and repeated explanations."*
>
> *"How I was tossed from one department to another to provide the same documents again and again."*

Q14. Looking back, what surprised you most about dealing with organisations after the death? Selected anonymous responses.

[9] Respondent-level count of the 14 issues at Q4 (excluding 'none of the above'), showing those who selected three or more, each counted once.
[10] Respondent-level NET at Q4 of long delays, unclear timescales, not being told what would happen next, or having to chase for updates.
[11] Respondent-level NET at Q4 of being passed between teams, struggling to find the right contact, or receiving conflicting information.
[12] Base: contacted four or more financial services providers (SQ7). NET of the three Q4 repetition items, each respondent counted once.
[13] Base: contacted seven to ten financial services providers (SQ7). NET of the three Q4 repetition items, each respondent counted once.

4. Impact on time and wellbeing

Respondents spent an estimated average of around **19 hours**[14] personally dealing with organisations. More than half **(56%)** spent at least 11 hours, almost one in three **(28%)** spent over 20 hours and **13%** spent in excess of 40 hours.

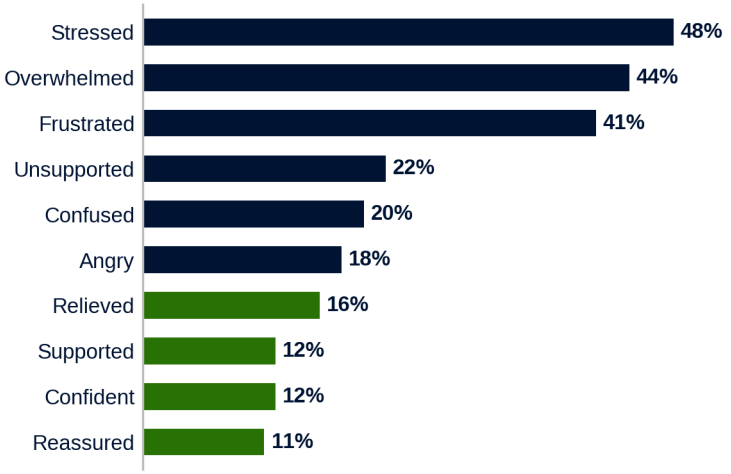


Q10. Approximately how much time did you personally spend dealing with organisations after the death? Base: all respondents (2,000). 8% were not sure.

The time required increased among those contacting larger numbers of financial services providers. Half **(50%)**[15] of respondents who contacted seven to ten financial services providers following a bereavement reported spending more than 20 hours dealing with organisations.

How the process left people feeling

Nearly eight in ten respondents **(79%)** experienced at least one negative emotion, while almost two thirds **(62%)**[16] reported only negative feelings. Stress, feeling overwhelmed, and frustrated were the most commonly reported responses. In comparison, **12%** said the process left them feeling supported.



Q11. Which of the following words describe how the process left you feeling? Please select all that apply. Base: all respondents (2,000). 79% and 62% are calculated NETs from respondent-level data.

[14] Estimated average calculated from Q10 by assigning each respondent the midpoint of their selected time band and averaging across all respondents, excluding those who were not sure (8%). An assumed value was applied to the open-ended 'more than 40 hours' band. Time spent was based on respondents' selected response category in Q10, rather than an exact measurement of hours.
[15] Based on respondents who said at SQ7 that they contacted seven to ten financial services providers. Percentage shows those who selected '21 to 40 hours' or 'more than 40 hours' at Q10. Time spent was based on respondents' selected response category, rather than an exact measurement of hours.
[16] Calculated from respondent-level data at Q11: respondents who selected one or more negative words (overwhelmed, stressed, frustrated, confused, angry or unsupported) and none of the positive words (reassured, supported, relieved or confident), with each respondent counted once. Base: all respondents (2,000).

Strong connection between time and wellbeing

30%[17]

who spent **less than five hours** dealing with organisations following a bereavement reported feeling stressed during the process

59%[18]

stress rose to almost 6 in 10 among those spending **21-40 hours** dealing with organisations

67%[19]

for those spending more than **40 hours**, two-thirds reported feeling stressed

Base: all respondents (2,000). Stress levels are based on respondent-level analysis of Questions 10 and 11. Percentages show the proportion of respondents within each time-spent category who selected "Stressed" when asked how the process left them feeling.

Empathy and understanding

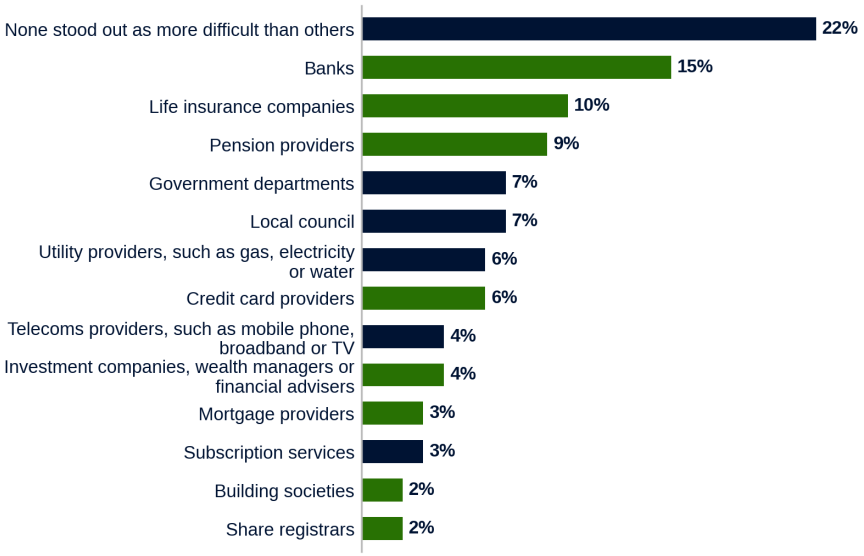
More than one in five **(22%)** said the process lacked empathy or understanding, while almost one in three **(31%)** said it added to their stress. Lack of empathy and understanding was also raised in respondents' open-text comments.

Q4. Which of the following issues did you experience when dealing with organisations after the death? Please select all that apply. Base: all respondents (2,000).

[17] Based on respondents who reported spending less than five hours dealing with organisations at Q10. Percentage shows the proportion of this subgroup who selected 'Stressed' at Q11. Time spent was based on respondents' selected response category in Q10, rather than an exact measurement of hours.
[18] Based on respondents who reported spending 21–40 hours dealing with organisations following a bereavement (unweighted n=303). Of these, 179 selected 'Stressed' at Q11, representing 59.1% of the subgroup, rounded to 59%.
[19] Based on respondents who reported spending more than 40 hours dealing with organisations at Q10. Percentage shows the proportion of this subgroup who selected 'Stressed' at Q11.

5. Where experiences break down

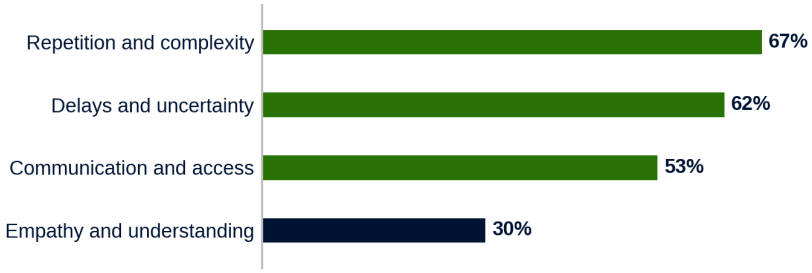
Half of respondents **(50%)**[20] named a financial services provider as the single most difficult organisation type to deal with. Banks were named most often **(15%)**, followed by life insurance companies **(10%)** and pension providers **(9%)**. More than one in five **(22%)** said no organisation stood out as more difficult than the others.



Q7. Which organisation type was the most difficult to deal with? Single choice. Base: all respondents (2,000). Financial services providers shown in green. Results are not adjusted for the number of people who contacted each organisation type.

Why organisations were difficult to deal with

Respondents who identified a most difficult organisation often reported issues across several areas. Repetition and process complexity were the most commonly reported theme **(67%)**[21], followed by delays and uncertainty **(62%)**[22] and communication and access **(53%)**[23].



Q8. Why was this organisation more difficult to deal with? Please select all that apply. Base: respondents who named a most difficult organisation (1,554). Themes percentages are respondent-level NETs, with each respondent counted once per theme. Repetition and complexity combined repeated information/documents and complicated paperwork; delays and uncertainty combines long delays, unclear timescales and not being kept informed; communication and access combines poor communication and difficulty reaching the correct team.

[20] Respondent-level NET of all financial services provider types at Q7; may differ slightly from the sum of the rounded chart figures. Base: all respondents (2,000).
[21] Respondent-level NET at Q8 of repeated information, repeated documents or complicated paperwork. Base: named a most difficult organisation (1,554).
[22] Respondent-level NET at Q8 of long delays, no clear timescale or not being kept informed. Base: named a most difficult organisation (1,554).
[23] Respondent-level NET at Q8 of poor communication or difficulty reaching the correct team. Base: named a most difficult organisation (1,554).

Volume of reported issues

70%[24]
experienced issues in **two or more** of these four areas

33%[25]
experienced issues in **three or more** of these areas

40%
reported long delays, the **most common individual reason**

Q8. Why was this organisation more difficult to deal with? Please select all that apply. Base: respondents who named a most difficult organisation (1,554). 70% and 33% are calculated from the respondent-level data, across all four grouped themes, with each respondent counted once per theme. 40% is proportion who selected "there were long delays". Multiple responses permitted.

Individual reasons reported



Q8. Why was this organisation more difficult to deal with? Please select all that apply. Base: all who named a most difficult organisation (1,554). Multiple responses permitted.

[24] Calculated from respondent-level data at Q8 by counting in how many of the four themes (repetition and complexity; delays and uncertainty; communication and access; empathy and understanding) each respondent reported at least one issue. Shows respondents with issues in two or more themes, each counted once. Base: named a most difficult organisation (1,554).
[25] Calculated in the same way as the 70% figure, showing respondents with issues in three or more of the four themes, each counted once. Base: named a most difficult organisation (1,554).

How processes compared with expectations

For every organisation type measured, most respondents said the process was different from what they had expected, ranging from **61% to 70%**. Some found it easier and others harder, but few found it as they had anticipated. This was consistent across sectors, which suggests bereaved customers can't predict what each organisation will ask of them.



Q9. Compared with what you expected, how easy or difficult was the process of dealing with each organisation? "Different from expected" is calculated as 100% minus "about as expected" and includes respondents who found the process either easier or harder than expected. Base: respondents who contacted each organisation type (181-1,320).

This pattern was seen across sectors, rather than being concentrated within one type of organisation.

About as expected

By comparison, depending on the organisation type, fewer than four in ten respondents **(30% to 39%)** said the process was about as expected. Similar proportions were seen across financial services, public services, utilities and telecoms.

30-39%
said the process was about as expected across **financial services providers**

33-35%
said the process was about as expected across **public services**

36%
said the process was about as expected dealing with **utility providers**

34%
said the process was about as expected dealing with **telecoms providers**

Q9. Compared with what you expected, how easy or difficult was the process of dealing with each organisation? % "about as expected". Financial services and public services shown as ranges across organisation types measured. Base: respondents who contacted each organisation type (181-1,320).

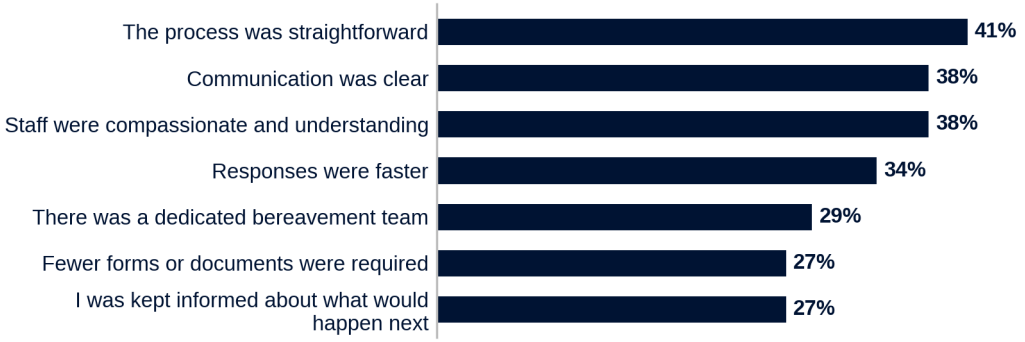
> *"What surprised me the most was how inconsistent it all was."*

Q14. Looking back, what surprised you most about dealing with organisations after death? Selected anonymous response.

6. What good practice looks like

Easier processes were most commonly associated with being straightforward, clearly communicated and supported by compassionate staff and timely responses.

Among those who identified an organisation as easiest to deal with, **41%** said the process was straightforward. Clear communication and compassionate, understanding staff were each cited by **38%**, while **34%** pointed to faster responses.



Q6. Why was this organisation easier to deal with? Please select all that apply. Base: all who named an easiest organisation (1,775).

Factors reported for easier and more difficult processes

Simplicity

41%
said the process was straightforward when describing an easier organisation

30%
said the paperwork was complicated when describing their most difficult organisation

Communication

38%
said communication was clear when describing an easier organisation

35%
cited poor communication when describing their most difficult organisation

Speed

34%
cited faster responses when describing an easier organisation

40%
reported long delays when describing their most difficult organisation

Empathy

38%
cited compassionate and understanding staff when describing an easier organisation

30%
said staff lacked empathy or understanding when describing their most difficult organisation

Q6 and Q8 asked respondents to select from a defined list of reasons why an organisation was easier or more difficult to deal with. Q6 base: respondents who named an easiest organisation (1,775). Q8 base: respondents who named a most difficult organisation (1,554). Figures relate to separate respondent groups and are shown here to compare selected reasons across the two questions.

Similar patterns were seen across the selected reasons, with simplicity, communication, speed and empathy showing some of the clearest contrasts between easier and more difficult processes.

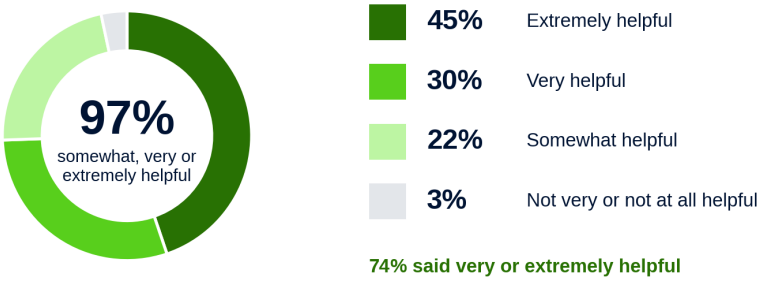
> *"There is often a stark contrast between organisations. Some have dedicated, highly sensitive bereavement teams that streamline processes, while others treat the situation with rigid, cold bureaucracy."*

Q14. Looking back, what surprised you most about dealing with organisations after death? Selected anonymous response.

7. A joined-up approach

The Government's Tell Us Once service enables people to report a death to several government departments through one notification. Respondents were asked how helpful a notification service would be if it allowed them to notify organisations across multiple sectors in one place.

Almost three quarters (74%)[26] said a single notification service would be very or extremely helpful.



Q12. How helpful would a similar service be if it allowed people to notify banks, pension providers, insurers, utility providers and other organisations in one place? Base: all respondents (2,000).

Support was highest among those with the most to manage

Support for a single notification service rose steadily with age. It was also highest among those who had to deal with utility and telecoms providers alongside other organisations.

92%[27]
of respondents aged 65+ said it would be very or extremely helpful

86%[28]
of those aged 55-64 said it would be very or extremely helpful

80%[29]
of those who had to notify utility providers said it would be very or extremely helpful

Support was consistently high across sectors. Among those who dealt with telecoms providers, **79%**[30] said a single notification service would be very or extremely helpful, as did **76%**[31] of those who dealt with financial services providers and **76%**[32] of those who dealt with public services. Support was lowest among 18–24 year olds, at **59%**[33].

Q12. % very or extremely helpful. Base: all respondents (2,000); subgroup bases are shown in the footnotes. Sector groups overlap, as most respondents dealt with more than one sector.

Awareness of existing support is uneven

Just over half **(52%)** of respondents were aware of Tell Us Once before taking part in the survey. Around a quarter **(27%)** had used the service, while a further **25%** were aware of it but had not used it. By comparison, **45%** had not heard of Tell Us Once and **4%** were unsure.

> *"That you couldn't just call one service and get it all sorted."*

Q13. Before taking part in this survey, were you aware of the Tell Us Once service? Base: all respondents (2,000). Q14. Looking back, what surprised you most about dealing with organisations after the death? Selected anonymous response.

[26] NET of 'extremely' and 'very helpful' at Q12, from respondent counts; rounded chart figures may appear to sum to 75%. Base: all respondents (2,000).
[27] Q12 very or extremely helpful: aged 65+ (base: 104).
[28] Q12 very or extremely helpful: aged 55–64 (base: 253).
[29] Q12 very or extremely helpful: contacted utility providers at Q1 (base: 814).
[30] Q12 very or extremely helpful: telecoms / media NET at Q1 (base: 835).
[31] Q12 very or extremely helpful: contacted any financial services provider at Q1 (base: 1,889).
[32] Q12 very or extremely helpful: public services NET at Q1 (base: 1,043).
[33] Q12 very or extremely helpful: aged 18–24 (base: 264).

8. Recommendations

The findings point to several areas where bereavement administration could be made more consistent, coordinated, and easier to navigate. The recommendations below reflect the issues most consistently identified through the research.

1. **Reduce repetition across the process**

   Processes should minimise the need to provide the same information, documents, or account of circumstances more than once. 62% of respondents had to repeat information, retell their story, or provide the same documents more than once.

2. **Improve consistency of requirements**

   Requirements for notifying a death and demonstrating authority to act should be as clear and consistent as possible, helping people understand what will be required at each stage.

3. **Provide clearer timescales and updates**

   Processes should provide clear timescales and keep people informed about what will happen next. Long delays were the most commonly reported reason an organisation was difficult to deal with (40%), while 24% said they were not given a clear timescale and 24% were not kept informed about what would happen next.

4. **Reduce unnecessary hand-offs**

   Processes should minimise unnecessary hand-offs between teams and provide a clear route to the appropriate bereavement support. 28% reported being passed between departments or teams, while 29% cited having a dedicated bereavement team when describing an organisation that was easier to deal with.

5. **Embed empathy within bereavement processes**

   Bereavement processes should be designed to reduce unnecessary stress and support clear, considerate interactions at each stage. 31% said the process added to their stress, while 22% said it lacked empathy or understanding and only 12% said the process left them feeling supported.

6. **Support more coordinated notification**

   Bereavement notification should allow people to notify multiple organisation types through one joined-up process. 74% said a service allowing people to notify organisations across sectors in one place would be very or extremely helpful.

These recommendations are intended to reflect the evidence gathered through the research rather than prescribe a single model of delivery.

The bottom line

Taken together, the findings highlight the complexity people can face when managing bereavement administration across multiple organisations. Repetition, variation between processes and communication challenges were recurring features of more difficult experiences. By contrast, simpler processes, clearer communication, and greater coordination were associated with easier ones. The research also found a high level of support for a single place to notify organisations across sectors.

Methodology

Research detail	
Sample	2,000 UK adults aged 18+
Criteria	Personally responsible for, or shared responsibility for, managing the financial affairs of someone who died in the past five years, and needed to contact at least one financial services provider
Method	Online survey
Fieldwork	10th to 14th of August 2026
Conducted by	Now or Never Insights on behalf of EstateConnect
Sample profile	57% female, 43% male. 40% dealt with a death in the last 12 months, 37% one to two years ago and 23% three to five years ago. Respondents from all UK nations and English regions.

Notes. Percentages may not sum to 100% due to rounding or where respondents could select more than one answer. Average time spent is estimated using the midpoint of each response band. Calculated NETs combine related answers from respondent-level data, counting each respondent once, so that overlapping answers are never double counted. Some findings are based on sub-groups of respondents and bases are shown beneath each chart.

About EstateConnect

Launched in 2026, EstateConnect is a bereavement technology provider supporting organisations across the financial services, utilities, telecommunications and public sectors. Its focus is on improving the way bereavement processes are managed and establishing a clearer, more consistent approach throughout the bereavement journey.

For further information, visit: https://www.estateconnect.com/

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