

# Bereaved through suicide

A useful guide following your loss



## Introduction

The Northern Health and Social Care Trust have printed this booklet with the kind permission of the Suicide Prevention Co-ordinators Working group in the Eastern Area, who produced a revised edition of the Bereaved by Suicide Booklet. The members of this group are, Margaret Woods, Mental Health Promotion Manager, Pat Mc Greevy, Suicide Prevention Co-Ordinator, Fiona Molloy, Health Development Specialist for Mental Health Promotion/Suicide Prevention, Maria Morgan, Mental Health Improvement Practitioner Advanced.

We wish to acknowledge the contributions and guidance received in the development of this booklet from both our colleagues and various Bereaved by Suicide Groups across Northern Ireland.

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## Feelings you may be experiencing

**When someone dies by suicide many people are affected. Parents, partners, relatives and friends all feel the pain. People bereaved by suicide need to know that there is a range of services available to support them through the extreme circumstances and reactions they may experience.**

### Immediate reactions

When bereaved by suicide the whole fabric of your normal world disintegrates. You may feel totally overwhelmed by what has just happened and may wonder how you will ever survive this tragic loss. Nothing can prepare a person for such an event. You may find yourself in a place that is unfamiliar and unknown, with no signposts to show the way, feeling disorientated and powerless. While shocked and numb you may have to cope with events that are out of your control. Your heart may feel broken with pain beyond your comprehension.

Police, doctors and other professionals seem to take over; information and answers can be in short supply. There may be an intrusion by the media and your



private grief can become public property. You have a right to choose not to speak to the media, or you may wish to identify someone to speak on your behalf. These overwhelming events can leave you feeling stunned. You may not want to believe that your loved one has taken their life and search for other explanations. You may feel that this is happening to someone else and hope that when you awake from this awful dream, everything will be back to the way it was before.

## Natural responses

Grieving is a natural response to loss. It includes crying, remembering, yearning and talking - all the many ways that we express our sadness. Anger can also be a major part of grief. We can often struggle with the loss and with a sense that the death is unfair. It should not have happened. There can be a terrible sense of loneliness and absence. Life can lose its meaning for a time, your mood can be very low and it can feel difficult for you to just keep on going, day by day and even hour by hour. Guilt feelings, which are a normal part of grief, are often exacerbated. Grieving can cause feelings of anxiety, depression and fatigue. Sometimes these feelings become severe and prolonged. If you experience these symptoms to an extreme degree, you may need to talk to your family doctor.

‘Grieving is a natural response to loss..’

When your loved one dies by suicide the grieving response can be more complex and even more difficult to resolve. The death is sudden and unexpected. It appears

to have been avoidable and so very intense feelings of anger and guilt can arise. It feels like somebody must be to blame.

You may feel angry with the person who has died - "why did he or she leave me?" A deep sense of rejection may be experienced, particularly if it is a partner who has died in this way. Family members often feel responsible for the deceased's actions and believe that they could or should have done something to prevent the death. It is important to hold on to the reality that the death was not your fault. This is a tragic event that has happened. No one can take total responsibility for the life of someone else.

Anger can be turned out towards others - "someone should have noticed". Others turn the anger on themselves - "I should have noticed", and so begins a harmful pattern of self blame and guilt.

## Why?

The question "why" assumes enormous proportions. You may go over this again and again. There can be a frantic search for a note that will give an explanation but even if one is found, it will rarely answer your questions. It will tell you how the person who has died felt at a moment of intense distress, but it will probably not tell you the full story. "Why me? Why us? What have we done to deserve this?"



You may experience symptoms, for example panic attacks, nightmares; sleep disorders and flashbacks, particularly if you have found the body yourself. It is a very natural response to think that you are “going mad”.

If a suicide note is found the coroner needs the police to take it as part of the investigation. If the suicide note is addressed to a specific individual, that individual can collect the note from the Coroner's Office when the investigation is completed. This must be done in person to ensure that it does not get lost in the post.

## The family

Family relationships can suffer at this time. Family members, grieving in different ways, can find it hard to understand one another or to communicate with one another. Some relatives may not even want to mention the dead person's name. Conflicts may develop causing further heartbreak and pain. Sometimes the search for someone to blame results in one particular family member becoming a scapegoat, leaving that person especially isolated.

## The children

Children in the family may have particular difficulties. Often the family tries to protect the children by keeping them away from the funeral or not telling them what has happened. The children, however, can observe the severe distress all around and usually hear all the painful details from other sources eg. at school. It may be useful to discuss your concerns with the school or other



organisations which the children are involved with eg. youth clubs etc.

They can feel trapped in silence as they are “not supposed to know” and they feel that they do not have permission to talk about what has happened, to share in the grieving events and to grieve too. Gossip may harm children if they have not been told the truth.



Children need to be prepared for the outside world after a traumatic death. Honest and open communication, shared in loving ways helps most. Younger children are often satisfied to know that their relation had an accident. Older children will need to know what has happened and to be allowed to talk about it and to ask questions. Barnardo’s Child Bereavement Service can provide support for you to do this. They can provide someone who will listen to you and help you identify the best way to support your child. They can give clear, age appropriate information both verbally and in written form. Barnardo’s will also provide the opportunity for you and your children to meet with experienced workers. These workers are very skilled at listening and supporting children. Opportunities regarding individual work for children and young people looking at the impact that a suicide has had on them and their life can be discussed. Regular and appropriate feedback will be given to you as the parent or carer. Families will also have the



opportunity if appropriate to attend a residential group for those bereaved by suicide.

The Barnardo's booklet 'How to help children and young people bereaved by suicide' will help you to explain the suicide to your child or children.

## Isolation

Families bereaved by suicide often feel socially isolated. Friends and neighbours, not knowing what to say, may withdraw from you or avoid you. Others may approach and ask how you are but you sense that they really do not want to know. You can feel surrounded by happy families who do not want to see your pain. As a result you may feel stigmatised and isolated. You may even feel a sense of shame.

You may not know anyone else bereaved in this tragic way. This may make your grief journey feel especially lonely and difficult. Other outsiders may ask personal questions that are difficult to answer - it seems they just want a piece of your story. A simple statement like "He or she was unable to go on" may be enough. In grief a person needs to be able to express and work through their feelings. There is a need to talk about what has happened and about the meaning of the event and to ask "why". It is important to tell your story and to continue telling it for as long as is necessary for you. This process may go on for a long time, possibly years.



## Support

To get through this difficult time you will need the support of other people.

You may turn to family, friends, clergy or funeral directors. Since this bereavement is different from other bereavements, support from counsellors or doctors may also be needed. The opportunity to meet others bereaved in the same way may also help. It is important to understand that an extreme grief reaction is a very natural response to such a sad and tragic event. This is a time to be aware of your own vulnerability and to take care of yourself. Most of all it is important to remember that you are not to blame. No one is to blame. You will find a list of support groups and other support services at the back of this booklet.

## Suggestions for the bereaved

“ Know you can survive. You may not think so but you can. ”

“ Know that you may feel overwhelmed by the intensity of your feelings but all your feelings are normal. ”

“ Struggle with “why” it happened until you no longer need to know “why” or until you are satisfied with partial answers. ”

“ Anger, guilt, confusion and forgetfulness are common responses. You are not crazy: you are in mourning. ”

“ Be aware you may feel inappropriate anger at the person, at the world, at God, at yourself, its okay to express it. ”

“ Having suicidal thoughts is common. It does not mean that you will act on these. ”

“ You may feel guilty for what you think you did or did not do. Guilt can turn into regret through forgiveness. ”

“ Remember to take one moment or one day at a time. ”

“ Find a good listener with whom to share. Call someone if you need to talk. ”

“ Give yourself time to heal. ”

“ Don't be afraid to cry. Tears are healing. ”

“ Remember the choice was not yours. No one is the sole influence in another's life. ”

“ Expect setbacks. Emotions can return like a tidal wave but you may only be experiencing an area of grief not yet dealt with. ”

“ Try to put off major decisions. ”

“ Give yourself permission to get professional help. ”

“ Be aware of the pain of family and friends. ”

“ Be patient with yourself and with others who may not understand. ”

“ Set your own limits and learn to say no. ”

“ Steer clear of people who want to tell you what or how to feel. ”

“ Many people feel that their own personal spiritual faith can be a great source of strength. ”

“ It is common to experience physical reactions to your grief eg. headaches, loss of appetite, inability to sleep. ”

“ Realise that the willingness to laugh with others and at yourself is healing. ”

“ Ask questions and work through any anger, guilt, or other feelings you may have until you can let them go. Letting go doesn't mean forgetting. ”

“ Know that you will never be the same again, but you can survive and even go beyond just surviving. ”

“ Be kind and gentle with yourself. ”

## Investigation of a death by suicide

Official agencies always intervene in the investigation of all sudden deaths including death by suicide. These official agencies include the police, coroner and pathologist.

The bereaved sometimes feel that they have little control over preliminary events but it is important for such deaths to be investigated thoroughly and promptly to facilitate early release of the body to the family for burial or cremation.

When the person is found, the police will preserve the scene until they have completed their preliminary investigation and a doctor has confirmed the death. The doctor will be the GP, a police doctor or a hospital doctor.



An ambulance team will usually be in attendance. The coroner shall be advised and they will authorise the transfer of the body by the family funeral director to a hospital mortuary for formal identification by a family member or friend.

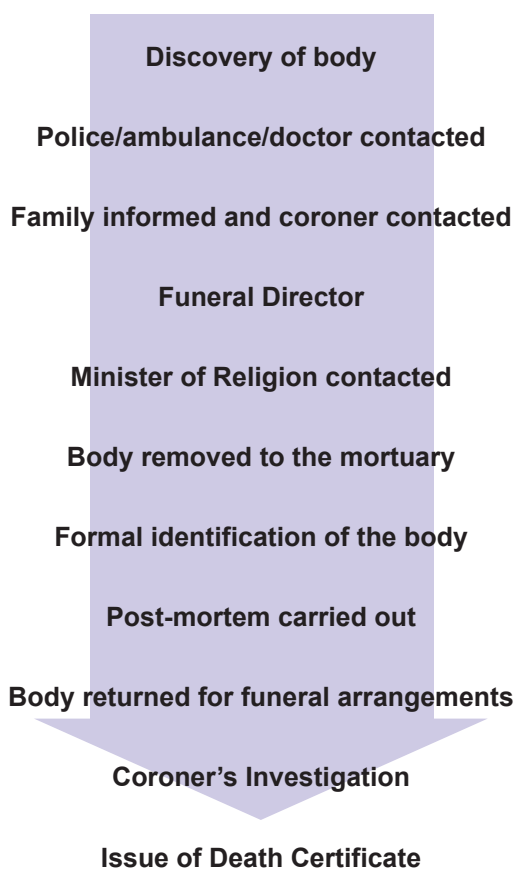
The coroner is an experienced lawyer responsible for a local district. The coroner instructs the police to arrange for the person to undergo a post mortem, which is an external and internal examination of the deceased person. A specially trained doctor called a pathologist carries this out and this may take place at a different specially equipped mortuary.

A police officer always accompanies the person when they are moved until released to the family by the coroner. This examination, known as the post-mortem or autopsy, is carried out generally within 24 hours of the finding of the person, who is returned to the family immediately thereafter. If the pathologist has retained organs for further analysis the Coroner Liaison Officer will inform the family representative beforehand. The organs are returned as soon as possible or otherwise dealt with according to the family's instructions.

The police document their investigation on behalf of the coroner by taking statements from witnesses, family, police, doctors and paramedics and may photograph the scene. The preparation of post-mortem reports and police evidence takes several months to complete whereupon the coroner shall decide how to proceed. Most cases of suicide in Northern Ireland do **not** result in an inquest which is a formal examination of the circumstances of a death conducted in a public court. The bereaved may wish to contact the coroner involved, to enquire about the nature and extent of his investigation. If the coroner concludes the investigation without an inquest, they issue a document formally reporting the conclusions of their investigation to the local Register of Deaths, who will then invite a family member to attend the Registrar's office to register the death and obtain the death certificate.

The coroner will issue an interim death certificate to allow the funeral to take place and this can be used for benefit claims, insurance claims etc. (it will be accepted by most but not all organisations) until the coroner issues the final death certificate at the conclusion of their investigations.

### **From Start to Finish**



## Sorting out your affairs

Extended family and friends will need to be informed. If the person who has died has left a will, the executor or administrator of the estate will need to be informed. You may need to contact the solicitor of the person who has died to find out who this is. If the executor/administrator is not told at this stage, there may be difficulties later, for example, in making funeral arrangements.

There will usually be a number of financial issues which need sorting out when a person has died. It will be useful to try and collect together as many of the relevant documents as can be found. These will include:



- > The Will
- > Bank and building society books and statements
- > Insurance policies
- > Pension or benefit order books
- > Details of any credit agreements or outstanding loans
- > Mortgage Statements
- > Rent books
- > Shares, savings certificates, premiums and bonds.
- > Tax Documents.

The property and belongings of the person who has died cannot be given away until there is legal authority to do



so. This legal authority is known as getting a grant of probate if there is a will, or letters of administration if there is not. The solicitor of the person who has died will be able to guide you on these matters.

## Help with the costs of a funeral

You may be able to get help with the cost of the funeral if you have made the arrangements for the funeral, you are eligible to claim and if you or your partner are getting one of the following benefits or entitlements:

- > Income support
- > Jobseeker's Allowance (income based)
- > Housing benefit
- > Child Tax Credit – awarded at a rate higher than the family element
- > Working Tax Credit – where the disability, or severe disability, element is included in the award, or
- > Pension credit

**and** you have good cause for taking responsibility for the funeral.

Who is eligible to claim?

- > The partner of the person who has died at the time of death (partner means a person you are married to, or a person you live with as if you were married; or a civil partner)

- > The person who has died is a child and you have responsibility for them
- > You were a close relative or friend of the person who has died and it is reasonable for you to accept responsibility for the funeral costs, and they did not have a partner or parent or son or daughter (for more details on this see the social security website: [www.dsdni.gov.uk](http://www.dsdni.gov.uk)).

You may also be able to get help with payments if:

- > You are paying for a funeral which takes place in the United Kingdom and the person was originally resident in the United Kingdom at the date of their death

- > You accept responsibility for the funeral expenses, and the Social Security Agency accept that it is reasonable for you to claim reimbursement.



If you are not receiving one of the benefits or credits when the funeral takes place, but claim and are entitled to one of them, within three months of the funeral, you may be entitled to a funeral payment. You should make the claim for the funeral payment at the same time as you make the benefit claim or application for the tax credit. You should not wait until you actually receive the benefit for tax credit as the three-month time limit for making the claim for funeral payment may expire.

The Social Security Agency must accept that it is reasonable for the bereaved person to be responsible for the funeral expenses, and that there is no-one else who could be expected to be responsible.

The bereaved person should send in a claim for a funeral payment even if they do not have a bill at that stage. If you delay claiming until the bill is received you may be out side the time limits. The claim form should be sent in without the bill as it can be forwarded to Social Security Agency when the bill is received.

You should use Form SF 200 (available from local Social Security Offices), or make an initial claim by letter and be sent Form SF 200. The date of claim will be the date when the social security office received the first letter, provided that the form is returned within a month of that date.

You must also send in the original funeral director's bill (not a photocopy) with the claim form. If the bereaved does not have the bill you should send the claim form and the bill as soon as you receive it.

The following can be deducted by the Social Security Agency from a funeral payment:

Any of the person's assets that are available to the family before probate or letters of administration are granted. Once probate or letters of administration have been

granted the Social Security Agency can recover the funeral payment from the persons estate. Funeral expenses have a priority claim on the estate. However, personal possessions left to relatives and the value of a home occupied by a surviving partner do not count as part of the estate.

Please note that you may be entitled to a further bereavement payment if your late spouse or civil partner met the National Insurance contributions and either:

- > You're under state pension age (60 female; 65 male);
- or
- > Your late spouse or civil partner was not entitled to a Category A State Retirement Pension when they died

## Other benefits that may be available

### **Widowed Parents Allowance**

A man or a woman (who is under state pension age) can get widowed parents allowance if their late spouse or civil partner met the National Insurance contribution conditions and:

- > He or she has a child for whom they are entitled to, or can be treated as entitled to child benefit; or
- > Where a widow or a surviving civil partner is expecting a child:
  - by her late husband
  - by her late civil partner

Widowed Parents Allowance is payable regardless of capital and whether the claimant does any work.

### **Carers Allowance**

Entitlement to Carers Allowance can continue up to 8 weeks after the death of a disabled person being cared for, provided that all other conditions are satisfied.

All this information in relation to benefits has been taken from the Social Security Agency web site that can be accessed at [www.dsdni.gov.uk](http://www.dsdni.gov.uk)

### **Life Insurance**

Most life insurance policies have a 2-year suicide exemption. If a suicide occurs within 2 years of taking out the policy the company will not pay out. After the 2-year time period, they must pay out just like any other death. It is advised however that you contact your insurance company for further advice.

Since April 2001 Widows Benefits have been replaced by a Bereavement Payment; a Widowed Parent's Allowance; Bereavement Allowance and a Bereavement Premium which is included as part of Income Support, Income Based Jobseekers Allowance and Housing Benefit.

Further advice and assistance can be obtained from the Social Security Agency, Inland Revenue, local independent advice centre or Citizens Advice Bureau.

### **Dealing with an Estate: getting probate**

Everything owned by a person who has died is known as her/his estate.

The estate of the person who has died is usually passed to surviving relatives and friends, either according to instructions in a will, or according to the rules of intestacy where someone has died without a will.

The legal authority required to act on behalf of a person who has died is known as a grant of representation.

There are two types of grant of representation:

- > Probate - Probate given to a person named in a will as an executor.
- > Letters of Administration - Letters of administration are given if there is no will, if a will is not valid, if there are no executors named in the will or if the executors cannot or are unwilling to act. Letters of administration should normally be applied for by the next of kin.

In this section the word probate will be used to describe both types of grant of representation.

A grant of probate is a High Court document issued by the probate registry. It proves that a person has the legal authority to deal with the estate and affairs of the person who has died. It is especially important when dealing with institutions holding money in the name of the person who has died. In effect the grant of probate transfers all of the property of the person who has died to the person holding the grant of probate.

## Helpful Organisations

### Northern Trust Bereaved by Suicide Project

Bereavement Support groups and counselling for those bereaved by Suicide in Northern Trust areas.

Tel: 028 2563 6607

Email : [danielle.gallagher@northerntrust.hscni.net](mailto:danielle.gallagher@northerntrust.hscni.net)

### CRUSE

Bereavement support and counselling for anyone experiencing problems with the death of a loved one through suicide. Group support, information and literature on bereavement and loss.

Day by Day Helpline Tel: 0844 477 9400

Open Monday to Friday 9.30am - 5pm

Email: [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)

Young Person's freephone helpline Tel: 0808 808 1677

Email: [info@rd4u.org.uk](mailto:info@rd4u.org.uk)

[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

Cruse Bannside

Oak Cottage,

Braid Valley Hospital Site

Tel: 028 2563 0900

Cruse Causeway

The Robinson Memorial

Hospital, Ballymoney

Tel: 028 9127 2444

### LIFELINE COUNSELLING

No matter what your age or where you live in Northern Ireland, Lifeline offer immediate help over the phone 24/7 if you, or someone you know is in distress or despair. All calls are answered by qualified counsellors who are available to listen, help and support your needs in confidence. They are experienced in dealing with issues such as suicide self harm, abuse, trauma, depression, anxiety. If appropriate, you could be offered an

appointment for face to face counselling or other therapies in your local area within 7 days. Lifeline can also put you in touch with follow-up services to ensure you receive the best possible responses to your needs

Lifeline also gives support and guidance to families and carers, concerned friends, professionals, teachers, youth workers, clergy and communities.

Just call Lifeline Helpline [0808 808 8000](tel:0808 808 8000)

Calls are free from landlines and mobile phones.

## Samaritans

Samaritans provides confidential, non-judgemental emotional support, 24 hours per day for people experiencing feelings of distress, despair, including those which could lead to suicide.

Tel: [08457 90 90 90](tel:08457 90 90 90)

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

.....  
Coleraine - Branch drop in facility | 20 Lodge Road | Coleraine

Tel: [028 7032 0000](tel:028 7032 0000)

.....  
Ballymena - Branch drop in facility | 43-45 Mount Street | B'Mena

Tel: [028 2565 0000](tel:028 2565 0000) Branch open 9am - 10.30pm

.....  
Hard of hearing, deaf & speech impaired only Tel: [0845 7909192](tel:0845 7909192)

.....  
[www.samaritans.org](http://www.samaritans.org)



## Childline

You can talk to Childline about anything – no problem is too big or too small. If you are feeling scared or out of control or just want to talk to someone you can call Childline.

Tel: [0800 1111](tel:08001111)

## Barnardos

Services to help children and young people bereaved by suicide.

Tel: [028 9069 4000](tel:02890694000)

Helpline [028 9064 5899](tel:02890645899)

## Family Trauma Centre

Sometimes a child is the first person to find the body of their family member following a suicide, this is very traumatic for a child and they may experience a range of difficulties following such an event. If parents are concerned about their child following a completed suicide of a family member or close friend they may find it useful to discuss this with a mental health professional who specialises in working with children and young people. The Family Trauma Centre is very willing to discuss such concerns with parents and will arrange to meet with them and their child or young person when this is required.

Tel: [028 90 204700](tel:02890204700)

## Citizens Advice Bureau

Impartial, confidential free advice on welfare, benefits and money advice.

Cookstown Office | The Enterprise Centre | Derryloran Ind Est

Tel: 028 8676 6126

Causeway Office | 24 Lodge Road | Coleraine

Tel: 028 7034 4817

Antrim Office | 10D High Street Street | Antrim

Tel: 028 4461 4110

Carrick Office | 50 Railway Street | Lisburn

Tel: 028 9266 2251

Newtownards Office | 65 North Street | Carrickfergus

Tel: 028 9182 3966

Ballymena Office | 28 Mount Street | Ballymena

Tel: 028 9042 8288

[www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)

## Aware Defeat Depression

Services, support groups and self-help for depression / bi-polar disorder.

Helpline: 0845 120 2961

Email: [help@aware-ni.org](mailto:help@aware-ni.org)

Belfast Office | Philip House | 123-127 York Street | Belfast

Tel: 028 9032 1734

## Parents Advice Centre

Services offered include support, guidance and counselling for parents.

Helpline: 0808 801 0722

Ballymena Office | 75 Wellington Street | Ballymena

Tel: 028 2565 0099

## Compassionate Friends

A charitable organisation of bereaved parents, siblings and grandparents dedicated to the support and care of other bereaved parents, siblings and grandparents who have suffered the death of a child/children.

Helpline: 0845 123 2304    Email: [info@tcf.org.uk](mailto:info@tcf.org.uk)  
[www.tcf.org.uk](http://www.tcf.org.uk)

## Relate

Services include relationship for couples or individuals, psychosexual therapy.

Relate Teen - counselling for young people on relationship issues.

Belfast Office | 3 Glengall Street | Belfast

Tel: 028 9032 3454

## Coroner's Service

Coroners are independent judicial officers who are available to deal with matters relating to deaths that may require further investigation to establish the cause of death. The Coroner will seek to establish the cause of death and will make whatever inquiries are necessary to do this eg. ordering a postmortem examination, obtaining witness statements and medical records, or holding an inquest.

Mays Chambers | 72 May Street | Belfast | BT1 3JL

Tel: 028 9044 6800

[coronersoffice@courtsni.gov.uk](mailto:coronersoffice@courtsni.gov.uk)

[www.coronersni.gov.uk](http://www.coronersni.gov.uk)

## Northern Area Support Groups for Families Bereaved

Niamh Louise Foundation - 028 8774 0354

PIPS Larne - 07530 797 716

## Helpful Reading

### Books for Adults

A Grief Observed, Lewis, CS, Faber

Aftershock, David Cox and Candy Neely Arrington, B&H  
Publishing Group, ISBN No 0805426221

A Special Scar – the experience of people bereaved  
by suicide, A. Wertheimer, Routledge (1991)

A Voice For Those Bereaved By Suicide, Sarah  
McCarthy, Veritas (2001)

Bereaved by Suicide, Patrick Shannon (2000), Cruse  
Bereavement Care

Echoes of Suicide, Siobhan Foster Ryan & Luke  
Monaghan (eds), Veritas Publications (2001)

Grieving a Suicide, Albert Y Hsu, InterVarsity Press,  
ISBN No 0830823182

Healing Grief: A Guide To Loss & Recovery, Barbara  
Ward, Vermillion (1994)

Suicide & the Irish, Dr. M. Kelleher, Mercier Press (1998)

Why People Die By Suicide, Thomas Joiner (2007)

## Books for Young People

Healing your Grieving Heart: for Teens, Alan D. Wolfelt,  
Companion Press (2001)

How to help children and young people bereaved by  
suicide, Barnardo's Northern Ireland (2008)

Facing Grief: Bereavement & the Young Adult, Susan  
Wallbank, Lutterworth Press (1996)

When Someone Dies: Help for Young People coping with  
Grief, Dwaine Steffes, Cruse Bereavement Care (1997)

## Books for Young Children

A Child's Questions about Death, Available free from  
Dignity, Tel 0800 387717

Beyond The Rough Rock – Supporting A Child Who Has  
Been Bereaved By Suicide, Winstons Wish Publications  
[www.winstonswish.org.uk](http://www.winstonswish.org.uk)

Caring for Bereaved Children, Mary Bending (1993),  
Cruse Bereavement Care

How to help children and young people bereaved by  
suicide, Barnardo's Northern Ireland (2008)

## Books for people with learning disabilities

Am I allowed to cry? A study of bereavement amongst people who have learning disabilities, Maureen Oswin (1991)

When somebody dies, Sheila Hollins, Sandra Dowling & Noelle Blackman (2003)

When mum died, Shelia Hollins & Lester Sireling (2004)

When dad died, Shelia Hollins & Lester Sireling (2004)

