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“I am tired of having to prove that my husband was dead and I'm not.”

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ABSTRACT

This paper reports on experiences of dealing with practical matters after death. Semi structured interviews with bereaved individuals were thematically analysed. Within the theme of coping, dealing with practical matters was a primary significant stressor and was found to be extremely challenging, time consuming and to negatively impact on mental and emotional wellbeing. This study adds new insights on the challenges experienced by the bereaved when

attending to practical matters and may help to inform the design of bereavement support, business standard operating procedures and government bereavement leave legislation

KEY WORDS: bereavement, coping, estate, practical matters, receptivity,

Introduction

Although the bereavement discourse has examined how bereavement experiences are influenced by a multitude of factors (Stroebe, Hansson, Schut, & Stroebe, 2008), there is a dearth of empirical literature on the experiences of dealing with practical matters and the associated role that institutions play in bereavement experiences. Dealing with the volume and urgency of practical matters may compromise an individuals' capacity to cope with their grief (Corden, Hirst, & Nice, 2010; Stroebe, Folkman, Hansson, & Schut, 2006).

The tasks associated with practical matters is reported as daunting, disruptive and stressful by the bereaved. Dealing with practical matters at a time when the bereaved are experiencing intense grief and pain, emphasise heightened stress and distress from dealing with financial and legal regulatory bodies and requirements (Corden et al., 2010). Kristensen, Elklit, Karstoft, and Palic (2014) identified that bereaved individuals who experienced Post Traumatic Stress Disorder (PTSD) related symptoms following an expected death, may lack progress in their symptoms due to responses related to economic and practical worries that are connected with the death. Some complex legal or financial matters which can take several years to resolve may prevent people from feeling they could rebuild their lives. Financial burden and economic wellbeing has been directly linked with emotional distress as well as identity reconstruction (Corden, Hirst, & Nice, 2008 & Corden et al., 2010; Stebbins & Batrouney, 2007).

Economic transition and financial hardship that occurs as a result of bereavement can culminate in ‘financial pain’, whereby changes in employment, income and housing may have associated changes in social role or status. Financial implications of loss following the death of a partner demonstrate that household income drops below the official poverty line in one in five people. The commensurate financial uncertainty of being able to maintain rental or mortgage payments, changes to government benefits and security of rental tenure, contribute to emotional strain and distress (Corden et al., 2010).

This article draws on findings from a study that explored receptivity to bereavement support. This paper specifically reports on the experiences of the bereaved when dealing with institutions and the impact of attending to practical matters in bereavement.

Method

A Qualitative Descriptive (QD) research method was used to explore the subjective experiences of bereavement and to capture the perspectives of participants in understanding factors that influence receptivity. QD is a suitable method in healthcare research as it helps to focus research questions on the experiences of patients, families and professionals and is a preferred method when descriptions of phenomena are desired (Sandelowski, 2000; Neergaard, Olesen, Anderson, & Sondergaard, 2009).

Purposive sample of participants

This research utilised non-probability purposive sampling. This sampling technique enables the researcher to target subjects who typify the issue to be studied, source cases that are deemed information-rich for the purposes of the study and in order to achieve particular objectives (Alston & Bowles, 1998; Coyne, 1997; Henry, 1990; Sandelowski, 2000). Participants were

notified of the study via palliative care services who cared for a family member or friend. Participants who were interested in the study contacted the researcher directly. Twenty-four bereaved participants were recruited from palliative care services across country Western Australia. Ages of participants ranged from 44 to 87 years. Relationship to the deceased, time since death and geographical location are outlined in **Table 1**.

Participants were categorised according to the Rural, Remote and Metropolitan Areas (RRMA) Classification system in **Table 2**. The RRMA is based primarily on population numbers as an index of remoteness (Australian Institute of Health and Welfare, 2004, p.5).

Data collection techniques

In-depth interviews were iterative and questions were guided by participant narratives and the aims of the study. Depending on the location of the participant and the modalities available, interviews were conducted via face-to-face, telephone or Skype and lasted between 37 to 143 minutes duration. All interviews were digitally recorded, transcribed *verbatim* and thematically analysed. All methods, including informed consent and confidentiality, in this study were approved by Griffith University Human Ethics Committee (GU Protocol Number HSV/38.13.HREC).

Data analysis

The researcher adopted a data-driven approach for thematic analysis as it compels the researcher to read and re-read the data, identify keywords, ideas, trends or themes and helps provide an outline to inform analysis (Namey, Guest, Thairu, & Johnson, 2007). Analysis is a recursive process which entails moving back and forth between the data. Participant statements were coded using NVivo 10, with code titles reflecting the words used by participants and subsequently codes were thematically analysed. To ensure integrity of the coding, researcher

verified coding with their supervisor and codes were revised or confirmed based on consensus with the supervisor to ensure accurate representation of the data. The following findings are from the codes drawn from the theme of coping.

Results

The data in this study demonstrated a broad spectrum of activities the bereaved undertake to deal with practical matters soon after death. **Table 3** highlights that where deaths occur in the hospital, the average layperson does not have an awareness of what happens after death and there is a sense of feeling overwhelmed with having to commence funeral arrangements within a short time-frame. Some participants described issues that arose from their loved one donating their body to science such as the impact when the body was rejected by the university, or of the family being in limbo when they could not dispose of their loved ones remains. Experiences of practical matters are outlined in **Table 3**.

The busy-ness of dealing with practical matters soon after the death was a sentiment echoed by many of the participants. The burdensome processes of notifying agencies and attending to estate matters often needed to be accompanied by certified copies of the will and death certificate which created a lot of additional ‘backwards and forwards’ for individuals with agencies. The burden of time that administrative tasks took and the volume of associated paperwork was described by participants as ‘overwhelming’. There was also distress associated with having to deal with organisations, such as telephone companies and banks when grieving. Additionally, the length of time from lodging probate until letters of administration were dispersed made finalising estate matters difficult.

Applying for probate, getting documents certified, obtaining other relevant legal documents related to management of the deceased's estate, all had associated costs. One participant stated, "*to go to probate...it cost me \$340.*" Another participant described the time it takes for dealing with issues and stated it took 18 months to finalise getting the house transferred into her name due to legal technicalities. **Table 4** shows some of the legal and financial issues related to finalising estate matters.

Legal issues

Some participants experienced significant stress when dealing with legal matters. One participant recounted the trouble she had with her husband's will stating she had to provide a supplementary letter to say that the spelling on her husband's birth certificate was different to the spelling on his will, their marriage certificate and other legal documents. As a result of the discrepancy in the spelling of his name, she was unable to progress with transferring assets. Following the appointment of a lawyer, she reported it took an additional 12 months for probate to be finalised.

The intrusiveness of organisational protocols contributed additionally to the distress for the bereaved. One participant discussed challenges related to her husband's life insurance. Following the death of her spouse, the organisation asked questions which she found distressing about her relationship with her husband. This participant was not only perplexed with the questions being asked as she was the only beneficiary, but she also felt imposed upon and distressed that her children were required to complete a statutory declaration that they would not make a claim to the funds.

Financial issues

The issue of superannuation payment was a challenge for some participants, with one stating that despite the correct bank account number being written on all the paperwork, the superannuation company deposited the money into the wrong bank account and this led to a six-week delay in getting superannuation funds.

A common experience of the bereaved was that they often required to visit agencies multiple times to deal with an issue related to the deceased's estate. One participant described how one agency advised her they could not accept her birth certificate as proof of identity because it was not an Australian one and she had stated, "...well, *I can't get an Australian one. You are born where you are born...*" The participant discovered she was given the wrong advice and highlighted the frustration of dealing with so many individuals and agencies to get one matter resolved.

Many bureaucratic processes required multiple contacts. One participant described the numerous phone calls she had to make to cancel her deceased husband's account. She recounted that it took over five months of persistence to cancel his account and described how she was sent a bereavement form, filled it out and sent it back. She would then receive a notice for his account and would have to repeat the process over and over again. Despite the organisation reassuring her that the account was cancelled, she would continue to receive correspondence addressed to her husband. When she finally cancelled the account, she received a letter in the mail addressed to her husband that stated "...we notice you've shut your account. *If you ever want to get back to us, ring us on this number...or give us any feedback on your experience...*" This participant rang the organisation again to complain how distressed this drawn-out process had made her.

The financial impact of the death of a spouse led to one participant feeling traumatised as she had to consider relocating to another town to secure a cheaper home. Other financial challenges reported by participants were in relation to contending with banks. Challenges of having to change

bank accounts associated with transferring the family business was highlighted by one participant who stated the bank account was in a legal trading name so the family had to change accounts as they were unable to continue trading as a business. Another participant described the challenge of dealing with bureaucratic processes with the bank, and the frustration he and his sibling had dealing with their parents' bank in the local town.

One participant described getting what he described as 'red letters' to pay his mother's account and when he requested they stop sending them until probate was finalised, they stated they could not deal with him as he was not the account holder. Despite being the executor of the will and having to wait for probate to be finalised, he continued to be harassed to pay accounts. This participant described feeling significant distress when receiving a notification from a debt collector representing a pathology laboratory.

Settling estate issues

One participant, had the additional challenge of managing her deceased father's estate while commuting from the city to the country town where her father lived and died. The participant had a timeframe of two weeks given by the government housing agency, in which she had to sort and disperse her deceased fathers' belongings and clean his rental property. She had been required to balance this with working full-time and being a single parent.

Balancing estate matters with employment

Balancing the need to finalise estate matters with the commitments of paid employment are described by one participant as time consuming within the limitations of leave entitlements:

“...I had a week off work. I was only allowed to have 2 days’ bereavement leave - so the other 3 days, had to come out of my annual leave, and I didn’t have a lot of annual leave... I certainly would have needed more than just the one week off work; so unfortunately, that’s why I had to go back then on weekends and get some stuff sorted out. I was able to do some stuff on my lunch break. I had to still take some documentation into a bank in [city], so I just did that, and other things on my lunch breaks.”

Compassionate leave from work was identified as being inadequate when an appointed executor is having to deal with a deceased loved one’s estate. As one participant stated,

“I think 2 days’ bereavement leave is not really enough...I think bereavement leave certainly shouldn’t be just two days for a family member that passes away, particularly if you’ve got to organise everything. But ideally, I would have had two weeks and I would have been able to get everything sorted.”

Meeting occupational responsibilities can be difficult for the bereaved, particularly in the acute period of grief post death.

The negative impact

Many participants highlighted the impact on their psychological and emotional state directly as a result of contending dealing with institutions. Some participants stated they felt they had to ‘hold off’ on their grief so they could attend to practical matters as they struggled with bureaucratic processes which conveyed little compassion and consideration for their unique circumstances. Participants stated they found that organisational policies and protocols were rigid and they experienced significant challenges with policies and protocols of organisations they dealt

with. This led to participants feeling angry, offended, shamed, exhausted and despairing as outlined in **Table 5**.

A key feature of dealing with practical matters was the negative impact on individual's emotional and psychological wellbeing and a constant sense of grief resurgence as demonstrated in the following participant statements in **Table 6**.

The positive impact

Nonetheless, attending to legal and financial matters has been attributed to being a positive mediator in coping with grief, as it provided a sense of accomplishment and self-mastery. Many participants coped by 'pacing themselves' with tasks. As one participant stated,

"All those legal things have been overwhelming but I've just done them - one step at a time - sometimes I think I haven't got anywhere when I look at the shed or look at his office where his collections of things are and think I haven't made any progress but I have. There is lots and lots of things that I've done in the last 18 months that have been resolved."

Participants described learning new traits or abilities about themselves. The bereaved learn new skills and discover previously unrecognised strengths (Lund, Utz, Caserta, & DeVries, 2009). Traumatic events can promote growth and is referred to in the literature as 'adversarial growth', 'posttraumatic growth' and 'stress related growth' (Forinder & Norberg, 2010). Some participants talked about a renewed investment in life; "*I want to get on with life...I just want to get on with living...*" (ID: 2875) Although some participants had good experiences with institutions or felt a sense of achievement as they completed tasks, the dominant thread of participant narratives were negative experiences with institutions.

Receptivity

When exploring receptivity to support, participants in this study expressed a wish for information and a centralised agency or allocated ‘go to’ person, with up to date knowledge, experience and practices in relation to bereavement, particularly in relation to dealing with the deceased’s estate and other practical matters, as demonstrated in the following participant statements:

“Maybe there's a go to person...if someone could take control to delegate to the people that can [help]... it would be nice for one [like] governing body”

“An administrator, a bereavement administrator or something like that who has the knowledge”

“What would be lovely if someone could come in after and say look I'm of this service, this is what you need to do, this is who you need - because you are a bit shell shocked by it”

Many concurrent stressors are experienced by bereaved individuals and families and the Dual Process Model (DPM) provides a framework for understanding the processes of coping in bereavement. The DPM recognises that the bereaved engage in loss-orientated activities (which include making meaning of the loss and the death, and reconciling emotional and cognitive bonds with the deceased) and restoration-oriented activities (such as dealing with practical matters and secondary stressors such as mastering chores or tasks previously undertaken by the deceased such as cooking, child care or managing household finances). The bereaved adapt through adopting dynamic coping strategies and processes that oscillate between loss and restoration oriented activities (Stroebe & Schut, 1999). The DPM was revised (DPM-R) to include family-level

stressors and family-level coping in bereavement (Stroebe & Schut, 2015). Thus, interventions would require clinicians to explore concurrent stressors that the bereaved are dealing with as per Stroebe and Schut's (1999) DPM and the DPM-R (Stroebe & Schut, 2015), the impact of these and strategies to alleviate these stressors or referrals to other agents that could assist. As evidenced in this study, the duration of dealing with these practical matters can take up to 18 months or more to resolve.

Discussion

Overarchingly, dealing with institutions impacts the psychological and emotional state of the individual. Findings from this study demonstrate that dealing with unhelpful or obstructive institutional practices was found to be emotionally draining and demanded a lot of time, at a time when the bereaved had little personal resources and felt least able to cope. There were communication problems with organisations and participants encountered insensitive staff. The bereaved participants spoke of their despair when they had to make multiple visits to organisations, or had to make repeated phone calls. Likewise, they expressed anger when receiving letters in the post addressed to the deceased from organisations already informed of the death. Sometimes this occurred on numerous occasions. The practicality of legal issues to be attended to, such as being an executor of the deceased's will, sometimes led to a heavy sense of responsibility or anxiety if the person did not feel they had the capacity to deal with these issues.

Many participants identified bereavement has been a time where they were emotionally and psychologically vulnerable, they were dealing with a macro-system of bureaucracies which have their social constructs based on mechanistic, formal, impersonal and power oriented concepts (Morand, 1995). The experiences of the bereaved in this study would support this claim as the

psychological and emotional impacts of dealing with institutions to attend to practical matters was significantly detrimental. Cacciatore and Bushfield (2008) place death within a socio-political context and highlight the impact that systemic macro-system issues have on the bereavement experience. Harris (2009-2010) asserts that western society legislates who is validly bereaved and this is done through structural and institutional legislation and workplace policies, such as the constraints identified in this study on bereavement leave.

The legislation in different countries reflect similar leave restrictions when it comes to bereavement and paid leave entitlements can range from three days in Canada, China and Luxembourg respectively, seven days for Chile and Taiwan has three, six, or eight days depending on the relationship to the deceased. Although the US provides for 12 weeks of unpaid leave under their *Family and Medical Leave Act* to care for a dying family member, it does not include provisions for bereavement leave. However, there is allowance for federal civil service workers to take up to 13 days leave to make arrangements in relation to the deceased's estate or to attend the funeral of a family member. Spain and Australia share similar legislation of two days paid leave (Meagher, 2013).

Many legislative acts in relation to workplace entitlements for bereavement or compassionate leave are quite nominal. For example, in Australia, the *Fair Work Act 2009* governs workplace leave entitlements for compassionate leave. Bereavement leave sits under this entitlement and legally, all employees (except casual employees) are entitled to two days of compassionate leave after the death of a member of the employee's immediate family or household. The *Act [2009]* defines who constitutes an employee's immediate family which includes a "...spouse, *de facto* partner, child, parent, grandparent, grandchild or sibling of an employee; or a child, parent, grandparent, grandchild or sibling of the employee's spouse or *de*

facto partner...” (Fair Work Ombudsman, 2015, p.1). It is uncertain if the *Act [2009]* also applies to, or recognises, civil partnerships under the *de facto* criteria. Bereavement leave is an area requiring further exploration to inform government legislation and organisational policies.

Implications for practice and research

Findings that emerged from this study demonstrate that a broader biopsychosocial approach to assessment is indicated and compels clinicians to look more broadly than psychological and emotional support. Focus of bereavement support in palliative care is centred on identifying risk and complicated grief, or providing psychological support for grief. The future vision of bereavement support in palliative care is for moving the focus away from screening for complicated grief or endeavouring to identify those potentially at risk of adverse psychological outcomes to ‘starting where the bereaved are at, at any given point in time’, particularly as needs in support change over time and thus so does receptivity to support. Central to this perspective is that the bereavement does not move in a forward or lineal direction, it is reflective of Stroebe and Schut’s (1999 & 2015) DPM and DPM-R where people oscillate between grieving and restoration oriented activities. This is a continuously dynamic process of change in which dealing with practical matters trigger a resurgence in grief. Alleviation of the practical stressors may have a significant impact in the bereavement experience. There is a need to expand the repertoire of interventions of instrumental and informational support in bereavement. Further research to explore preferences for information that is salient and ways to access or receive this information is indicated. Additionally, as many of the participants in this study were older spousally bereaved, difficulties and challenges for younger bereaved in dealing with practical matters need to be explored. There were no perceived differences in themes between age groups within the sample and further research would explore this in greater depth.

Further research into processes of attending to practical matters related to the deceased's estate, is an area worthy of further exploration to gain in-depth insights on the impact of dealing with deceased's estate. The impact described by participants in this study indicate further research is required to explore psychological sequelae from dealing with practical matters. This may enhance insights into whether these factors can contribute to prolonged grief disorders and can be examined by either via qualitative or quantitative methods. Further research on receptivity to support with practical matters is also indicated.

This study provides insights into the experiences of the bereaved in dealing with institutions and governmental and organisational legislation and policies that impact on bereavement. All participants struggled with bureaucratic processes, conveying a sense that there was little compassion and consideration for unique circumstances and that organisational policies and protocols were rigid. In light of the challenges many participants had in this study with organisations, further research could inform government legislation and organisational practices, protocols and policies in responding to the bereaved. Many legislative acts in relation to workplace entitlements for bereavement leave are nominal (Meagher, 2013). Findings in this study suggest bereavement leave needs to be reconsidered for a longer duration when individuals or families are attending to estate matters. Dealing with the volume and urgency of financial matters that required attention, may compound an individuals' capacity to cope with their grief. Some complex legal or financial matters which could take several years prevented people from feeling that they could rebuild their lives after the death. (Corden et al., 2010) Further research could inform legislation for requirements around bereavement leave and workplace policies. Bereavement needs to be placed on the research agenda in relation to bereavement leave, particularly time needed to deal with practical matters associated with the death of a loved one and to informing organisational

policies and procedures in improving responses and support to the bereaved. Likewise, the role of advance care planning (ACP) in adopting an anticipatory and proactive approach may mitigate adverse psychosocial impacts in bereavement (Blackburn & Dwyer, 2016). Research to explore ACP and psychosocial factors may provide further insights in the effectiveness of pre-planning legal and financial matters.

Limitations

Bereavement experiences were explored only within the context of individuals who had been under the care of a palliative care service. The cohort of bereaved participants were over the age of 44 years and were predominantly from the perspective of spousal bereavement. Younger participants and participants of varying relationships to the deceased could provide broader insights. Depending on where participants are in the life cycle, bereavement experiences could vary as a result of specific generational health and psychosocial developmental influences.

Conclusion

In light of these findings, the current assessment practices of bereaved carers and families by palliative care services need to be reconsidered. Planning for psychosocial support in bereavement should thus consider the benefits of providing assistance and preparation with dealing with practical matters. By the very nature of dealing with a socio-political system in which legislation, policy and protocols direct organisational activities, the bereaved can experience a sense of frustration and demoralisation as evidenced by participants' narratives in this research. Understanding what the bereaved cope with in relation to practical matters can inform service and program design that may enhance receptivity to support with practical matters, thus reduce

psychosocial morbidity. Receptivity to psychosocial support in relation to practical matters is an area for further exploration.

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Table 1. Participant details

Gender	<i>n</i>	%
Female	<i>19</i>	79%
Male	<i>5</i>	21%
Relationship to deceased		
Spouse	<i>19</i>	79%
Adult Child	<i>4</i>	17%
Friend	<i>1</i>	4%
Time since the death		
0-3 months	<i>1</i>	4%
4-6 months	<i>2</i>	8%
7-9 months	<i>5</i>	21%
10-12 months	<i>3</i>	12.5%
13-18 months	<i>10</i>	42%
19-24 months	<i>3</i>	12.5%

Table 2. Participant RRMA classification

Geographic Location *	<i>n</i>	<i>%</i>
1. Rural Zone		
R1 - large rural centre (urban centre population 25,000 - 99,999)	6	25%
R2 – small rural centres (urban centre population 10,000 – 24,999)	2	8.3%
R3 – other rural areas (urban centre population < 10,000)	14	58.3%
2. Remote Zone		
Rem1 – remote centres (urban centre population > 4,999)	1	4.2%
Rem2 – other remote areas (urban centre population < 5,000)	0	
3. Metropolitan	1	4.2%

Table 3. Issues in the early bereavement period

Issue	Participant Statement
Death in the hospital	<i>“oh my God, how do I bury my husband?” I had no knowledge that he stayed in the mortuary and the funeral director picked him up, and the funeral director arranged the death certificate. I didn’t know what happened....the nurse said, “You need to organise a funeral director” and I went ‘Oh, how much time do I have?’ you know, like do I have to do it tonight? Do I do it tomorrow? When do you do this?”</i>
Donating body to science	<i>“he wanted his body donated to science ... we haven't had a funeral or necessarily a memorial service or anything as such because they said it could take anywhere between 2 months and up to 2 or 5 years... it's kind of a bit of a limbo at the moment.”</i>
	<i>“that did create a problem in that I had said to people he had willed his body to the uni and there probably wouldn't be a funeral... friends didn't know there'd been a funeral...I know that they felt upset because they didn't know it was on and they felt disappointed that they couldn't be there...”</i>
The busy-ness of dealing with practical matters	<i>“there so many things you have to do; you have to go around to so many places with your death certificate....it seems as if that’s never ending.”</i>
	<i>“I'd do something where I'd need a certified copy of the will, so I'd get a photocopy, get a bank person to sign it and certify it, go and do the ATO stuff, then come back, and then realise I've got to get a copy for someone else. So it was a little bit backwards and forwards...”</i>

Time factors	<i>“the lawyer who initially drew up the title deed of the house had written ‘tenants in common’ instead of joint names...so just that two little words that that lawyer had written on our title caused me to take 12 months to get one job done...”</i>
	<i>, “...6 weeks is the normal time to extend it [probate] out...now double that to 3 months or more, it just prolongs the agony. I find that very unnecessary...”</i>

Table 4. Financial, Legal and Estate Issues

Issue	Participant Statement
Legal Issues	<p><i>“All [his] life he thought his name was spelt [a certain way]. On his birth certificate there is only one ‘f’. The supreme court picked it up ...we had to sort of send in a supplementary letter for the application of probate, to say that [name] with one ‘f’ is exactly [name] with two ‘f’s. So on his death certificate it's got “known as [name]with one ‘f’, also known as [name] with two ‘f’s. But our marriage certificate, everything we own is two ‘f’s. I could not transfer the vehicles into my name, I could not do anything - absolutely nothing; my hands were tied. I could do nothing, absolutely nothing.”</i></p>
	<p><i>“[insurance company] won't even look at me until the letter of probate comes. They asked very intrusive questions, like “If my husband had survived, would I still be living with him?” I'm the beneficiary of the policy and in the will. So I didn't know what relevance that was. I needed 2 witnesses to prove that my husband and I were in a relationship. My children had to fill out a form each to say that they weren't contesting the will. I didn't understand that either”</i></p>
Financial Issues	<p><i>“...I was left in heavy debt and I had to sell the house. That's a trauma, that's a big trauma for me...”</i></p>
	<p><i>“they insisted and they wanted a copy of mums' death certificate, and I said ‘I brought this copy here, you can have that’ and it was a certified copy of the death certificate. And she looked at that and said “I'm afraid we can't accept that’ she said ‘it's more than 21 days old.”</i></p>

	<p><i>"I waited for 2 or 3 weeks and I'd received nothing. So I rang them and said "Look I haven't got this money!" So we went through the process and they'd put it in the wrong bank account number!"</i></p>
	<p><i>"you've got to close your bank details, you've got to close everything. We had to start a new [trading account] ...we were just flabbergasted. We heard about those sort of things, So I've made sure [name] has his own bank account and I've got one of my own so that if anything does happen, at least you can keep trading...because they stopped that."</i></p>
	<p><i>"... it just p*** [expletive] me off to the max, I wrote to them on a number of occasions. I posted a letter off yesterday ...I said to them, 'getting a letter from a debt collector - where do you get off!' I was that p*** [expletive] with them... I was just dreaming, having this fantasy, take the b*** [expletive] to court. But at the end of the day, you just want to get things sorted and move on with your life. You don't need to take on another fight. As much as it irks me..."</i></p>
Settling estate issues	<p><i>"the other challenge - his home was two hours away from where I lived and he was in a unit, so it was a case of having to clear out everything from his unit, give basically give it a thoroughly good clean. So basically that, particularly that week I was up every day and I just drove home at night."</i></p>

Table 5. Negative Impact of Dealing with Estate Matters

Impact	Participant Statements
Concern dealing with agencies in the future	<i>“...I've now got to put his tax return in and I don't know what sort of obstacles I'm going to come across there. I haven't gone there yet...”</i>
	<i>“...you ring a company and they give you some information, and then you ring them back to do something and they go, ‘oh no, that’s not right. Who told you that?’</i>
‘Holding off’ grief	<i>“...there's so many things you have to do. You have to go around to so many places with your death certificate, it seems as if that's never ending...there's so much to do that really you can only grieve when you're on your own because you're really taken up with problems.... It's the unreality of it all and the fact that you've got things to do and you can't be crying...”</i>
Offended	<i>“...when it came time to give us access to the accounts as executors - probate had been issued...they had the letter of probate, they also wanted to see the will, which I found offensive...The bank wanted not only the letter of probate, but they wanted a certified copy of the will, which initially I refused to give them, I said ‘It's none of your f*** [expletive] business’...”</i>
Anger	<i>“...it made me angry. It made me angry. I mean you get a widow on the phone saying my husband's died and they say, ‘well you've got to send the death certificate’ and all this sort of stuff...”</i>

	<p><i>"...I said, 'finally you cancelled the account because you actually accepted the fact that he's passed away! Then you have the gall to write him a letter! That's just terrible!' That was just really upsetting. I was furious.... [they have] a lot to answer for. People just can't seem to get through to them, that they're [the bereaved] going through this process and they have to do a million and one things...you're actually talking to people and they're promising you things that they're just not following through.... That's heartless! I've got no explanation as to why it took that long...I rang them and I gave them some bloody feedback. That was just really upsetting. I was furious..."</i></p>
Shame	<p><i>"...I always walked out with the feeling that I was suspected of being a rorter or a con job or something..."</i></p>
Exhausted	<p><i>"...I wasn't overly happy in the end...there was only \$12.00 that came back to me from his bond which was \$800. I was just exhausted and I thought, 'well, I'm not going to argue.' I was just gobsmacked...I was just at that point where I didn't care ... I probably would have kicked up more of a fuss, but you know I was back at work, it was hard to have these long conversations with the government agency and I just thought, 'well, I'm just too tired, I'm not going to bother on this one'..."</i></p>
Sorrow / Despair	<p><i>"...he rang me about 5 or 6 times to come and sign the paper and I found it hard. I just couldn't go in there to sign the papers. When I</i></p>

	<p><i>went in there I just broke down, I just said to him, 'I don't want to do this. I just want my life back; I want [G] back. I know I need the money but I don't want it' ..."</i></p>
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Table 6. Grief Resurgence

Impact	Participant Statements
Grief resurgence / Grief revisited	<i>“...It’s really hard. I still now get a statement from the bank in her name even though I’ve rang up and told them that she’s deceased. I still get a three monthly statement that comes in with her name on it...it just brings it all back - when I’m feeling good, it just brings it back ...”</i>
	<i>“...it's coming on nearly 9 or 10 months now since he passed away and I've still got this \$65-dollar cheque, so that was a bit painful in so far as it kind of just drags it out a little bit, because there's that constant reminder, and maybe because I've got this cheque in my purse, every time I open my purse and see it there ...and it just does bring everything back up a little bit, it doesn't really allow for a lot of closure...”</i>