



# **Funerals, burials and bereavement support**

## **Roundtable Summary Report**

### **Module 10 Impact on society**



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# Executive summary

This report does not represent the views of the Inquiry. The information reflects a summary of the experiences that were shared with us by attendees at our Roundtables in 2025. The range of experiences shared with us has helped us to develop themes that we explore below. You can find a list of the organisations who attended the roundtable in the annex of this report.

This report contains descriptions of domestic abuse and mental health impacts. These may be distressing to some. Readers are encouraged to seek support if necessary. A list of supportive services is provided on the UK Covid-19 Inquiry website.

In April 2025, the UK Covid-19 Inquiry held a roundtable event to discuss the impact of the pandemic on those who were bereaved during 2020-2022. This report summarises the key themes arising from the discussions we have had with representatives from Covid-19 bereaved family campaign groups and bereavement support organisations.

In summary, bereavement during the pandemic was not like bereavement in 'normal times'. Restrictions meant that people could not spend time with their loved ones before their death and this caused deep and long-term feelings of guilt and regret. Some members of bereaved family campaign groups questioned whether they made the right decision to follow guidelines and restrictions given the impact that not being able to say goodbye has had on them. The social distancing and lockdown restrictions led to increased loneliness and isolation amongst bereaved people, which made processing grief more complex and difficult.

Bereaved people could not hold funerals in line with the wishes of their loved ones due to the restrictions in place. They lost autonomy over how the funeral was conducted and how many people could attend. Loved ones could not be buried in their or their family's preferred clothes or with preferred items, nor could the bereaved have the flowers they desired. They felt the process of making arrangements for funerals and the service itself often felt rushed, without the right level of sensitivity, care and attention.

There was a lack of consistency across the UK in the rules and restrictions for funerals. Allegations and instances of rule breaking created feelings of resentment and regret for bereaved people who obeyed the rules and were not able to hold funerals as they wanted or to mourn or grieve in the usual

way.

Restrictions on mourning practices were particularly difficult for religious and ethnic minority groups, where specific practices and rituals are important for marking the death of a loved one and processing grief.

Being unable to access cemeteries which were closed made the grieving process harder for families bereaved during and after the pandemic because they were unable to visit where their loved one was buried.

Representatives also discussed the financial impact of bereavement during the pandemic. Families who lost their primary income earner had to manage worries about losing their homes and navigating complex legal systems, all while trying to manage their grief. Bereaved family members found the process of closing accounts with banks and utility companies virtually unnecessarily challenging, with customer service often feeling at best rushed or at worst very insensitive.

As a response to pandemic restrictions, bereavement support services quickly moved to delivering support online and by telephone. This may have been necessary but this shift made it hard for people who did not have internet access or confidence with technology to get the support they needed. Some who were able to access virtual support felt it did not meet their emotional needs at the time.

The peer support provided by bereaved family campaign groups was described as essential for many people who lost loved ones during the pandemic, with people often not knowing where else to turn. Being part of a bereaved family campaign group helped many people to feel understood and begin to make sense of what happened to them and their loved ones during the pandemic. The groups allowed bereaved families to campaign for justice for them and their loved ones and provided a sense of purpose and focus to their loss.

Bereavement support organisations reflected on the challenges to recruitment and retention of volunteers that worsened during the pandemic. Coupled with a longer-term lack of funding, providing bereavement support that meets demand for services has become increasingly difficult for organisations.

Representatives reflected on the key lessons to be learned so that the experience of bereavement, funerals and access to bereavement support can be improved for any pandemic in the future. They said that rules and restrictions need to prioritise human connection and allow families to be with their loved ones at the end of life. They wanted the organisations providing

bereavement support to be strengthened further, both in terms of finances and capacity to meet demand in a future pandemic.

They believe that greater value should be placed on the role of community-led and grassroots support for bereaved people. Larger bereavement support organisations spoke about how better signposting to and referrals between different organisations such as the NHS, charities and voluntary services and community groups would help to get people support in their local community that is better tailored to their background or needs. Bereaved family campaign groups said that in the absence of these referrals, their local bereavement campaign and support groups were the only appropriate option available to bereaved families.

Overall, the bereaved family campaign groups in particular reflected that no matter where in the UK a bereavement happened, experiences were similar, regardless of any differences in restrictions between nations and regions of the UK. By attending this roundtable they were keen to make the voices of their group members heard.

## Key themes

### Impact on funerals and burials

#### Cultural, religious and personal end-of life practices

According to the representative from Hospice UK, guidance during the pandemic about how cultural rites, burials or funerals could be conducted, including how to wash and prepare the body, or being able to bury people quickly, was very unclear and changed over time. Bereavement support organisations described how funeral and burial workers had to make their own judgements and pushed for clear guidance.

Some bereaved people, in particular in households where English was not widely understood, did not know about some or all of the pandemic restrictions and guidance. Mind, who provided mental health support to bereaved people during the pandemic, highlighted examples from Haredi Jewish communities and some Asian communities with whom they work, where people did not understand why they could not conduct funerals in line with their usual cultural or religious practices.

**“Some communities struggled to understand why they couldn't run funerals as per their cultural norms. There was a lack of thought and understanding about how the impact on different cultural ways of bereavement was happening. It led to a White, Western understanding of Covid-19 restrictions.”**

Mind

The impact of restrictions on cultural and religious practices around funerals, burials and mourning practices varied across different nations, cultures and religions but the common theme was the distress restrictions caused. Bereaved family campaign groups from Northern Ireland and Scotland discussed the pain their members faced in not being able to hold wakes or hold prayers the night before the funeral.

**“We normally have wakes as part of our culture, a time for people to reflect, share memories, bring positives to your life at a time when it is sad. That was completely lacking and missed.”**

Covid-19 Bereaved Families for Justice Northern Ireland

A Scottish Covid Bereaved representative spoke about not being able to provide family and friends with a steak pie dinner at a gathering after the funeral, as no gathering was allowed, and how important this family tradition would have been to her husband.

Covid-19 Bereaved Families for Justice UK highlighted the detrimental impact restrictions around wakes and funeral attendance had on people from African and Caribbean communities, where the act of coming together and remembering a loved one is an important part of the grieving process.

**“A Covid death is not a normal death, you can’t do the important things. For Afro-Caribbean families, the coming together, the wake is so important... people could not be there.”**

Covid-19 Bereaved Families for Justice UK

All bereaved family campaign groups said the impact of pandemic restrictions on funerals made family and friends feel like they did not have closure. Not being able to take part in the usual rituals and practices associated with death had a negative impact on family members' mental and emotional health and made it significantly more difficult to accept the death of their loved ones.

**“One of the things we have when a loved one dies, is the rituals [that] help when it comes to acceptance. For a lot of our family members, it is not being able to accept what has happened. It is hard to believe when someone isn’t here anymore. One member lost both her parents, and it felt like they just disappeared.”**

Covid-19 Bereaved Families for Justice Northern Ireland

Some groups added that it was particularly difficult for people with a learning disability to understand the death of loved ones and associated restrictions on end-of-life rituals, during the pandemic, given the changes to end-of-life rituals.

Bereaved family campaign groups discussed how pandemic restrictions had an impact on whether they could fulfil the religious, cultural and personal wishes about funeral arrangements from family members. For example, bereaved family members shared how they were not able to choose a casket in person and instead had to purchase it online. This felt very impersonal and did not reflect the importance of the decision. The groups also discussed how the restrictions meant their members were not able to bury their loved one in a chosen outfit or have flowers at the service.

Representatives referred to some loved ones having pre-paid significant amounts of money for their funerals. Some felt a sense of injustice because their loved ones did not have the funeral they paid for. Bereaved Families for Justice Northern Ireland spoke about some people not receiving refunds despite funeral and burial services being significantly different from what had been paid for, adding to feelings of sadness and anger.

## Attendance

Bereaved family campaign groups told us that their members experienced a lack of autonomy and choice as the rules and restrictions limited the number of people who could attend funerals and how they were conducted. Some representatives spoke about how having to choose who attended the funeral caused arguments and disagreements within group members' families. Implementing restrictions has had a lasting impact on the relationships between some bereaved family members.

**“Some families could not attend the funeral or had to choose someone [over others, that] was very difficult. That caused rifts in the family.”**

Scottish Covid Bereaved

Some representatives spoke about people with a learning disability or neurological condition not being prioritised when families were deciding who could attend funerals, as they were less likely to understand the restrictions in place or how to follow them.

**“[If they] have a learning disability they didn't**

**understand what was happening in the wider world with the complexity of a bereavement. Those people were pushed out of the restricted numbers for funerals.”**

Cruse Bereavement Support Scotland

Representatives also highlighted a lack of consistency across the UK in the rules and restrictions around attendance for funerals. There was significant inequality depending on where you were based in the UK in relation to numbers permitted to attend funerals with some areas allowing up to 20 attendees whereas others were allowed a smaller number.

**“There was no consistency about numbers, this, that, the other. That is what I mean in terms of rhetoric and reality. The rules were this, the restriction was that, and on the ground, people did whatever they wanted.”**

Scottish Covid Bereaved

Restrictions changing between different ‘waves’ caused upset and frustration for people whose family members died early on in the pandemic when smaller numbers were permitted to attend funerals and burials. Bereaved family campaign groups also described how knowing that others, including some high-profile individuals, did not adhere to the rules on funeral and burial attendance, or tried to find ways around them, added to bereaved families’ feelings of guilt and outrage. Some were left feeling furious, thinking repeatedly about whether they had let their loved ones down by adhering to guidelines or not pushing enough for a funeral that was consistent with their wishes.

**“In Northern Ireland there was a prominent funeral that broke all the rules. That impacted people about following the rules. You can hold a memorial a year down the line, but that is not the same as the celebration of life.”**

Bereaved Families for Justice Northern Ireland

# Impact on grief and bereavement

Family members and friends were left with feelings of anger, regret and guilt about their loved ones dying without the opportunity to touch or see them in person, if at all. Thoughts about whether they should have acted differently and the guilt they experience for following the rules remain with many. There was consensus amongst representatives that families would be less likely to be compliant with the rules in the event of a future pandemic - the horror and pain of their experiences has significantly eroded their trust in government officials and public policy.

**“When there is another pandemic, there are so many bereaved families that will not be so compliant. They didn’t get a dignified death.”**

Covid-19 Bereaved Families for Justice Northern Ireland

Representatives from Marie Curie and Hospice UK described the heartbreakingly conversations care staff were having with family and friends because visiting restrictions in hospices meant they had to decide which family members, if any, could say goodbye to their loved one. This caused great distress for family, friends and care staff.

Bereaved family campaign groups also discussed how restrictions had an ongoing impact on their members after their loved one was buried or cremated. For example, representatives shared how some families were not able to visit graves in cemeteries because they were closed. They said not being able to visit loved ones and pay their respects had a further damaging impact on the grieving process.

**“You feel a level of guilt and you feel like you let them die and you do not know what their last hours were like...this [bereavement during the pandemic] is not normal bereavement, it is different.”**

Covid-19 Bereaved Families for Justice Northern Ireland

Bereavement support organisations said these experiences have led to an increase in cases of complex grief, where people continue to experience intense, lasting symptoms of grief for a long time after their loved one has died. This is often accompanied by persistent sadness and rumination about

the loss. Bereaved family campaign groups spoke about how many of their members have been diagnosed with Post Traumatic Stress Disorder<sup>1</sup>, with some experiencing suicidal thoughts following pandemic bereavement and its associated isolation.

Bereaved family campaign groups agreed that they felt ignored by the governments of the UK during and following the pandemic and that this had contributed to their sense of isolation by making them feel unimportant. The representative from Covid-19 Bereaved Families for Justice Cymru highlighted the lack of an official Covid-19 memorial, minute's silence or event in Wales. This meant that members felt that their loved ones and the impact of their loss had not been acknowledged or recognised by their government as a public tragedy. Campaign leads described how many of their members to this day cannot accept what has happened and process their emotions, given their lack of closure, and postponement or suppression of their grief during the pandemic.

Some members have spoken about how they continue to feel very emotionally affected by things relating to the pandemic, bereavement, hospitals or care homes. Bereaved family campaign groups said many of their members continue to feel very angry about what happened to their loved ones at the end of their lives. Covid-19 Bereaved Families for Justice Cymru described how responses from mortuaries, hospitals and care homes' complaints services were often incomplete, inconsistent and inaccurate, adding to bereaved family members' frustration and prolonging their feelings of intense grief and anger.

**“I spoke to someone [we supported] last week who said the way the funeral went in the pandemic and the difficulty they've had processing that, they've not been able to go to a funeral since...that sense of anger is really palpable. Someone said, 'We did everything right. I still lost someone. I followed the rules. I couldn't support them and give them the dignity in death they wanted to have’”**

Cruse Bereavement Support

The representatives from Cruse Bereavement Support Scotland and the National Bereavement Alliance said they had seen an increase in people

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<sup>1</sup> Post-traumatic stress disorder (PTSD) is a mental health condition caused by very stressful, frightening or distressing events (<https://www.nhs.uk/mental-health/conditions/post-traumatic-stress-disorder-ptsd/overview/>).

reporting mental and physical health problems linked to their bereavement compared to before the pandemic. They suggested older people and those living on their own were most likely to be struggling with the long-term mental health impact of pandemic bereavement. They also suggested that people with lower levels of educational qualification and/or lower income levels were less likely to feel confident to seek bereavement support or able to access services to support mental health and wellbeing.

Bereaved family campaign groups described how the experiences of grief they saw amongst their members often differed depending on which stage of the pandemic their loved one died and the associated restrictions at that point. For example, they said that during the first wave (March-July 2020), deaths were more likely to be unexpected, and were further complicated by a complete lack of information about whether or how funerals or burials could be organised in line with rapidly changing pandemic restrictions.

Some representatives told us that during the second wave (September-November 2020), prolonged isolation from their loved ones meant that many people were going through a phase of anticipatory grief in advance of their loved one dying. But Covid-19 deaths could also be very sudden during all waves of the pandemic. Families at different points all searched desperately for guidance on what to do after their loved one died and there was consensus that this information was never easily accessible or in one place, adding to the stress they were experiencing in grief.

Covid-19 Bereaved Families for Justice Northern Ireland also shared how many of their group members felt throughout the pandemic that they had to justify how their loved one died. This was because everyone was hearing about Covid-19 and forming opinions about Covid-19 deaths. They described how having to answer to people about their loved one's death became an additional burden that intensified their feelings of isolation and alienation from others in their lives. They reflected on how questions they received about their loved one's death, such as asking how old they were, or whether Covid-19 was real, belittled the losses they and their members had experienced, leaving them feeling angry and dismissed.

Bereaved family campaign groups told us their members felt left behind by society once restrictions were lifted, as conversation became about 'moving on' from the pandemic and 'going back to normal', prolonging feelings of isolation. Campaign group leads shared the agony and resentment that their members experienced when hearing others having excited conversations about seeing family and friends after lockdown ended, while they were grieving.

# Impact on accessing support

Bereaved family campaign groups spoke about how lockdown restrictions meant many bereaved people were isolated and unable to access bereavement support from places and people that they would usually go to for help, such as family, friends and the wider community.

**“What I needed and couldn’t get was my family...the isolation and feeling of being alone. We will see the true cost of the pandemic on mental health and wellbeing in a few years.”**

Covid-19 Bereaved Families for Justice Northern Ireland

Bereaved family campaign groups said many of their members could not find any bereavement support, highlighting a lack of signposting and services not being open or operating with reduced hours as they adapted to the pandemic. Representatives also mentioned that some bereaved people assumed services would not understand their experience or would not be available because it felt like ‘everything’ in society was closing. Bereavement support organisations found switching to providing remote support early in the pandemic challenging but felt that the services improved over time as support providers had the opportunity to increase service provision. This enabled them to help more bereaved people and provide an increased number of sessions where needed.

When people were able to find bereavement support, there was often a waiting list. The number of sessions offered were felt to be too short to discuss the complexity of what had happened to them, and provide the long-term support required to address the trauma of bereavement during the pandemic.

Representatives said that mental health services were overwhelmed, with access to and quality of support through GPs being mixed. A member of Scottish Covid Bereaved found private counselling very helpful in managing their suicidal thoughts. However, this member only knew how to access private counselling because of their work background and many could not afford it.

Others found bereavement support through signposting online, for example one member found a bereavement support service for her and her mother

through the Covid-19 Bereaved Families for Justice Facebook group.

**“I think [I found support through] Facebook...I knew she needed to talk to someone. Sudden [a charity supporting those experiencing sudden deaths] were really good, she was taken up in two weeks. They prioritised her quite rightly, and I was on the list further down.”**

Covid-19 Bereaved Families for Justice UK

Some bereaved family representatives said they were able to access support services through other charities and local hospices, but the offer was often limited and felt unsuitable for pandemic bereavement. Multiple bereaved family campaign groups described how throughout the pandemic some bereavement support organisations were themselves learning from the experiences of people bereaved during a pandemic.

**“My sister got through [to] an organisation for bereavement. They said they would probably learn from her, because they haven’t had something like this. They later did workshops to find out what it [a sudden Covid-19 bereavement experience] was like.”**

Covid-19 Bereaved Families for Justice UK

Bereaved family campaign groups reflected on how the lack of bereavement support services and problems with access to, and quality of, support led to them forming their own groups offering peer support. One representative discussed how the lack of available support meant that people were also being informally referred by friends and family to bereaved family campaign groups, as they had heard about their work in the media. Some of these people who got in contact with the bereaved family campaign groups were in crisis, for example needing support with suicidal ideation. This put a lot of pressure on bereaved family campaign group leads, to manage members' safety and emotional needs, all while they were grieving themselves.

**“People were being referred to us who were suicidal and in crisis, and the addition of that on our group was huge. Bereavement is as individual as a fingerprint and**

**what people need is different, and we tried to meet that for each person.”**

Covid-19 Bereaved Families for Justice Northern Ireland

**“If it weren’t for us [campaign leads of bereaved family campaign groups], what would have been happening?”**

Scottish Covid Bereaved

Representatives also highlighted the fact that talking to people who had been through a similar experience, but had some distance from their specific situation, was often incredibly reassuring and comforting. They were able to help one another and feel understood at a time when they were faced with contested views about Covid-19 and Covid-19 deaths. Bereaved family campaign groups also spoke about finding solace and comfort in navigating the constant news about Covid-19 within their groups.

**“Some people feel more comfortable because you are talking to each other. We’ve had a trauma experience. It is a place for people to reflect, they can share memories, it is easier in our group. People understand.”**

Covid-19 Bereaved Families for Justice Northern Ireland

Representatives discussed how bereaved family campaign groups were the only consistent place to find the pandemic-specific bereavement support that people bereaved during that period required, both during and after the pandemic. They said that after the initial response to the pandemic, some services moved away from talking about bereavement during the pandemic and focused on other types of bereavement. The bereaved family campaign groups said their members felt this demonstrated a lack of understanding of the specific and prolonged impact of bereavement during the pandemic.

As time went on, bereaved family campaign groups started to campaign and raise awareness of Covid-19 deaths and the impact of bereavement during the pandemic to ensure that lessons are learned and others do not have to go through the same experiences. People were able to share their experience in the media and make their voice heard within the national conversation, as well as meet with leaders. Group members shared information. This included information about legislation, routes to escalate complaints about loved ones' treatment and ways to commemorate those who died during the pandemic.

This experience made members feel heard and represented, which they described as feeling particularly empowering after the isolation many had experienced.

By bringing together people who faced similar experiences of loss, representatives said that their groups are helping people find answers and to understand their experiences.

**“[More recently we are] campaigning around preparedness so families don’t have to go through what members have gone through. For me it creates a purpose... I need purpose and something to come out of it. That’s what the UK Justice group does, supports people with that initial and untimely loss.”**

Covid-19 Bereaved Families for Justice UK

Bereaved family campaign groups also mentioned the transformational impact that support groups have had on members. They felt some members had developed and flourished through their support. Representatives said this has helped people to move forward in their lives.

**“Some of our group members have really grown and developed, [one member] has started a charity in her loved one’s name. The drive we have is because we don’t want anyone to go through this again. I said I won’t move on, but I will move forward.”**

Covid-19 Bereaved Families for Justice UK

**“This is a family that none of us wanted to be part of, but we are.”**

Scottish Covid Bereaved

# Impact on support provision

The delivery of bereavement support changed during the pandemic. Due to lockdowns and social distancing restrictions, bereavement support organisations could no longer meet people in person and they pivoted to providing services online or over the phone. This required organisations to train staff and volunteers at pace on how to use online platforms and how best to provide emotional support in a remote setting.

**“There [were] some real challenges, the rapid shift. Cruse is primarily volunteer delivered and was very local and face to face, and moved to virtual using technology that was new to us. Upskilling thousands of volunteers ... that can be tricky at the best of times, so at speed, that's harder.”**

Cruse Bereavement Support

Bereavement support organisations saw a drop off in referrals in the early stages of the pandemic. They suggested several reasons for this, including people assuming that services would not be available, people not having privacy in their homes and some people not having the skills or confidence with technology to access support. Other people did not have access to the internet or devices such as laptops or tablets.

**“A number of support services saw a drop off in referrals in April, May and June [2020], partly because people were reluctant to access support or didn't think there would be access to the support.”**

National Bereavement Alliance

However, the demand for bereavement support then increased during the pandemic and has continued to increase since. During the pandemic, some existing volunteers had to step back due to a change in their personal circumstances and were unable to provide support. Furthermore, the move to online and telephone services meant some volunteers found it harder to maintain a distinction between their personal lives and those of the bereaved people they were supporting, as support that would have previously been

provided in support premises was now delivered from home. This led to capacity issues and made it harder for organisations to provide the support bereaved people needed during the pandemic. The remaining volunteers had an increased caseload and ended up feeling burnt out and exhausted. This was said to have caused further staff and volunteers to leave after the pandemic.

**"In one region we lost over half of our volunteers. Some didn't want to do volunteering online, some couldn't do volunteering due to personal circumstances during lockdown. That was at a time when more people were coming to it, and we needed more volunteers to cover the extras coming."**

Marie Curie

Representatives from bereavement support organisations highlighted how difficult it was to meet increased demand for their services during and since the pandemic in the context of limited funding and wider economic pressures. They described an overall reduction in the bereavement support services in terms of hours of support offered and the availability of bereavement support professionals, compared to before the pandemic.

**"What we saw at the end of the pandemic and after is you have the demand but your ability to meet that isn't there. The bereavement charities stepped up but then got hit with the reduction in government funding and the cost-of-living crisis. Charities are still dealing with the ongoing impact of the pandemic but it's more challenging to provide support."**

Cruse Bereavement Support

Organisations representing hospices also discussed how some hospices had to close bereavement support services or pause them as they focused on providing care. They discussed how difficult it was to offer support virtually to family and friends who were not able to visit hospices, particularly when staff that would usually offer this support were reallocated to other roles to respond to the restrictions on hospice settings. This had a negative impact on

family members and loved ones, as the usual holistic support hospices offer was not always available.

Hospice UK said the level of support offered by different hospices varied greatly during the pandemic. For example, some hospices broadened bereavement support to wider family members and friends while others reduced or stopped their support altogether. They said these different approaches were driven by decisions about how the hospice responded to the pandemic and where they allocated resources. Generally, when hospices were able to offer bereavement support again this was often online or by telephone.

Mind explained how the pandemic highlighted the issue that bereaved people wanted support relevant to their culture and delivered by people who understand them. If this was not available, Mind thought this explained why people were reluctant to use bereavement support services.

**“There are certain cultural communities that don't want a mainstream [bereavement] offer. They want the offer from their community for their community.”**

Mind

Representatives discussed how the pandemic has had a long-term impact on how bereavement support, and mental health support related to bereavement, is accessed. The shift to deliver services remotely, either online or by telephone, still remains, but many services have brought back face to face services or offer a hybrid model. Representatives acknowledged that remote services did not work for everyone but nonetheless felt this change was positive in some ways. For example, the move to telephone and online support has allowed for a more flexible offer that people can fit around other things in their life. However, this has also introduced barriers to accessing services, especially for older people, those with low digital confidence or without access to technology.

# Financial impact

The National Bereavement Alliance spoke about how difficult it was for people to experience grief during a time of more general fear and economic instability. They thought that the financial worries people experienced during the pandemic were likely to have intensified people's experiences of bereavement, given that a fall in income or being on a lower income are risk factors for poorer bereavement outcomes.

**“If part of coming to terms with bereavement is about finding hope for the future, in the Covid context that is challenging.”**

National Bereavement Alliance

Bereaved family campaign groups highlighted the issue of needing to return to work quickly after bereavement because some people did not have access to bereavement or compassionate leave as part of their employment. There is no statutory right for bereaved people to take bereavement or compassionate leave (other than in the case of a parent losing a child), rather it is given at an employer's discretion.<sup>2</sup> In some cases, bereaved people were unable to go back to work due to the impact of a loved one dying during the pandemic. Some representatives spoke about a lack of understanding from employers about how devastating and long-term the impact of bereavement could be during the pandemic.

**“We've got a member who couldn't go back to work because she was so impacted. She lost her husband and both of them worked and had a young family. She eventually lost her job. She has been in a really bad place mentally as well; the impact is huge.”**

Scottish Covid Bereaved

Bereavement support organisations said that bereaved people who were furloughed or lost their job also lost access to the networks, stability and structure that work can provide. This exacerbated the isolation and loneliness of their bereavement, reducing the amount of informal support they could access.

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<sup>2</sup> ACAS, Time off work for bereavement, <https://www.acas.org.uk/time-off-for-bereavement>

Representatives also discussed the financial impact when the main earner in the household died during the pandemic. Some people had to sell their homes and navigate through the courts to get access to bank accounts and other assets. This happened when court centres were closed and banks and other organisations could only be reached by telephone or online due to pandemic restrictions.

Others discussed the issues those they were supporting had with closing bank and utility accounts if they were in the name of the person who had died, all while trying to manage their grief during a pandemic. For example, a representative discussed how when her mother passed away, she could not settle her account with a utility company, as the company wrongly told her that her mother had requested to switch suppliers, creating extra complications at an incredibly difficult time. Other representatives echoed that the support banks, insurance providers and utility companies had in place for people who experienced bereavement in the pandemic was not sensitive or straightforward.

**“I asked [the bereavement team at an energy company] why a dead person needs an electricity supply in the first place and why do they need to switch supplier. That is the reality of what we were dealing with...[there was a] lack of compassion and care.”**

Scottish Covid Bereaved

Bereaved family campaign groups spoke about how the closure of Citizens Advice bureaus and other means of getting financial support to navigate the benefits system made accessing financial support after their loved ones had died even more difficult. While many Citizens Advice bureaus provided support via telephone, the lack of in person support further contributed to the sense of isolation for many bereaved people. They referenced a lack of specific financial support for people who needed money following a bereavement, and a lack of guidance on how to access any broader welfare or financial support. They spoke about bereaved people in need of financial support being isolated and completely unable to address their often urgent financial problems.

# Lessons for future pandemics

Representatives suggested key lessons identified from the experiences of bereaved family campaign groups and bereavement support organisations to better prepare for and respond to future pandemics.

- **Prioritising and legally protecting human connection with loved ones before their death:** Representatives wanted a more compassionate and flexible approach in future pandemics to visiting dying loved ones, attending funerals, burials and practising other end-of-life rituals, one that acknowledged the huge importance of being able to say goodbye properly. They suggested legislation to ensure that no one dies alone, giving bereaved family members the right to see loved ones before they die.
- **Funding for bereavement support:** Representatives highlighted the importance of having a well-funded and prepared network of specialist and national bereavement support services so that there is sufficient capacity to respond to future pandemics. They discussed the need for continued funding to ensure the sector is strengthened and sustainable, as well as providing additional funding both during a pandemic and in the medium term recovery period following a pandemic to respond to the significant extra demand for support.
- **Involving bereaved families in service design to create more tailored bereavement support:** Bereaved family campaign groups highlighted the importance of consultation and making sure bereaved families are involved in the design of support services so they are appropriate. They said this should include the development of online and in person resources and services to ensure a flexible offer for different needs. In line with their experiences, they believe bereavement support should start before the person dies, to reflect the distress, anticipation and fear when a loved one is approaching the end of their life. They suggested consulting with a diverse range of people so that support services are tailored to people's cultural or religious background, or their circumstances.
- **Valuing the role of community and peer support:** Representatives emphasised the crucial role of local peer support, community and religious groups in providing bereavement support specific to the

pandemic context. They wanted to see recognition of the importance of this support, including ensuring there is a clear, funded role for providing peer and community support during future pandemics.

- **Better signposting and more referrals to pandemic and trauma specific bereavement support:** Representatives suggested improvements in how professionals are trained and equipped to signpost those who need help to the right kind of support. For example, this would involve recognising when someone needs longer term support to address the complexity of their traumatic bereavement experience during a pandemic. This would mean that people can more quickly access support that is appropriate for their experience and circumstances.
- **Complaints procedures for public bodies and private companies should be more simple and empathetic:** Bereaved family campaign groups stressed the importance of simplifying complaints procedures for organisations that bereaved people interacted with at the time that their loved ones died, such as healthcare providers, coroners and utility companies, and ensuring that there was accountability to avoid exacerbating the pain and anger that bereaved people were experiencing.

## Annex

# Roundtable structure

In April 2025, the UK Covid-19 Inquiry held a roundtable event to discuss the impact of the pandemic and the measures put in place around bereavement, funerals and other burial practices.

Two breakout group discussions were held. One with Bereaved family campaign groups and the second with bereavement support organisations.

The roundtable is one of a series being carried out for Module 10 of the UK Covid-19 Inquiry, which is investigating the impact of the pandemic on the UK population. The module aims to identify areas where societal strengths, resilience and or innovation reduced any adverse impact of the pandemic.

The roundtable was facilitated by Ipsos UK and held at the UK Covid-19 Inquiry Hearing Centre.

A range of organisations were invited to the roundtable, the list of attendees includes those who attended the discussion on the day. Attendees at the roundtable were representatives for:

### **Bereaved family campaign groups:**

- Covid-19 Bereaved Families for Justice UK
- Scottish Covid Bereaved
- Covid-19 Bereaved Families for Justice Cymru
- Covid-19 Bereaved Families for Justice Northern Ireland

### **Bereavement support organisations:**

- Cruse Bereavement Support
- Cruse Bereavement Support Scotland
- Marie Curie
- Mind
- Hospice UK
- National Bereavement Alliance
- Good Grief Trust

## Module 10 roundtables

In addition to the roundtable on Funerals, burials, and bereavement support, the UK Covid-19 Inquiry has held roundtable discussions on the following topics:

- The faith groups and places of worship roundtable heard from faith leaders and organisations representing religious groups about the unique pressures and risks they faced during the pandemic.
- The Domestic abuse support and safeguarding roundtable engaged with organisations that support victims and survivors of domestic abuse to understand how lockdown measures and restrictions impacted access to support services and their ability to provide assistance to those that needed it the most.
- The Key workers roundtable heard from organisations representing key workers across a wide range of sectors about the unique pressures and risks they faced during the pandemic.
- The Justice system roundtable addressed the impact on those in prisons and detention centres, and those affected by court closures and delays.
- The Hospitality, retail, travel, and tourism industries roundtable engaged with business leaders to examine how closures, restrictions and reopening measures impacted these critical sectors.
- The Community-level sport and leisure roundtable investigated the impact of restrictions on community level sports, fitness and recreational activities.
- The Cultural institutions roundtable considered the effects of closures and restrictions on museums, theatres and other cultural institutions.
- The Housing and homelessness roundtable explored how the pandemic affected housing insecurity, eviction protections and homelessness support services.

**Figure 1. How each roundtable feeds into M10**

