

2025 Research Report by **empathy.**

The
Cost



of
Loss

The UK's Bereavement Burden

Table of Contents

01	A Letter from our Co-Founder & CEO Ron Gura	Page 03
02	Introduction: A Crisis of Support	Page 04
03	Part one Turning Bereavement Support into Customer Loyalty	Page 06
04	Part two The Workplace Under Strain	Page 10
05	Conclusion The Cost of Inaction	Page 16

A letter from our Co-Founder & CEO

Grief affects every family, workplace, and community, but our institutions still struggle to account for its real impact. It shapes how we live, work, and care for one another—often quietly and at great personal cost. The time it takes to put life back in order can feel like another full-time job, compounding the emotional toll that's already so hard to bear. When systems fail to meet people where they are, that hidden cost, the bereavement burden, grows heavier for everyone.

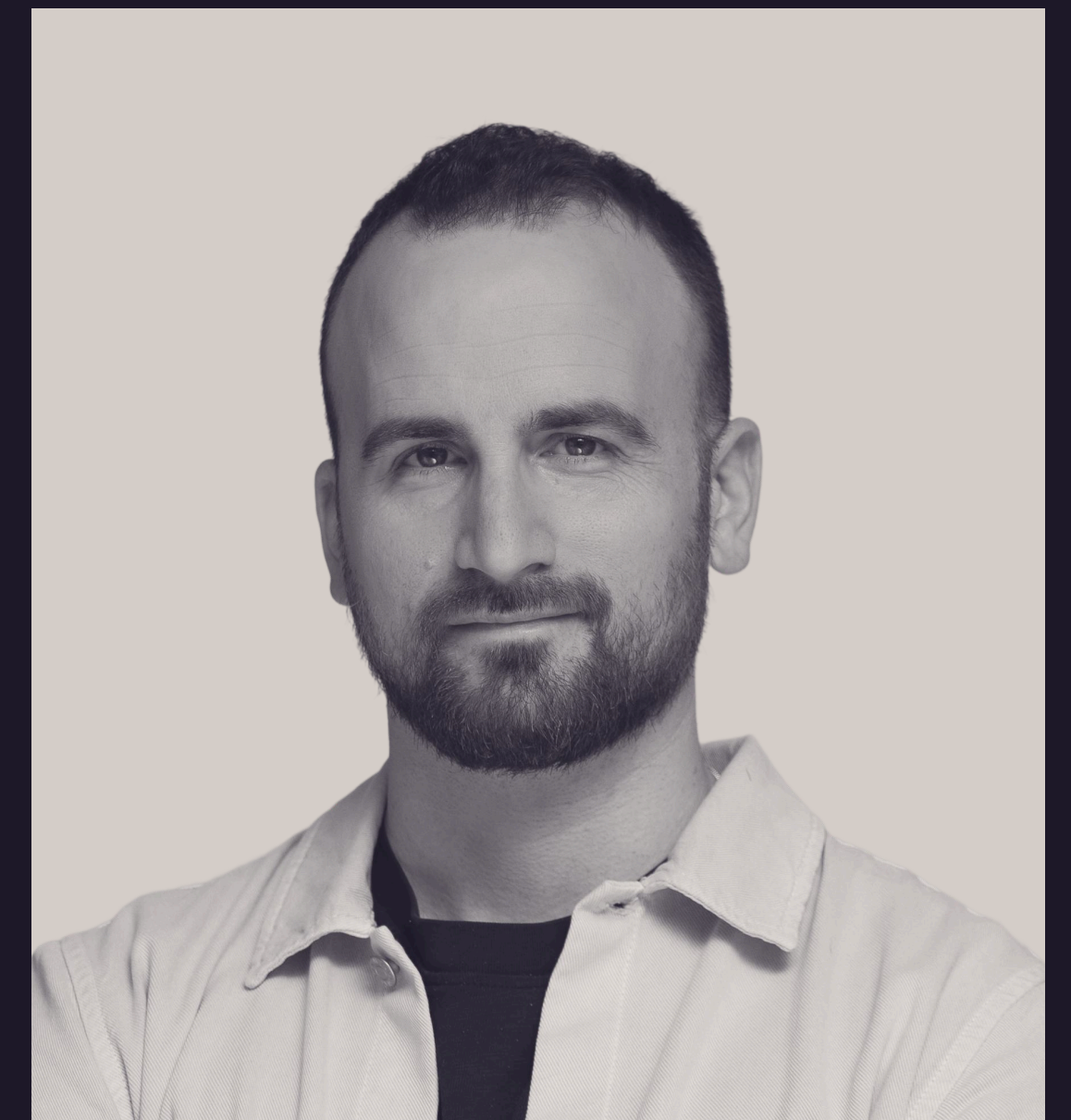
I've seen how unprepared we are for that reality—both personally and through the families and employees Empathy has supported. In moments of need, many encounter systems built for quick transactions rather than compassion. The same challenge is evident across the UK, where life after loss is growing more complex, and support systems must evolve to meet it.

In this report, we set out to understand what loss really looks like for people in the United Kingdom: how it affects their trust, their work, and their wellbeing, and to uncover what financial institutions can do to meet that need.

Within this challenge lies opportunity. In every conversation we've had with families, one truth stands out: when compassion leads, connection follows. For insurers, that means building lifelong loyalty through care that extends beyond the claim. For employers, it means recognising that showing up for people in life's hardest moments strengthens teams, trust, and retention.

This is especially true for the generations who will define the future of work and wealth. Many already carry deep scepticism toward institutions, and their expectations are changing fast. When insurers and employers treat grief as a transaction rather than a human experience, they risk losing trust that will be difficult to regain.

Grief will always be part of life, but how we respond to it will define the resilience of our institutions and of our workplaces. The findings in this report reveal both the urgency and the opportunity—to replace red tape with real care, to turn compassion into action, and to build a future where no one faces the burden of loss alone.



A handwritten signature in cursive script that reads "Ron Gura".

Ron Gura
Co-Founder & CEO, Empathy

A Crisis of Support

Grief is a universal experience, yet the support available to people during bereavement often falls short of what they truly need. The effects reach far beyond emotional pain—shaping wellbeing, productivity, business performance, and, ultimately, the trust individuals place in the organisations and institutions that they rely on to help them.

To uncover the true cost of loss, we surveyed 4,751 consumers across the UK who have experienced bereavement, representing a range of generations and backgrounds. Our goal for this research was to understand what people in the UK need most when loss enters their lives, and how effectively workplaces and insurers meet those needs.

The findings highlight a growing pressure on support systems at a time of rising demand. An ageing population means more families are having to navigate long-term care, growing administrative responsibilities, and the often-fragmented processes surrounding bereavement. The burden of grief is increasing just as the structures intended to support people are being strained by greater complexity—and by growing expectations for compassionate, seamless support.



Bereavement support describes the range of practical, emotional, and administrative assistance that organisations provide to employees, customers, and beneficiaries after someone dies. This spans informal compassionate contact and customer service through to formal policies, including paid leave, counselling, and structured wellbeing support in the workplace.

The stakes are high. If a company shows care when it matters most, it earns trust that lasts. But if it doesn't, customers turn away. In Zurich Insurance's 2025 Empathy Gap report, almost half of 11,500 consumers surveyed across 11 countries said they had left a brand due to a lack of compassion and kindness, and 25% said they had considered leaving.

The generations set to inherit £7 trillion from their Baby Boomer relatives are shaping how they evaluate the

institutions around them. This shift is already clear in how they make choices.

According to Empathy's new research, **57%** of respondents say they would choose one insurer over another based on the quality of bereavement support alone. Among younger groups, **72% of Millennials** and **77% of Gen Z** say compassionate support would determine their loyalty. The same expectation extends into the workplace. Nearly **half** of all respondents say they would leave a job if they felt unsupported following a loss.

Our findings show a clear need for organisations to understand and respond to the bereavement burden and make compassion a priority if they want to attract, retain, and truly support their people.

57%

of all respondents would choose one insurer over another based on the comprehensive bereavement support they offer.

72%

of **Millennial** respondents would choose one insurer over another based on the comprehensive bereavement support they offer.

77%

of **Gen Z** respondents would choose one insurer over another based on the comprehensive bereavement support they offer.

48%

would leave a job if they felt unsupported following a loss.

Turning Bereavement Support into Customer Loyalty



Experience Makes or Breaks Customer Loyalty

Those whose experience exceeded expectations are over **2x** as likely to purchase their own life insurance policy from the same insurer, compared with those whose experience merely met expectations.

They were also **2x** as likely to buy additional insurance products.

On the other hand, **86%** of beneficiaries whose expectations were not met said they would be unlikely to purchase a policy from that insurer.

85% whose experience fell below expectations said they were unlikely to purchase any additional products.

Our research shows a direct link between the quality of bereavement support and future consumer behaviour—especially at the claims stage, when the promise of a policy becomes real. When beneficiaries feel genuinely supported, they are far more likely to remain or become new customers, and to trust that their insurer will be there when it matters most.

Yet despite this clear opportunity, a significant support gap remains. According to Empathy's new research, two-thirds of beneficiaries reported feeling supported during the claims process. However, a meaningful **one-third (33%)** reported feeling under-supported during an emotionally difficult time, a figure that rose to 46% among Gen Z respondents.

1 in 3

reported feeling under-supported in the claims process during an emotionally difficult time.

Where Compassion Matters Most



Impersonal communication

20%

said the communication they received during the process felt impersonal, with messages perceived as generic or templated rather than tailored to their loss—underscoring a clear desire for more personalised support.

Limited follow-up

19%

noted that post-claim follow-up or access to further information was limited—highlighting opportunities to extend support and engagement beyond the payout.

These experiences expose a compassion gap that is already influencing customer choice. **Fifty-seven percent** would choose an insurer offering comprehensive bereavement support—a figure that climbs to **77% of Gen Z** and **72% of Millennials**. This generational shift signals a long-term market transformation.

Compassion is emerging as a key differentiator for insurers, separating those who will earn trust from those who may lose it. As the UK faces rising care demands, administrative complexity, and growing emotional strain, providers who expand their bereavement support stand to lead the market.

“Loss doesn’t ask us to fix the unfixable. It asks us to show up with presence. True support is meeting people where they are, with humanity instead of cold procedure, at a time when every part of their life is already shaken. We need to ease the weight they carry, not add to it. Too often, the process of dealing with loss is treated like a bureaucratic exercise, when it could instead be a moment to stand beside people in the midst of their grief.”

David Kessler

Grief expert, Chief Empathy Officer



The Workplace Under Strain



The Rising Standard for Employer Care

For many, settling the claim is only the beginning of a long journey navigating loss. It continues in every facet of life, with the same people managing the complex logistical, financial, and emotional aspects and processes being expected to perform at work.

This often comes without the time, understanding, or flexibility they need. Our research reveals the UK workforce increasingly expects meaningful, compassionate support after bereavement, and sees its absence as a reason to walk away.

Being unable to provide this support in workplaces risks a talent exodus but also threatens talent acquisition too.

Most notably, 100% of Gen Z respondents placed high value on bereavement-related employee benefits, underscoring a profound generational shift in expectations around wellbeing at work.

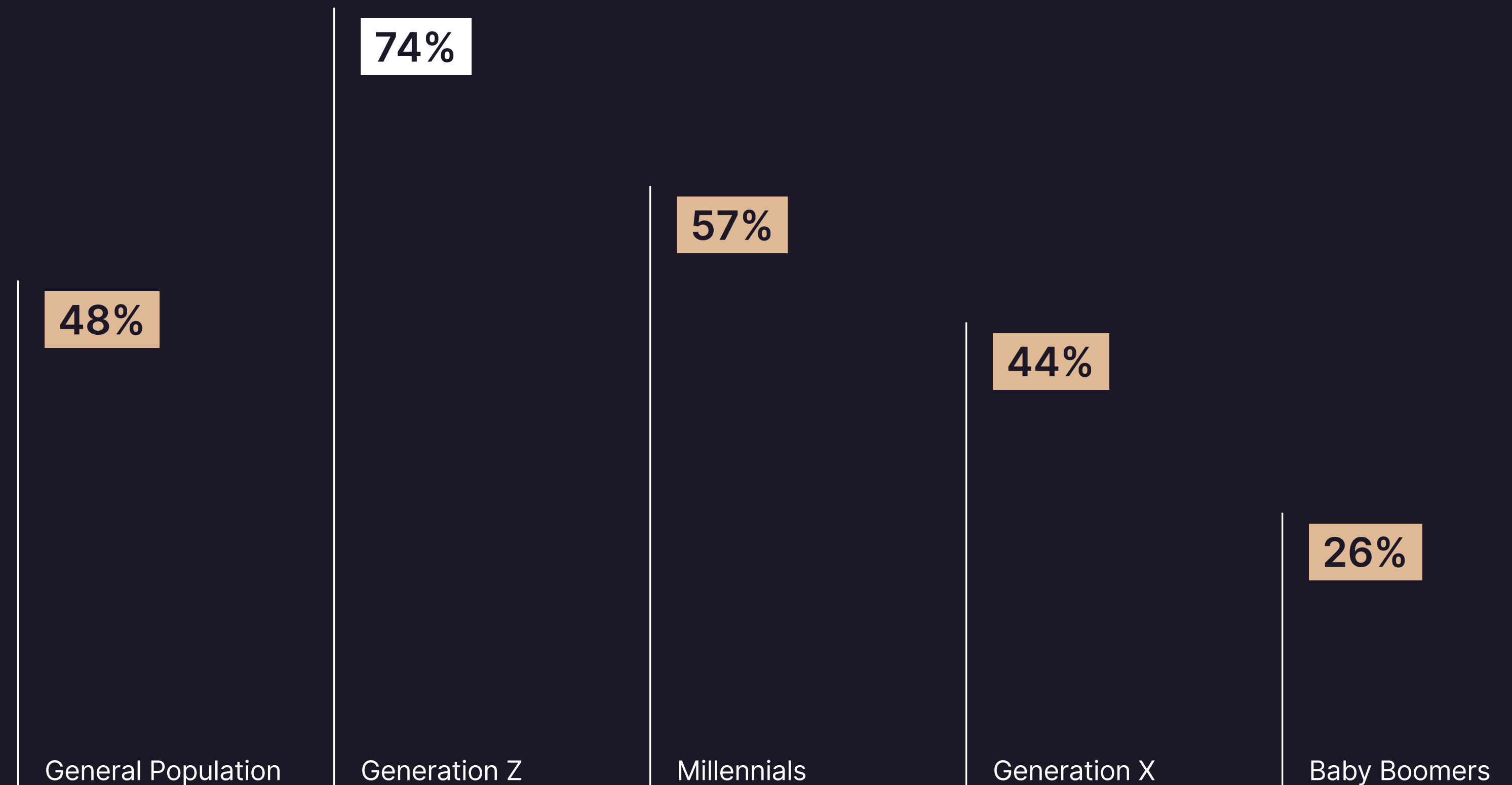
92% of respondents said they place high value on bereavement-related employee benefits, and nearly a quarter (23%) said this would influence their decision when considering a potential employer.

92%

place high value on bereavement-related employee benefits when considering a potential employer



Impact of Inadequate Bereavement Support on Employee Turnover



Would you consider leaving an employer if you felt unsupported following a bereavement?

Nearly half of people who have experienced bereavement would leave their job if the support received is inadequate. This rises to 74% among Gen Z and 57% of Millennials.

Benefits Evaluated When Considering an Employer

(over and above salary and development opportunities)

These findings signal a clear shift in what defines an attractive employer: people increasingly prioritise wellbeing and **compassionate support for challenging life experiences**, the kind of care that goes beyond traditional family benefits, perks, and development opportunities.

Mental health and wellbeing support

29.55%

Life insurance/death in service benefit

25.05%

Private health insurance

24.27%

Bereavement leave and support

22.82%

Parental leave (maternity, paternity, adoption)

17.13%

Critical illness cover

16.23%

Employee Assistance Programme (EAP) or counselling services

11.43%

Gym membership or fitness benefits

5.45%

The Hidden Work of Grief

Bereavement's impact on productivity is often underestimated, despite being one of the most disruptive experiences an employee can face.

Beyond the emotional toll, loss brings a substantial practical burden that significantly disrupts working life. A third (33%) of respondents said they needed to take time off work to deal with the sudden obligations after losing a loved one. Of those who took time off, 18% took unpaid leave, while 17% used sick days to manage these responsibilities.

Some individuals reported taking as many as 30 days' worth of work time to manage these responsibilities.

The impact on day-to-day professional performance is also significant: 1 in 3 reported reduced productivity in the first month. Some respondents said they regularly missed work throughout the year following the loss.

The effect was particularly acute among younger workers. 22% of Gen Z respondents reported taking regular time off following a bereavement, while for Millennials, the impact went even further. 37% reported experiencing difficulty concentrating, 35% saw a decline in productivity, and 16% missed work frequently in the months that followed.

33%

needed to take time off work to deal with administrative or legal tasks following their bereavement.

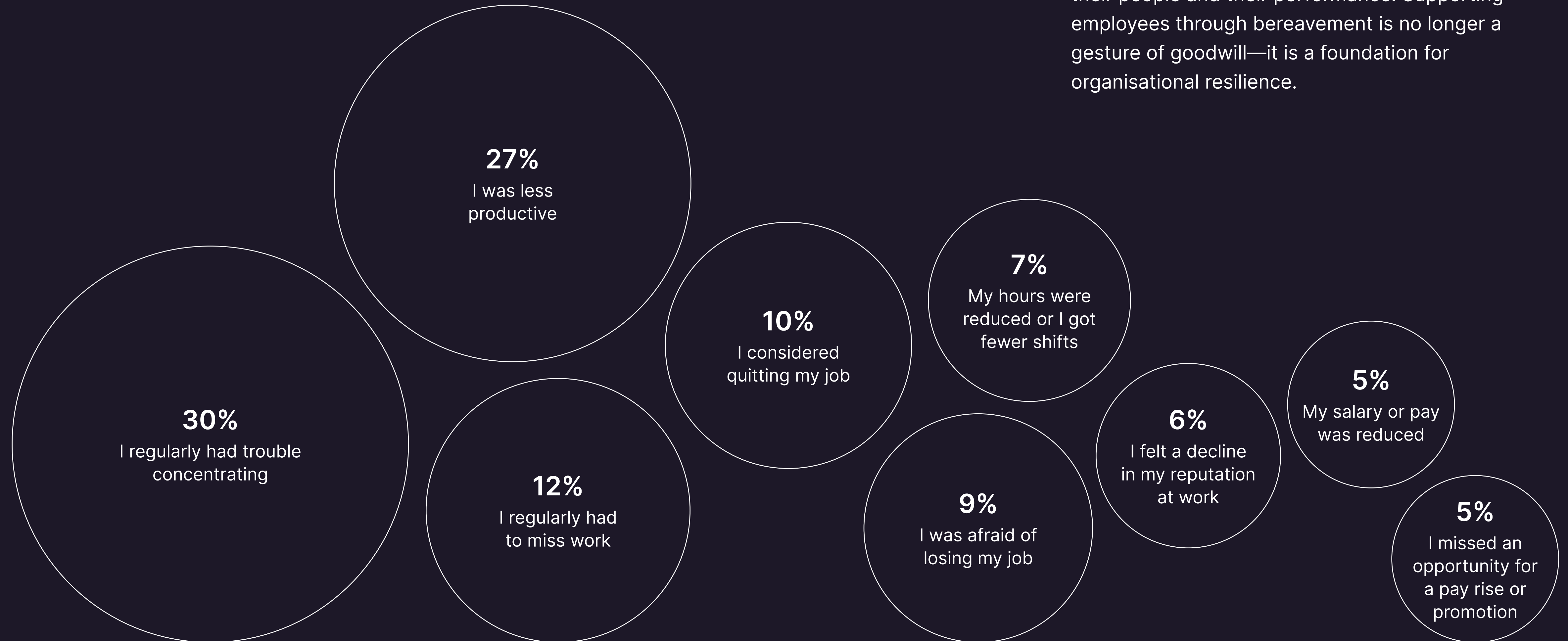
1 in 4

report impact on productivity and performance.

22%

of Gen Z respondents reported taking regular time off following a bereavement.

How Bereavement Impacts Work and Career



The Cost of Inaction

Bereavement places a significant emotional and practical load on people, often at a time when their capacity is lowest. Employees try to stay afloat at work, families manage complex estates, and beneficiaries navigate systems while juggling everything else. The result is an invisible strain that affects well-being, trust, and productivity at every level of society.

But the economic impact of loss is not inevitable. Just as compassion carries moral weight, it also has measurable value. When insurers and employers recognise the human cost of loss and respond with compassion, they build stronger, more resilient relationships with their customers and employees.

This is the opportunity our research highlights: to view bereavement as a defining moment to lead with care. When organisations design clearer processes, build compassionate policies, and offer practical support, they help ease the bereavement burden and turn moments of hardship into opportunities for connection, trust, and long-term loyalty.

This is why we built Empathy: to help institutions show up when it matters most. The path forward is clear. A more compassionate approach to loss doesn't just ease suffering—it strengthens our workplaces, our economy, and creates a more resilient society.



Methodology

Empathy's The Cost of Loss: UK's Bereavement Burden report was developed in partnership with Censuswide. The report's findings are based on two online surveys conducted between October 24 and November 1, 2025, utilizing anonymous responses from UK adults aged 18 and over.

The first survey collected data from 4,751 UK adults who had experienced the bereavement of a close friend or family member and were employed at the time of the loss.

The second survey collected data from 1,302 UK adults who had experienced a close bereavement and subsequently filed a life insurance claim related to the deceased person.



About empathy.

Empathy is a leading technology company transforming the way people plan for and navigate life's toughest moments and emerge stronger. Combining cutting-edge innovation with compassion to provide unparalleled support for bereavement, estate management, legacy planning, and more, Empathy is setting the standard for modern family care and workplace benefits.

Supporting more than 45 million policyholders across North America, Empathy partners with eight of the top ten U.S. life insurance carriers and helps manage one in five life insurance claims nationally—enabling insurers to extend support far beyond the payout. With \$162 million in funding from top-tier venture firms including Index Ventures, General Catalyst, Adams Street Partners, and other leading funds, as well as strategic investment from global financial institutions, Empathy combines cutting-edge innovation with compassion to provide unparalleled support for bereavement, estate management, legacy planning, and more.

Through its annual Grief Tax report in the U.S. and its UK Cost of Loss research, the company highlights the financial, emotional, and practical burdens families face, underscoring its long-standing commitment to understanding the real impacts of loss.

Now available in the United Kingdom, Empathy brings its award-winning platform and partnership model to a new market—empowering insurers, employers, and families with compassionate, technology-enabled support designed for modern loss.

Learn more at empathy.com.