## FACTSHEET



# Resources for parents aging without descendants

This online factsheet has resources for parents aging without descendants, whose only child or all of their children have died. We hope this information will be a help. Please do also read the mini-leaflet, Bereaved parents: coping with issues arising from having no descendants.

(The information below is accurate to the best of our understanding. Please do let us know about broken links. Thank you so much.)

## PRESERVING YOUR CHILD'S MEMORY

Below are some ideas and resources on how to preserve your child's memory after you have gone.

Creating a digital memorial for your child:

- There are numerous websites where this is possible, either paid or free of charge, for instance: <u>About</u> <u>MuchLoved | MuchLoved</u>. None are guaranteed to stay active in perpetuity.
- You can create an In Memory Fund and post pictures on the TCF website: <u>The Compassionate Friends | In</u> <u>Memory funds (tcf.org.uk)</u>

Deciding about the digital legacy for you and your children – what will happen to their social media accounts and other places where people go to remember your children:

- <u>https://digitallegacyassociation.org/wp-content/uploads/2016/06/Digital-Legacy-Association-Sorting-Out-Your-Digital-Assets-and-Digital-Legacy.pdf</u>
- Our child's digital legacy: Our-Childs-Digital-Legacy-WEB-VER1.0.pdf (tcf.org.uk)

Finding who will be able to attend to your child's grave, if you have one:

- Friends, family or members of your church community may be willing to undertake this
- There are some paid grave maintenance services. You might find something locally, perhaps offered by a local funeral director. There are also some national organisations, although these can be expensive. Google "Grave care" or "Grave maintenance".

You can find a range of ideas for remembering your child in TCF's Handbook: <u>Remembering-Our-Child-Handbook.pdf (tcf.org.uk)</u>

## WRITING YOUR WILL

#### Deciding who to leave your possessions to

As much as you would wish to leave your material possessions and money to your children, this is no longer possible. Deciding who should inherit from you may therefore be an emotional and difficult task. Here are a few possibilities to consider:

- You could leave bequests to charities or organisations that represent causes that mattered to your child
- You may wish to spread out the inheritance amongst other family members or close friends
- Some people decide to live their life in such a way that there is little for anyone else to inherit
- If you are part of a blended family and have step-children, you may not want them to be the sole

beneficiaries. Leaving at least something to someone else or some organisation on your child's behalf may feel more comfortable.

#### Writing a will

With a will, there is no doubt amongst family members about who inherits what. If you die without a will, you are "intestate" and there is a legally mandated list of who will inherit. If there is no living family and no will, the state takes it all.

Along with a will, you can also include a "Letter of wishes" with specifics such as your wishes for your will, or particular items that you want preserved.

Most couples have "mirror" wills that basically leave everything to the one who survives them, and it is only when they have died that the more detailed provisions of the will come into effect.

Further information about wills:

- ageukig31 wills and estate planning inf.pdf
- Making a will: Write your will GOV.UK (www.gov.uk)
- For your digital legacy will, see: <u>Social Media Will Digital Legacy Association</u>

A letter of wishes attached to your will can include your preferences for your funeral and specific bequests.

<u>letter-of-wishes.pdf (churchofengland.org)</u>

#### Finding executors

In writing your will, you will need to decide who will be your executor(s). These are the people who take care of probate (legal process whereby your will is legally validated in order that your estate can be distributed according to your wishes), cleaning up and selling your home, and distributing the bequests.

Selecting executors is one of the tasks that can be particularly difficult for those without children. If you have close family members or close friends, they could be asked about helping with this. Not everyone is willing or able to undertake the responsibility.

A solicitor can be your executor, either as a joint responsibility with a friend or family member, or alone. There will be a charge for this service.

If all else fails, you can ask for a Public Trustee to take this role.

- <u>Choosing the executor of your will | MoneyHelper</u>
- Appoint the Public Trustee as executor of your estate : Appoint the Public Trustee GOV.UK (www.gov.uk)

#### Finding a solicitor to write your will

It's worthwhile looking around for a solicitor who is understanding of your circumstances. A good solicitor will be able to take some of the weight of worry about what will happen off your shoulders. If they are based locally, they may be available to arrange for your home to be cleared and sold, etc.

<u>Find a Solicitor - The Law Society</u>

Many charities take part in the 'free will scheme'. This means a solicitor will help you draw up your will free of charge, in expectation that you will leave a donation to the charity in your will.

- <u>Charity Logos National Free Wills Network</u>
- Free Wills Month Your Will Helping Great Charities

It is perfectly legal to draw up your own will using a pack you can buy from a stationary shop or online. However, a "DIY" will is usually only suitable if your wishes are very simple. For instance:

• Last Will and Testament (DIY Will) - Template Forms & Guidance | lawpack.co.uk

## Organising a funeral plan

Purchasing a pre-paid funeral plan can simplify matters and take away any worries about future arrangements, especially if you don't feel that your remaining family or friends will be able to undertake this responsibility.

Prepaid funeral plans - are they worth it - MSE (moneysavingexpert.com)

"In my funeral plan I have made clear that I want my child mentioned during the funeral, and flowers given on her behalf."

# LIVING ALONE

If you have a partner or spouse at present, they will be able to take care of some aspects of what follows. However, there will come a time when one of you will no longer be there, therefore the below may be of help.

### Emergency contact and "next of kin"

There are a range of circumstances when we are expected to provide an emergency contact name or formally declare our "next of kin." The need may also arise for something as basic as having someone to hold onto a spare set of house keys or watch the pets if we are taken ill. If we are without children and without a partner, all of this can pose very practical problems.

It's wise to think about it in advance, rather than find yourself stuck in an emergency, not knowing who to refer to. You might think about:

- Is there a relative who can take this role? Even if it is someone you do not see often.
- Alternatively, do you have any close friends? There is usually no legal requirement for it to be a biological relative.
- If you're a member of a religious community, church, temple, mosque or synagogue, there may be someone there who could help.
- A friendly, trustworthy neighbour may be willing to take on this role.

#### Finding an advocate for your health needs

If you've spent any time around doctors or hospitals, you'll have noticed that elderly patients are often supported by their children with appointments, conversations and generally getting around. You may well have held this role with your own parents. The fact that your child is not here to help you when your turn comes will perhaps leave you feeling lonely and vulnerable.

It can be worthwhile building a relationship with a close friend or family member who can be your companion in times of need.

Health and social care providers often assume that everyone has close relatives to support them. It can be a good idea to tell them specifically about your own situation.

• If you are receiving help from any organisation, they may understand your needs better by reading this document: <u>NCF-AWOC-Toolkit-Final-Version-Completeable-PDF-April-2021.pdf (nationalcareforum.org.uk)</u>

If you are struggling with health and care issues, it may be possible to find an independent advocate. In fact, if you have no family or friends to take this role, the local council has a responsibility to find you an advocate.

<u>Someone to speak up for you (advocate) - NHS (www.nhs.uk)</u>

#### Lasting power of attorney

Some of us may feel very vulnerable going into old age, particularly if we have health issues, and wonder what will happen if we lose mental capacity. For instance, if we suffer a stroke or dementia.

Setting up a lasting power of attorney (LPA) is a way of giving someone you trust, known as your attorney, the legal authority to make decisions on your behalf. An LPA can help if you're no longer able to make or communicate your decisions – what's known as having lost "mental capacity".

You can have an LPA for financial decisions and separately for health and care decisions. For instance, if you were to suffer from dementia, the person named on your LPA could make decisions about your care or living

arrangements.

For many people, their child is the natural choice for who will take care of such matters. We do not have this option, and finding someone you can trust who will be willing to undertake this responsibility may not be easy.

If you have no close living family members, if you lose capacity and do not have an LPA, it may be that the Court will appoint someone to make decisions on your behalf.

- Managing my affairs if I become ill | Factsheet | Independent Age
- Arranging for someone to make decisions on your behalf (ageuk.org.uk)

### Housing

Some individuals, whether alone now or in the future, may have to consider whether their present housing is suitable. This can be a difficult topic particularly if your home is somewhere filled with memories of your child. However, if advancing age or health conditions mean that you cannot cope practically with living alone, it may become necessary to look for alternatives.

- Housing choices | Residential and Home options for old age | Age UK
- <u>Choosing where to live (independentage.org)</u>
- An alternative approach: <u>Home UK Cohousing Network</u>

## Further information

Organisations that may be able to provide further practical advice:

Information and advice for older people and their loved ones | Age UK (Please be aware that the AgeUK materials, while very useful, tend to make assumptions that the reader has children.)

Independent Age | Supporting people facing financial hardship in later life

Ageing | Ageing Well Without Children (AWOC) (awwoc.org)

## Please remember

Having so much information could be overwhelming, but we don't need to take care of all of this in one day. Some of us have found that if we pick a single topic, consider the options and give ourselves one simple goal to start with, we can get things done step-by-step. Getting one thing done is better than nothing, and it can feel encouraging to be taking control of our lives in this way.

It is unlikely that any of us have everything arranged perfectly. We do our best; that's all we can do. We are living with the most immense loss, and coping with our grief for our beloved children takes so much of our energy. Whatever we can do for our own future is a good thing, but let's try not to put ourselves under unnecessary pressure.

Please do read back over the leaflet Bereaved parents: coping with issues arising from having no descendants, and remember that we (TCF) have a dedicated Facebook page, online groups and events for parents bereaved of their only or all of their children. You don't have to do this alone.

This information sheet was produced by The Compassionate Friends, a nationwide organisation of bereaved parents and their families offering support after a child dies.

TCF publishes a range of leaflets on a variety of topics. Find out more by contacting us:



- General Enquiries (for local contacts and groups): 0345 120 3785
- Compassionate Website and online forum: www.tcf.org.uk

■TCF UK Helpline: 0345 123 2304