

octopuslegacy

# The Human Cost of Dying

Understanding the real human cost of  
losing someone you love

November 2024

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# Introduction

Whilst all experiences of loss are deeply personal, it is widely accepted that the death of someone we're close to is one of the most challenging parts of human existence. I know that is definitely true of my experience of my Mum's death in 2016.

In this report, we explored the wide-ranging human impacts of loss that so many of us have felt - from the practical hurdles that we encounter to the emotions of what we miss the most, and the role personal memories and mementos can play in the experience of grief.

A lot of research has gone into understanding the practical impact of loss, such as the Cost of Dying Report - which explores the financial fallout from loss. But little research has been done on the real human impact of loss in a more holistic sense.

Octopus Legacy was born from a mission to make the experience of losing someone that little bit easier for those of us left behind. Founded after I lost my Mum in 2016 I know that the hardest part of this experience wasn't the financial fallout or the work that came with it. It was what I missed: her laugh, her check in texts, the sound of her voice. I have a small 20-second clip of

her that I've played more than any song on Spotify. I've read her last message to me more times than I can count.

This report helps us understand what makes loss so uniquely painful, and explores ways that we can make it that little bit easier for the people we leave behind through actions that we take today. I hope it makes people experiencing loss feel less alone and encourages people to think about planning for death in a more human way - one that considers the impact of a plan and its ability to connect us with the people we love, whilst we're here and after we're gone.

This research highlights opportunities for our industry to offer new kinds of support for our customers that helps us redefine and enliven what we mean by estate planning.



**Sam Grice,**  
Founder & CEO, Octopus Legacy

Chapter 1

# Death is a fact of life



# Nine in ten (91%) people surveyed had experienced the death of someone close to them.

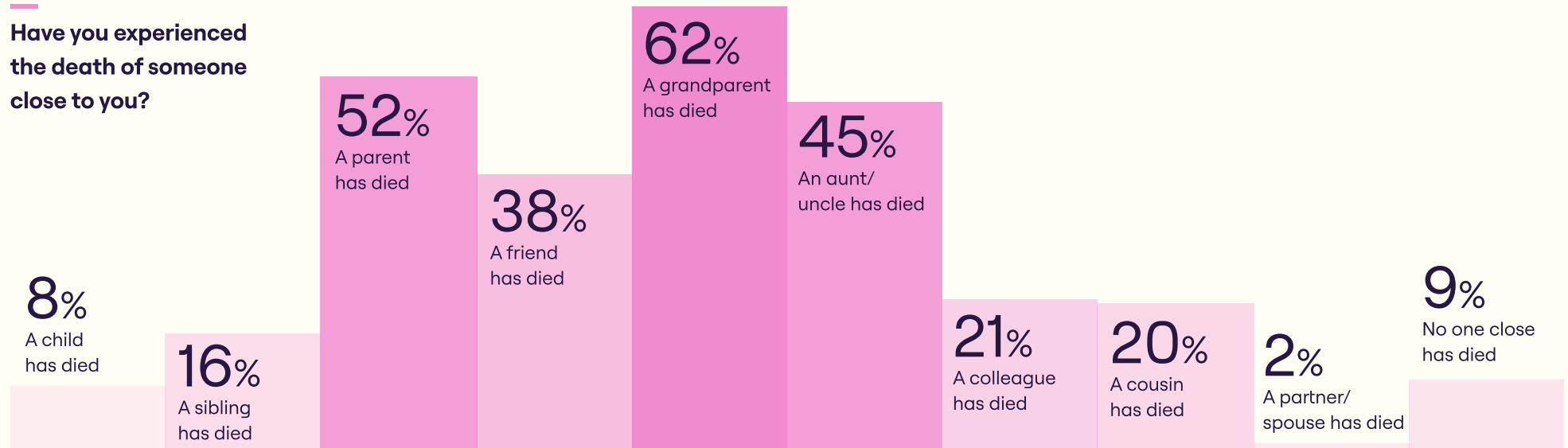
For the majority of these people (64%) they were also responsible for taking on the administrative load that comes with loss, whether that was organising their loved one's funeral (44%), registering their death (36%), clearing or selling their home (33%), or closing down accounts (30%).

When it comes to loss it's not all about money. Despite these tasks coming with their own pressures - time, costs and stress - when asked which part of these

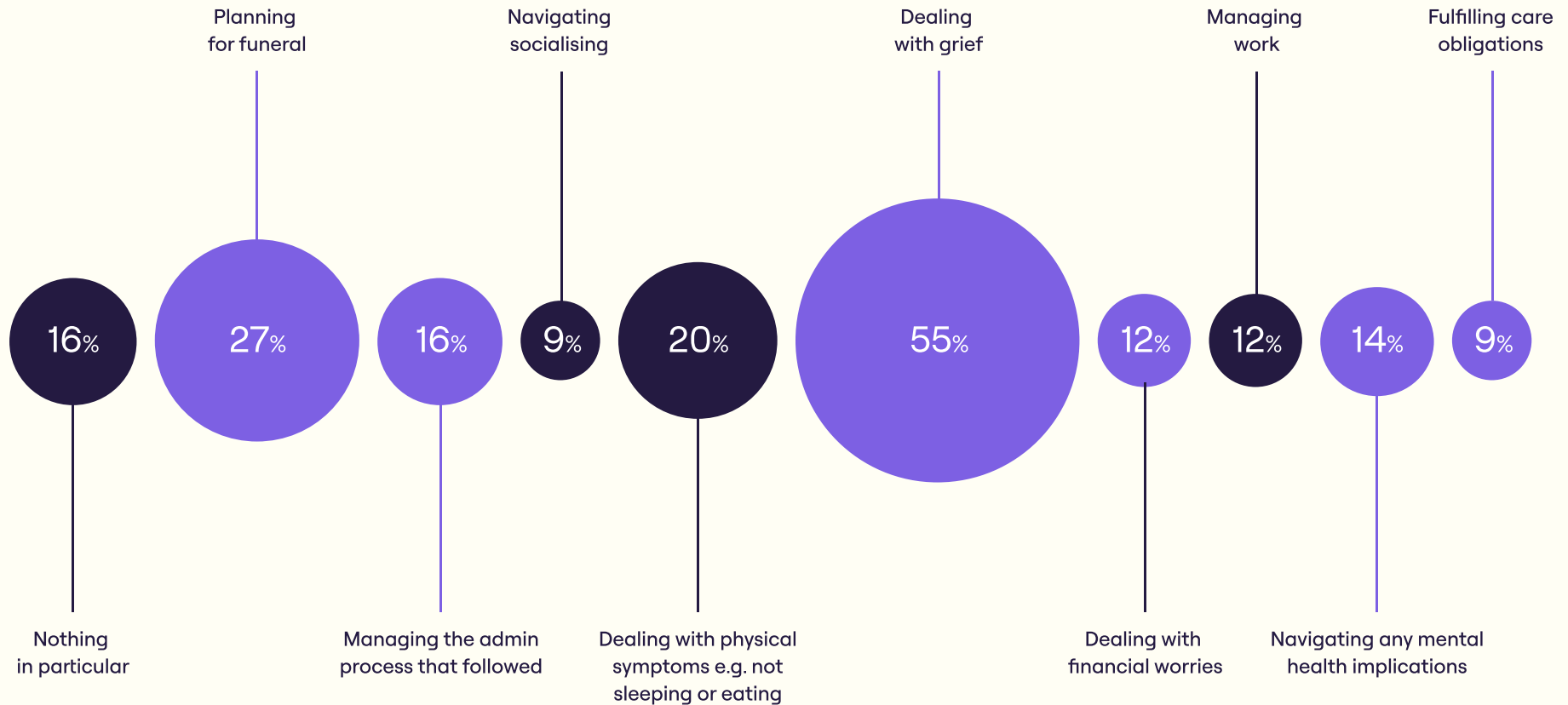
experiences were most tricky the most common answer was, unsurprisingly, dealing with grief (55%).

This was named as far harder than dealing with any of the the practical fallout from a death such as financial worries (12%), managing the administrative process (16%), planning the funeral (27%), and other emotional stressors such as navigating any mental health implications (14%) and dealing with physical symptoms of grief (20%).

## Have you experienced the death of someone close to you?



# What were the hardest parts of this experience?



● Practical ● Emotional

Chapter 2

# A helping hand or a hindrance?



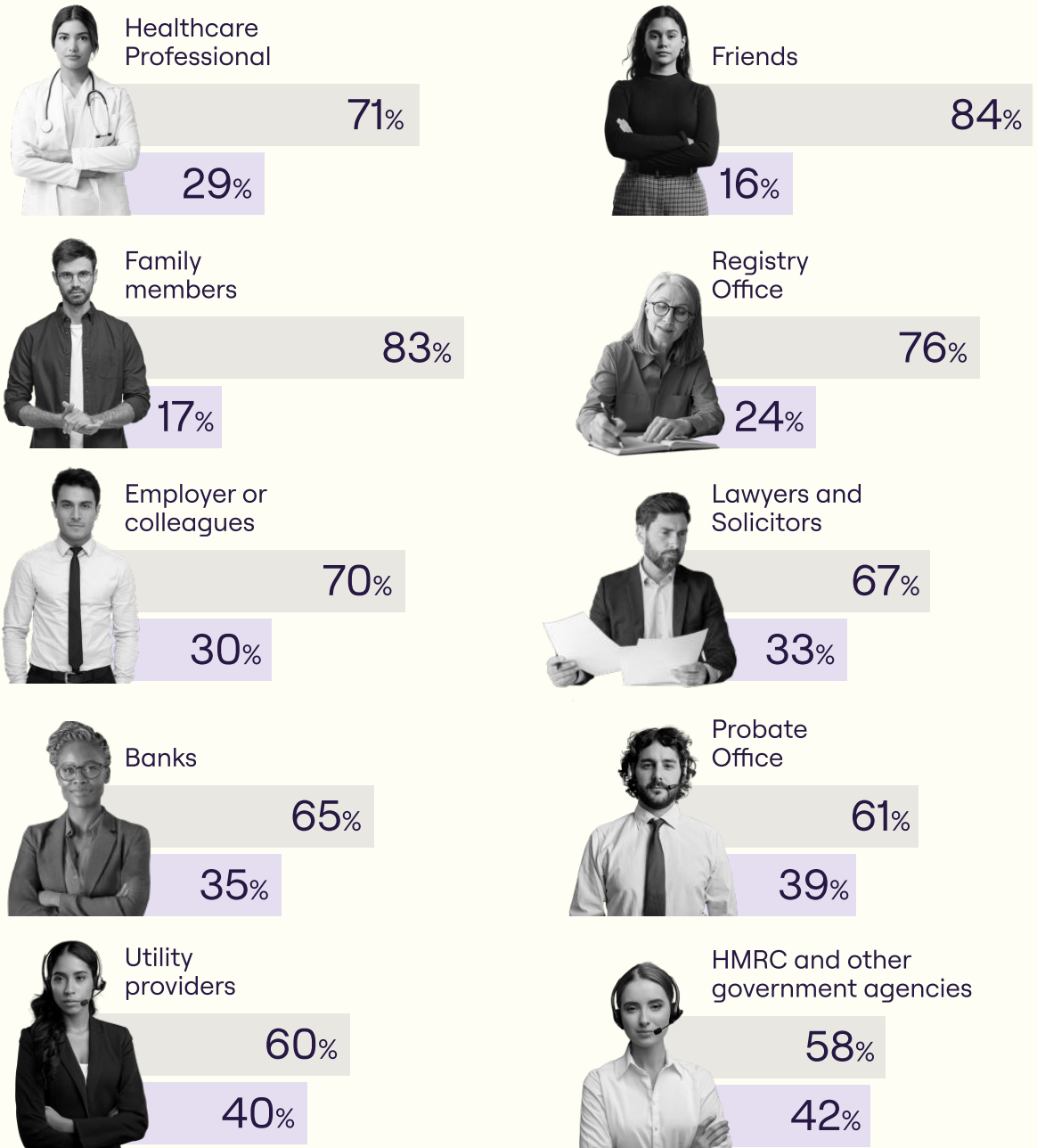
When someone dies we are forced to bump heads with all sorts of people and institutions – from government organisations, private companies, our employers and more.

Some are more helpful than others. Given the personal nature of loss, it comes as no surprise that the most helpful<sup>1</sup> support to those who have experienced the death of someone they love<sup>2</sup> are family (83%) and friends (84%).

In comparison, the helpfulness of ‘official’ channels drops quite significantly amongst those surveyed. HMRC and other government agencies were named as the least helpful people/organisations (58%), followed by utility providers (60%), the probate office (61%), banks (65%) and lawyers and solicitors (67%).

Given the overwhelming nature of this time, it is clear that these sectors aren’t doing enough to properly support their customers and public when it comes to loss.

**Which of these people and organisations have been most helpful following your loss?**



**A HELPING HAND OR A HINDRANCE?**

1: Very helpful’ and ‘Quite helpful’ responses combined

● Helpful/quite helpful    ● Not helpful/unhelpful

2: N/A responses were removed from Q4 “How helpful or unhelpful did you find the following people/organisations after your loss? (if you have lost someone on more than one occasion, please consider the most recent time)” to create these stats



Chapter 3

# The human cost of dying: what we're really missing



Dealing with loss is so much more than getting through administrative tasks, financial costs and hours worked. The grieving process is multifaceted and the absence of someone you're close to can be felt in so many different ways.

While a loved one's physical presence is the thing our survey respondents missed the most (57%), this is quickly followed by more specific details like their voice (31%), advice and wisdom (26%), smile and emotional support (both 25%).

When asked what they would do if they had one day left with this person the most common response was to talk - ask them about their life, for their advice, and to tell them how much they loved them. The vast majority of answers weren't anything big, expensive or bucket list-worthy - it was the everyday moments at home, or in each other's company that people missed the most.

Common answers include...

Ask about family history  
Sit and talk about the good times  
Hang out together and talk  
Give them a hug and thank them for all they've done for me  
Tell them how loved they are  
Watch TV and laugh  
Sit and listen  
Tell them I love them  
Cherish them for every second  
Ask about their past

It's the simple everyday things  
that we miss the most.

57%  
Their presence

31%  
Their voice

26%  
Their advice and wisdom

22%  
Their laugh

25%  
Their smile

25%  
Their emotional support

16%  
Their practical support

11%  
The food they made

8%  
Nothing in particular

7%  
Their smell

Chapter 4

# What will you leave behind?



When people think about planning ahead for death they often think about cold legal processes – wills, life insurance, letters of wishes etc. and the financial and practical plans that they can leave behind for the people they love.

Whilst these are important, it is clear from the responses that these only scratch the surface of the kind of holistic support you can leave behind for the people you love.

Whilst it's not possible to fix the longing and loss that comes with the death of someone you're close to, there are things that the people we love really value and want us to leave behind.

Two in five (44%) people who have lost someone agreed that the item they'd value the most and wished they'd had were photos of them, followed by video (16%) and a handwritten note (10%).

When asked what was the best thing you were left by the person that died, 74% of people said something that had no monetary value, with the most common answer being memories and photos and letters. Not only did these gifts connect them with the people they love but 86%<sup>3</sup> of people who have been left something by the person that died said it helped them process grief.

This tells us that when planning for death we can think more creatively about what we include in our ultimate 'handover documents'. It shows that choosing to share photos, memories, notes and letters will mean much more to the people we leave behind than just money.

#### WHAT WILL YOU LEAVE BEHIND?

3: A lot' and 'Somewhat responses combined

What, if anything, is the best thing they left you?

their wisdom  
kindness love  
photographs  
memories po  
a child legacy  
humour letter  
laughter vide  
strength faith

—  
People who agreed gifts helped  
them process their grief

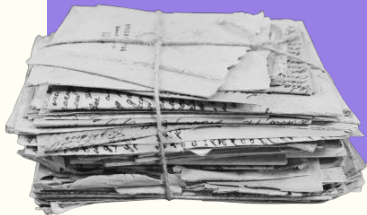
86%

Yes



14%

No



Chapter 5

# Bringing planning for death to life



When prompted, 84% of people who'd lost someone said they would like to take proactive steps to plan ahead as a result of their own experience. Whether that is communicating their wishes clearly (25%), having important conversations ahead of time (18%), sharing emotional mementos to stay connected after you're gone (17%) or putting practical plans in place (17%).

Still, 39% of all respondents hadn't put any thought into their plan for when they die yet. This skyrockets for people who have never experienced the death of someone close to them (61%) suggesting the experience of loss makes us more likely to plan for our own death, knowing the impact it has on the people we leave behind.

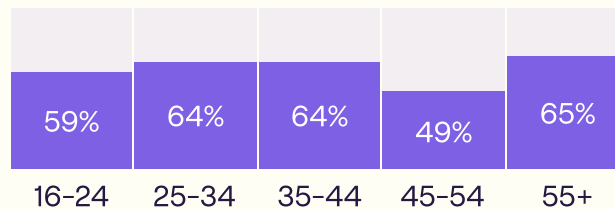
The age group most likely to have not made any form of plan is 45-54s at 51%; significantly higher than even the youngest age group of 16-24s (41%). This may reflect the fact this age group are the 'sandwich generation', who are simultaneously caring for ageing parents and children, juggling competing priorities and demands.

A third (34%) of respondents say nothing in particular is holding them back from planning ahead for when they die. However, 14% say it's too emotional while 13% are not sure where to start or don't feel they need it just yet.

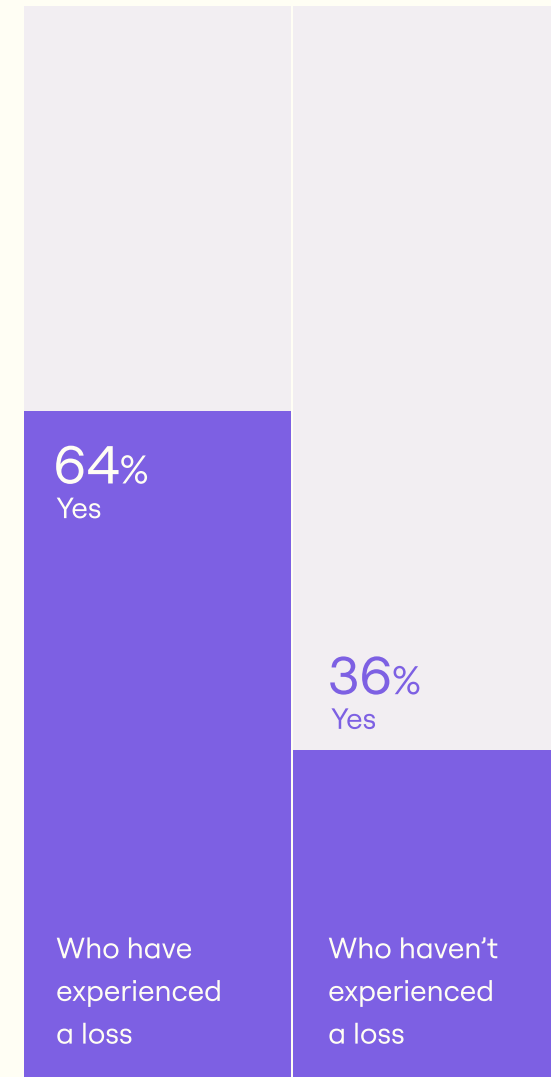
Of those who have put thought into the plan for when they die, the most common actions are writing a will (43%) and sharing funeral wishes (37%).

Despite the fact that survey respondents said that more human touches left to them were the most important, and even helped them process their grief, very few of those who have put thought into a plan have taken steps like leaving notes or messages (15%) or sharing video recordings or voice notes (8%).

People who **have** a plan for when they die, broken down by age group.



### Have you put a practical plan in place?





# Introducing a new way to plan for death

Octopus Legacy has launched a legacy box. This box is an invitation to craft a legacy that connects you to the people you love, in life and in death.

## What's in the box?

It's a place to store your practical plans – your will, your plan for the house, your life insurance documents. These small, but mighty acts, that make life easier for the people you leave behind, creating space for them to focus on what really matters. But it doesn't stop there. The box is packed with chances to share more than just practical plans. It's an opportunity to share memories, photos, playlists, funeral plans, voice notes, stories and much more.



# Why are we launching a box?

This report shows that when we limit ourselves to the cold legal processes that are traditionally associated with estate planning, we miss out on what's most important. Thinking about what we leave behind practically and emotionally – doesn't just allow us to stay connected with the people we love after we're gone, but it actually supports them as they process and navigate grief.

Guided by the insights gathered in this report the box brings estate planning to life, including the human elements that we truly value and can even make our experience of loss that little bit easier. I know that the thing I value most from my Mum after she died, wasn't money or anything that would be classed as 'valuable' – it was a book packed with her recipes that she gave me. I use it to this day as a way of feeling close to her.

Many of us don't know that we can share more than money when we plan for death – whether that is photos, letters or voice recordings. This box is an invitation for people to create their own personal legacy to pass onto the next generation.

I hope that it helps us think about estate planning in a much more human way. It doesn't need to be morbid—it's one of the most human things you can do.

The problem with the industry currently is that it's focused on the people creating the plan and on individual products and services.

But our job isn't just to make it easier for them, it's about making life easier for the people they leave behind. That's why we have to go further than a templated legal document. It's our job to bring planning for death to life and enable people to think much more creatively and broadly about their legacy.

I hope this box can show that planning for death doesn't need to be a cold legal process or a morbid experience – it's a chance for us to connect and support the people we love – whilst we're here and after we're gone.

Find out more about the box today or order one today at:

[octopuslegacy.com/legacy-box](https://octopuslegacy.com/legacy-box)



**Sam Grice,**  
Founder & CEO, Octopus Legacy

# About Octopus Legacy

Octopus Legacy was founded after Sam's Mum died suddenly in a car accident in 2016.

Dealing with grief and everything that followed was utterly overwhelming. He set up Octopus Legacy to make life easier for families like his left behind after a loss, wanting to clear space to focus on what matters.

Since then Octopus Legacy has helped over 400,000 people plan for death and find support after a loss.

Learn more at [octopuslegacy.com](https://octopuslegacy.com)

## octopuslegacy

Octopus Legacy's Research, Conducted By Censuswide, Surveyed 2000 Nationally Representative People Between 11.10.2024 - 15.10.2024. Censuswide Abides By And Employs Members Of The Market Research Society And Follows The MRS Code Of Conduct And ESOMAR Principles. Censuswide Is Also A Member Of The British Polling Council.

