Grief in the workplace
How employers can provide better bereavement support
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Foreword

Sue Ryder knows that the journey through grief can be painful and complex. Most of us will experience bereavement and grief at some stage in our lives.

While for most people grief gradually eases with support from family and friends, some people may experience complicated or persistent grief for which additional bereavement support is needed. When feelings of loss remain debilitating and do not improve over time, it can lead to a loss of sleep, a loss of appetite, an inability to think properly and can even trigger mental health conditions, such as depression, eating disorders, anxiety and Post Traumatic Stress Disorder (PTSD).

Sue Ryder believes that as a society, there is much more that can be done when it comes to improving our approach to grief. As a charity, we have expanded our bereavement support provision by growing our Online Bereavement Community and recruiting more counsellors for our Online Bereavement Counselling service. However as part of our role as a leading bereavement support provider, we know that it is also vital for us to engage with key societal stakeholders in order to create a holistic approach to bereavement support.

In the last year, 24% of the working population in Britain has experienced a bereavement, which equates to around 7.9 million people. Sue Ryder’s Grief in the workplace report considers the impact of bereavement on both employees and the economy and provides evidence-based recommendations to employers to help them provide better bereavement support.

Heidi Travis

Heidi Travis
Chief Executive
Report summary

• Bereavement is a common experience. Nearly a quarter of working age adults knew someone who has died over the last year.

• Bereavement can have longer term consequences for a person’s mental and physical health.

• It costs the UK economy an estimated £23bn a year in lost Gross Value Added (GVA) and costs the UK Treasury an estimated £8bn in reduced tax revenues, increased healthcare costs and income support payments.

• Workplaces can play a big role in supporting employees through their grief and mitigating its consequences. However, there remain taboos around speaking about death and grief. As a result, employees can often suffer in silence, with negative consequences for both the individual and their employer.

• Only 30% of employees say the leadership of their organisation has communicated with them about grief or bereavement in the past year and only 32% of employees are aware that their employer has a bereavement policy.

• Although employees may take very different paths when dealing with their grief, there are a number of things that employers can commit to offering as part of a policy for supporting bereaved employees: from offering leave and allowing for flexibility around workload, to communicating effectively about the support available and creating a culture where people are comfortable talking about grief.


2 51% of people would be scared of saying the wrong thing to someone who was recently bereaved, according to A Better Grief, Sue Ryder (2019).
The impact of bereavement on employees

Most people will experience the death of someone they know at some point during their working lives. In the last twelve months 24%\(^3\) of working-age people, which equates to 7.9 million employees, have experienced a bereavement.

Bereavement support charity, Cruse, estimates that for each death six people experience intense grief. While for some bereavements the period of grieving may be very brief; losing a close friend, partner or member of the family can have a deep impact, both physically, and psychologically. Taking into account the number of deaths in the UK each year, and employment rates, bereavement causes nearly two million working people to suffer from intense grief each year, alongside those still grieving from a bereavement in previous years.

The grief that comes following a bereavement may include difficult and unexpected emotions, from shock or anger to disbelief, guilt, and profound sadness. It can lead to a loss of sleep, a loss of appetite and an inability to think properly and can even trigger mental health conditions, such as depression, eating disorders, anxiety and Post Traumatic Stress Disorder (PTSD)\(^4\). Bereavement has also been linked to an increased likelihood of heart attacks\(^5\), diabetes\(^6\) and increased mortality.\(^7\)

There is no typical process for grieving. Grief can vary considerably in severity and longevity depending on the background of the loss, past or multiple bereavements, the socio-economic, cultural, medical and psychological background of the person suffering the loss, and on how it is managed. While for most people grief gradually eases, a minority of people lapse into complicated or persistent grief, in which feelings of loss remain debilitating and do not improve over time.

The impacts of a bereavement are not only felt by the individual, but ripple across the wider economy. The increased need for professional mental and physical healthcare entails a greater use of NHS and social care resources, while difficulty working at full capacity leads to a reduction in productivity. Not only do bereaved employees take additional time off work, but when they come back into the workplace, they often feel unable to work to their full potential.

Research into child loss found that a month after bereavement an employee may only be able to function at around a quarter\(^8\) of their prior capacity rising to just under two thirds after six months. A parent who has lost a child is also 9%\(^9\) less likely to be employed twelve months later.

While there is evidence that some types of loss do not have as profound an impact as losing a child – albeit losing a partner can be more impactful\(^10\) – the combination of time not working (absenteeism) and being at work but not being able to work at full capacity (presenteeism) as the result of a bereavement, has significant impacts on employer revenue and profit, on employee income, on tax revenues and total UK GVA.

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3 Census Wide/Sue Ryder (September 2020).
5 Li, Hansen, Mortensen & Olsen, (2002).
8 Heazell et al, (2016).
Figure 1: Share of UK employees who have experienced a bereavement and those who are experiencing intense grief.

Sources: Office for National Statistics, Sue Ryder 2020
The economic costs of bereavement

To calculate the total costs of bereavement to the UK economy and to public finances we draw on surveys undertaken in November 2019 and September 2020 on behalf of Sue Ryder and on existing research into the impacts of bereavement. The research we reviewed varies in scope and purpose, so we have made judgements about the findings’ relevance and applicability in the construction of the economic model. More detail on our assumptions can be found in the appendix.

We have focused on the impacts during the first 12 months of bereavement for calculations; although the impacts and therefore the costs of bereavement can persist for many years after loss. As a result we believe that our calculations give a conservative estimate of the total cost of bereavement. The uncertainty surrounding these estimates is reflected in the range of costs shown in Table 1 and Table 2.

Table 1: Economic impact of bereavement among employees each year

<table>
<thead>
<tr>
<th></th>
<th>Central Estimate</th>
<th>Range of estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cost to the UK economy</td>
<td>£22.9bn</td>
<td>£14bn – £49bn</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Absenteeism</td>
<td>£4.4bn</td>
<td>£1bn-21bn</td>
</tr>
<tr>
<td>Presenteeism</td>
<td>£16.0bn</td>
<td>£12bn-27bn</td>
</tr>
<tr>
<td>Reduced employment</td>
<td>£2.5bn</td>
<td>£2bn-5bn</td>
</tr>
</tbody>
</table>

Table 2: Impact on public finances of bereavement among employees each year

<table>
<thead>
<tr>
<th></th>
<th>Central Estimate</th>
<th>Range of estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cost to the Treasury</td>
<td>£7.8bn</td>
<td>£5bn-18bn</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foregone Taxes</td>
<td>£7.1bn</td>
<td>£5bn-17bn</td>
</tr>
<tr>
<td>Increased costs to the NHS and Social Care services</td>
<td>£530m</td>
<td>£340m-1bn</td>
</tr>
<tr>
<td>Out of work benefits</td>
<td>£45m</td>
<td>£36m – 92m</td>
</tr>
</tbody>
</table>

Our key assumptions are as follows (see the Appendix for more detail):

- In one year, 24% of those in employment experience a bereavement; however a quarter of those, just under 2 million people, experience grief of an intensity which impairs their ability to work and puts them at risk of related physical and mental health conditions.
- On average each person experiencing intense grief takes 22 days off in their first six months post bereavement.
- When someone experiencing intense grief is at work, in the first six months their productivity is assumed to be 70% of normal capacity on average and 95% in the second six months.
- Hours worked per day are assumed to be 6.4. This is an average across full and part time work in 2019. The total economic value created by an employee or Gross Value Added per worker is an average for 2019 of £36.28 an hour.
- For every hour not worked the Treasury loses revenue through reduced employment, production and output taxes. Increased use of NHS and social care resources is counted as an additional cost. The cost of treating depression, anxiety, eating disorders and additional risk of hospitalisation are all included in the costs to the NHS and social care. Increased risks for other health conditions are not counted.
- It is assumed that 5% (around 95,000) of those experiencing intense grief leave their jobs after six months, and do not work for the rest of the year. Given the complexities of the benefits system and the shift to universal credit, we have been conservative with this number. Those who stop working may also become eligible for other support and those who are in work who reduce their paid hours may become liable for additional income such as in-work credits.
Our modelling suggests that bereavement in the workplace costs the UK economy nearly £23bn a year and makes an impact on public finances of around £8bn a year although those costs could be as high as £49bn and £18bn respectively. The majority of the economic cost arises from lost productivity in the workplace (presenteeism), rather than from time away from work. That finding is consistent with studies of the impact of grief on employees undertaken in Australia\textsuperscript{14} and the US\textsuperscript{15}.

\textsuperscript{14} Comans, Visser & Scuffham (2013).
\textsuperscript{15} Fox et al (2014).
Inequalities in bereavement support

Employment status and employer policies make a big difference to how much of the economic cost of a bereavement is shouldered by the individual who has suffered a bereavement. This is problematic not only because it raises questions of equality, but because increased financial stress can reinforce depression and grief in the wake of a bereavement.

In general, those employees who have suffered a loss have some protection from the immediate financial costs of lower productivity while coping with a bereavement, although they may end up taking unpaid leave depending on their employers’ compassionate leave policy and in a minority of cases, face the risk of dismissal.

In contrast, the self-employed and those on zero-hours contracts bear most of the cost of a bereavement themselves as they usually have no entitlement to paid holiday or compassionate leave. The self-employed are also more likely to be in a precarious financial situation to begin with, being disproportionately likely to be on low pay.

Not only are those on low pay (self-employed or employees) less able to absorb the losses caused by unpaid leave and the immediate financial burden that can come with losing someone close, they are also at higher risk of dismissal from work (for taking time-off, or not being able to concentrate on their work) adding to the chance of increased financial stress.

Research confirms that lower income groups are at higher risk of experiencing complicated or persistent grief. Not only because of the relatively higher impact of financial losses after a bereavement, but because they face more difficulty accessing appropriate services, information and time off to help them cope with grief.

16 Corden and Hirst (2013).
17 Broughton & Richards (2016).
18 Bell, Cominetti & Slaughter (2020).
While bereavement will remain a fact of life, if just a fraction of the costs associated with bereavement could be mitigated through better support it would provide a considerable boost to the UK economy.

Effective support can come in many forms, from many sources. Everyone’s journey through grief is unique and so people may need different types of support. Often friends and family have a primary role in providing support, although local communities, workplaces, virtual or actual forums where those grieving can share their experiences, professional counselling or group therapy can also make a big difference.

At present, most studies into which forms of bereavement support are most likely to help are qualitative. There is a lack of rigorous quantitative research which would enable a thorough cost benefit analysis of investment into support programmes.

There are a few studies, largely restricted to formal interventions such as counselling and group therapies, which look to quantify the benefits of bereavement support. A few of these studies report significant positive impacts of targeted programmes: the evaluation of the Petals counselling programme for baby loss reported a reduction of 38% in mothers needing treatment for depression and anxiety, while the assessment of the Standby Response Service for those bereaved through suicide reported a reduction in the costs of presenteeism of around 30%, and of absenteeism by more than 40%. Both studies reported a favourable cost-benefit ratio for the interventions they examined. However, there are also studies that find no overall impact of counselling or group therapy programmes.

Given the sheer size of the cost of grief to the UK economy, rigorous and holistic quantitative research is urgently needed, to guide investment in bereavement support.

“There was certainly pressure to get back to work. They called me every day which was just too much – even on the day of my husband’s funeral. I had to go through attendance management and there were official letters implying I could be dismissed. Employers need to stop and think about how the messages they are sending will be received. It could have been handled in such a different way and explained better. It was very dogmatic and process-led.”

A member of the Sue Ryder Online Bereavement Community

20 O’Shea (2019).
21 Comans, Visser, Scuffham (2013).
22 Hewison, et al. (2019).
Supporting bereaved employees

As the centre of our economic and, increasingly, our social lives, workplaces can be critical sources of support, both in their own right and as a conduit to other forms of help. However, workplaces are not always effective at providing the right support or encouraging open conversations.

A study by Sue Ryder\(^\text{23}\), found that 51% of people would be scared of saying the wrong thing to someone who was recently bereaved. That includes those in management positions who “on the whole...come to work prepared to celebrate births and birthdays, and even to handle illnesses, but when it comes to death, they fall silent and avert their gaze”, according to research by academics from Oxford University and INSEAD\(^\text{24}\).

The result of a fear of talking about grief is that too often nothing is said. A survey commissioned by Sue Ryder in September 2020\(^\text{25}\) revealed that a third of employees who experienced a bereavement over the last year had not received any communication from managers or the leadership of their organisation in relation to grief or bereavement.

While some employees may not wish to talk about a bereavement, the assumption of not talking about it or acknowledging that anything has changed, can leave employees isolated in their grief. It can also impact the employer. Not only can poor support prolong recovery to full capacity, but it may result in an employee leaving altogether: Hospice UK report that 56%\(^\text{26}\) of people would consider leaving their employer if they didn’t provide proper bereavement support.

Because of the very personal nature of grief it can be difficult for employers to develop a detailed policy or set of practices which suit every situation.

However, the literature in this area and survey evidence point to some key elements of support and below Sue Ryder has outlined its recommendations:

### Communication

A survey of people who had experienced a bereavement, commissioned by Sue Ryder in 2019\(^\text{27}\), found that managers who were judged as offering enough support took the time to speak to the bereaved employee, to offer condolences (and send gifts or cards where appropriate), to see how things were going during any time off, to establish if and what a bereaved employee wanted colleagues to know about their loss, and took the time to have regular check-ins when the person affected was back in the workplace.

### Empathy

In the same survey, employees who looked positively on the support they received often report that their employer showed understanding and compassion. Often empathy can manifest itself in small acts such as ensuring that a recently bereaved employee is not faced with situations that may be difficult for them, such as greeting a colleague’s new baby after the loss of their own, or moving them away temporarily from having to deal with frustrated or angry customers. It could also mean allowing them to leave early when they are upset or simply making time to have an open conversation.

While you cannot prescribe empathy, and some people may be better at it than others, employers can actively hold workshops where managers are asked to think and share ideas about how the organisation should deal with bereavement and how an individual might be feeling. That sort of activity not only encourages individuals to reflect on what they would do, but also creates a common language and builds confidence in dealing with bereaved employees.

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23 Sue Ryder (2019).
25 Censuswide / Sue Ryder (September 2020). Nationally Representative.
26 Hospice UK (2019).
27 Censuswide/ Sue Ryder (November 2019). 1,061 UK respondents who are bereaved (Aged 16+).
Encourage time away from the workplace

60% of respondents to a survey of people who had experienced a bereavement and thought their employer had supported them well, cited allowing them enough time off as the key action their employer took and not feeling pressured to return to work before they were ready. While not every employer can afford generous compassionate leave policies, many bereaved employees may not want much more than two weeks, as we discuss later in the report.

Offer flexibility in workloads and shift patterns

Flexibility in workloads and shift patterns was highlighted as a way in which employers offered support in the 2019 survey undertaken by Sue Ryder. Employees who have recently experienced a bereavement may need a lighter workload, need to work different hours or shifts, or undertake a slightly different role in order to help reduce stress or deal with practical matters related to the loss.

Create a working environment where people are comfortable talking about grief

Business leaders have an important role to play in encouraging conversations about grief in the workplace. Having the courage to talk openly about personal experiences of death and grief or providing time and space for employees to discuss it can help normalise conversations and raise awareness about resources available to staff internally and externally.

Only 30% of those in employment say managers or leadership have shared the organisation’s bereavement policy in the last year.

“I originally went back six weeks after my mum had died and it was very awkward. The Management team all ignored the fact that my mum had died, didn’t offer any condolences to my face and just acted like I had been on holiday for a couple of weeks.”

A member of the Sue Ryder Online Bereavement Community

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28 Censuswide/Sue Ryder (November 2019). 1,061 UK respondents who are bereaved (Aged 16+).
29 Census Wide/ Sue Ryder (November 2019). 1,061 UK respondents who are bereaved (Aged 16+).
Signpost external resources

As a key point of contact for an employee who has experienced a bereavement, workplaces can offer information about bereavement support available in the wider community, including written material, physical and virtual support groups, counselling, and group therapies. Given that individuals find different forms of support helpful and that evidence suggests support is most effective when initiated by the individual making use of it, rather than push employees towards a particular source of help, employers can provide them with information about what support is available.

Have a bereavement policy and inform staff about it

Having a framework which outlines what employees can expect and incorporates the elements described above, not only gives a bereaved employee a degree of certainty and reassurance about their situation, but can also empower managers. If managers have a bereavement policy to refer to about bereavement leave, workload and shift patterns, this empowers the line manager to feel comfortable in communicating what the bereaved person is entitled to. Without a bereavement policy, there can be inconsistencies in the way colleagues are treated in terms of bereavement, which can lead to resentment.

Once the policy exists, employees also need to know about it: In September 2020, despite the experience of the last six months and the heightened awareness of death around the COVID-19 pandemic, only 32% of UK employees\(^30\) reported that they knew their employer had a bereavement policy, and of those only half knew what it included.

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\(^{30}\) Census Wide on behalf of Sue Ryder (September 2020). 1002 General Consumers in the UK (Nationally Representative).
How much time should be given for bereavement leave?

Employers can play a key role in helping bereaved employees cope with grief by offering sufficient compassionate leave. The question is, how much leave is appropriate? There is no formula to calculate when to return to work after a bereavement. People may need time off to grieve and to deal with practical arrangements after a bereavement, however grief can remain intense for months after a death and for some people time away from work is the best way for them to deal with it. At the same time, for others, coming into work, getting into a normal routine and seeing colleagues can help them to cope with their grief.

Bereaved employees value not being pressured into returning to work before they are ready; and ultimately this is likely to benefit an employer in terms of retention and productivity. In the long term, paid time off can result in increased productivity, which will be in the best interest of the employer.

Typically, UK companies offer three to five days compassionate leave for the death of a close relative; except for the loss of child, which is now two weeks by law. Survey evidence\textsuperscript{31} supports the case for more compassionate leave with 62% of the adult population believing that paid leave following the death of a parent, partner, sibling or child should be a week or more, and 42% believing it should be two weeks or more. That view changes with age: 24% of 16-24 year-olds believe bereavement leave should be two weeks or more, growing to over 55% for those aged 44-54.

Sue Ryder’s research suggests that although investing in adequate bereavement leave and support may result in initial short-term costs, it could lead to a significant saving for the UK economy and Treasury in the long-term through reduced staff absence, higher employee productivity and a lesser reliance on the health and benefits system post-bereavement. Currently, in the UK there is no legal requirement for employers to grant compassionate leave, except for parents who have lost a child under 18.

If the UK were also to adopt a statutory minimum of two weeks bereavement leave for the loss of a close relative or partner, it would be taking a significant step in tackling the inequality in financial stress felt by those in low paid and less secure employment. It would also begin to address the substantial negative impacts of employee bereavement on the economy.

\textsuperscript{31} Census Wide/ Sue Ryder (September 2020). 1002 General Consumers in the UK (Nationally Representative).
Conclusion

As the *Grief in the workplace* report highlights, not only is bereavement a health and social care issue, it also directly impacts the UK economy to the sum of £22.6 billion.

Sue Ryder believes that by making the changes laid out in this report, organisations can begin to take steps towards mitigating both the economic and emotional costs of bereavement.

Sue Ryder looks forward to engaging with employers on this issue and identifying ways in which the charity can support in their development of bereavement leave policies.

Sue Ryder is continuing to campaign for a change in law to introduce a statutory right to two weeks bereavement leave.
Appendix

Adjustments for intensity of grief

The adjustments made for the intensity of grief are derived from work undertaken by Oswald and Powdthavee (2008). Their aim was to assign financial values to emotional losses that could be used to guide court award of compensation. The research looked at averages, as does this report, there is nothing that suggests that you can compare, a priori, one person’s grief to another’s, purely based on who it was they lost.

The research draws on answers given in the British Household Panel Survey. By analysing the answers given to the General Health Questionnaire section, by those adults who had indicated that the death of someone had affected them over the last year, the authors were able to come up with a relative values for emotional distress caused by different types of loss. The average of a range of values calculated by the authors is shown in the ‘Average implied compensation’ table below.

To adjust the values for days off and productivity losses, we assume they are proportional to the degree of distress felt (as reflected in calculated compensation values). In the case of days off in the first six months the table shows the result of this adjustment based on the severity of loss for each type of loss. By taking account of how common different types of losses are (shown in the frequency of loss column) we could then come to a weighted average figure for days off. An identical adjustment was made for losses in productivity as the result of a bereavement and for the proportion of employees who leave their jobs.

<table>
<thead>
<tr>
<th>Frequency of loss</th>
<th>Average implied compensation</th>
<th>Days off in the first six months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child</td>
<td>£114,500</td>
<td>41</td>
</tr>
<tr>
<td>Sibling</td>
<td>£24,000</td>
<td>9</td>
</tr>
<tr>
<td>Mother</td>
<td>£48,000</td>
<td>17</td>
</tr>
<tr>
<td>Father</td>
<td>£70,500</td>
<td>25</td>
</tr>
<tr>
<td>Partner</td>
<td>£158,000</td>
<td>57</td>
</tr>
<tr>
<td>Friend</td>
<td>£36,500</td>
<td>13</td>
</tr>
<tr>
<td>Weighted Average</td>
<td></td>
<td>22</td>
</tr>
</tbody>
</table>

Use of annual leave for time off work when grieving

In calculating how many days of work are lost as the result of a bereavement, we have to take into account the fact that many of those suffering a loss will use up their annual leave entitlement. Even though ordinarily those days would be used for holidays and now they are being used for dealing with grief, from the perspective of losses to the economy there is no difference. What makes a difference is when additional days are taken. To be conservative in our calculations we assume that the annual leave allocation for six months is used up before any additional days off are counted.

Proportion of those leaving employment who claim Employment support allowance or equivalent

Not everyone who leaves work as the result of their grief will be eligible or willing to claim state benefits. To arrive at an assumption of how many of those who left work would go on to claim employment support allowance, we took the ratio between those under 64 claiming Employment Support Allowance in February 2019 and 16-64 year olds who were economically inactive. Those who leave the workforce as a result of their grief do so as a result of being unable to work and so will not be actively seeking work, hence we look at the economically inactive rather than the unemployed.

Our assumption is that those who leave the workforce have similar behaviour in relation to claiming benefits as those who are already economically inactive. While this is the most straightforward assumption we could make with the information available; further research would be needed to establish whether those leaving employment as a result of bereavement are equally likely to claim state benefits.
References


Census Wide/Sue Ryder (November 2019). 1,061 UK respondents who are bereaved (Aged 16+), UK, Dataset.

Census Wide/Sue Ryder (September 2020). Survey of 1002 General Consumers in the UK and 500 respondents who have been bereaved in the last year in the UK, UK, Dataset


Cruse Bereavement Care (2020). ‘Over 100,000 extra people grieving in isolation as the UK faces bereavement on a national scale’. viewed 4th October 2020 <https://www.cruse.org.uk/over-100000-extra-people-grieving-isolation-uk-faces-bereavement-national-scale>


There when it matters

Sue Ryder supports people through the most difficult time of their lives. For over 65 years, our doctors, nurses and carers have given people the compassion and expert care they need to help them live the best life they possibly can.

We take the time to understand what’s important to people and give them choice and control over their care. This might be providing care for someone at the end of their life, in our hospices or at home. Or helping someone manage their grief when they’ve lost a loved one. Or providing specialist care, rehabilitation or support to someone with a neurological condition.

We want to provide more care for more people when it really matters. We see a future where our palliative and neurological care reaches more communities; where we can help more people begin to cope with bereavement; and where everyone can access the quality of care they deserve.

For more information about Sue Ryder

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