## Normalising death

Kay Dale & Lilith Hasbeck Royal College of Art

In partnership with Royal Trinity Hospice



... how to to normalise death and dying in society, by encouraging planning and enabling people to start conversations?



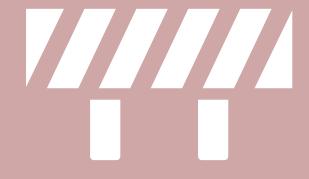
## Why it matters to



Why it matters to

Why we don't



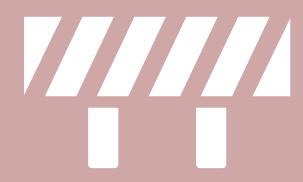


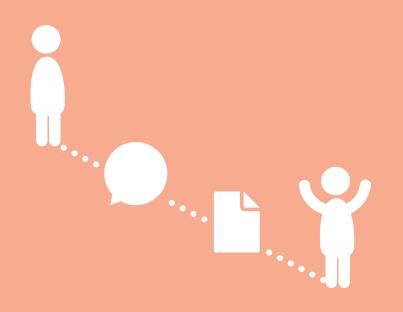
Why it matters to

Why we don't

Our service



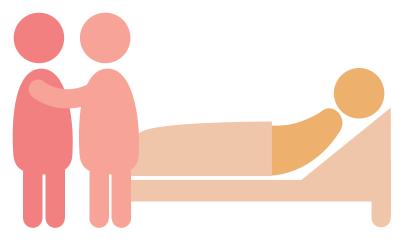


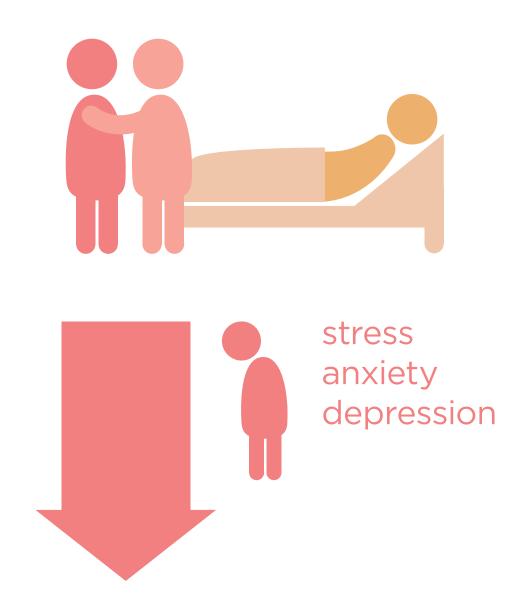


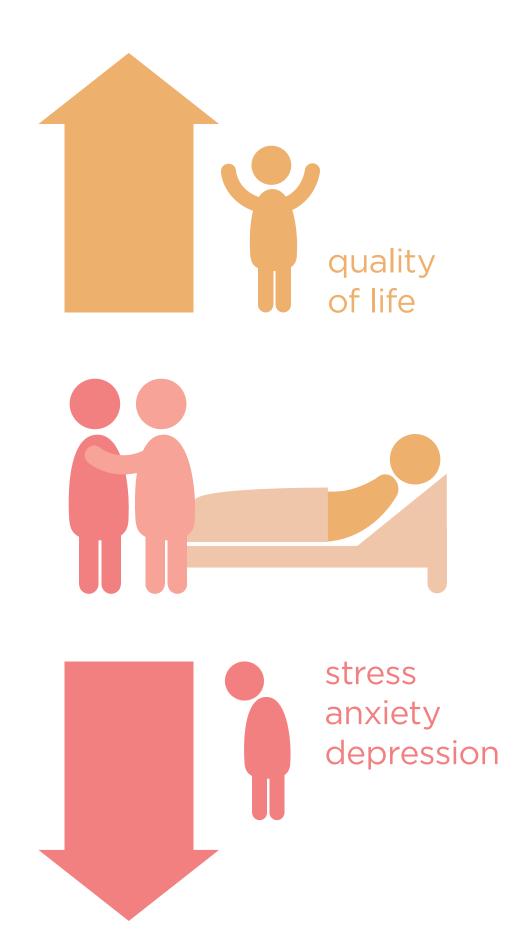


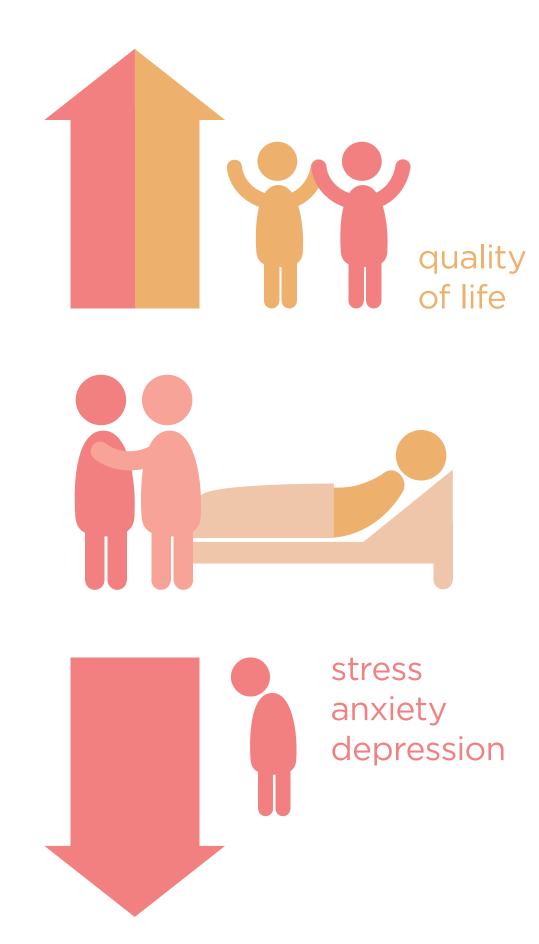
'Fulfill the promise I made to my wife 25 years ago: Go back to Thailand and stay at the Royal Orchid Sheraton.'

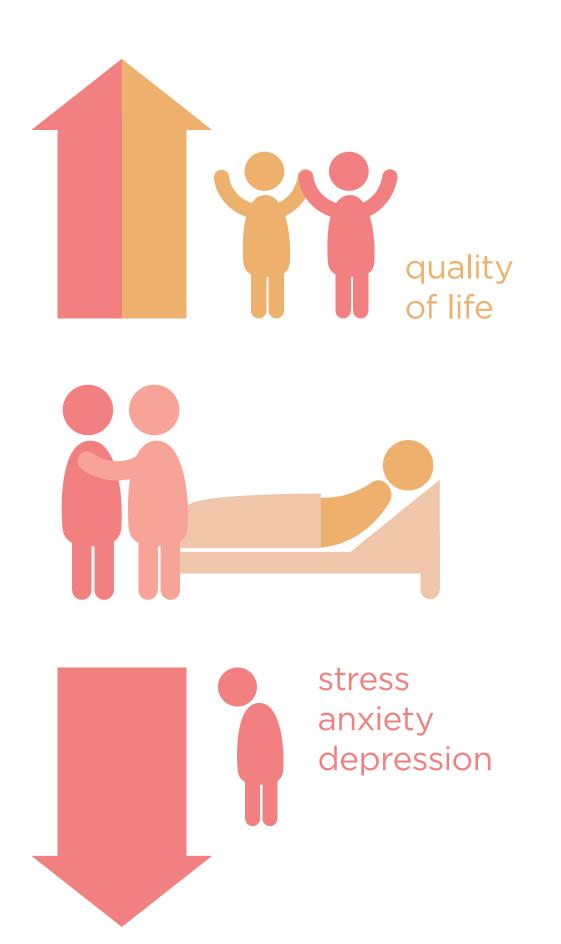


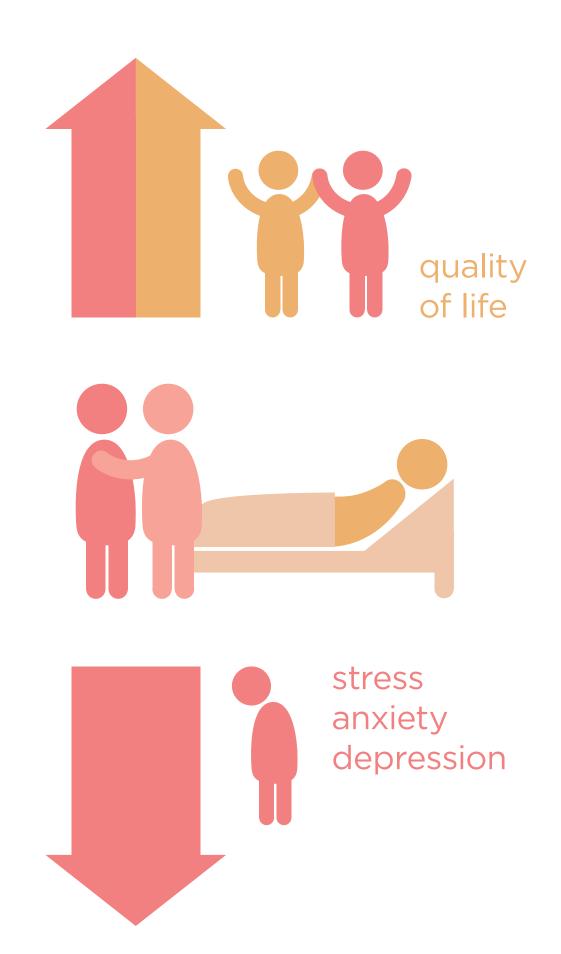




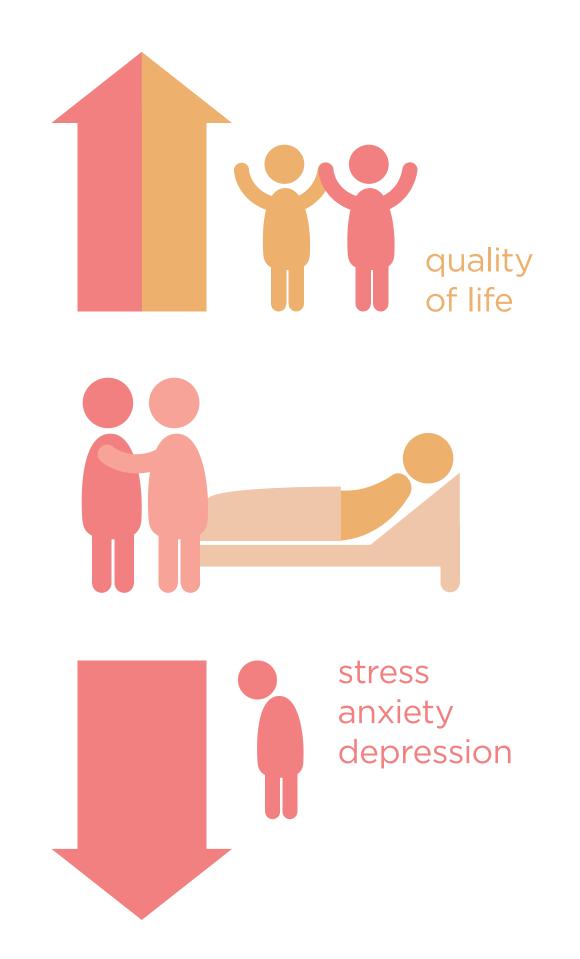










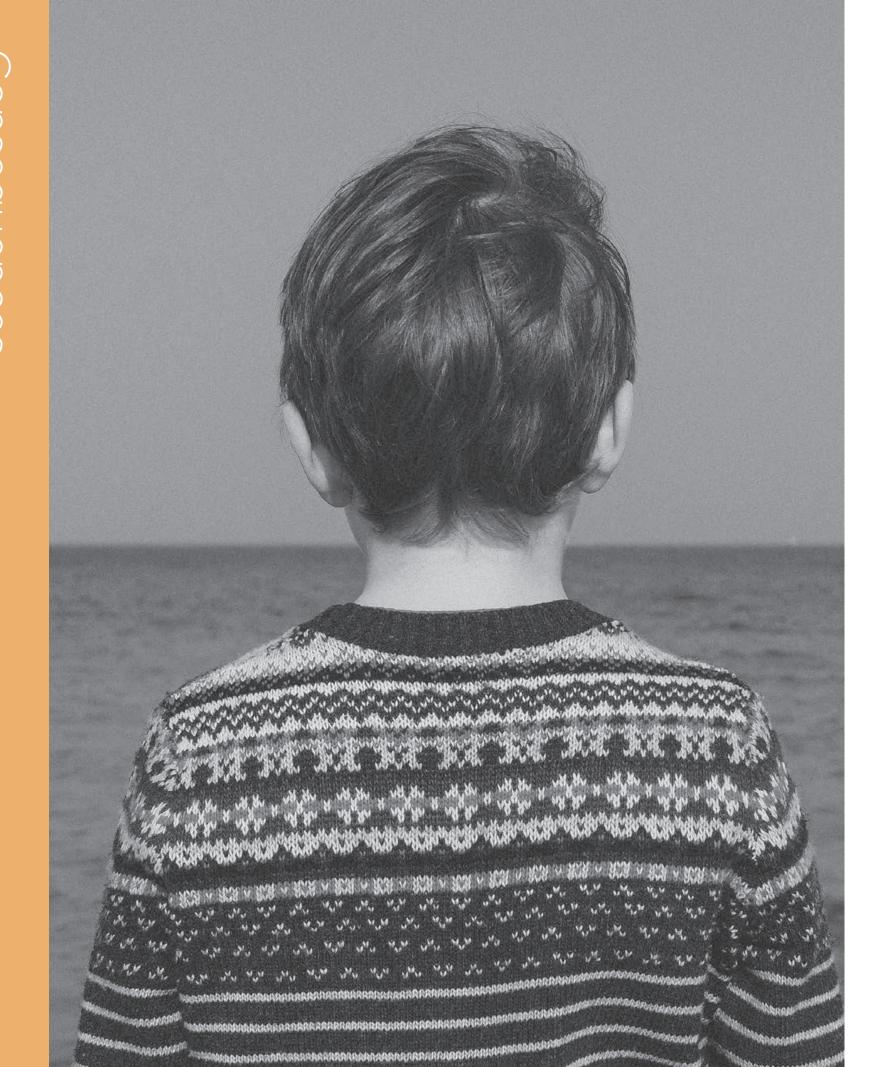




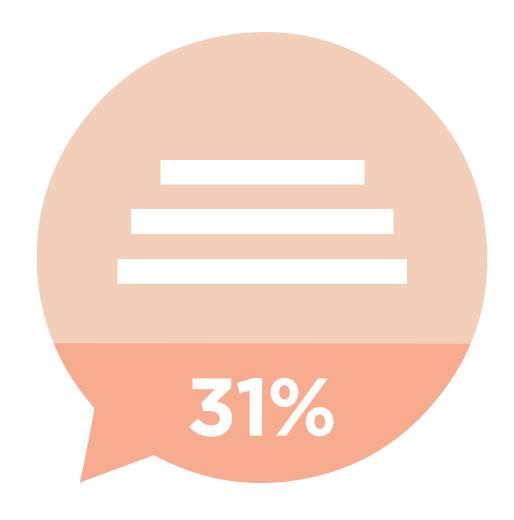




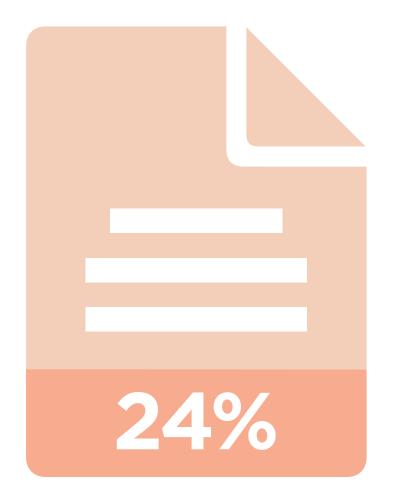








discussed end of life wishes with someone



any written plans about end of life wishes





Too busy with day-to-day life, or there's never a good time.

'I don't get around to it because of laziness and other things to do'

'There's never a good or right time'

Too busy with day-to-day life, or there's never a good time.

Fear or distress associated with thinking about death and dying.

'it's
depressing
to think
about it'

'could send me
down a spiral of
sadness'

Too busy with day-to-day life, or there's never a good time.

Fear or distress associated with thinking about death and dying.

End of life planning is fragmented and seems really complicated.



Too busy with day-to-day life, or there's never a good time.

Fear or distress associated with thinking about death and dying.

End of life planning is fragmented and seems really complicated.

Infinite reasons as to why we don't have the conversations

'other
people are
reluctant
to talk'

'I just don't know how to start the conversation with him..'

'it could make people sad'

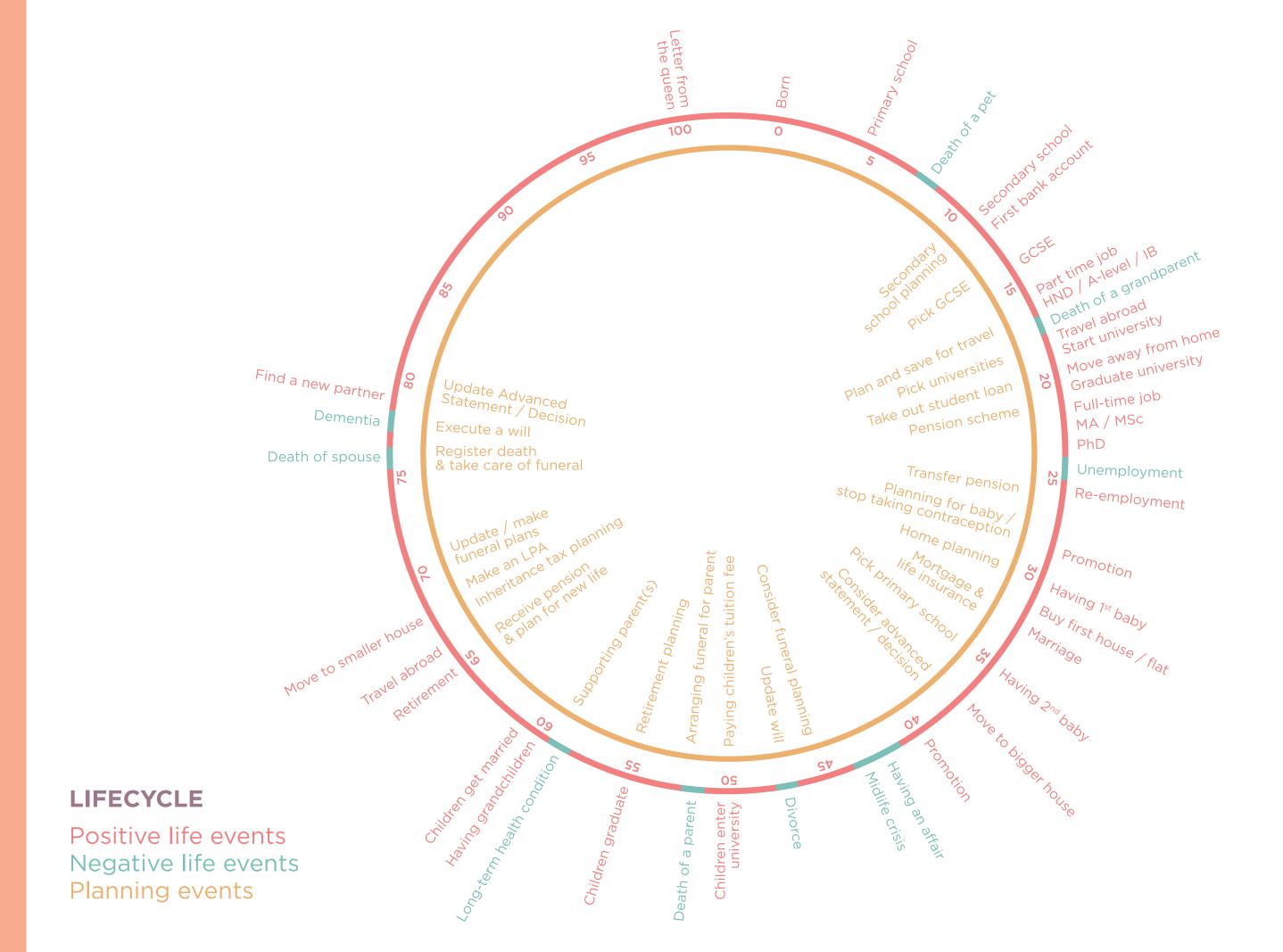
'I don't want to be seen as morbid'

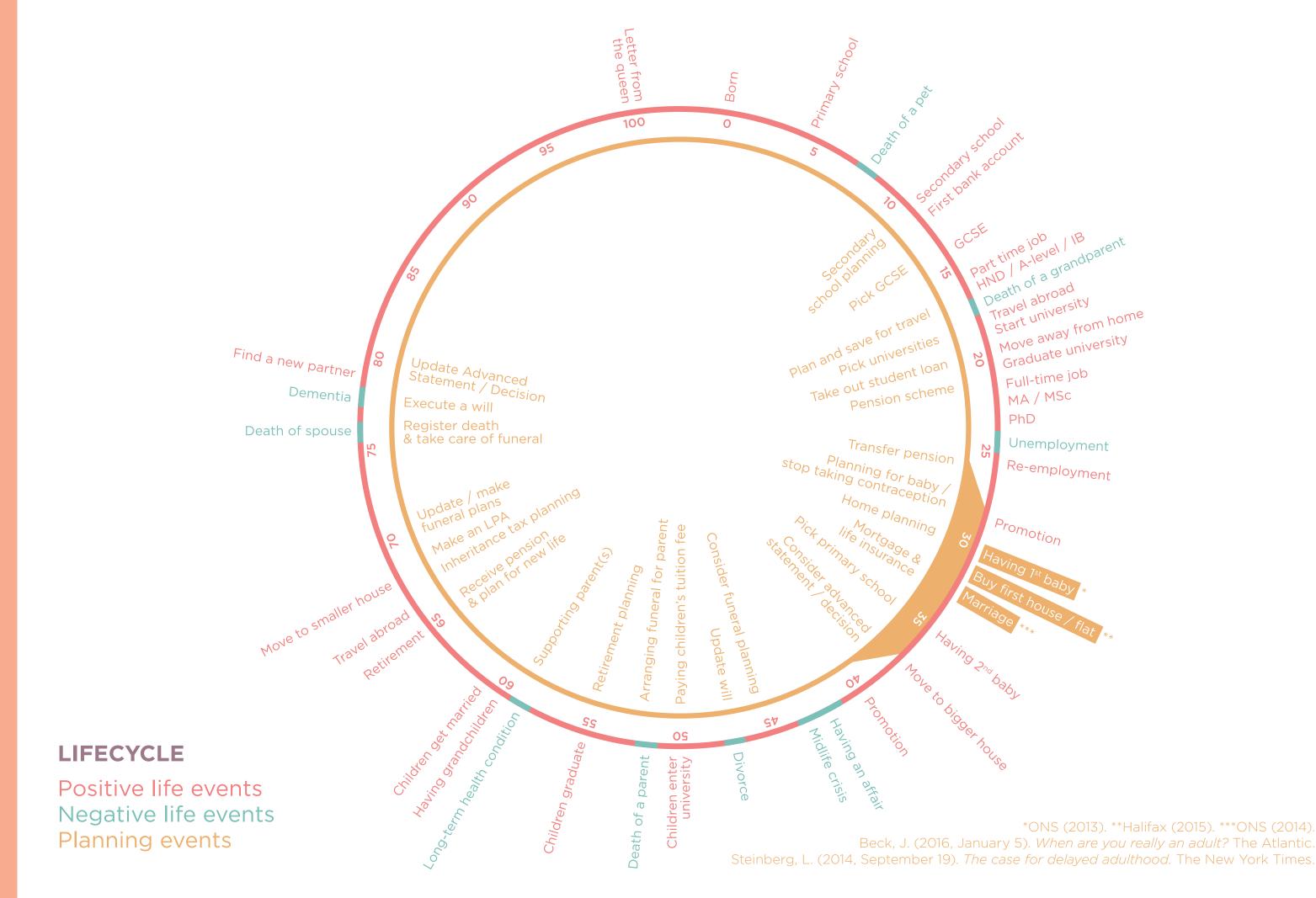
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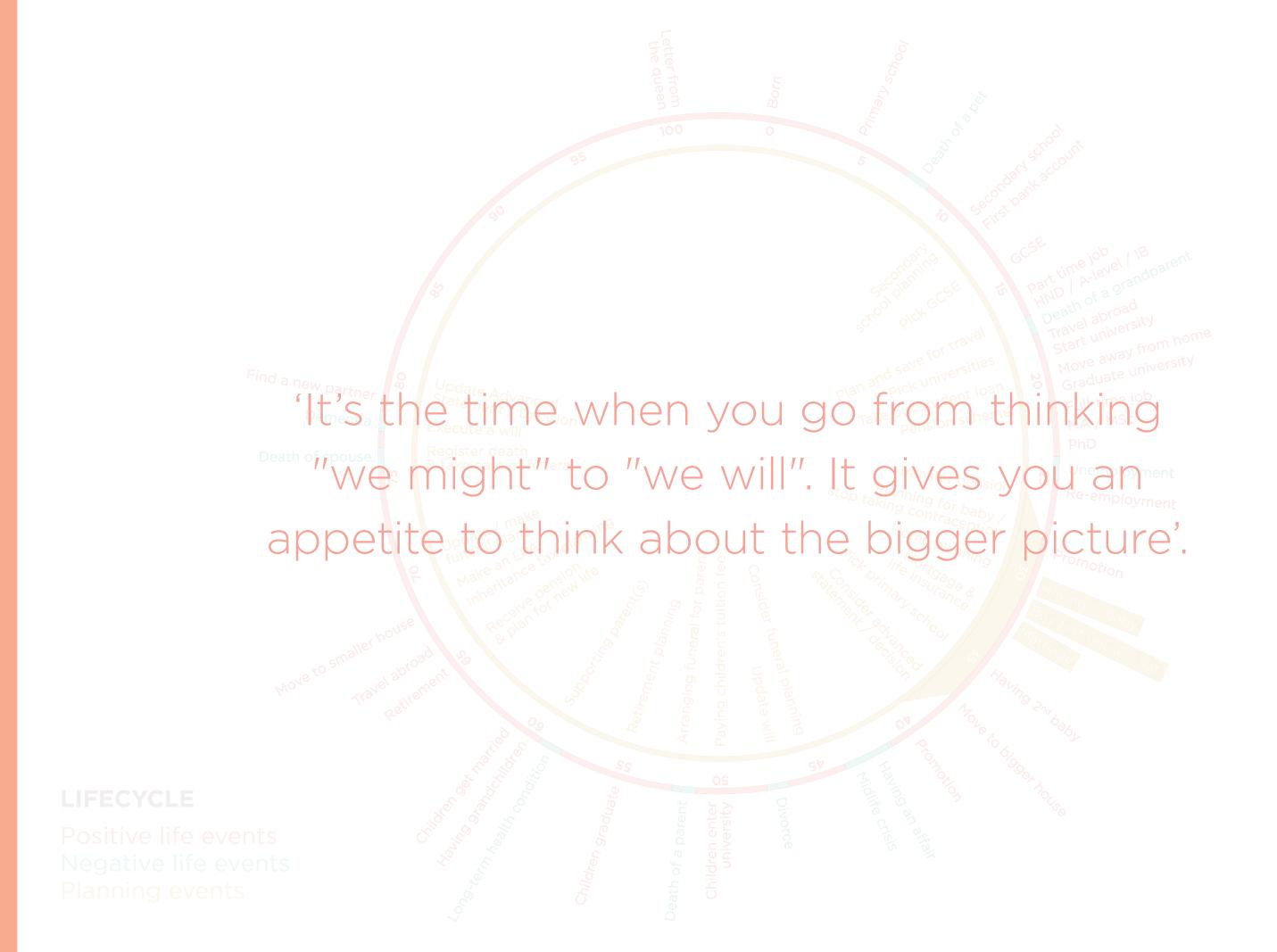
Fear or distress associated with thinking about death and dying.

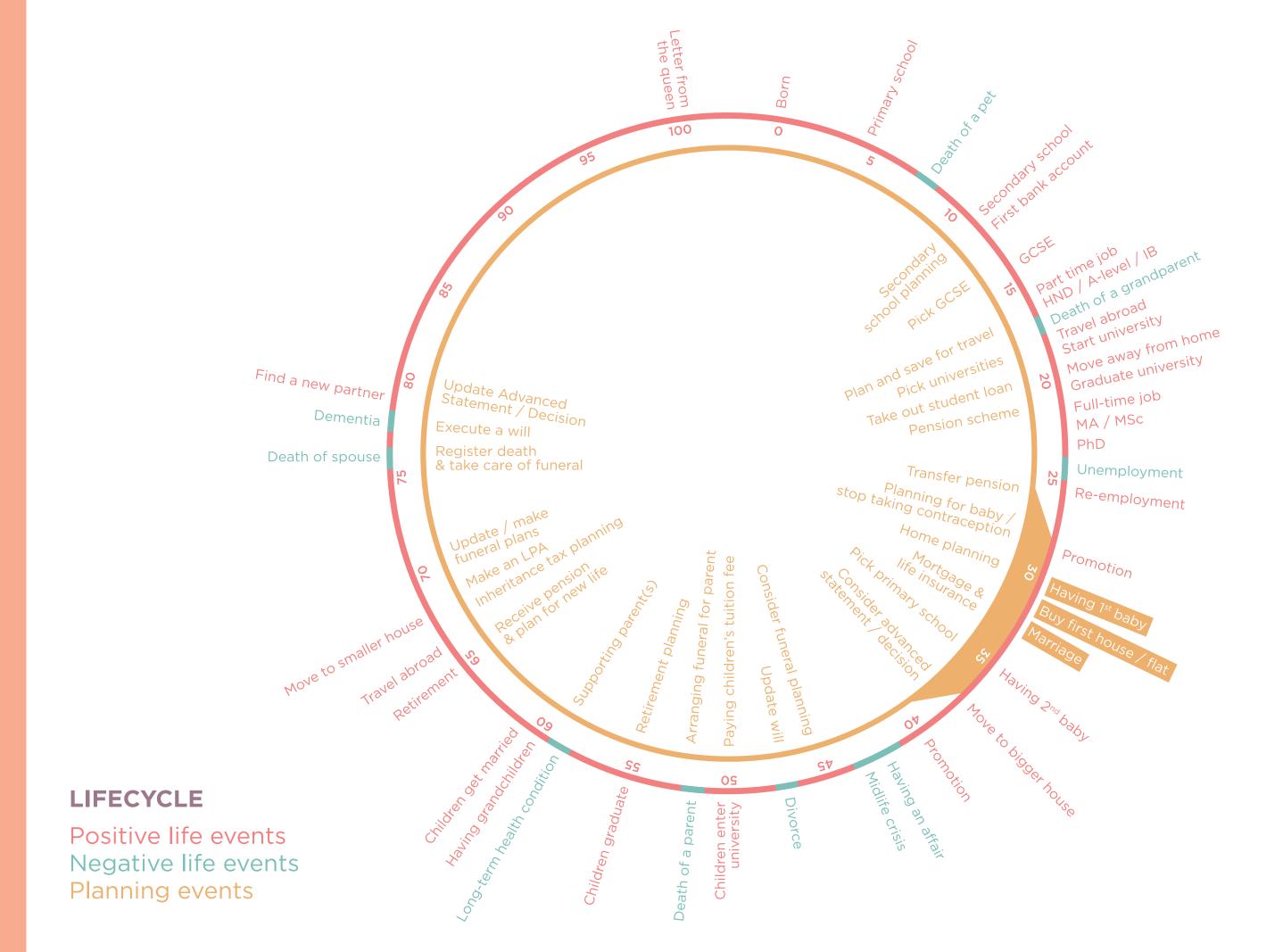
End of life planning is fragmented and seems really complicated.

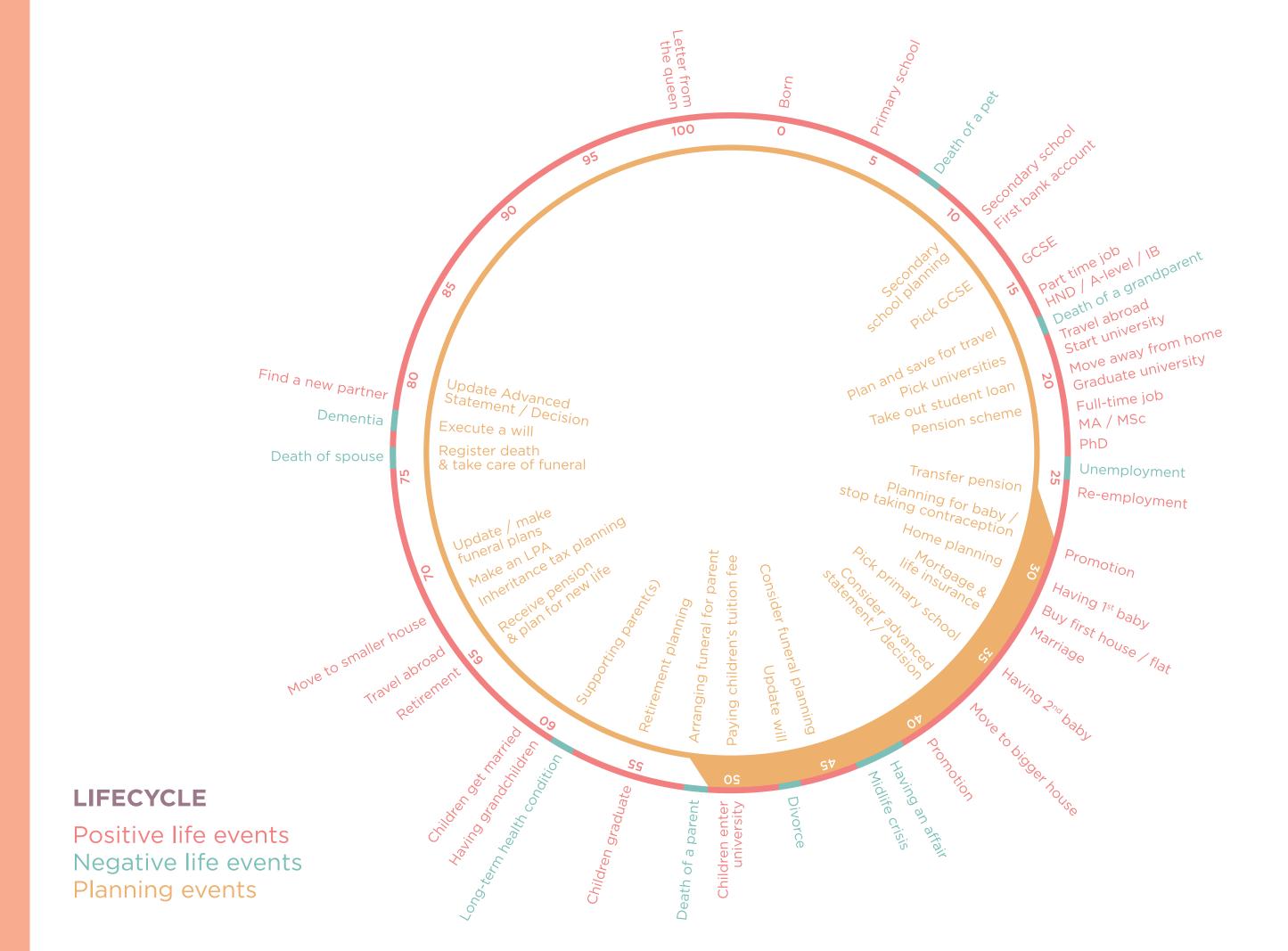
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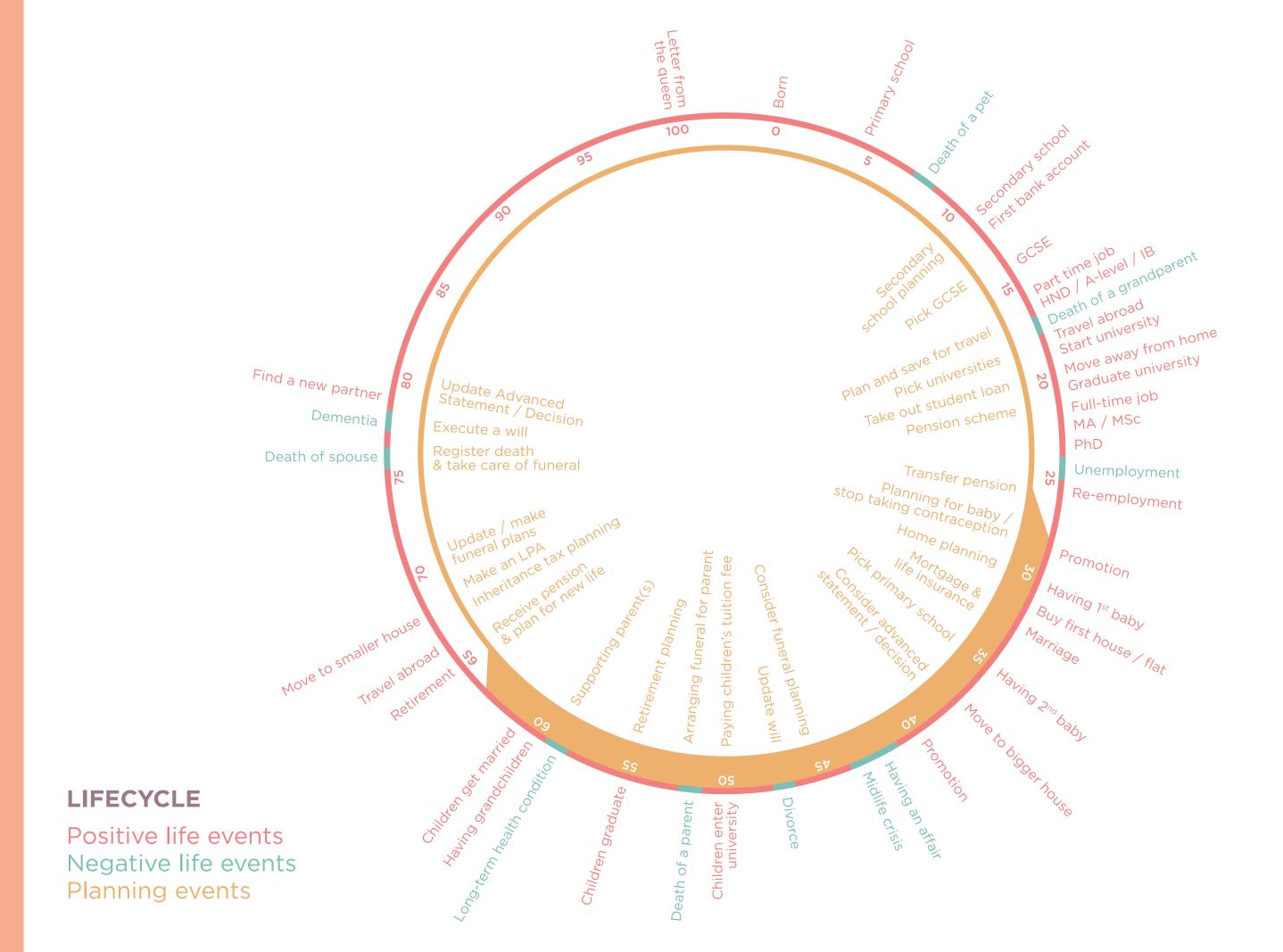


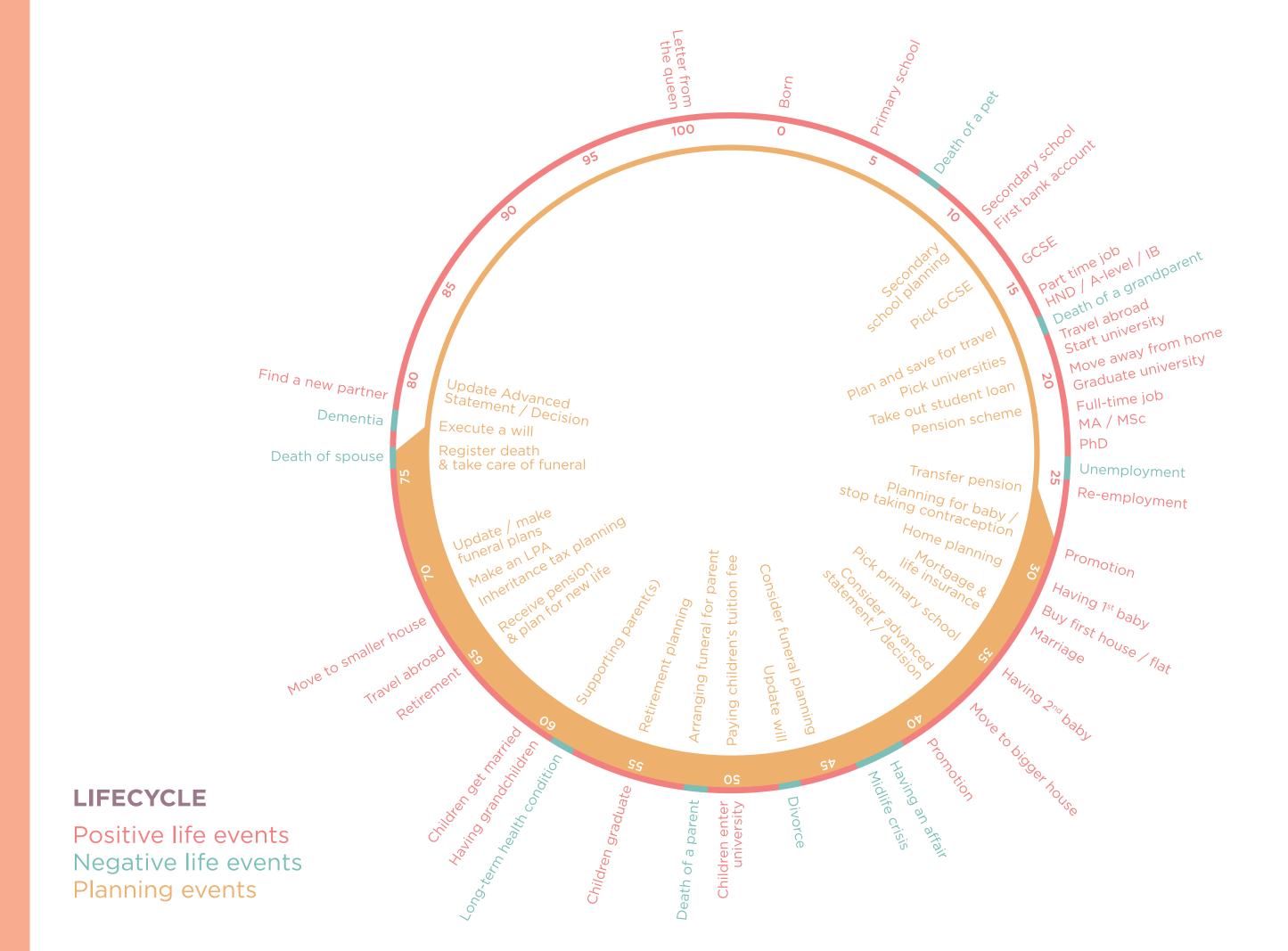


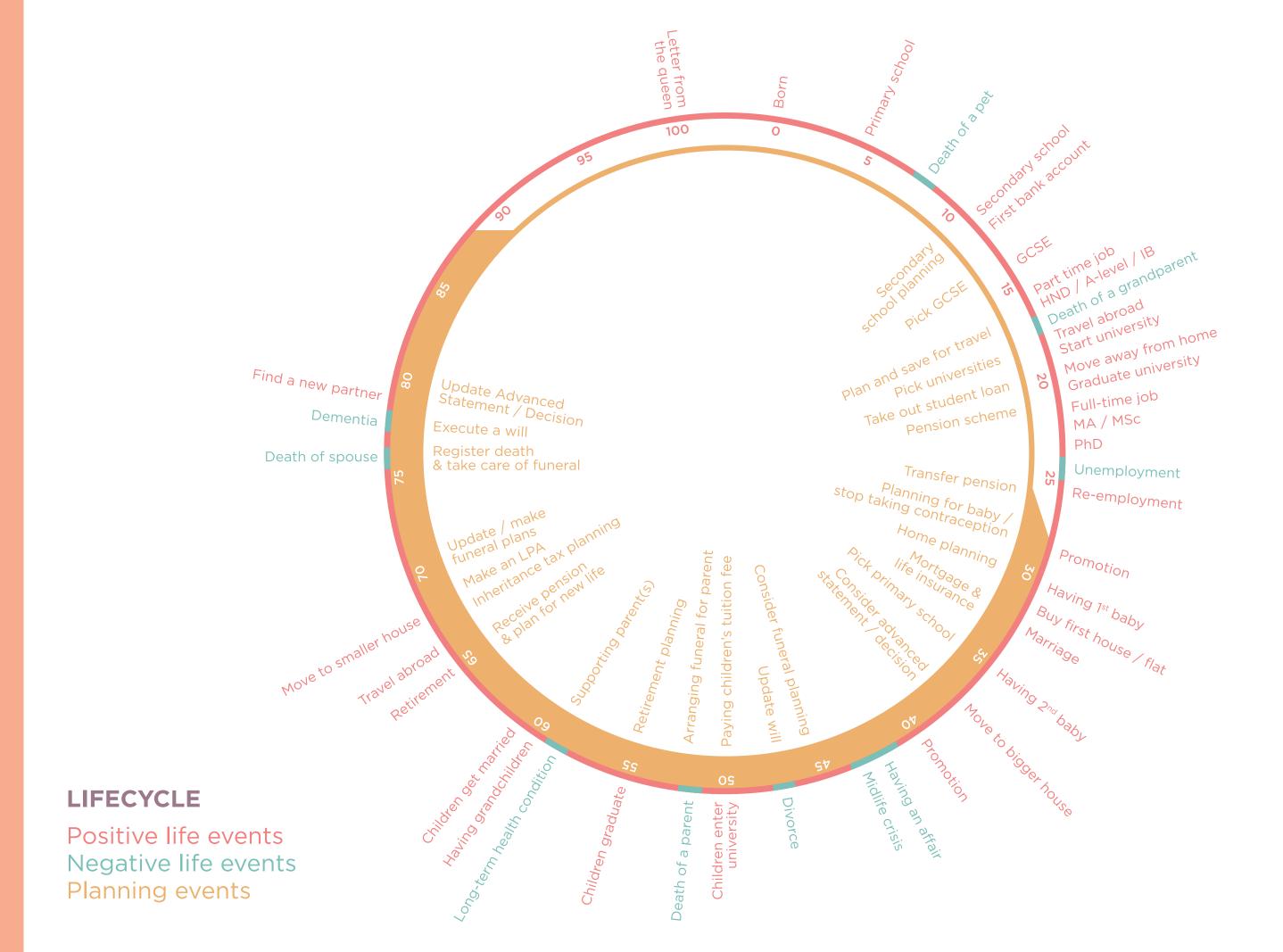


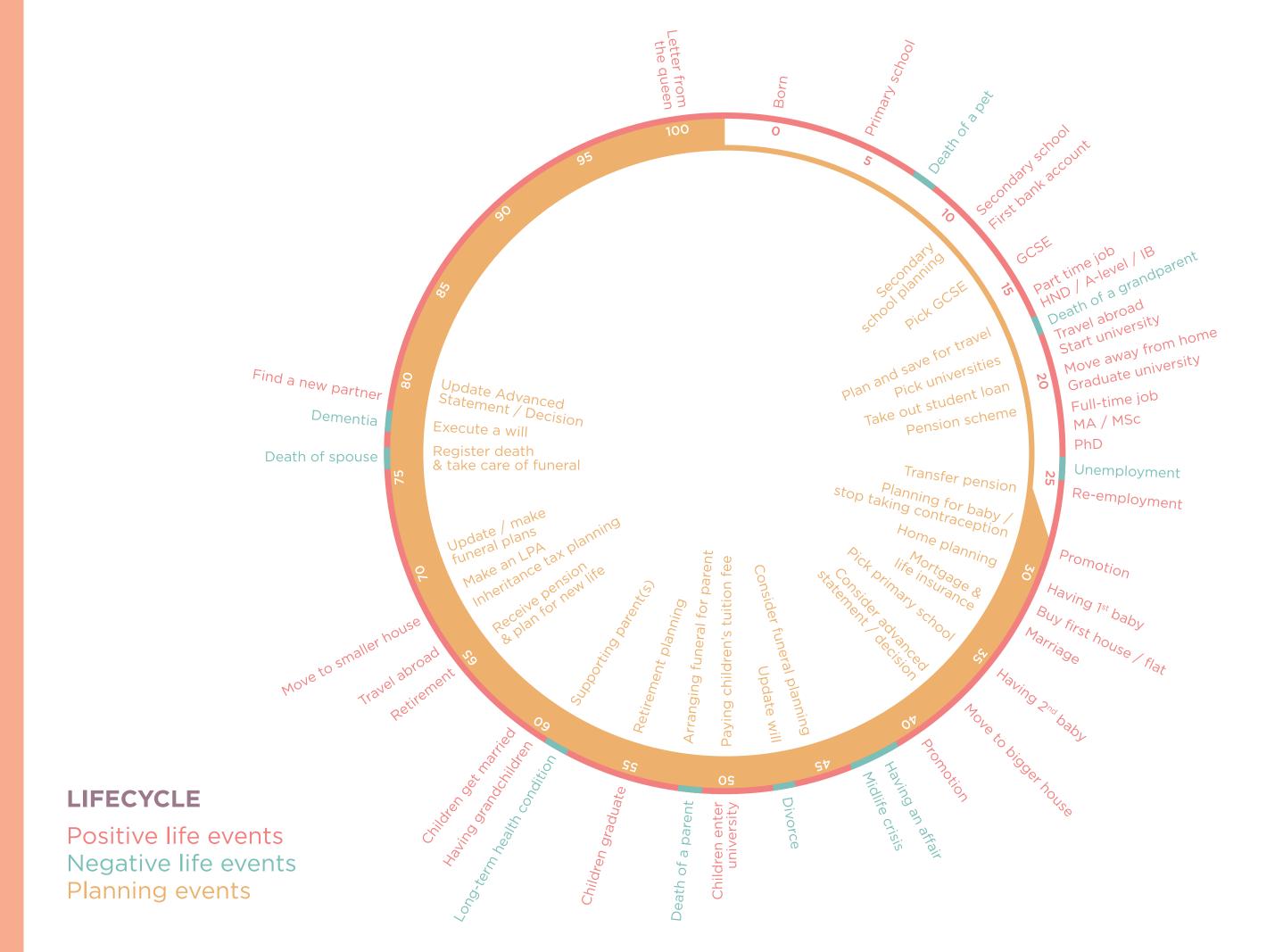








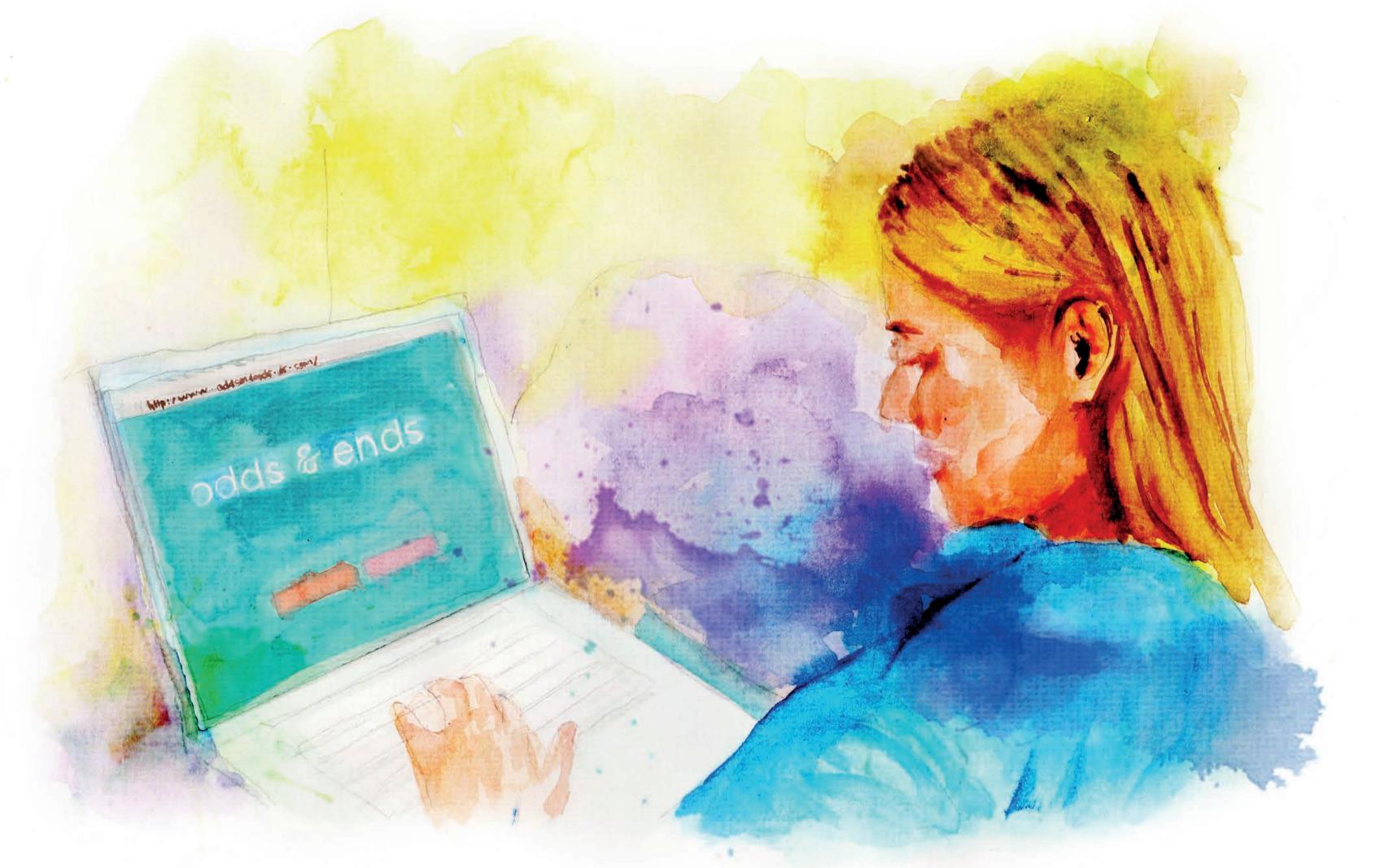














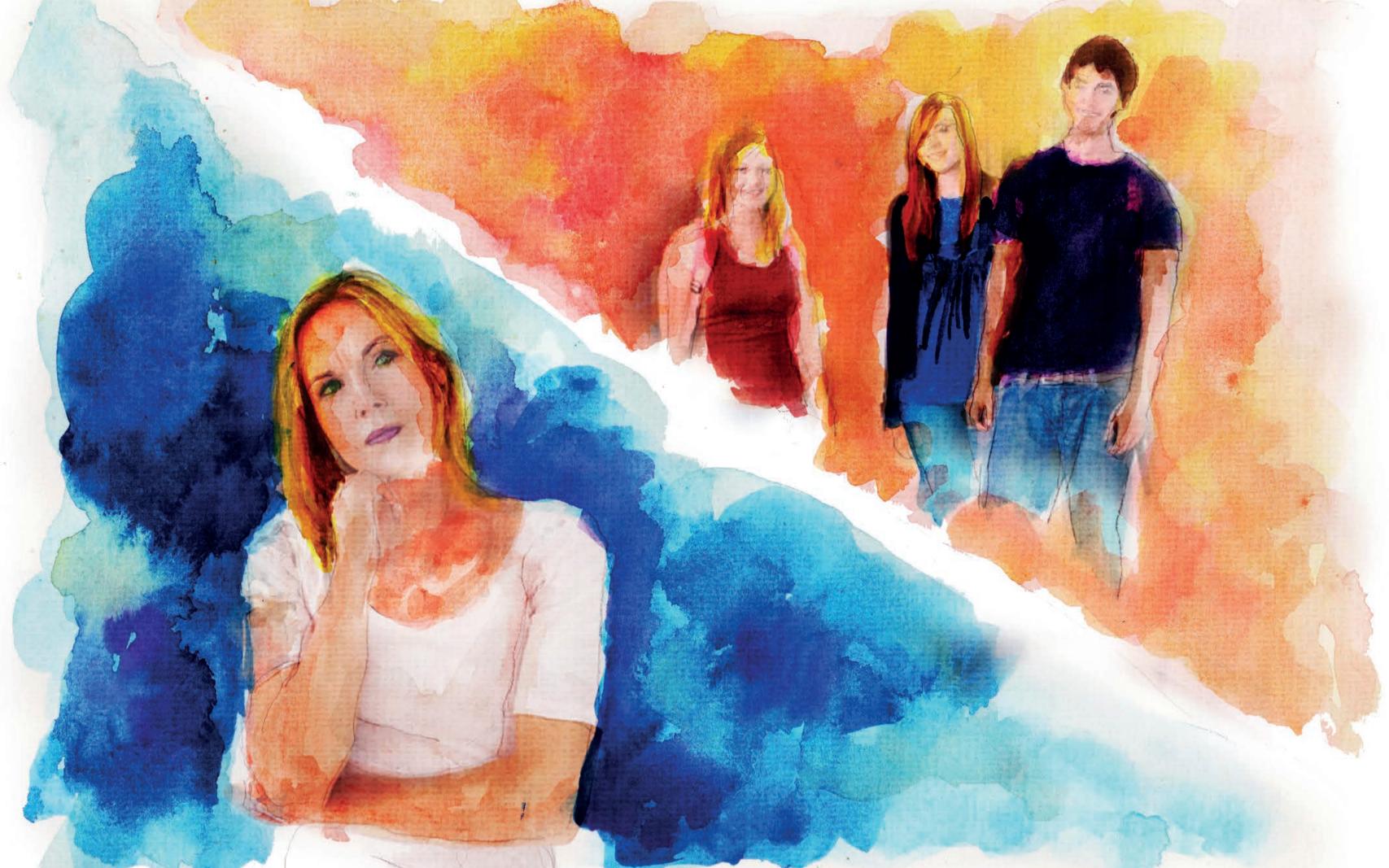


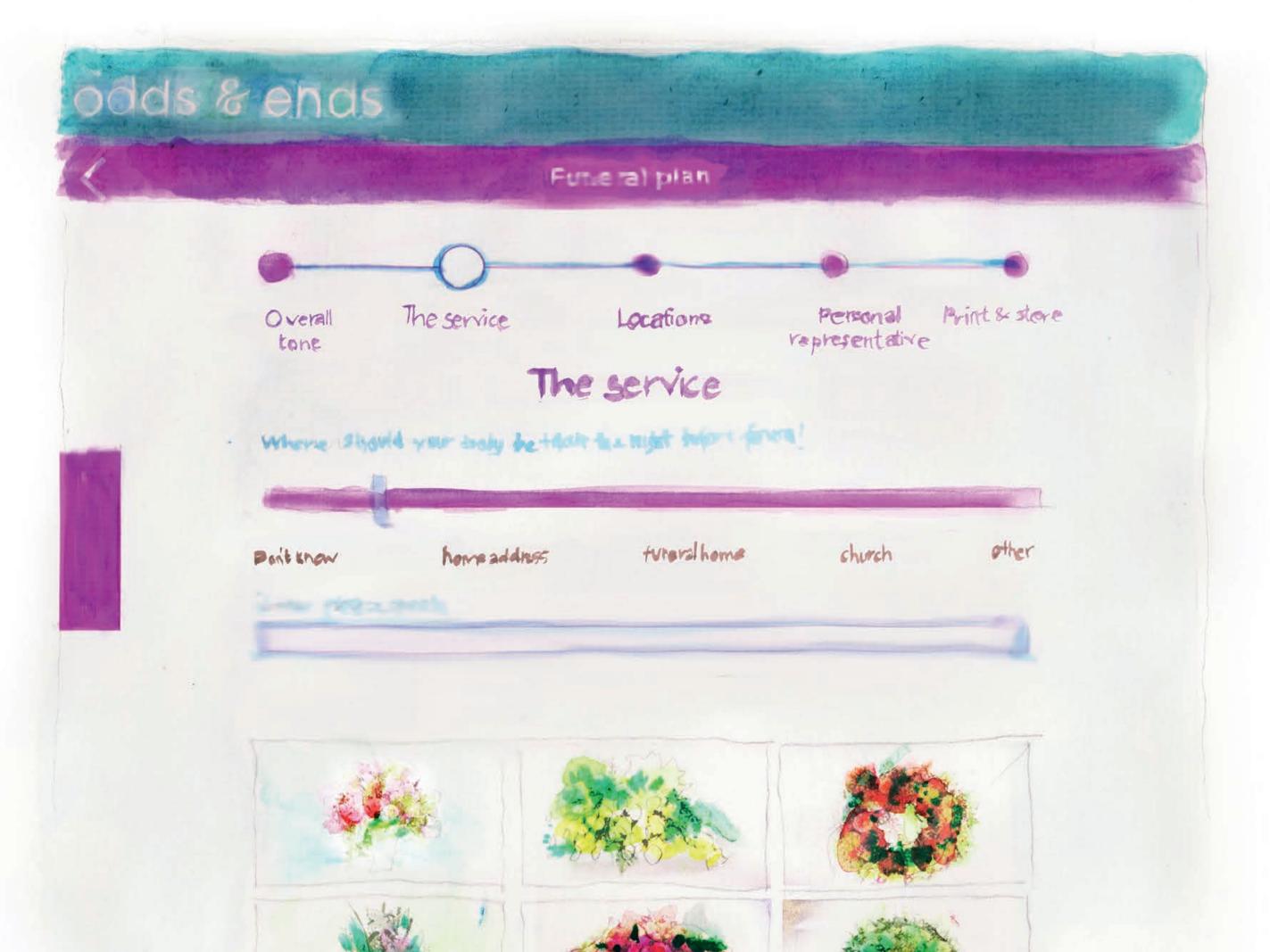




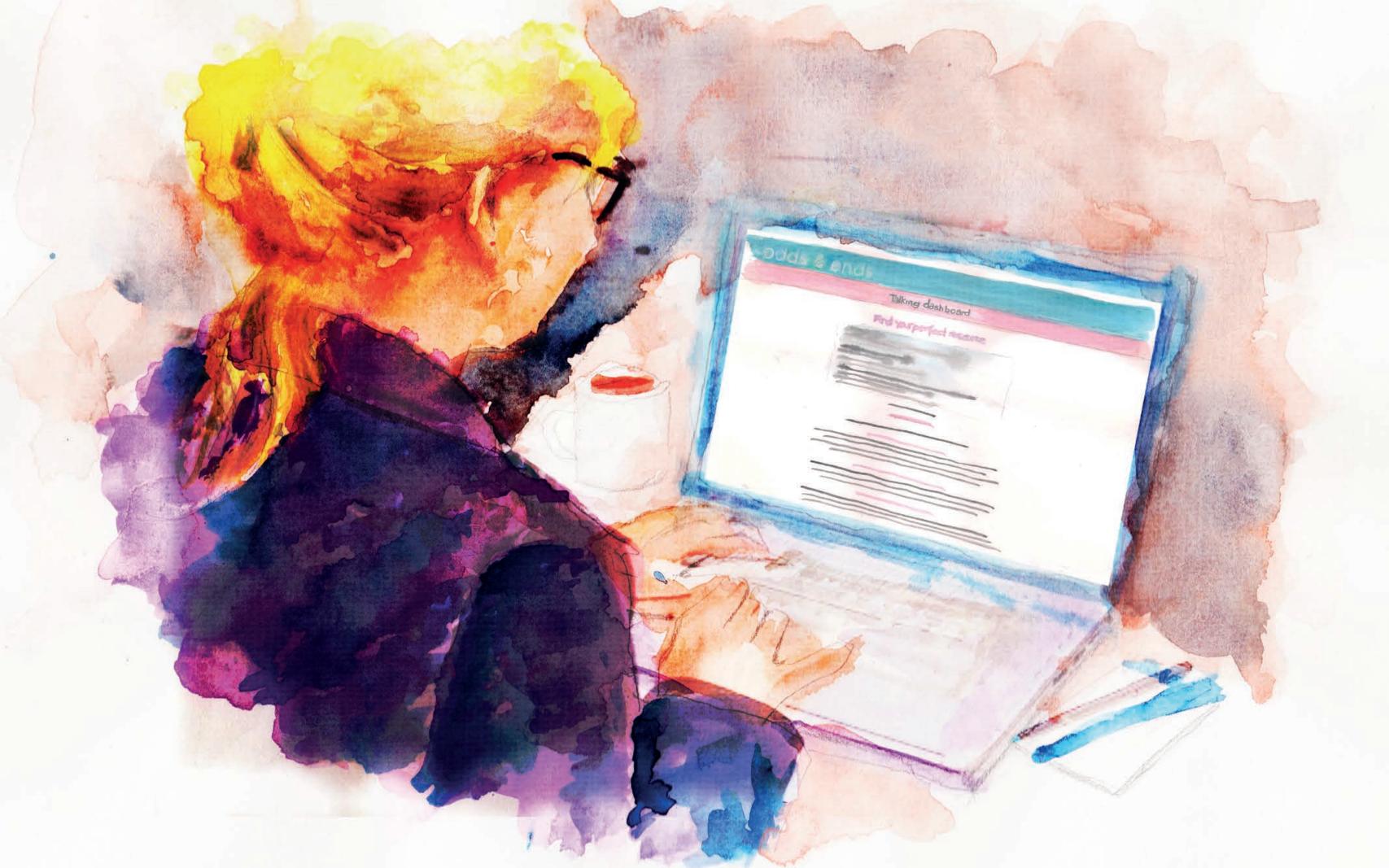








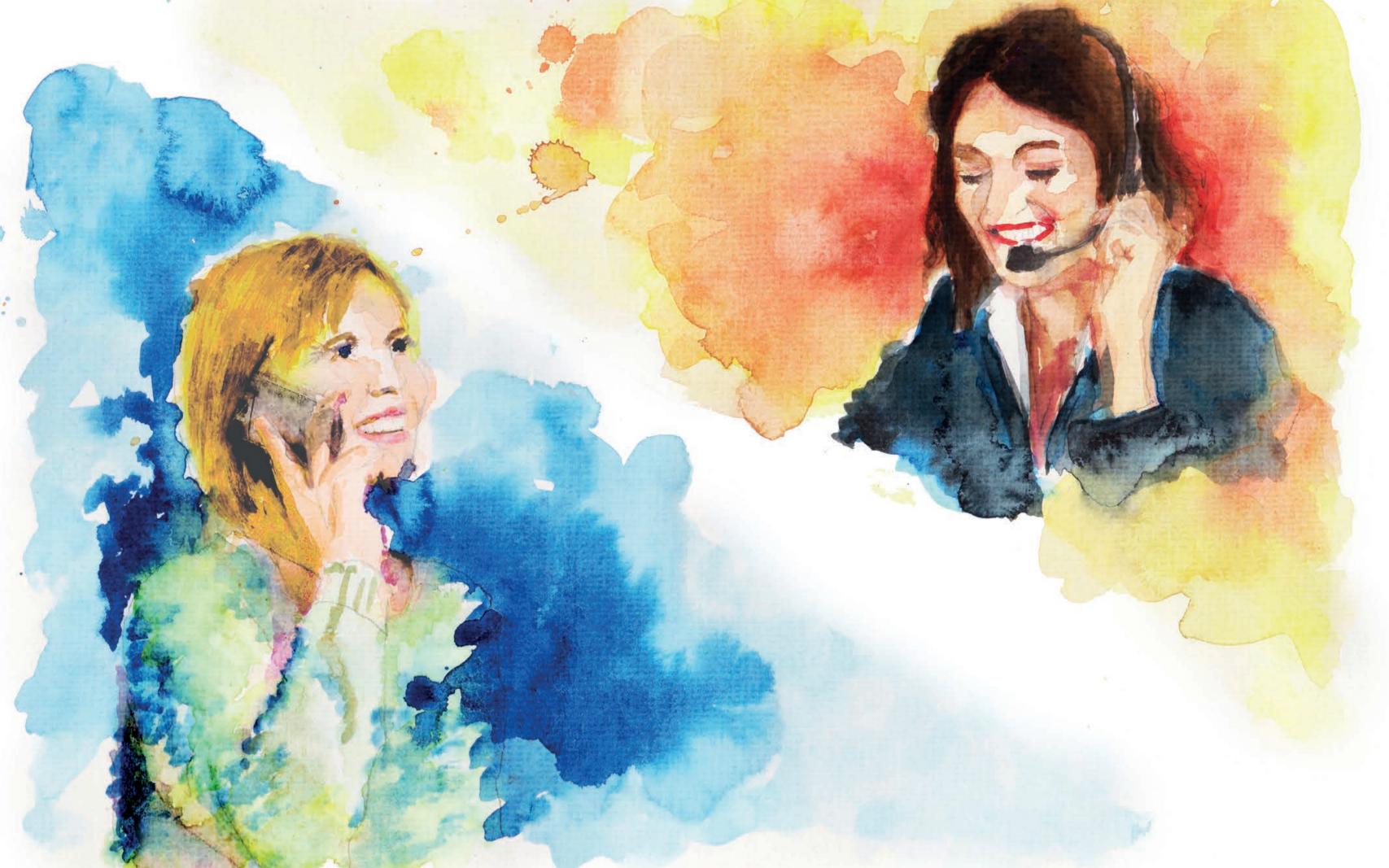
























## 'blindly signing papers, hoping that no one's going to screw you over'

- Bristol Death Fair attendee



## 'the rollercoaster experience of having a baby'

- Mum-to-be









3 months after









3 months after





9 months after



Full healthcheck with your health visitor





3 months after



Address published by the land registry



9 months after



Full healthcheck with your health visitor



have given notice



Ceremony pack from the local Register Office Not personally relevant, or not worth considering at the moment.

Too busy with day-to-day life, or there's never a good time.

Fear or distress associated with thinking about death and dying.

End of life planning is fragmented and seems really complicated.

Infinite reasons as to why we don't have the conversations

Not personally relevant, or not worth considering at the moment.

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motivating by explaining why it's relevant. Not personally relevant, or not worth considering at the moment.

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motivating by explaining why it's relevant. simplifying, making easier, breaking it up, & leveraging behaviour triggers. Not personally relevant, or not worth considering at the moment.

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non-deathy, lively look and feel.

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simplifying, making easier, breaking it up, & leveraging behaviour triggers.

non-deathy, lively look and feel.

one-stop shop for planning, removing & explaining jargon.

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motivating by explaining why it's relevant.

simplifying, & leveraging behaviour triggers.

non-deathy, lively look and feel.

for planning, removing & explaining jargon.

empower you to overcome barriers with a curated list of advice, tools & resources

making easier, breaking it up,

one-stop shop





financial security

emotional distress



Why we don't

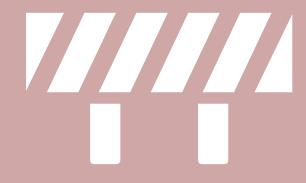


of life



emotional distress







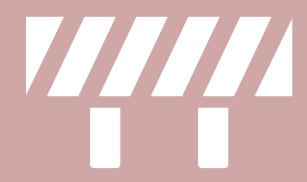
emotional distress

quality

of life



### Why we don't



### **Our service**



Why we don't

### Our service



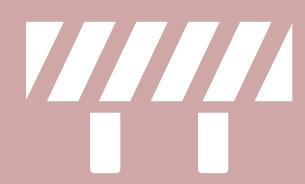




financial security

emotional distress

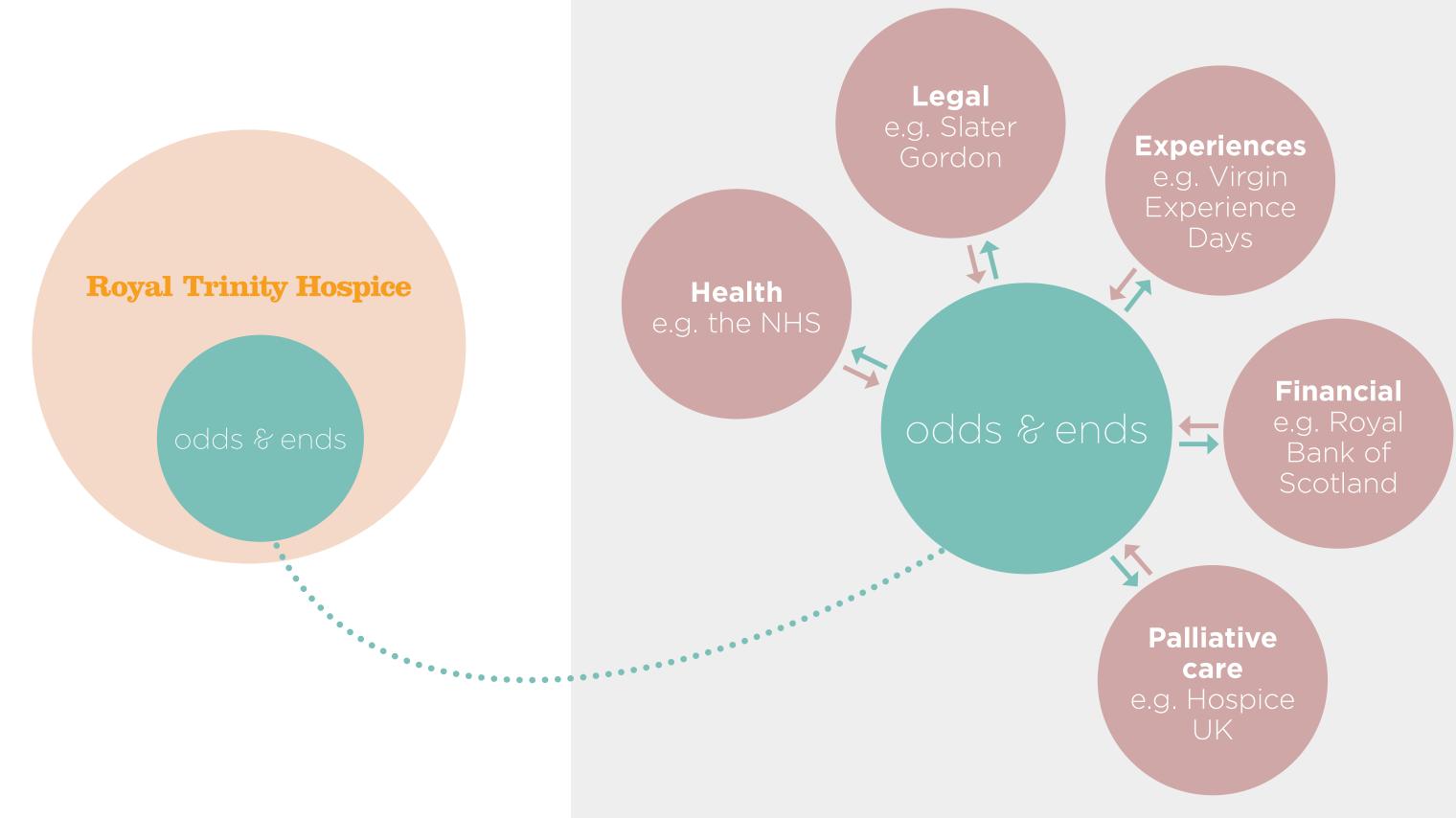










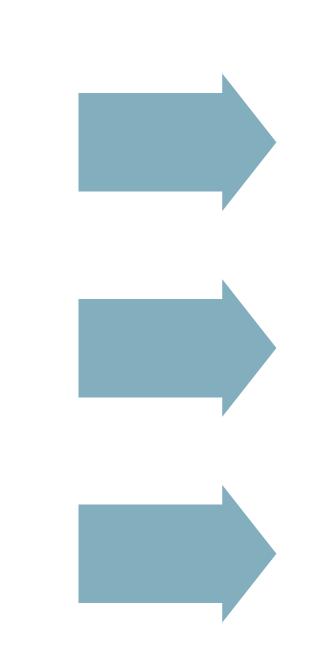


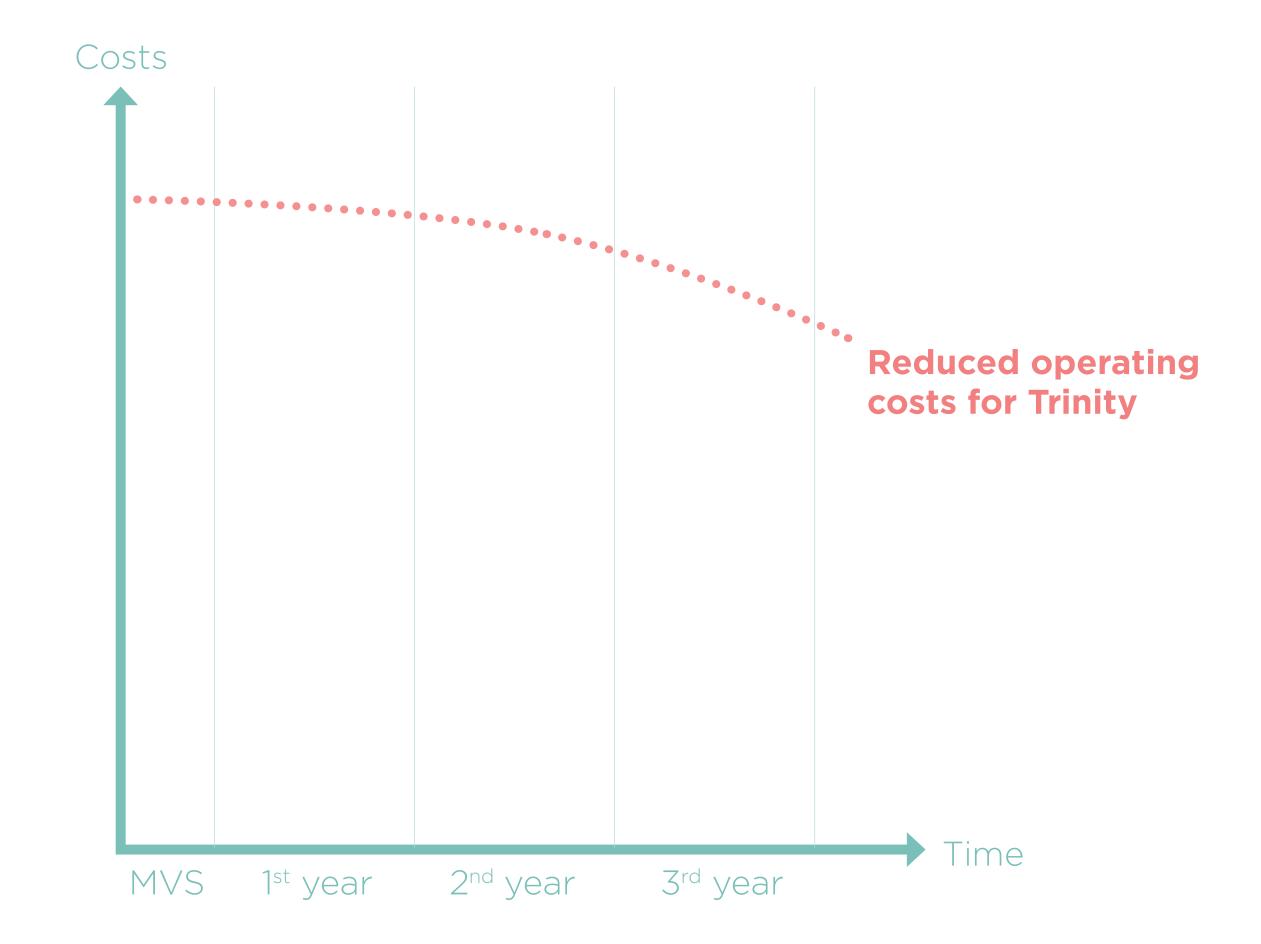
### **Current set-up**

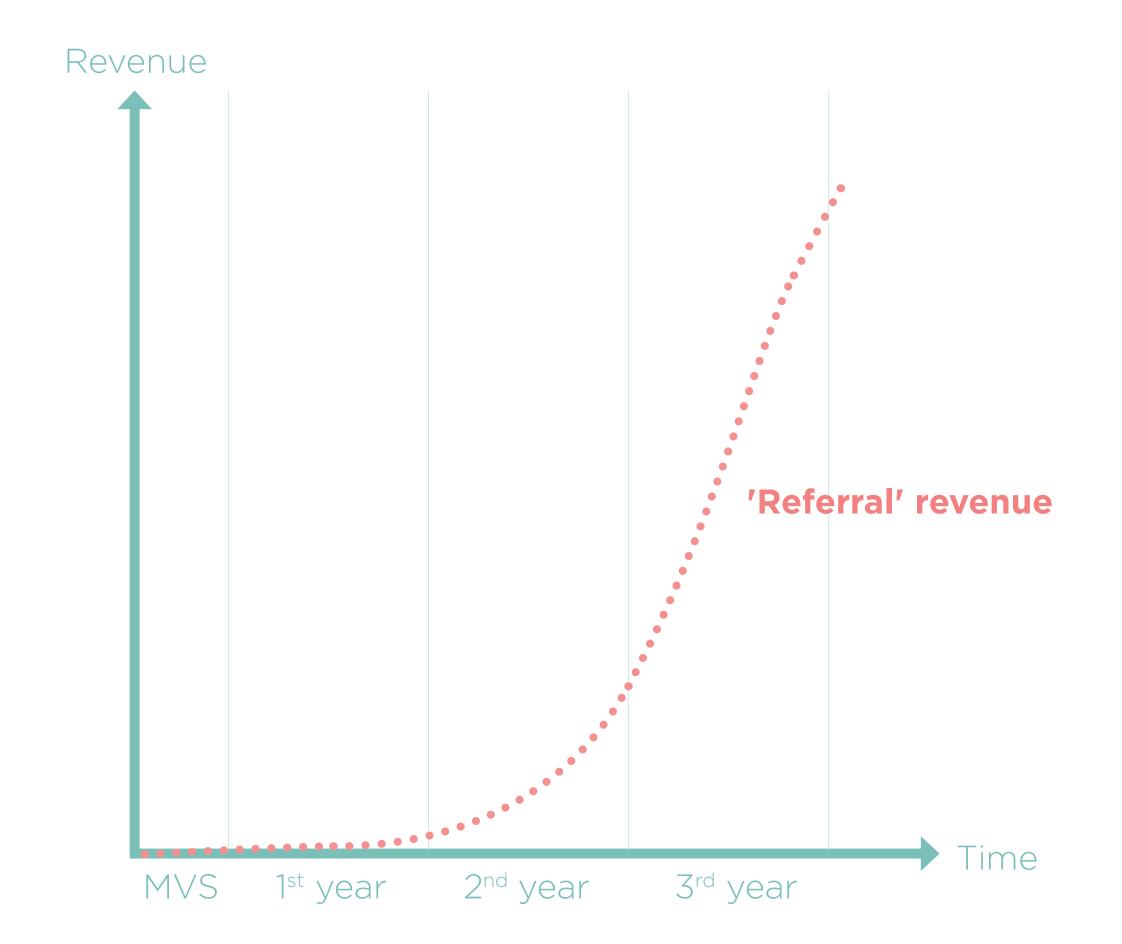
Limited company under Royal Trinity Hospice

#### Potential future set-up

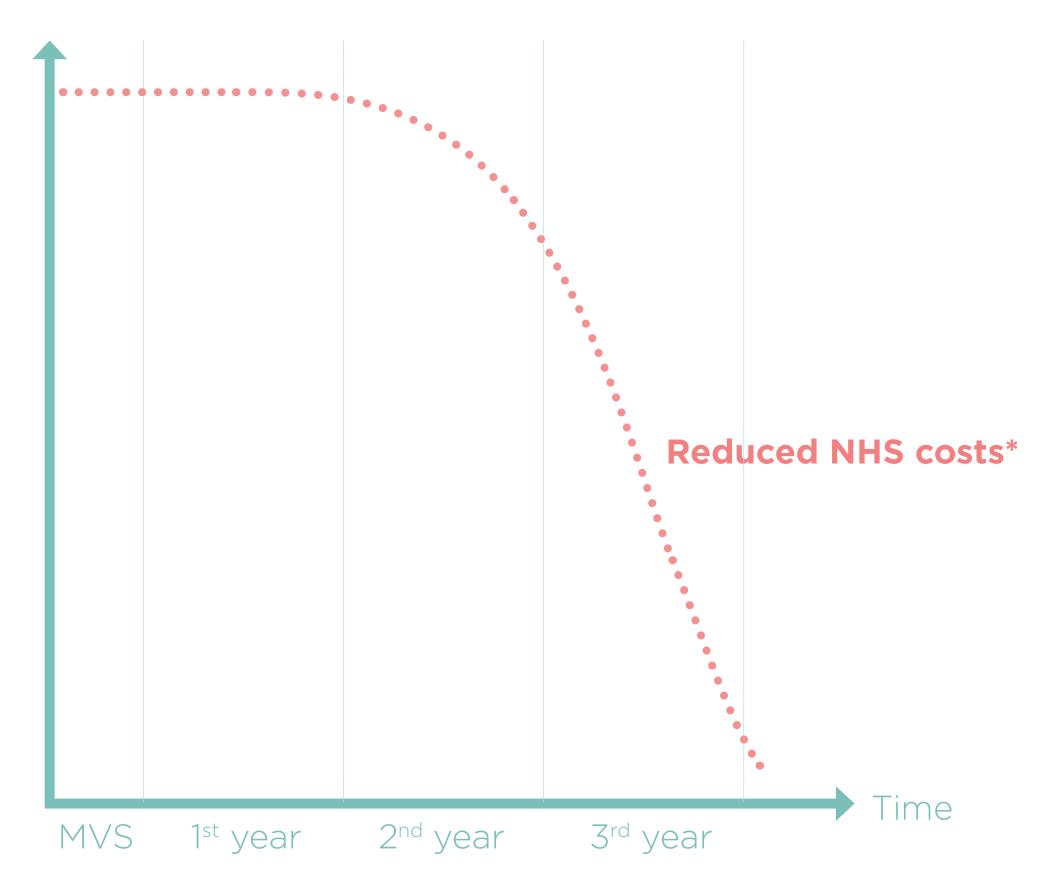
Social enterprise with partners from different areas of end of life planning











\*Actual savings are probably delayed for a couple of decades as it has to do with costs near death.

# Thank you!

Kay Dale & Lilith Hasbeck Royal College of Art

**Questions?** 



# Appendix

'This is really good, and I'm very rarely impressed. I've seen other people attempt similar things over the years and yeah... I'm not very easily impressed'

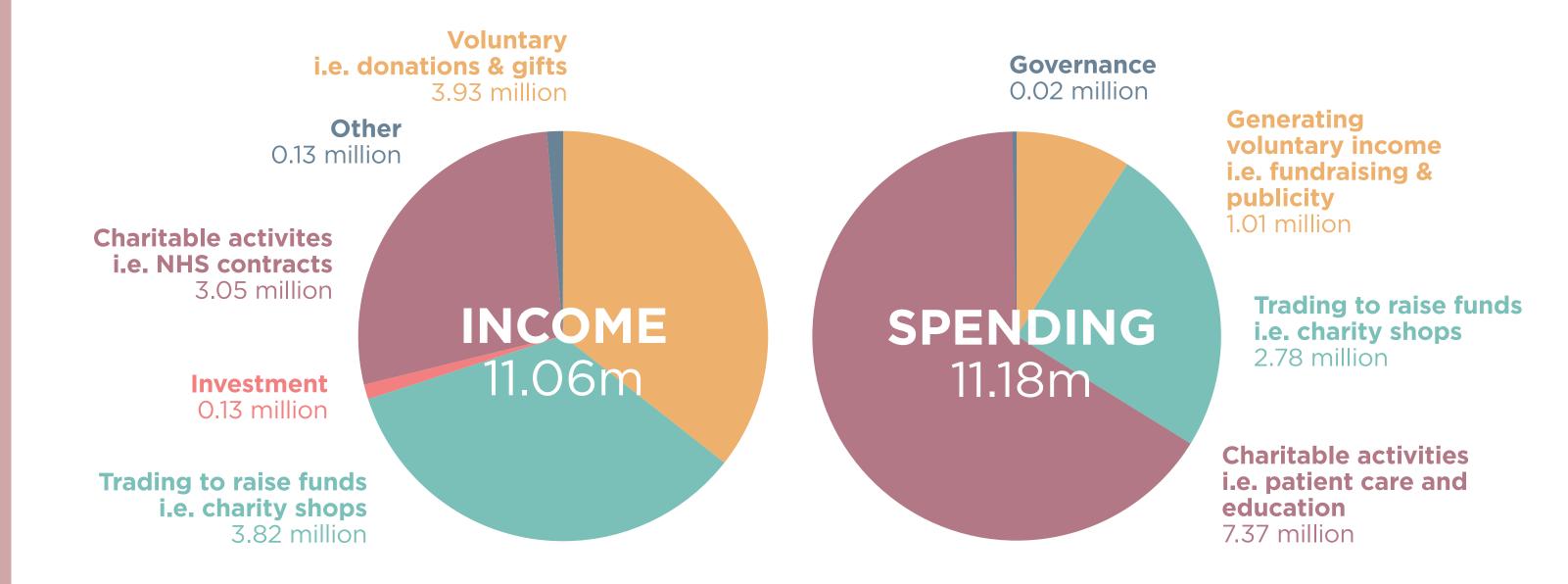
- Doctor, and consultant for Trinity

'this would be so helpful'
'super work!'
'I can see myself using odds & ends - I need to
make a new will'

- Attendees from our presentation at Dying Matters week

Trinity...

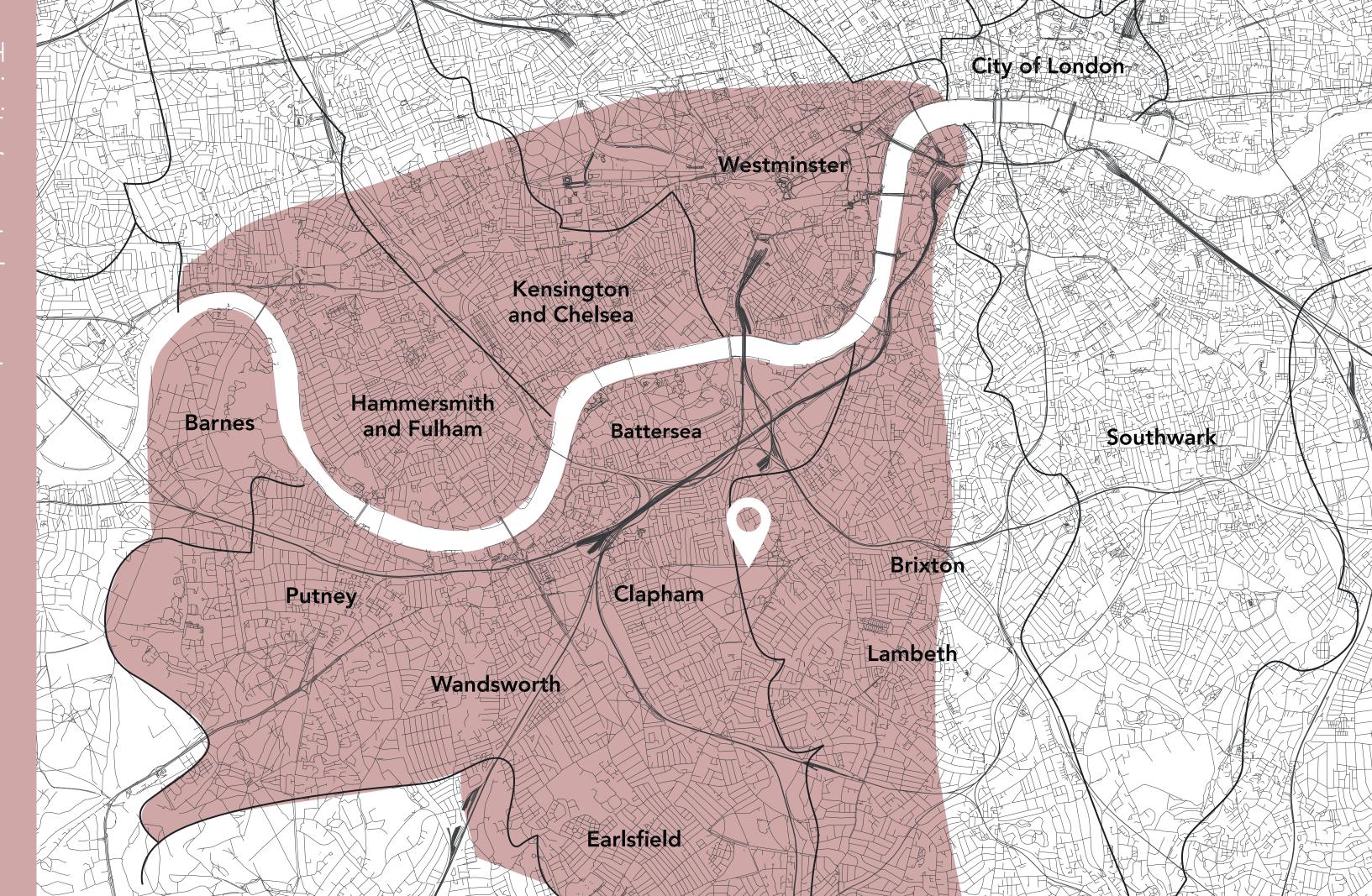




Inpatients: 418 people/year (28 beds)

Outpatients: 271 people/year

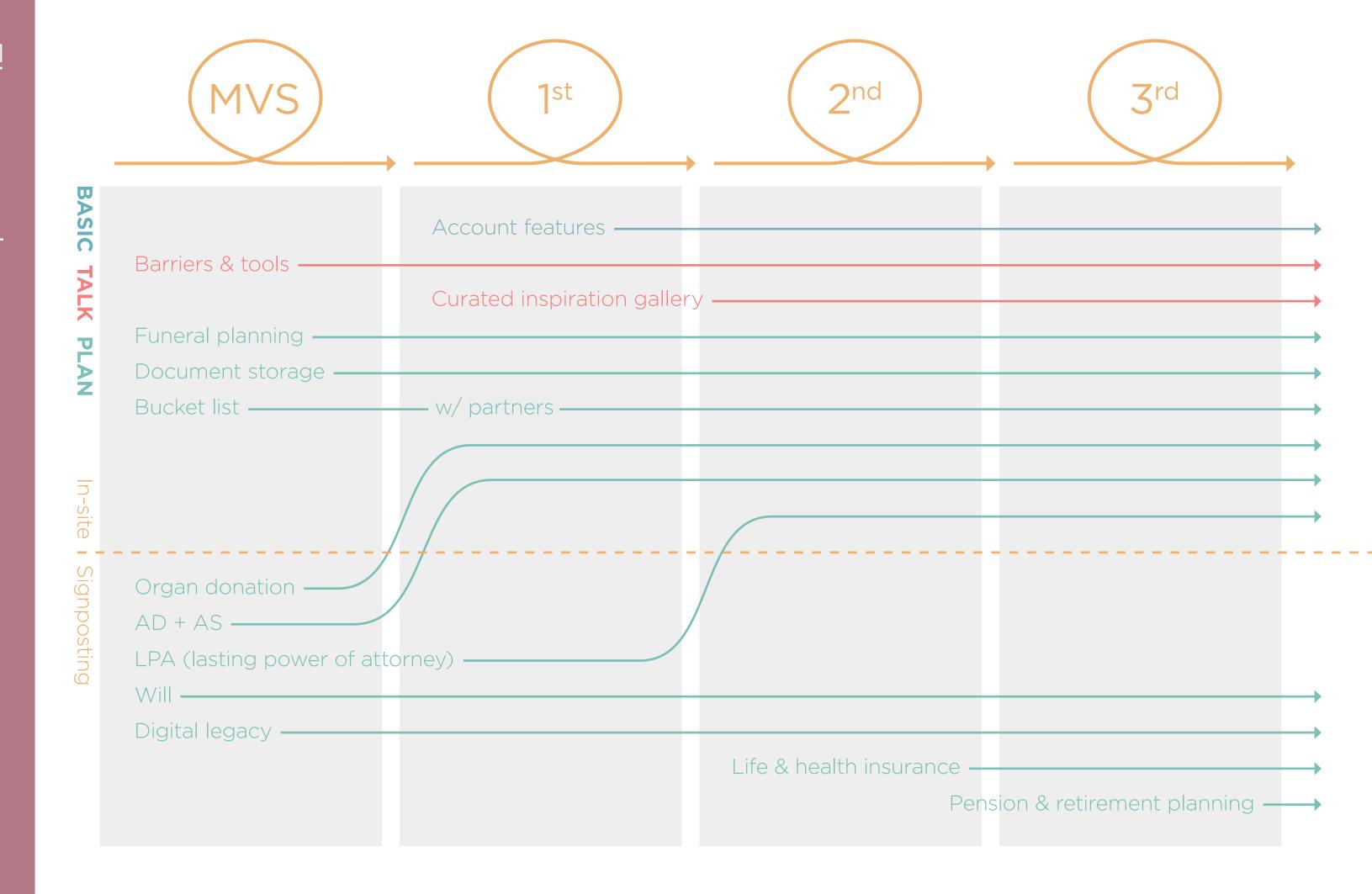
Community: 1,231 people/year (3,500 home visits)

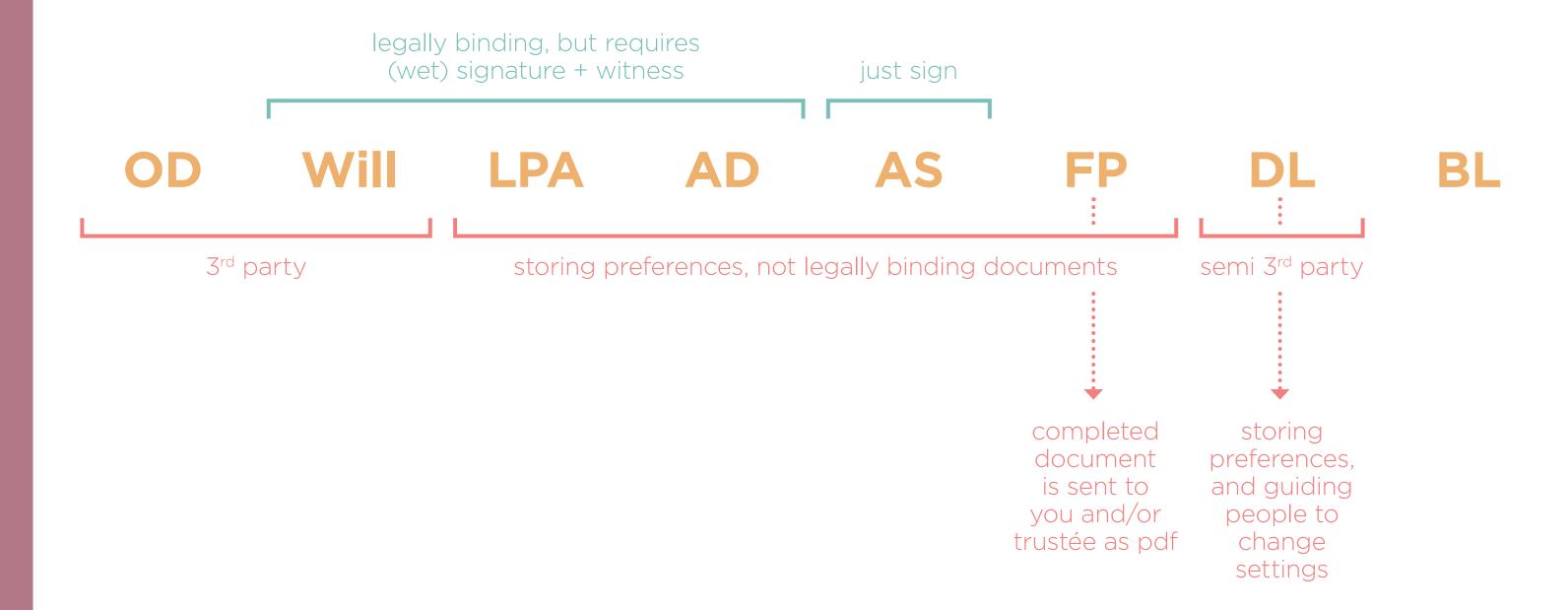






# Numbers and roll-out





**NB!** If odds & ends were to close, we'd make sure to warn people in advance and give them the option of downloading their preferences as pdfs.

# Income stream #1: Reduced operating costs

RTH spend £7,280,000 on patient care. If those patients have already specified wishes, written wills and have come to terms with death, the staff hours required for these interactions could be reduced.

## Income stream #2: Reduced NHS costs

ACP reduces days spent in hospital at EOL by 8.3 days per person, saving on average £3,569.\*

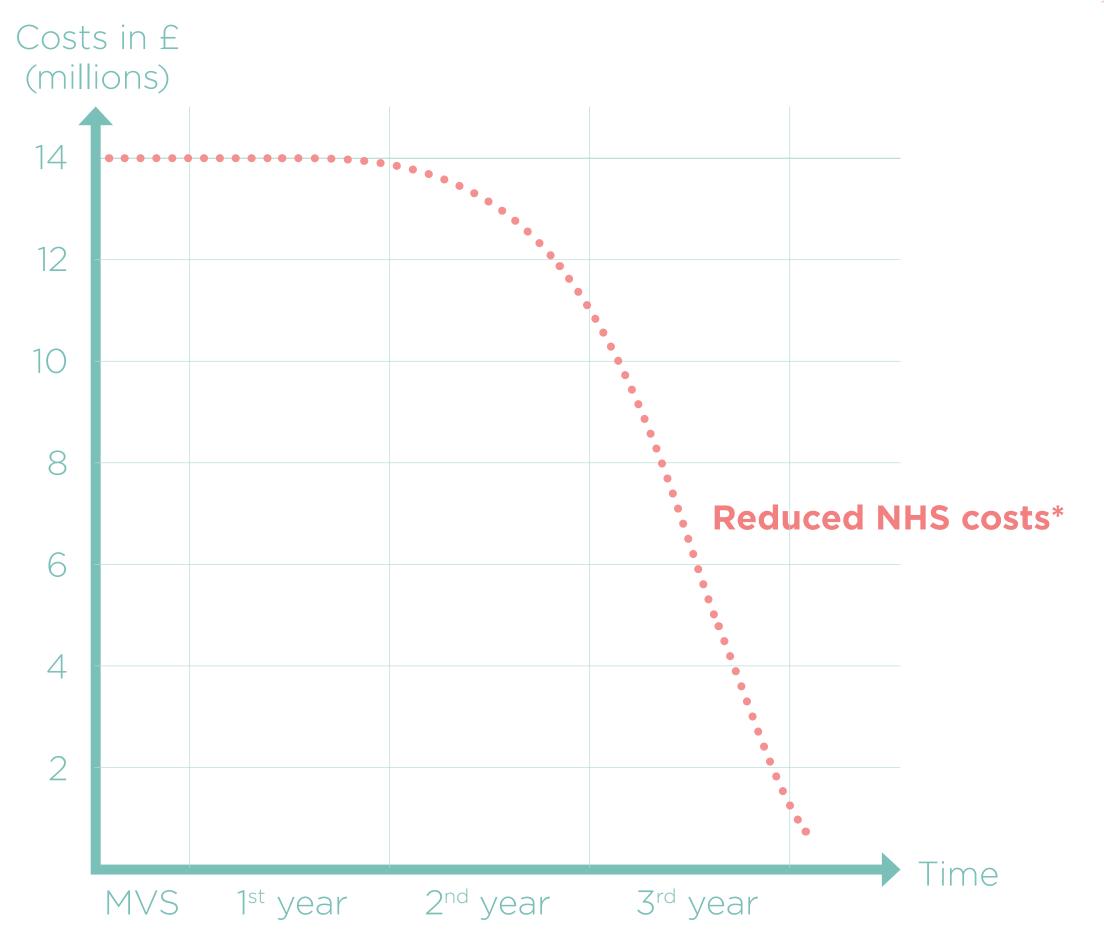
£3,569 / 2 Assuming odds & ends is half as effective as ACP with doctor

£1,784 x 10,000 = £17,845,000 in total savings

100,000 users with a 10% conversion rate

...which is **0.03%** of NHS' current operating budget

NHS operating costs are 64,173,000,000



\*Actual savings are probably delayed for a couple of decades as it has to do with costs near death.

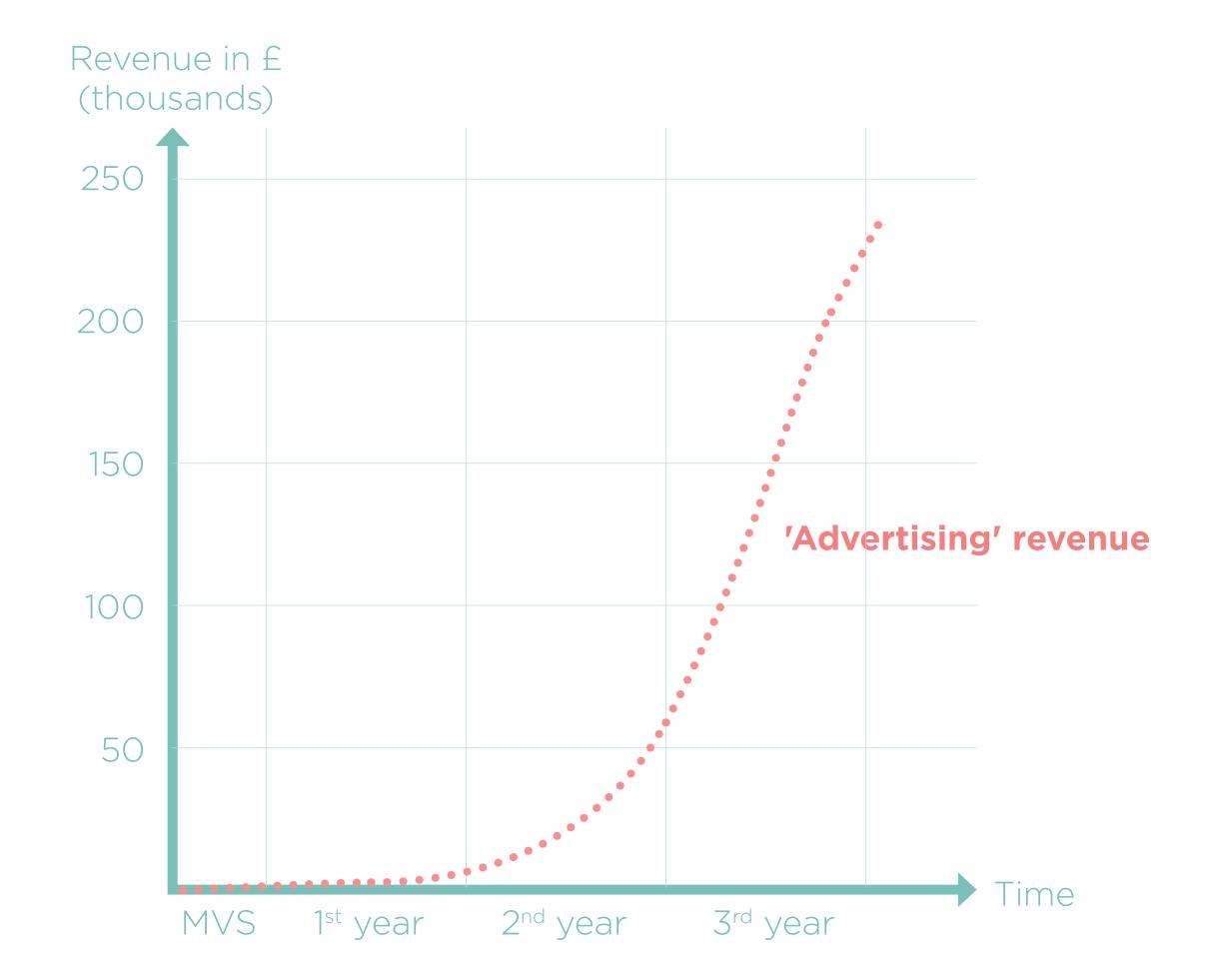
# Income stream #3: Advertising and referrals

Let's take wills as an example.

Making a will costs on average £120.\*

5% of £120 = **£6** (per person)

E6  $\times$  5,000  $\leftarrow$  100,000 users with a 5% conversion rate



```
So...
```

Total UK population 64 million

30-35 homeowners **1,680,000**\*

30-35 yr old marriages 120,000\*\*

30-35 yr old have children 880,000\*\*\*

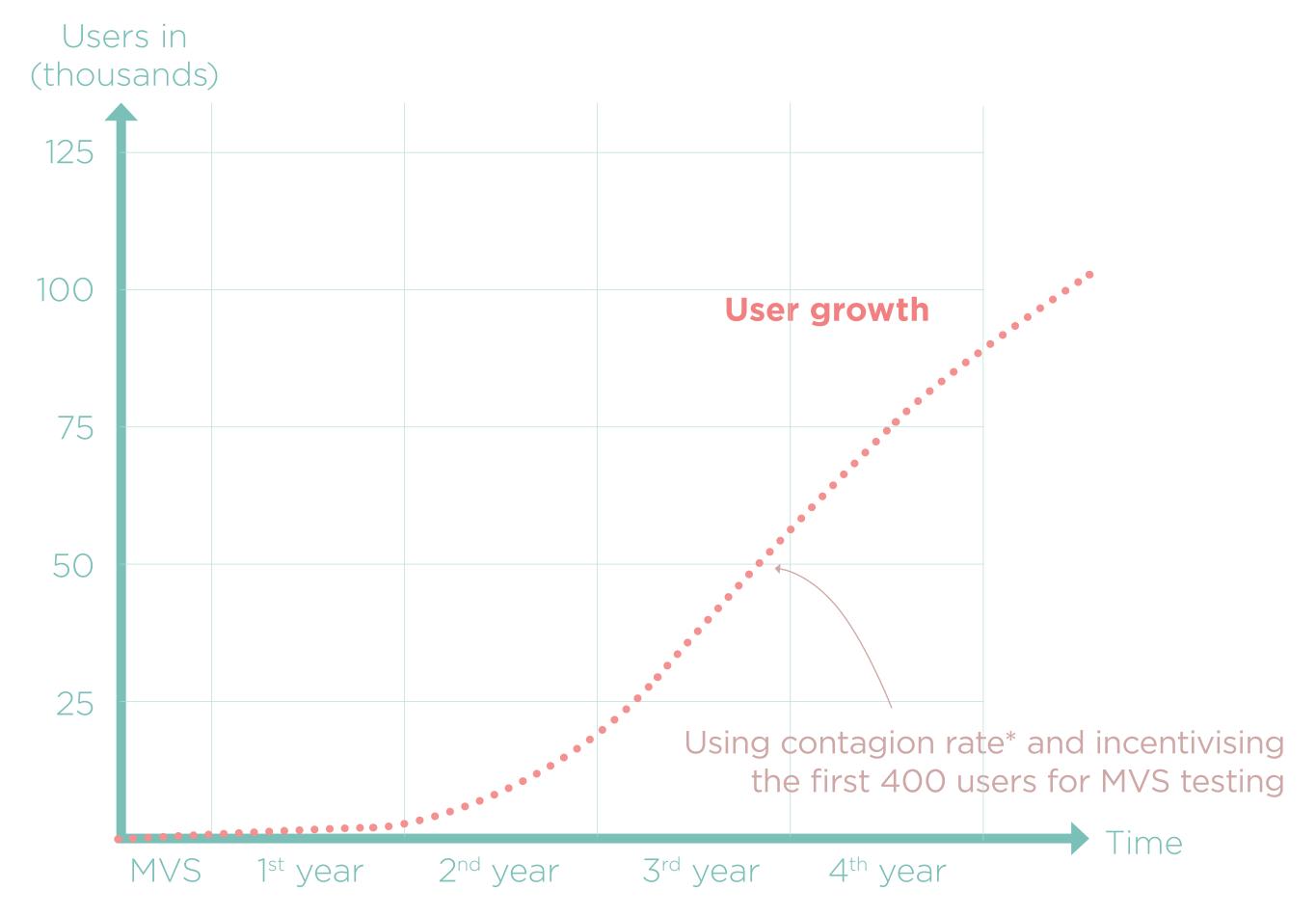
1,680,000 + 120,000 + 880,000

= 2,680,000

50% of 2,680,000 ×

Assuming half of these are duplicates

= 1,340,000



<sup>\*</sup> Berry, T (2015 August 17). Lean Business Planning: Get What You Want From Your Business. CA,USA: Motivational press

	MVS	Year 1	Year 2	Year 3
Legal and accounting fees	£1,000	£3,000	£3,000	£1,000
Project management salaries	£20,000	£30,000	£30,000	£20,000
MVS build	£8,000			
Product development		£6,000	£8,000	£2,000
MVS user base	£800			
Domain	£50	£50	£50	£50
Hosting	£72	£72	£72	£72
Digital marketing		£4,000	£10,000	£10,000
Print marketing		£1,000	£5,000	£5,000
Travel expenses		£100	£1,200	£500
Reserve for contingencies	£5,000	£5,000	£10,000	£15,000
Total expenses	£34,922	£49,222	£67,322	£53,622

# Super-short-term (MVS)

Measuring the percentage of Odds & Ends users, who completes certain documents. We can then benchmark this number against the statistics available for the general population, and compare percentages.

We can measure percentage of completed documents and conversion rates from partners to show that O&E is helping people get their planning done.

## **Short-term**

Capturing feedback from users (e.g. "do you feel prepared"), and linking this up with other studies, e.g. the report from Royal London that shows that there's a direct link between feeling prepared and having greater financial security. This way we can show that people ensure greater financial security, improve quality of life, reduce stress etc.

# Long-term

For documents where we've asked for a trustée (i.e funeral planning, LPA and AD) once the user of O&E has died we could contact this person to show the direct link between 'better deaths' and planning. This would be compared with a control group who have had no previous contact with Odds & Ends.

# Note on talking

As we're not saving emails, it's difficult to capture the benefits. Would have to restructure the section, or put tags on IPs, so that if those people do enter the planning section, we can email them for feedback.

A/B testing for pricing strategy; does it devalue the service e.g. to upsell lawyers. When is it "too commercial"? Would you rather pay for the service?

More thorough testing of website and resources, from talking kits to UX and UI as well as look and feel and tone of voice

## The ways in



- Letter from odds & ends, triggered by the Land Registry publishing full address (& sales price) 3 months after buying the house
- **Pinterest** strategy infographics on: "6 things to do after buying a new home". Keywords search #newhome #buyingfirsthome #kitchendesign #bathroomdesign
- Magazines Ideal Home Magazine, Country Homes
   & Interiors Magazine, Style At Home Magazine House
   Beautiful Magazine, Real Homes Magazine. Strategy: flyers, paid ads, advertorial, promos
- Royal Mail redirection When it expires after a year

To the homeowner Greystones. High Street Norton Saint Philip Bath BA27LG Dear new homeowner This might seem a little freaky as we know you've recently bought this house don't these details are made public by the land registry. This might seem a liftle freaky as we know you've recently bought this house: don't warre odds & Ends, a new not for profit organisation who can help you with end We're Odds & Ends, a new not-for-profit organisation who can help you will end We're odds 8 Ends, a new not for prom organisation who can help you with end you have now house at home writing a will is one part of their desiring as you've now bought a home, you have an asset in the eyes of the law, and were you to Jouve now bought a nome, you have an asset in the eyes of the law, and were you to to put a damper on what's an exciting time in your life, but it's really important to plan your future—not only for your own peace of mind but also to secure the future of Perhaps you've thought about getting a will before but the process seemed really Complicated with lots of different ways to go about it. Odds & Ends is operated by a charity and is therefore a completely free service that helps you navigate the options charity and is therefore a completely free service that helps you havigate the options and talking about death, everyone involved has a much better experience emotionally, practically, and financially. Odds & Ends is the platform for which all of these interactions can take place. We've done a lot of work on building partnerships with the most thorough, innovative and honest organisations so we can build your own confidence in Odds & Ends. That's enough from us. You can visit our website and see for yourself what we're Hope to get to know you soon, Odds & Ends www.oddsandends.uk.com P.S. Congratulations on your new home!

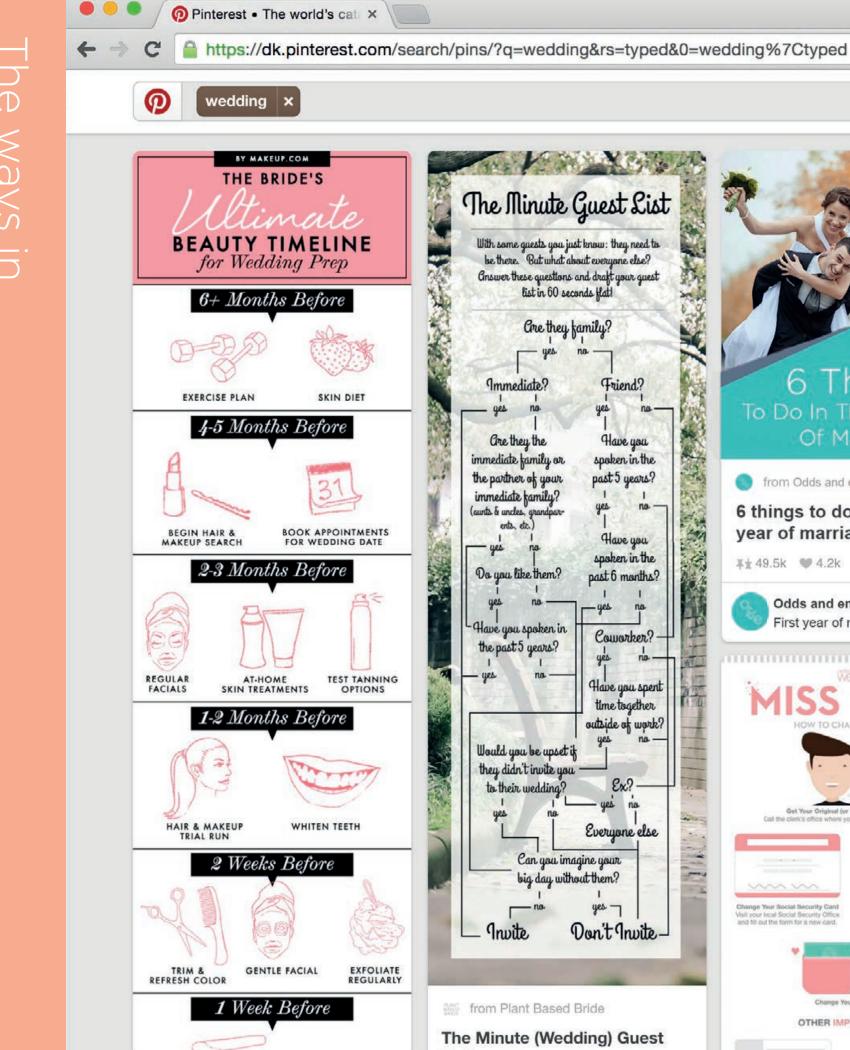
To the homeowner Greystones High Street Norton Saint Philip

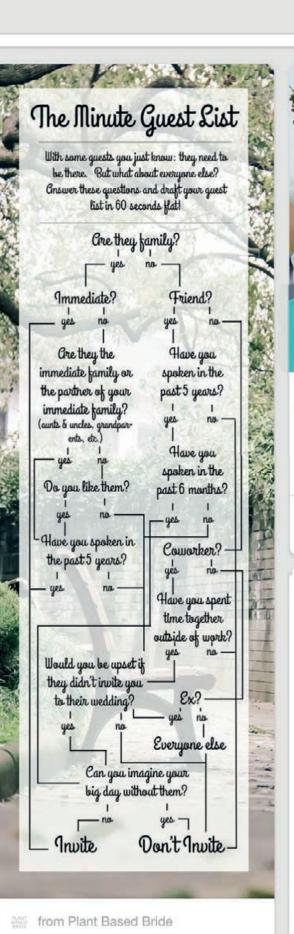




# • Partnerships with local **Register Offices**. Tag onto the 'ceremony pack' sent out after registering marriage; encourage other planning activities to take place after planning your special day.

- **Pinterest** strategy infographics on: "10 things to do when you're married". Keywords search #newlyweds #weddingplanning #wedding #firstyearofmarriage
- Rockmywedding.co.uk (75,000 page views / month) get featured in the category/planning section of website





The Minute (Wedding) Guest





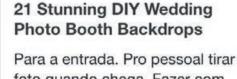


foto quando chega. Fazer com papelao. Pintar de branco ou encapar com papel.

₮± 49.5k ♥ 4.2k







J Lilith

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from coco29

#### 19 Easy to Make Wedding **Invitation Ideas**

Rustic Doilies | DIY Winter Wedding Invitations on a Budget

¥±36.3k ♥ 3.3k









#### General

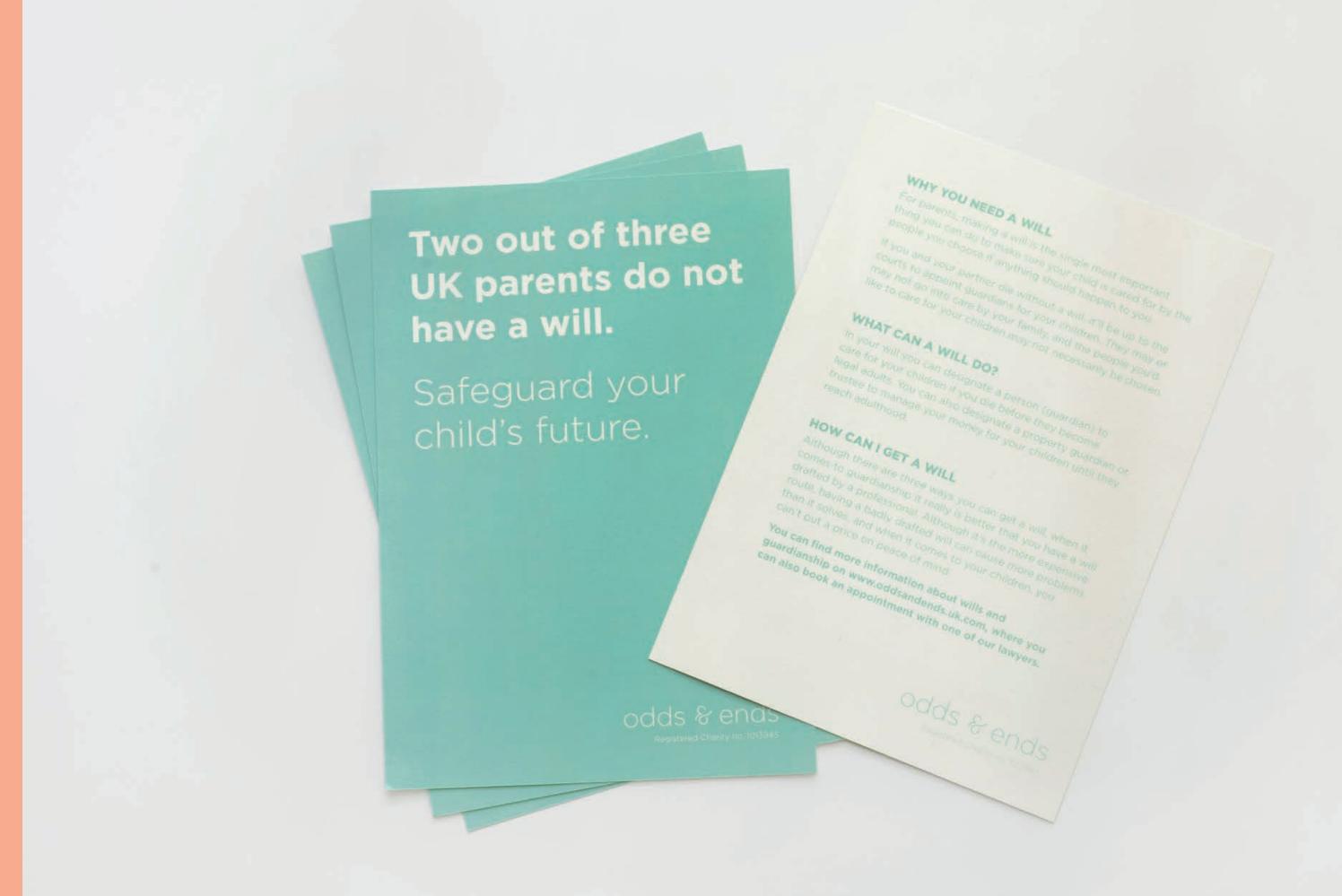
- Pinterest strategy infographics on: "5 documents you will need in your lifetime" "life admin". Keywords search #lifehacks #lifetips #todo #lifeplanner #beforeidie
- SEO keywords search #wills #will writing #i need a will #do
  i need a will #Advanced statement #guardianship #lasting
  power of attorney #organ donation #Advanced statement

#### **Bucket list**

- Pinterest strategy inspo pics & quotes. Keywords search #lifegoals #dreams #todo #bucketlist #beforeidie
- SEO keywords search #bucket list #things to do #things to do before i die #before i die #skydiving #bungy jumping #swim with sharks



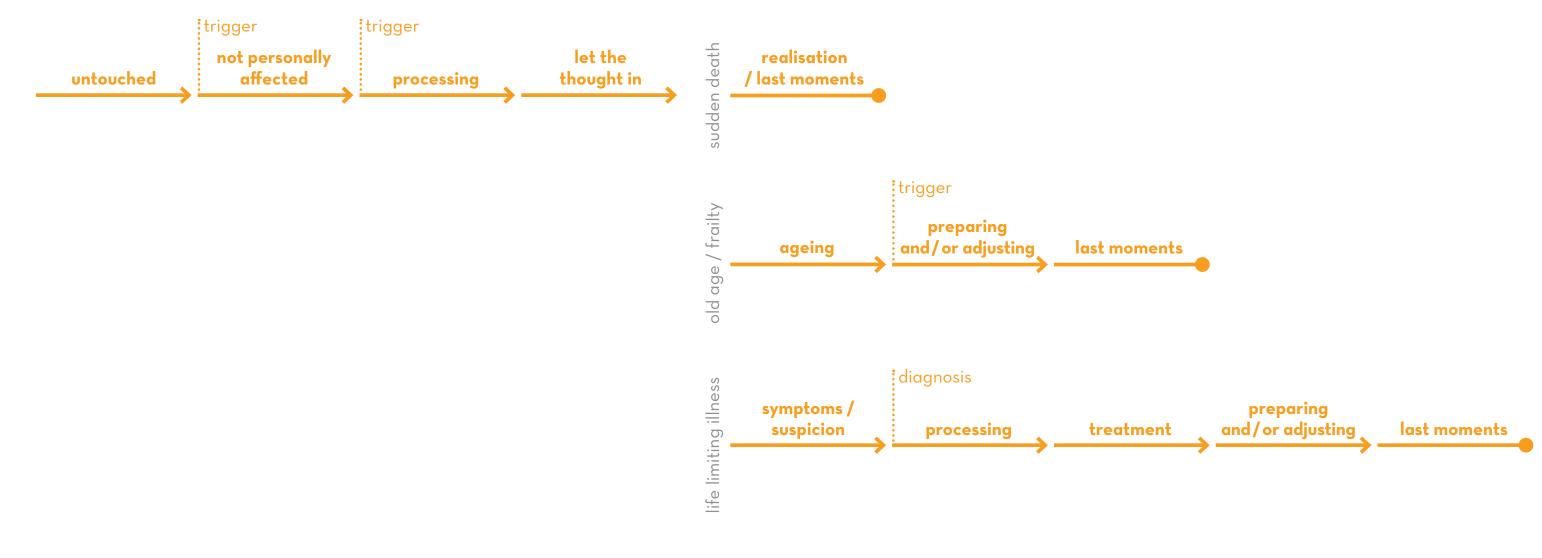
- Partnerships with NHS trusts; health visitors at healthcheck
   9 months after birth
- Mumsnet (4 million page views / month)
   (Mumsnet Local) Pay per click ads, MPU, comments on forums, advertorial on wills/guardianship
- **Netmums** (3.6 million page views / month) as above
- Pampers or Bounty perhaps partnerships or cross-promotion
- Pinterest keywords #newmum #pregnancy #newborn #baby #babyclothes

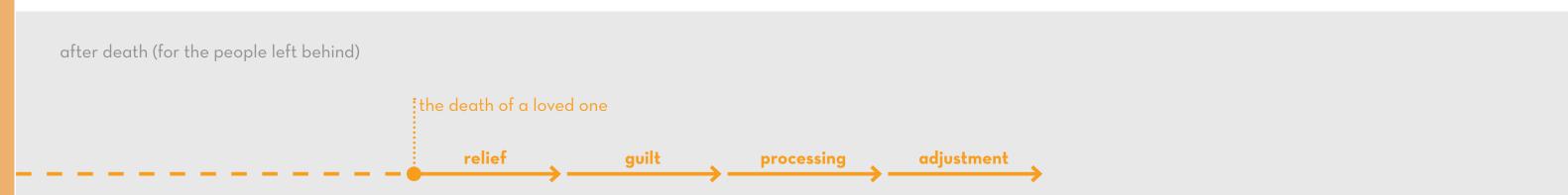


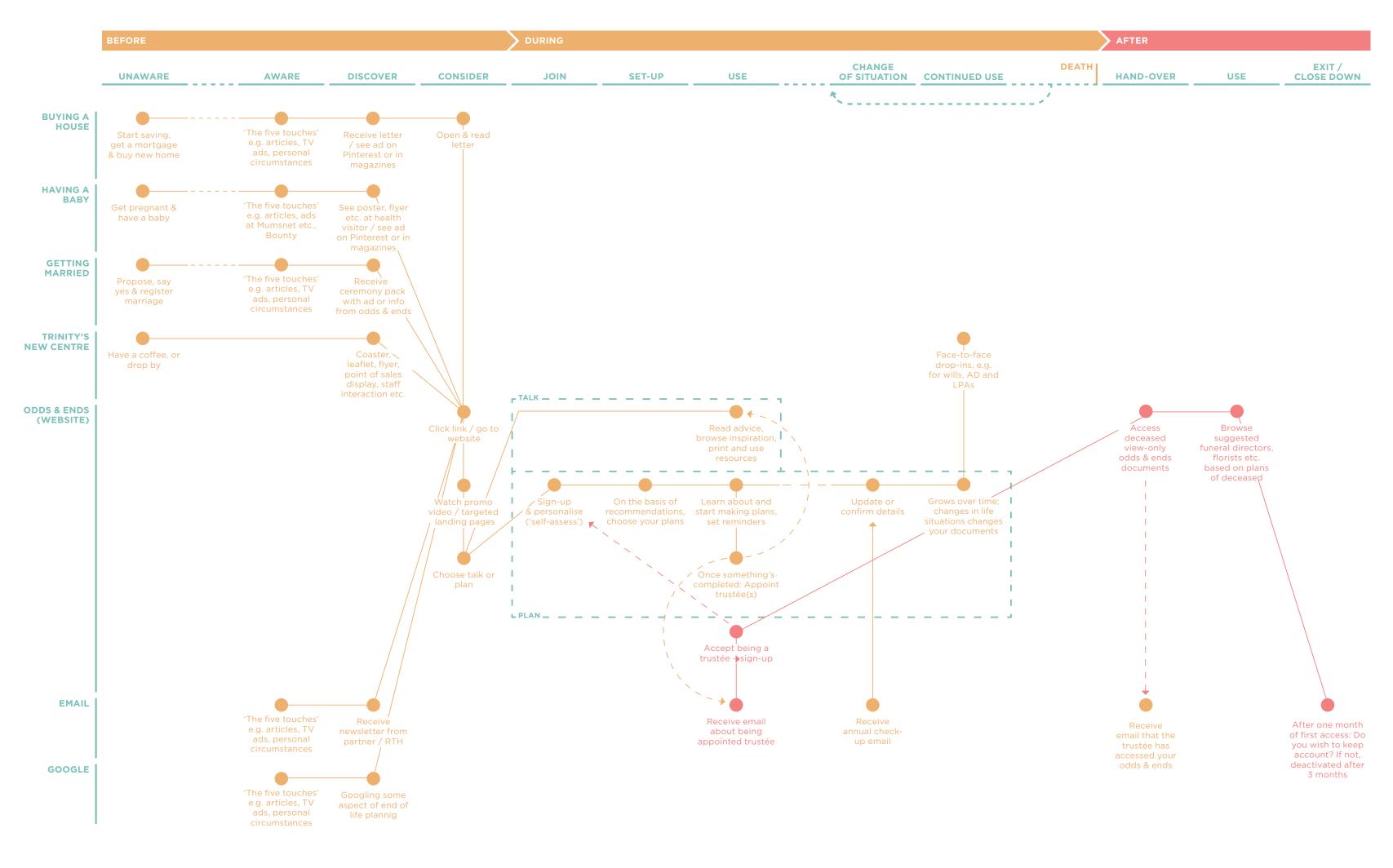


## Other 'frameworks' used

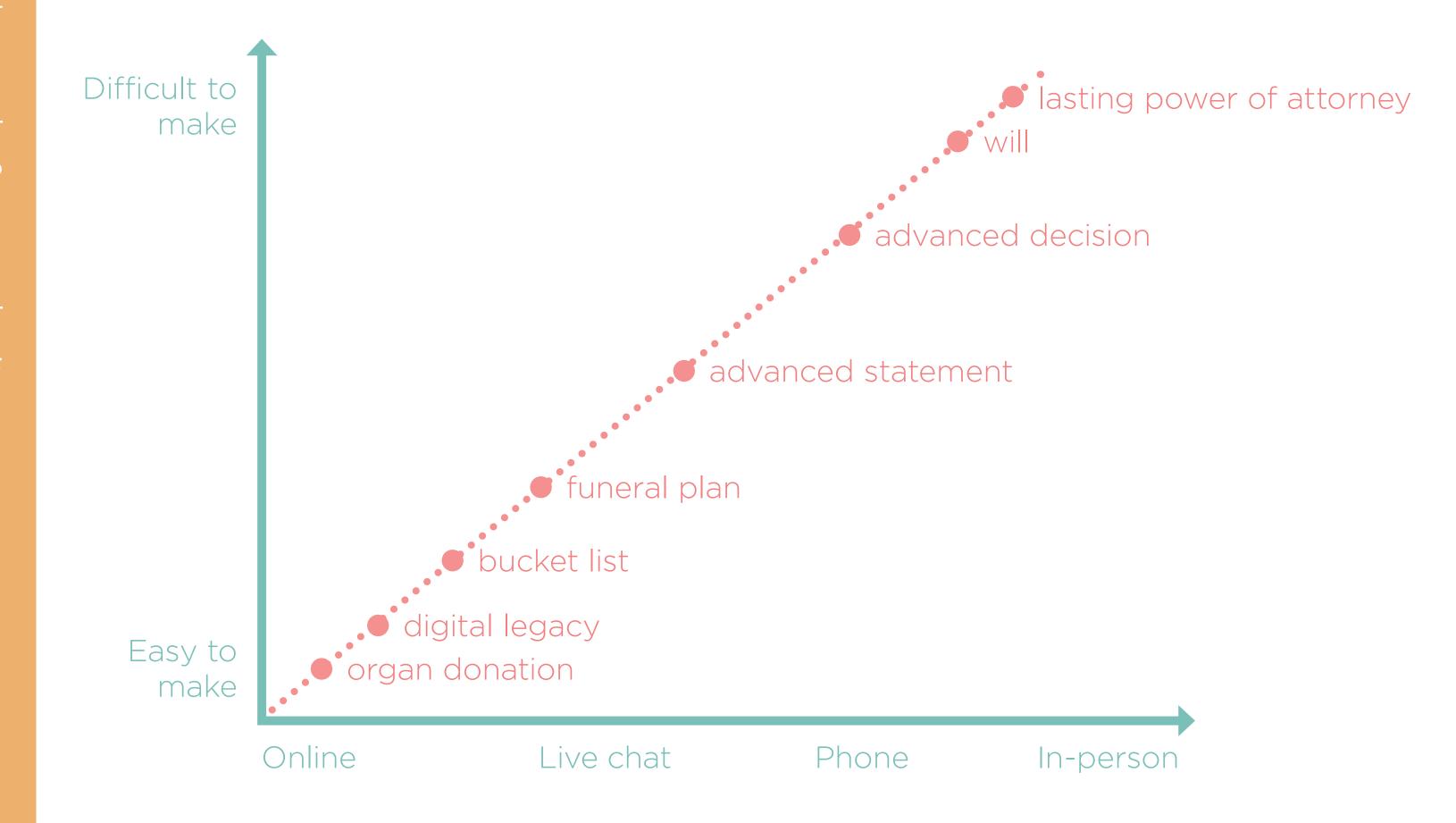
## Life stages for death and dying

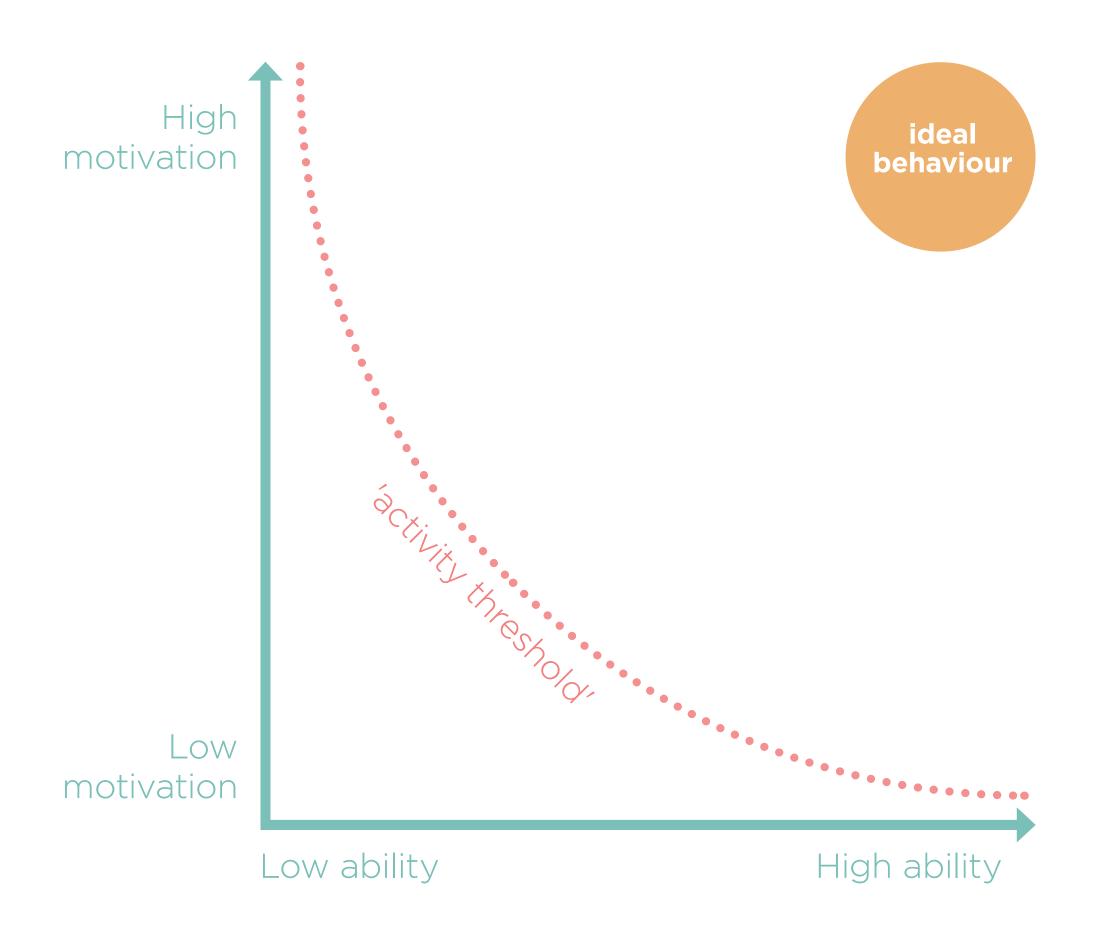


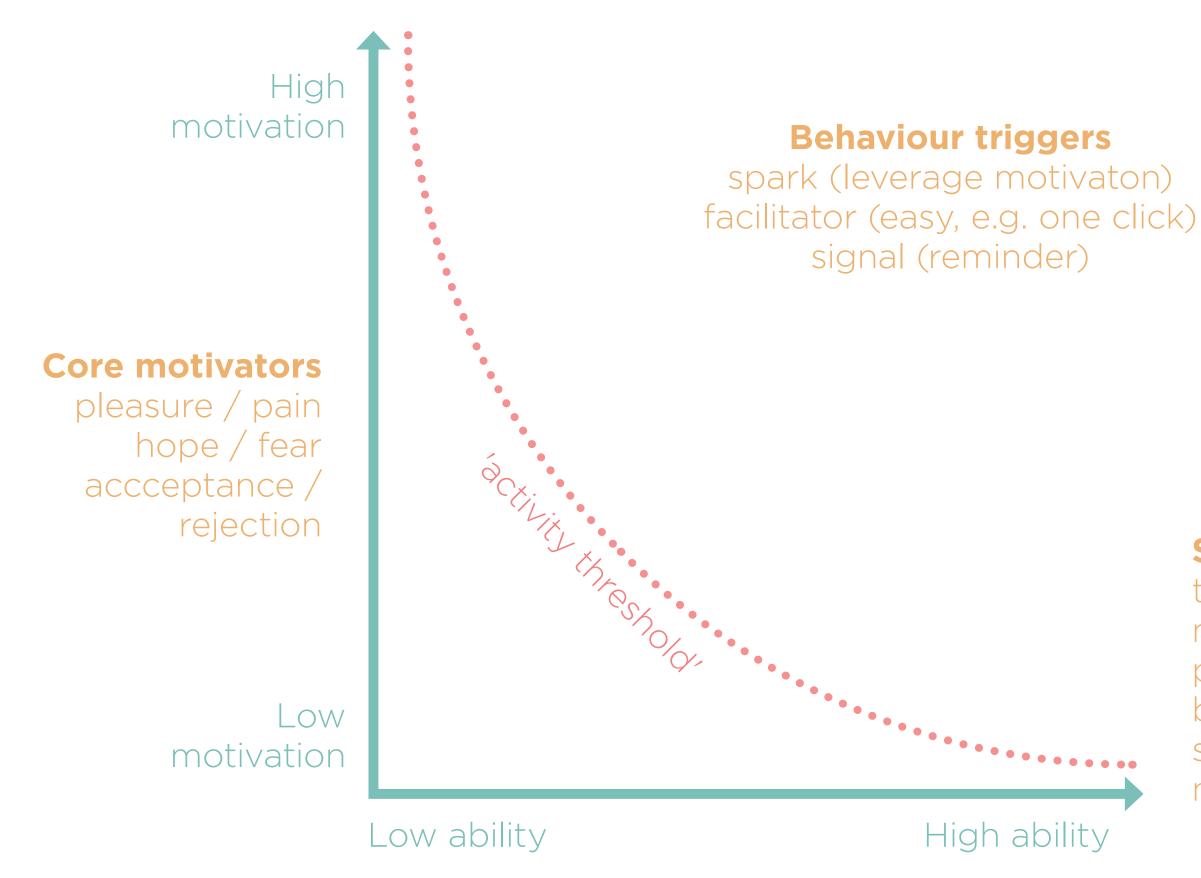




LIFE TRANSITIONS / WAYS IN			END OF LIFE PLANNING DOCUMENTS							
GETTING MARRIED	HAVING A BABY	BUYING A HOUSE	ORGAN DONATION	DIGITAL LEGACY	BUCKET LIST	FUNERAL PLAN	WILL	AS	AD	LPA
Local register offices	The NHS and local NHS trusts	Porperty websites,	The NHS (NHS Blood and	Social media: Facebook,	Experience days, e.g.	Funeral directors	Solicitors	GPs	GPs	GOV.UK
Wedding	Midwives and	e.g. Zoopla, Rightmove,	Transplant, as well as local	Twitter, Linkedin, Pinterest,	Virgin, Actvity Superstore,	Celebrants	Digital will services, e.g.	Carers	Carers	Office of the Public Guardian
planners	health visitors	OnTheMarket	NHS trusts)	Instagram, Tumblr, Google+	Redletter, Buy A Gift, IWOOT	Venues	Farewill, Affio, Which.com Will,	Hospitals (A&E)	Hospitals (A&E)	
Marriage officiant (e.g. a priest)	GPs	Estate agents	The Department of Health	Email: Yahoo,	Travel companies	Transportation companies	10minutewill, Makingawill,	Care homes	Care homes	Legal help, e.g. lawyers, which.com
Venues	NCT	Mortgage advisors	Regional sites, e.g. Organ	Gmail, Outlook, MSN, Hotmail, AOL etc.	Airlines	Florists	Willsonline  DIY wills	MyDecisions.org (by Compassion	MyDecisions.org	
Transportation	Bounty	Banks	Donation Scotland	Tech:	Tour operators	Caterers	providers, e.g. Amazon, eBay,	in Dying)	in Dying)	Charities
companies Caterer /	Netmums, Mumsnet etc.	Surveyors	British Medical	Smartphones, tablets, laptops etc.	Tourism boards; local, national,	Performers /	WHSmith	Charities working within this field, e.g.	Charities working within this field, e.g.	working within this field, e.g. Dying Matters,
restaurant	Many, many baby app providers	Solicitors	Association, and BMA Scotland	Digital assets:	& global	bands	Legal help, e.g. lawyers, which.com	Dying Matters, Alzhiemers	Dying Matters, Alzhiemers	Alzhiemers UK, AgeUK,
Jewellers	Local ante- and	Moving companies	The Driver and Vehicle Licensing	Amazon, Dropbox, Google	Price comparison travel websites	Embalmers	Financial	UK, AgeUK, Macmillan, Mind, Compassion in	UK, AgeUK, Macmillan, Mind Compassion in	
Pinterest	post-natal classes and groups	Furniture stores,	Agency	Drive, Nook etc.	e.g. Skyscanner, Momondo, Travel Supermarket,	Compare- thecoffin.com and other direct	advisors	Dying	Dying	EOL doulas
Dressmaker / Wedding dress shops	Maternity and baby clothes shops	e.g. IKEA (buy new)			Trivago etc.	coffin suppliers	Charities working within this field, e.g. Dying Matters, Alzhiemers	Court of Protection & Office of the Public Guardian	Court of Protection &	
		eBay, Gumtree, Preloved etc.			Instructors/ trainers,	New funeral startups, e.g.			Office of the Public Guardian	
Florists Photographer /	Gumtree, eBay, Preloved etc.	(sell old)			e.g. driving, instruments, yoga, marathon,	Capsula Mundi	UK, AgeUK, Macmillan, Mind	EOL doulas	Healthtalk.org	
videographer	Mothercare,	Storage companies			diving, cooking				EOL doulas	
Performers / bands / DJs	ToysRUs, Kiddicare, Argos, Amazon etc.	Post Office (for change of			Restaurants / food events					
Travel companies	Doulas	address)								
(honeymoon)	Day nurseries	Life insurance companies								
Bakeries (wedding cake)	Nannies									
Hairdressers	Social workers									
Make-up artists	Money Advice									
Printing / stationary	Service									
companies and shops (invitation design and	Private hospitals									
printing)	Private 4D / ultrascanning companies									
Hotels	Employers									
	Children's									
	Centres (under Sure Start)									
	Pre-school playgroups									
	Jobcentre Plus (if Maternity									Strategic partnerships Advertis

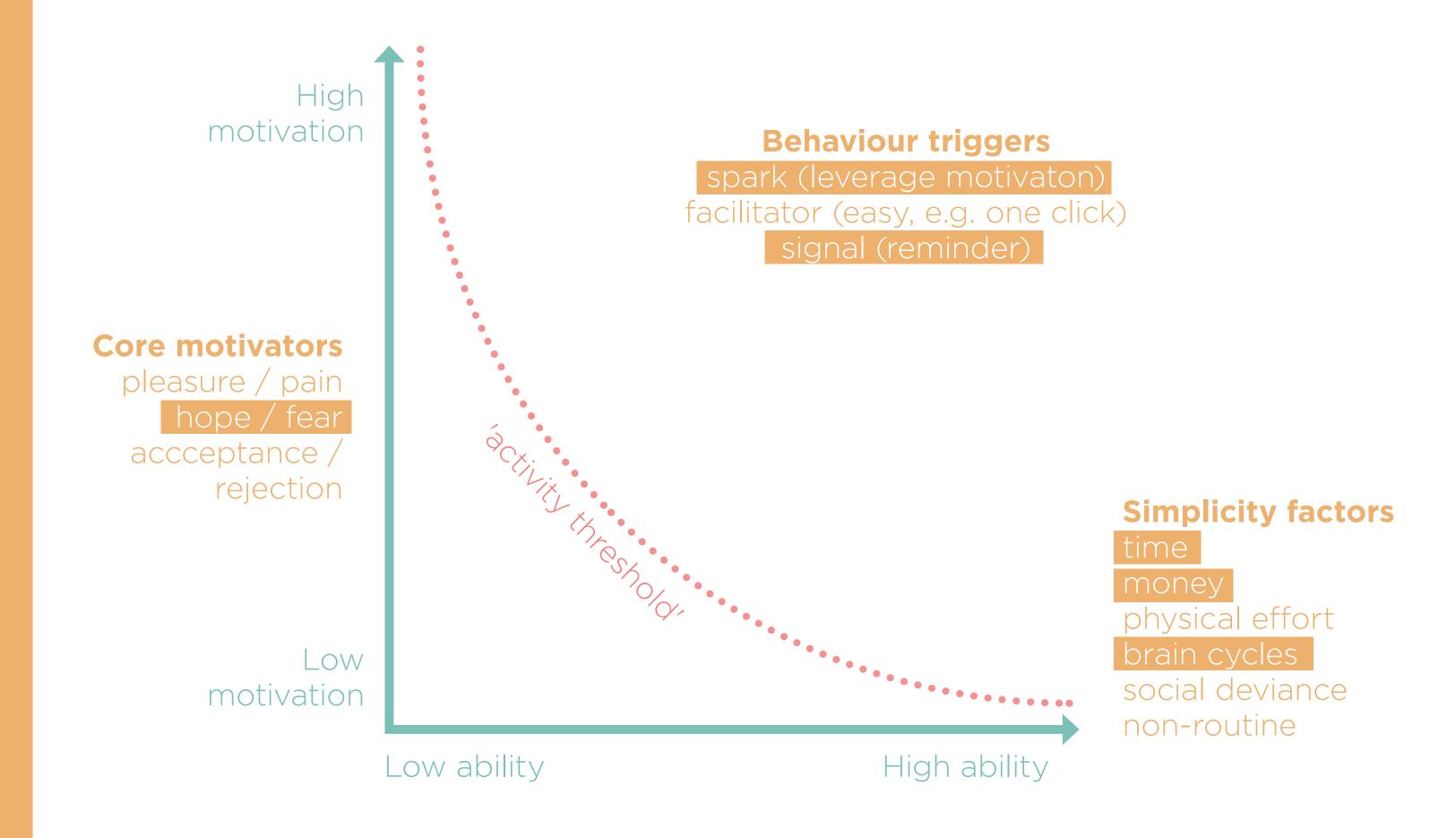


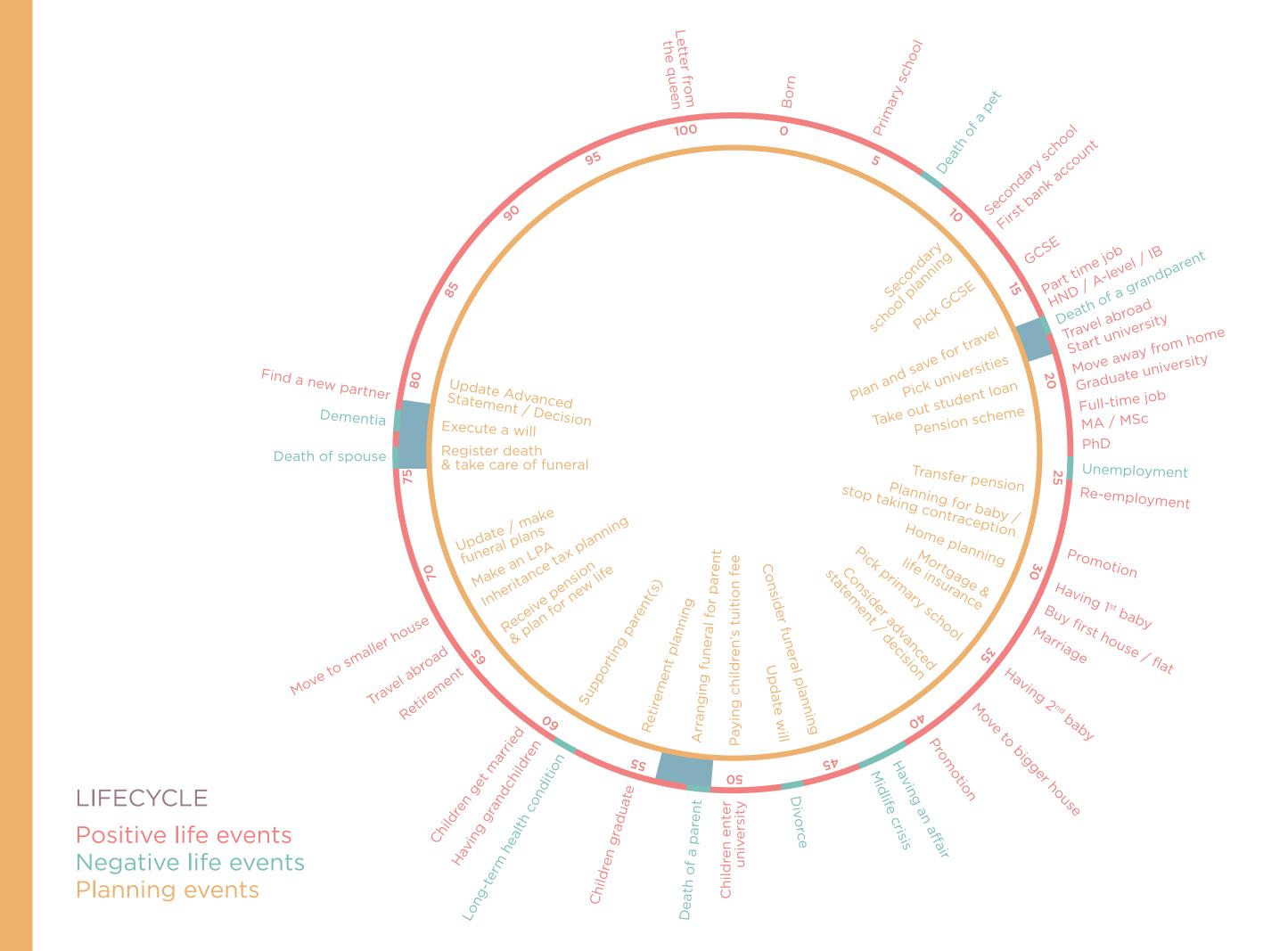


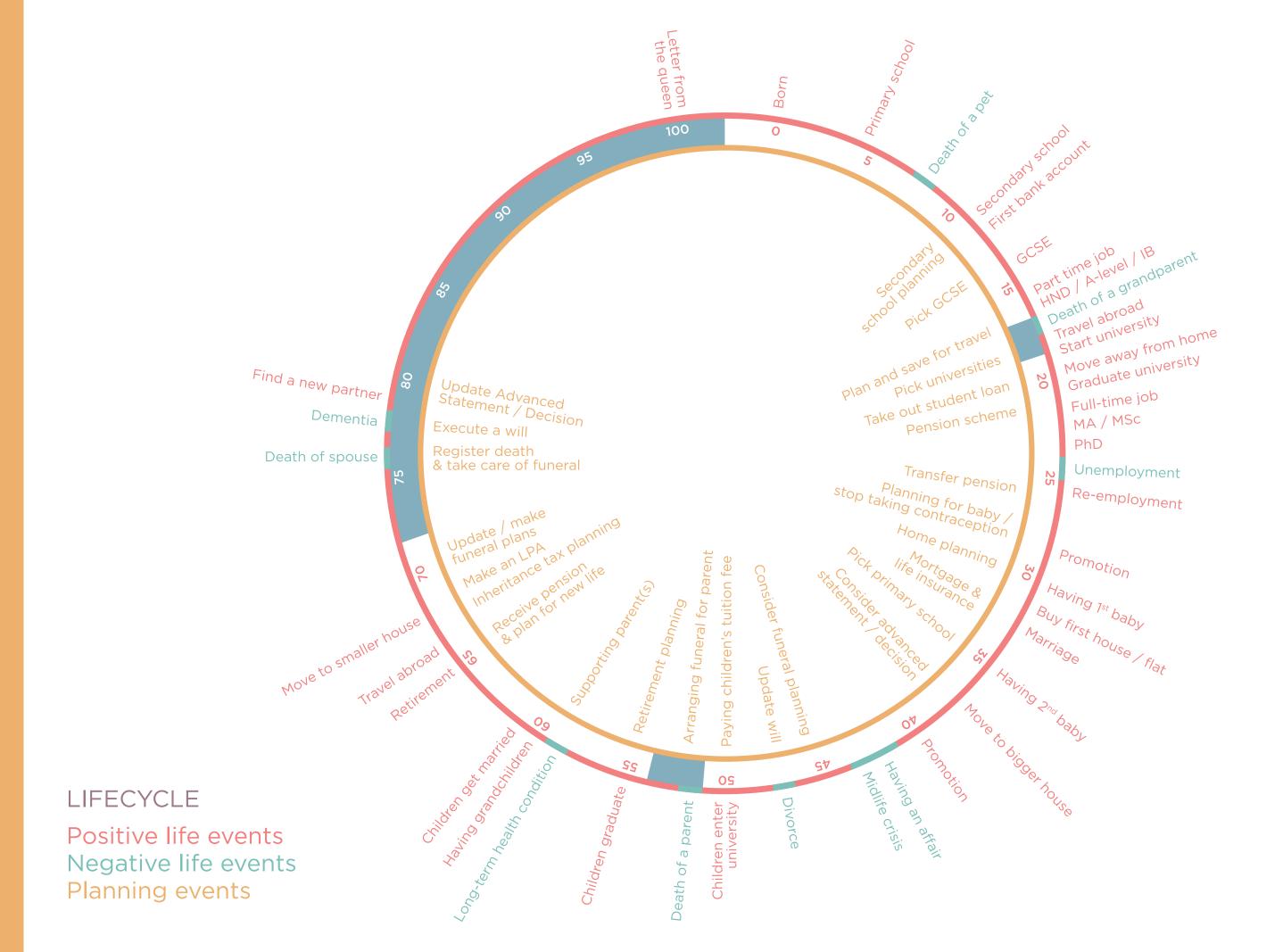


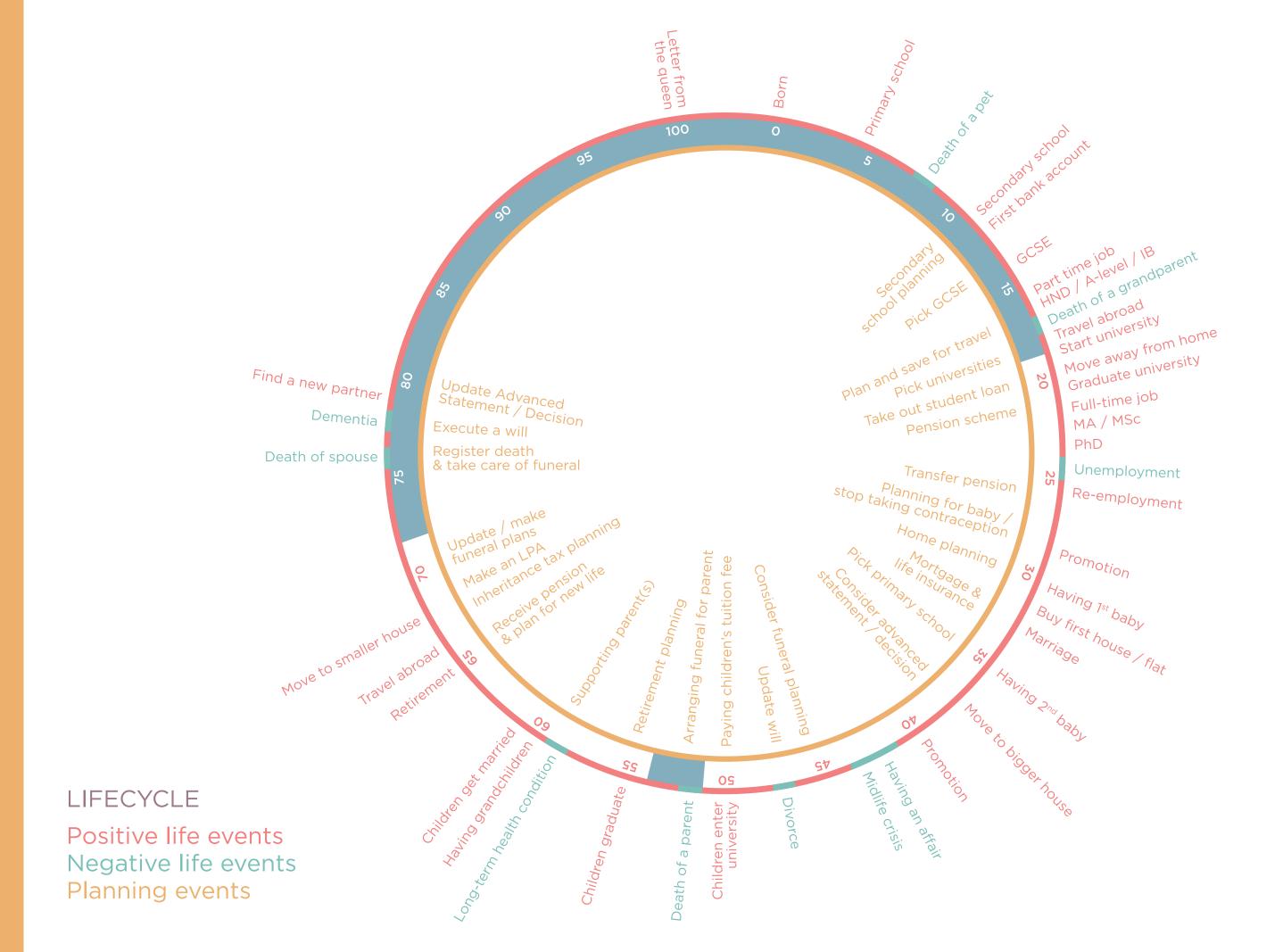
### **Simplicity factors**

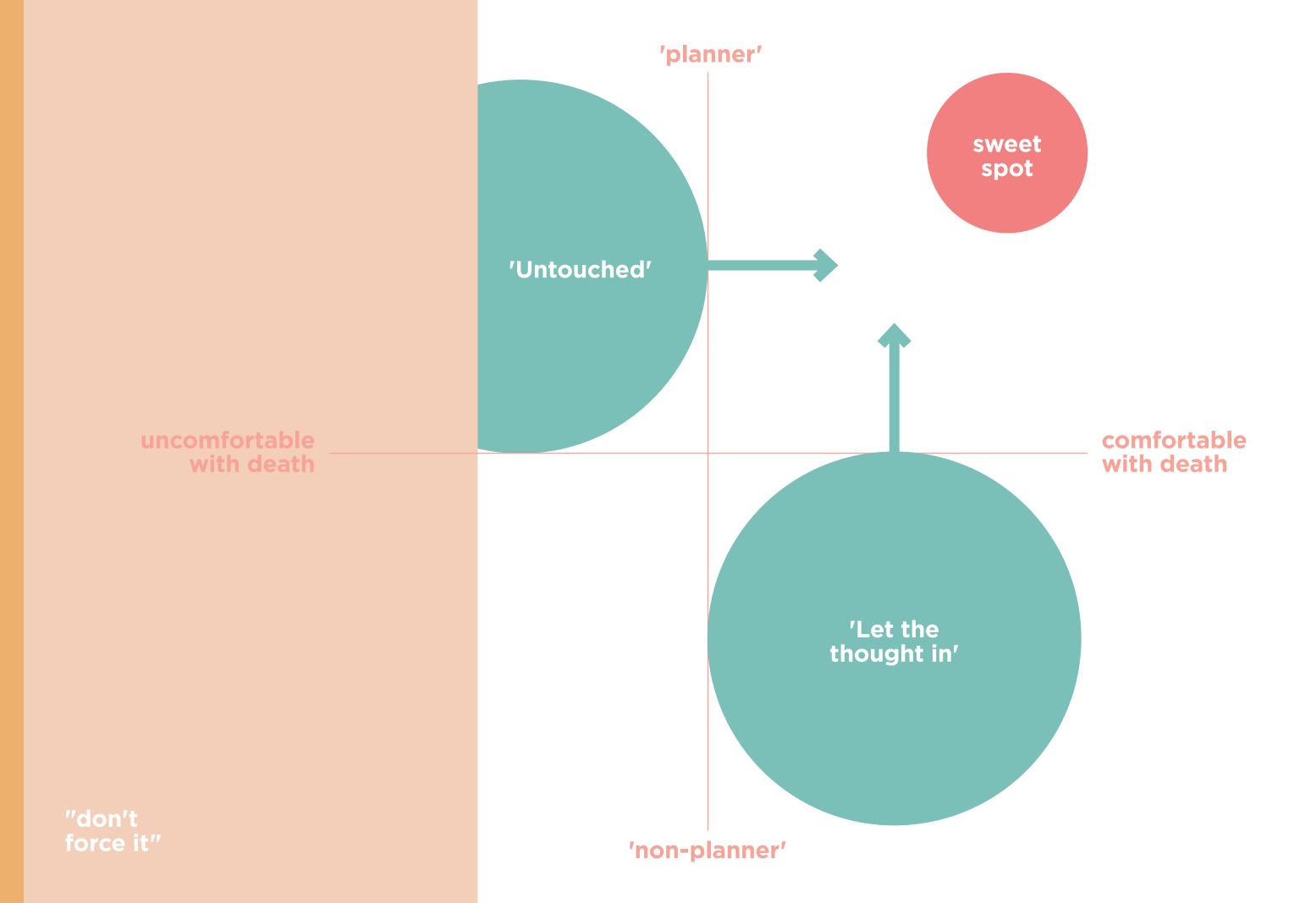
money
physical effort
brain cycles
social deviance
non-routine



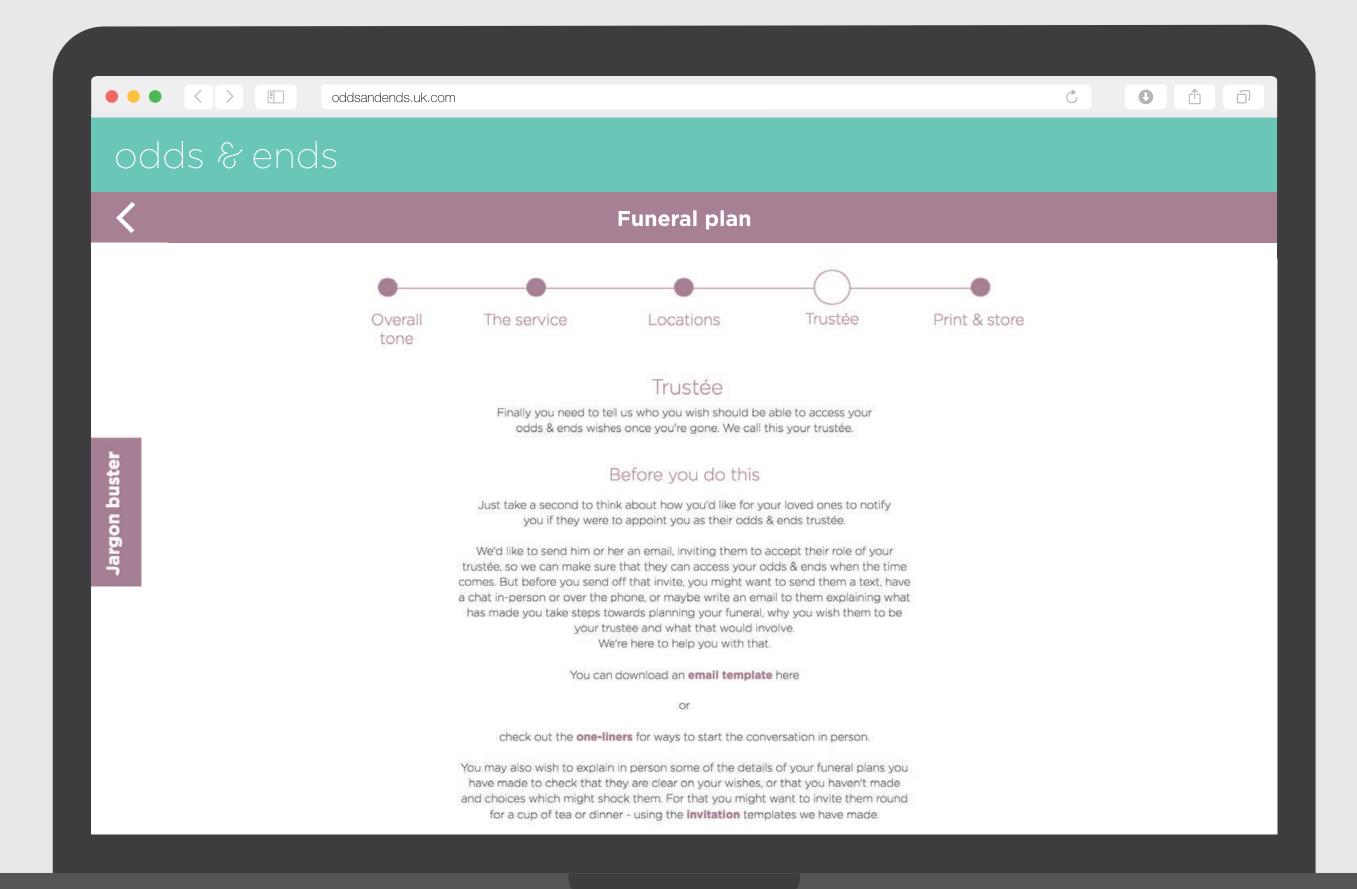


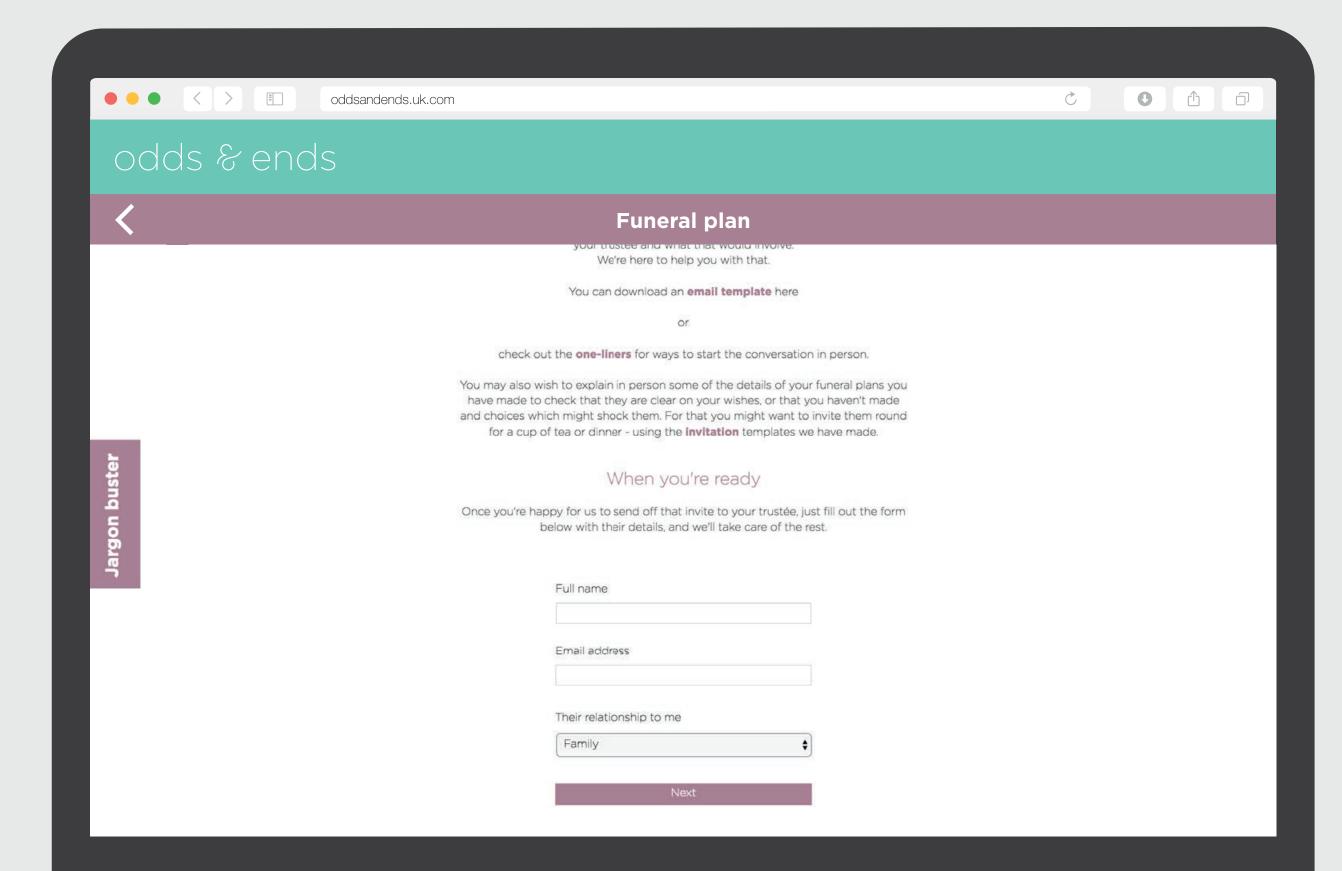


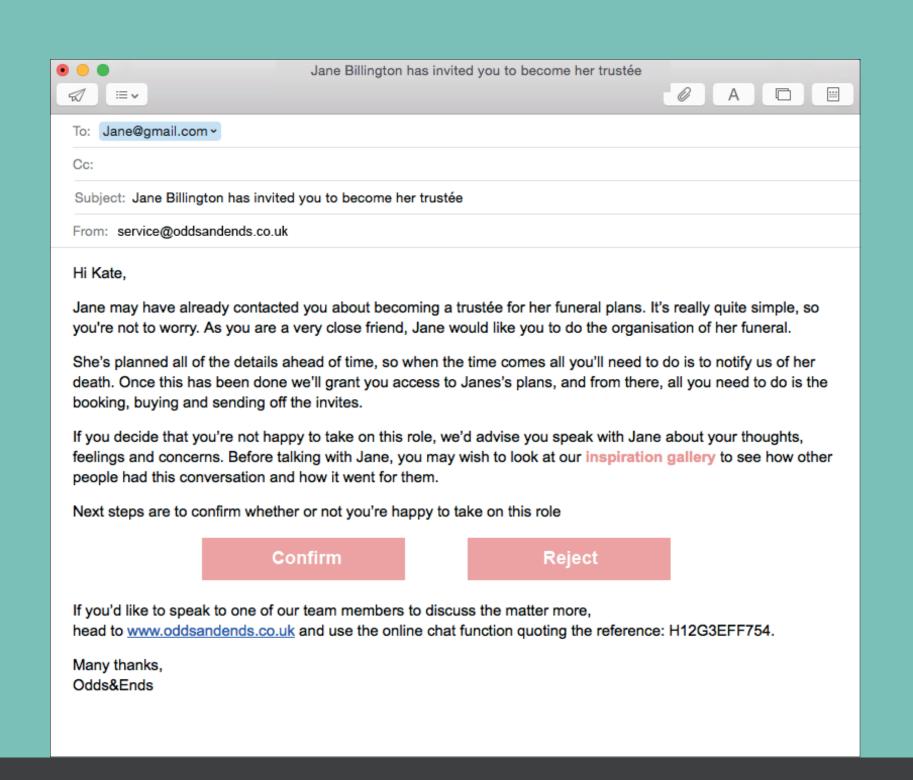


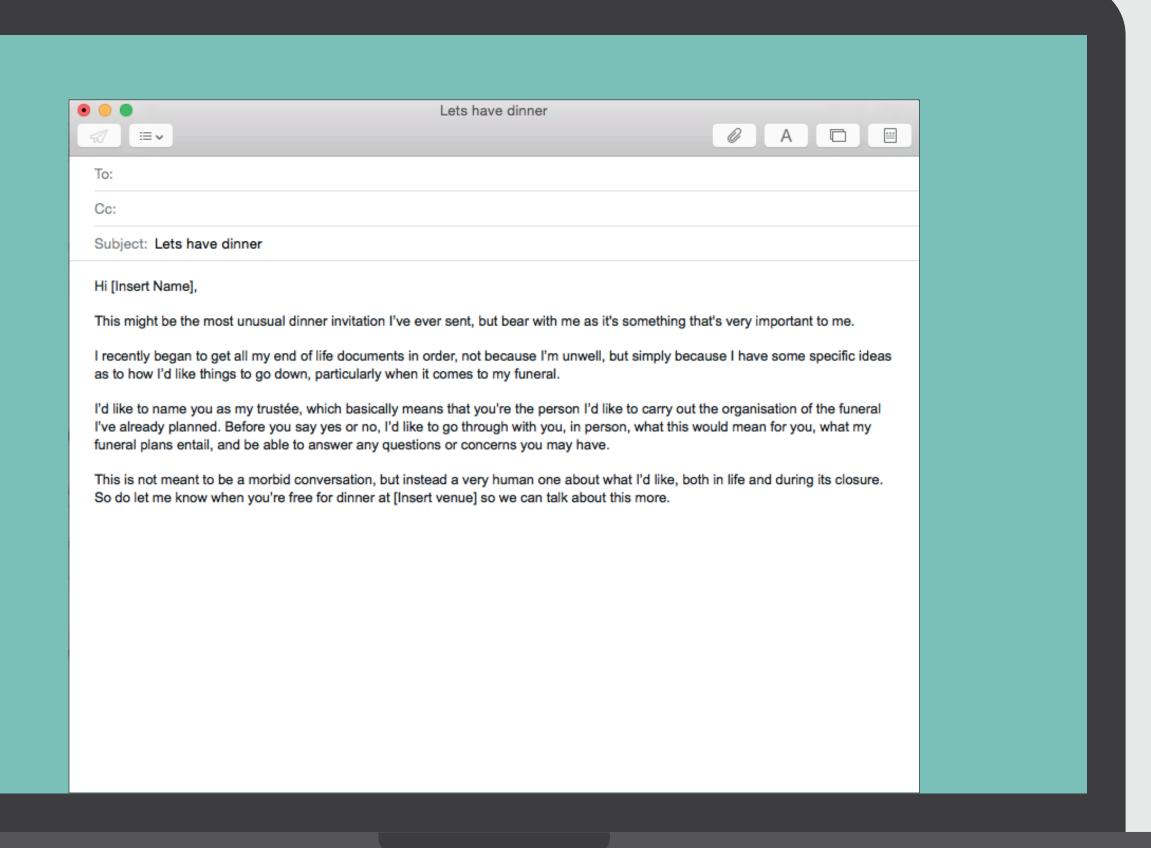


## Some of the touchpoints



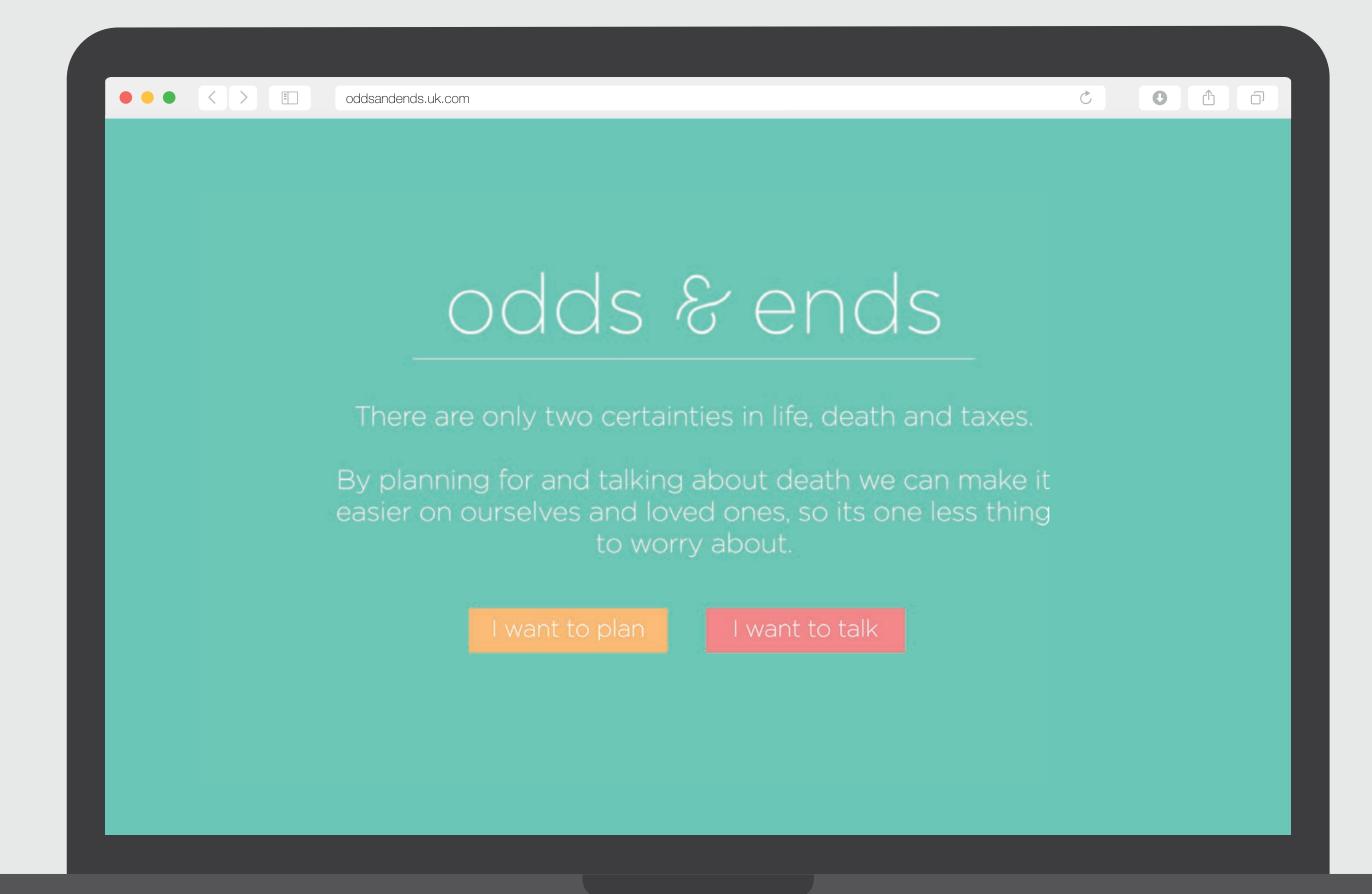


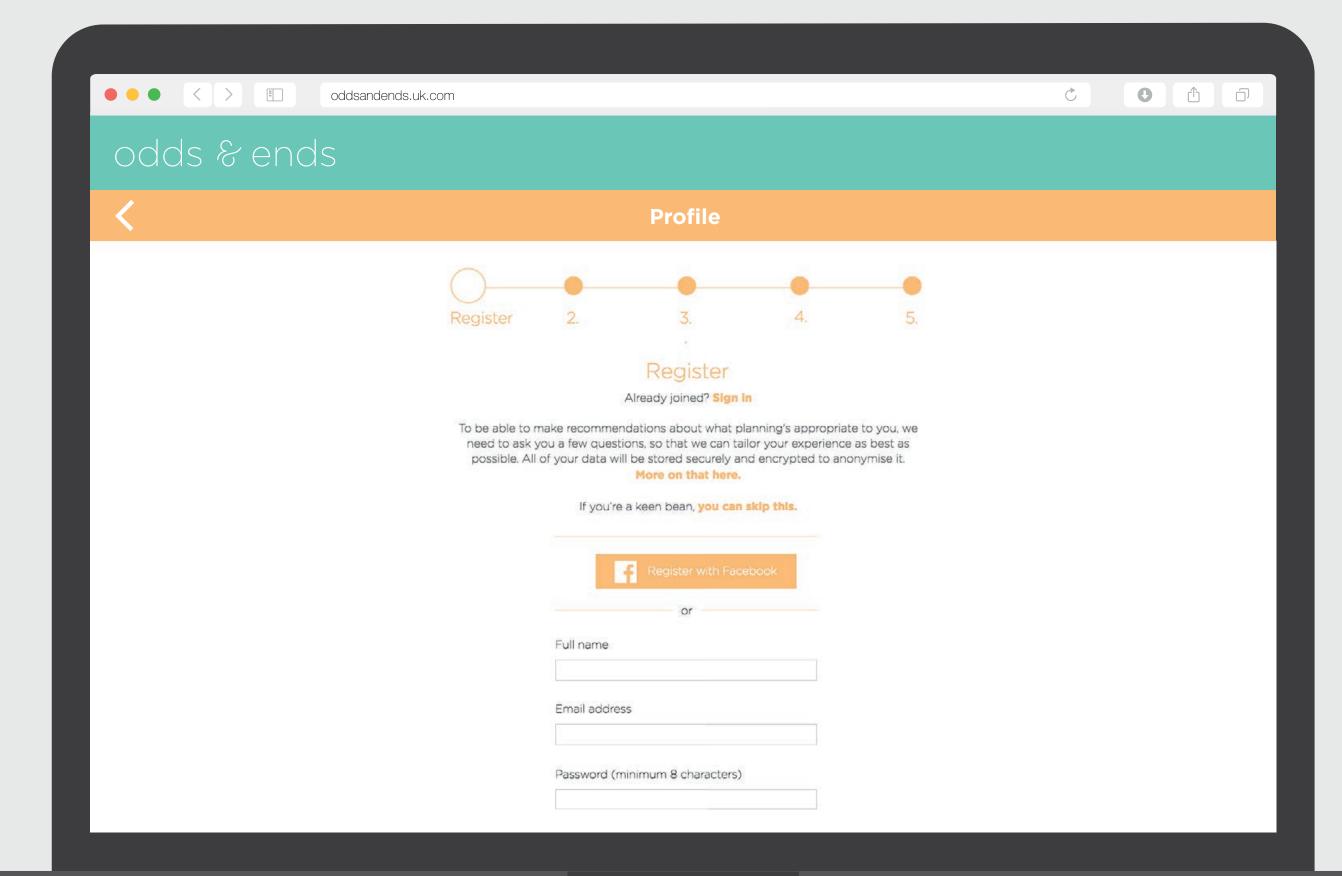


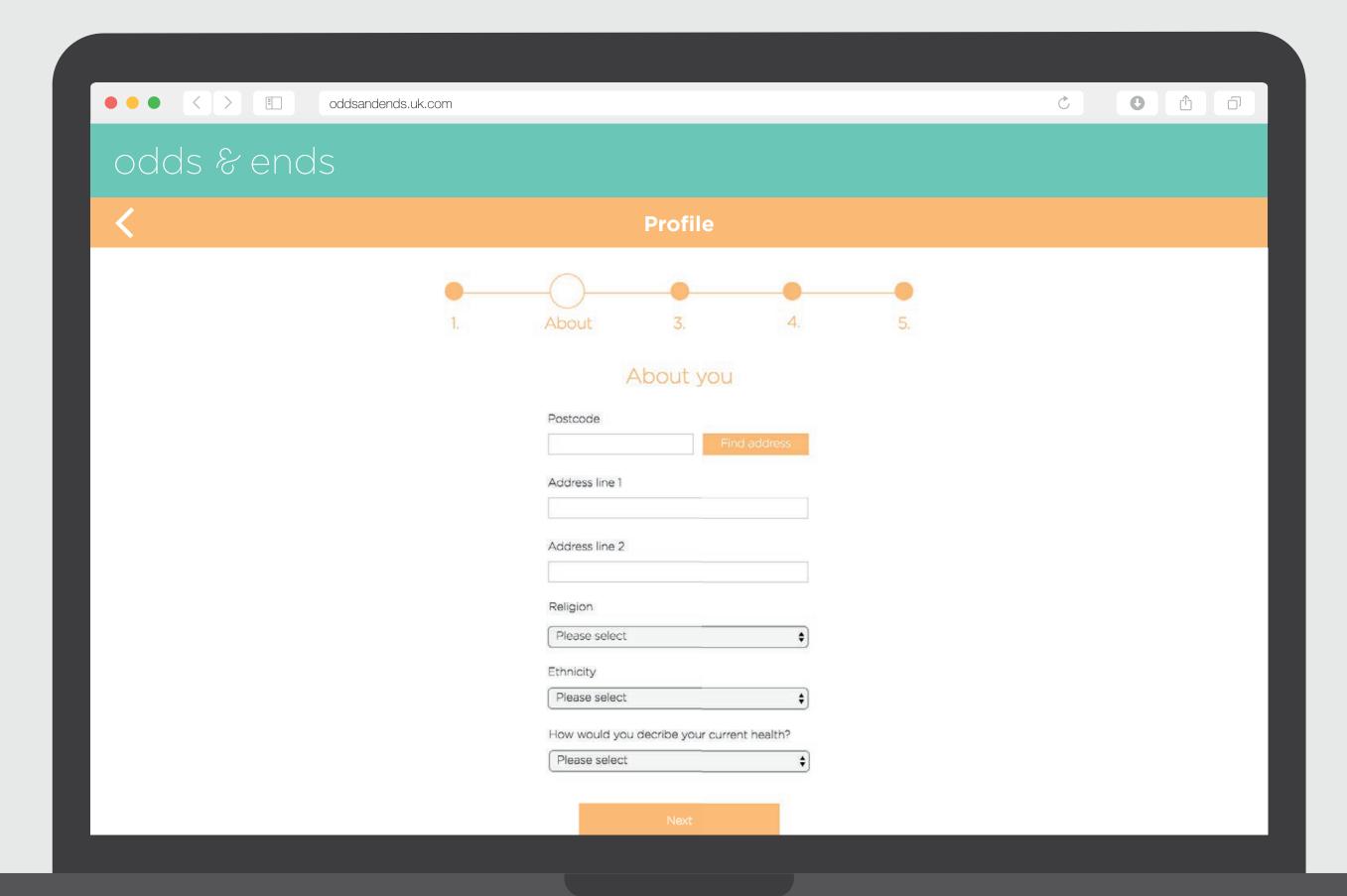


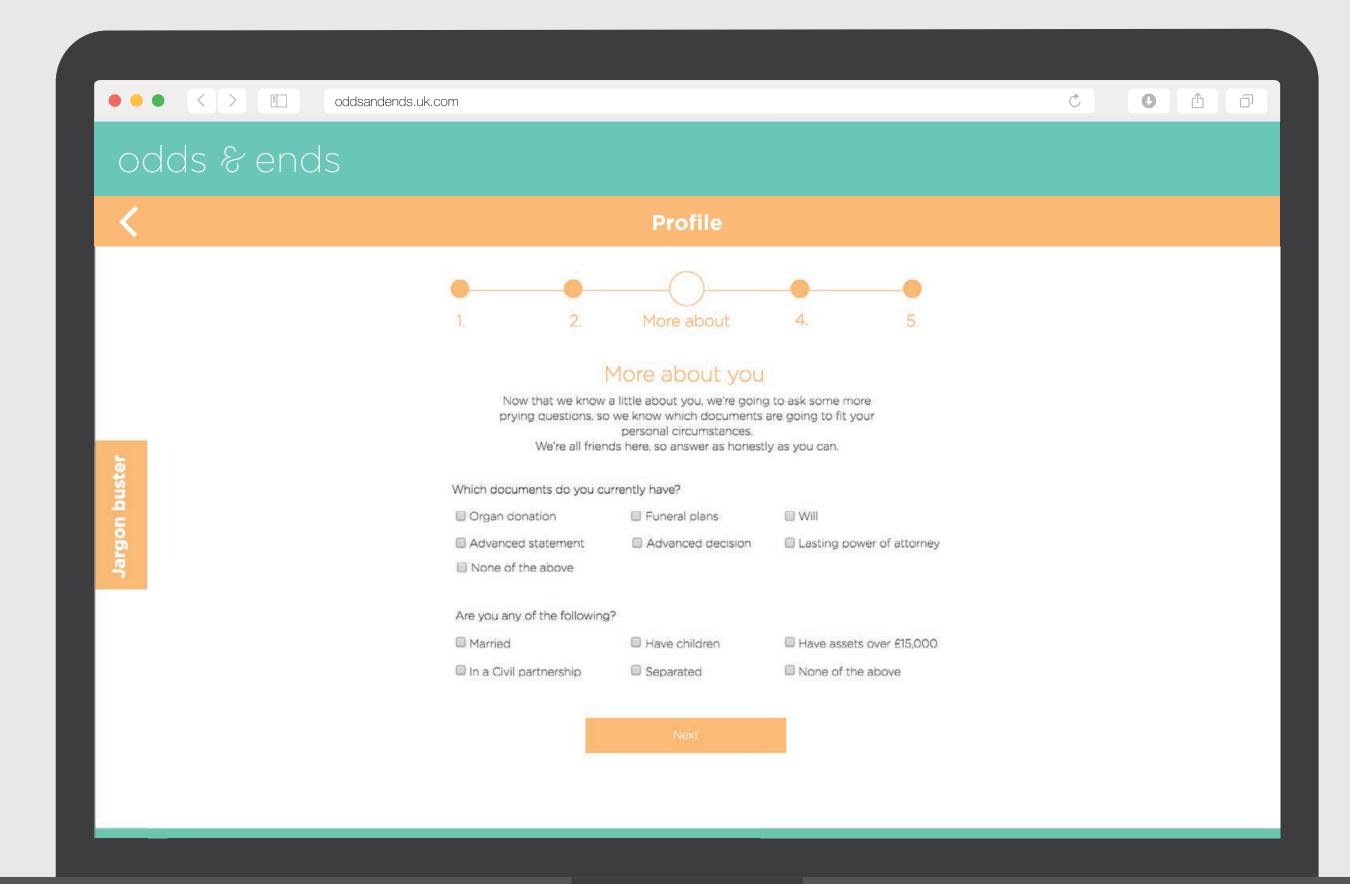


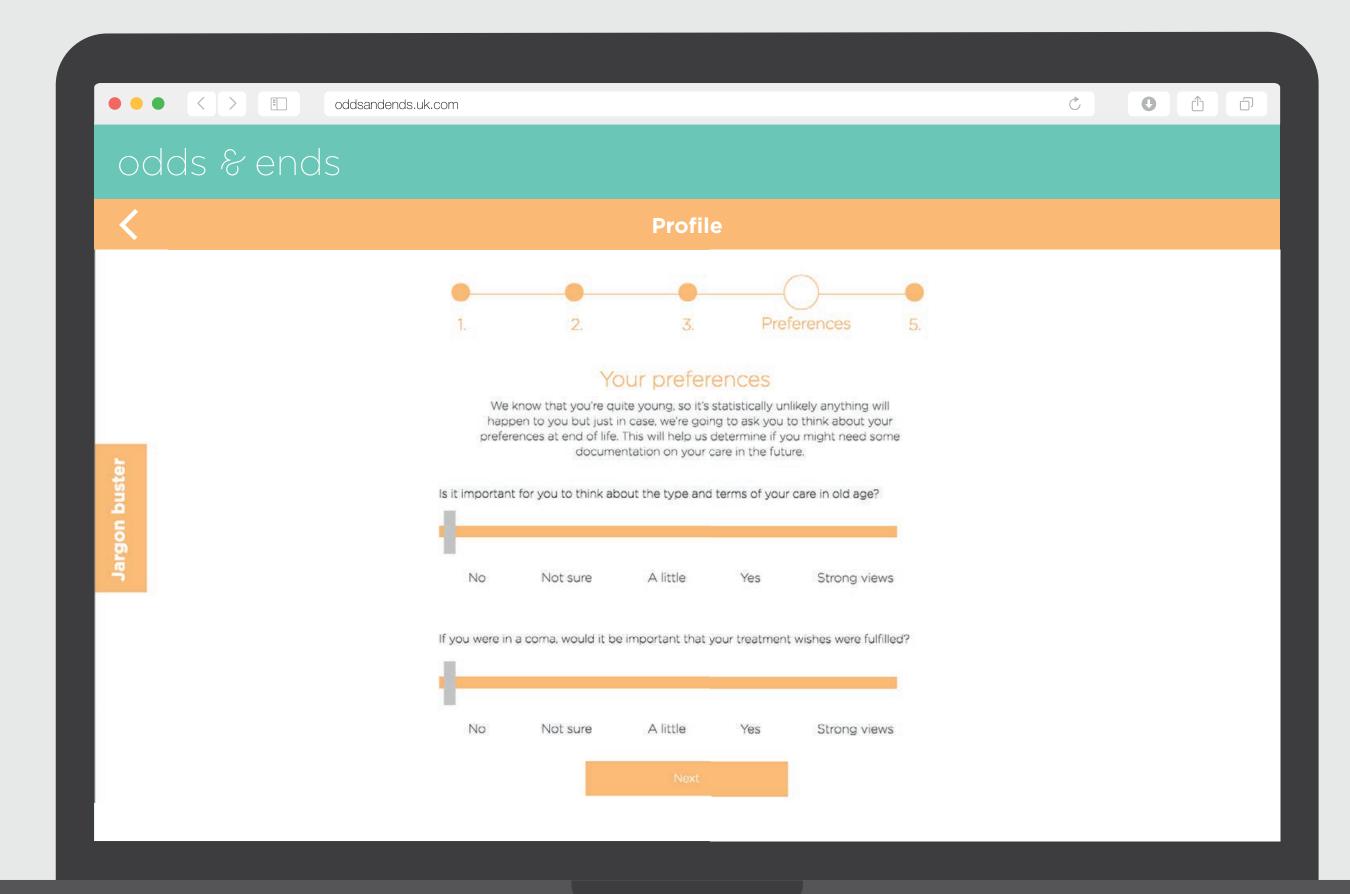
## Odds & Ends (prototype)

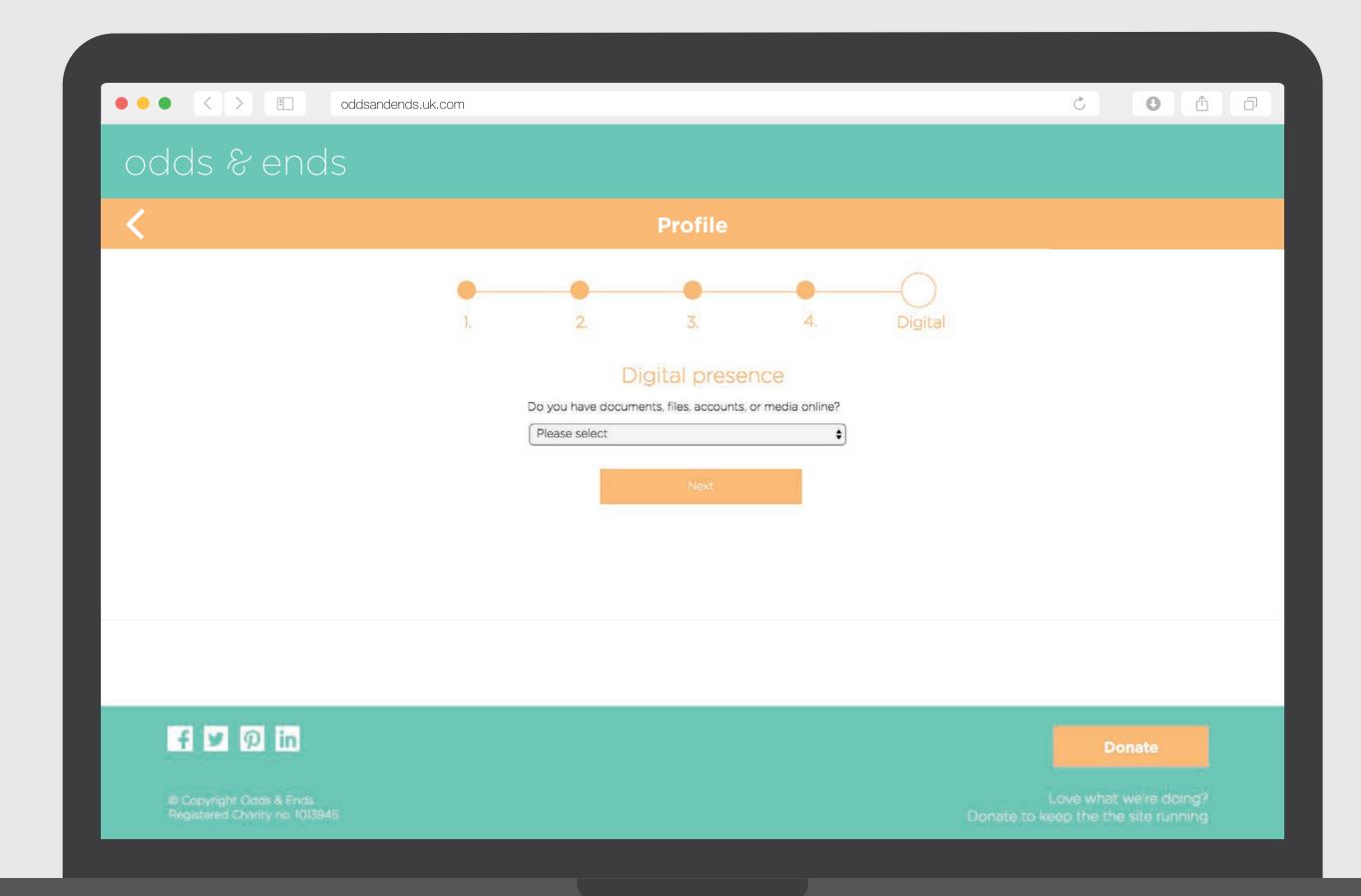


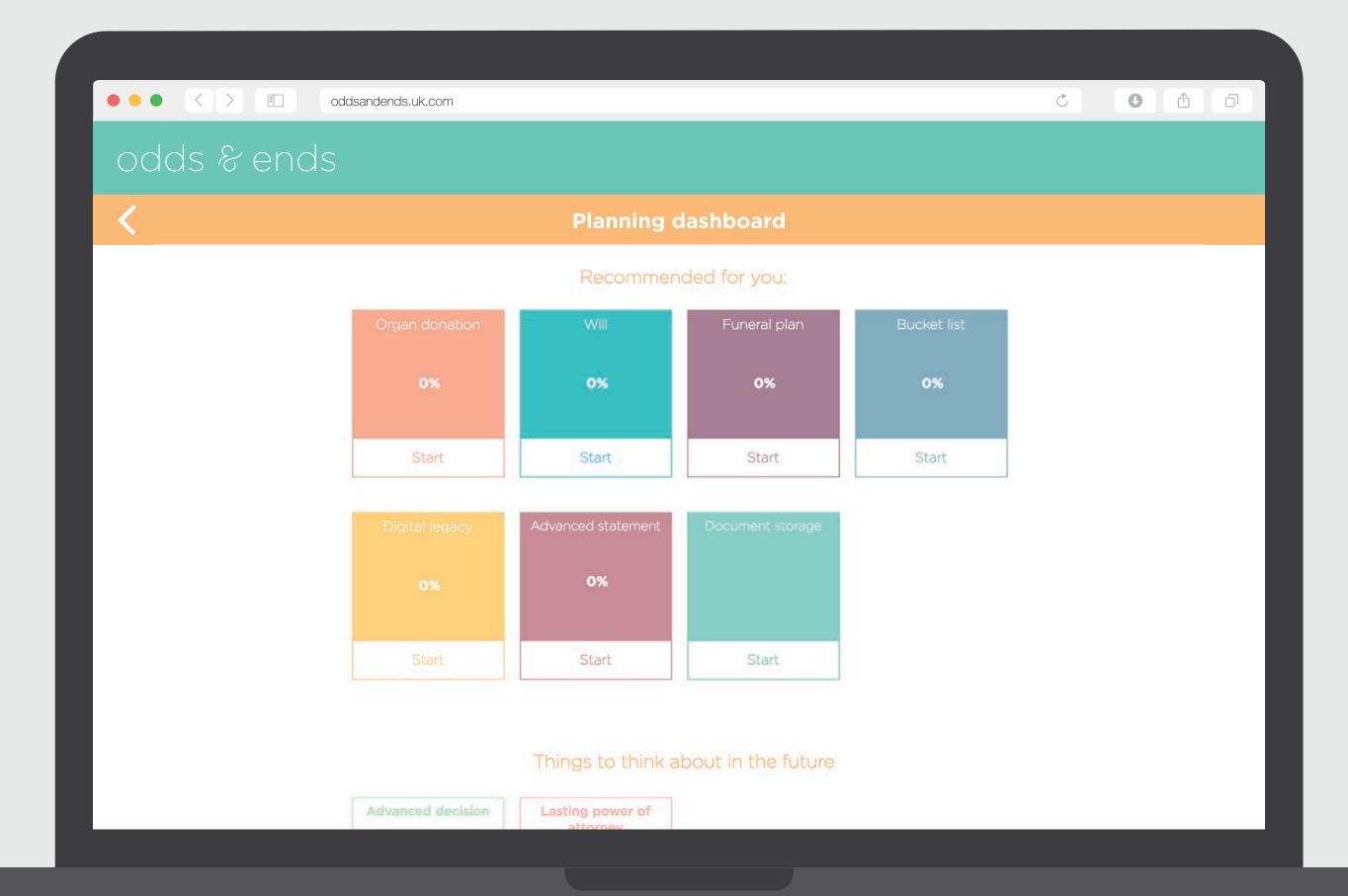


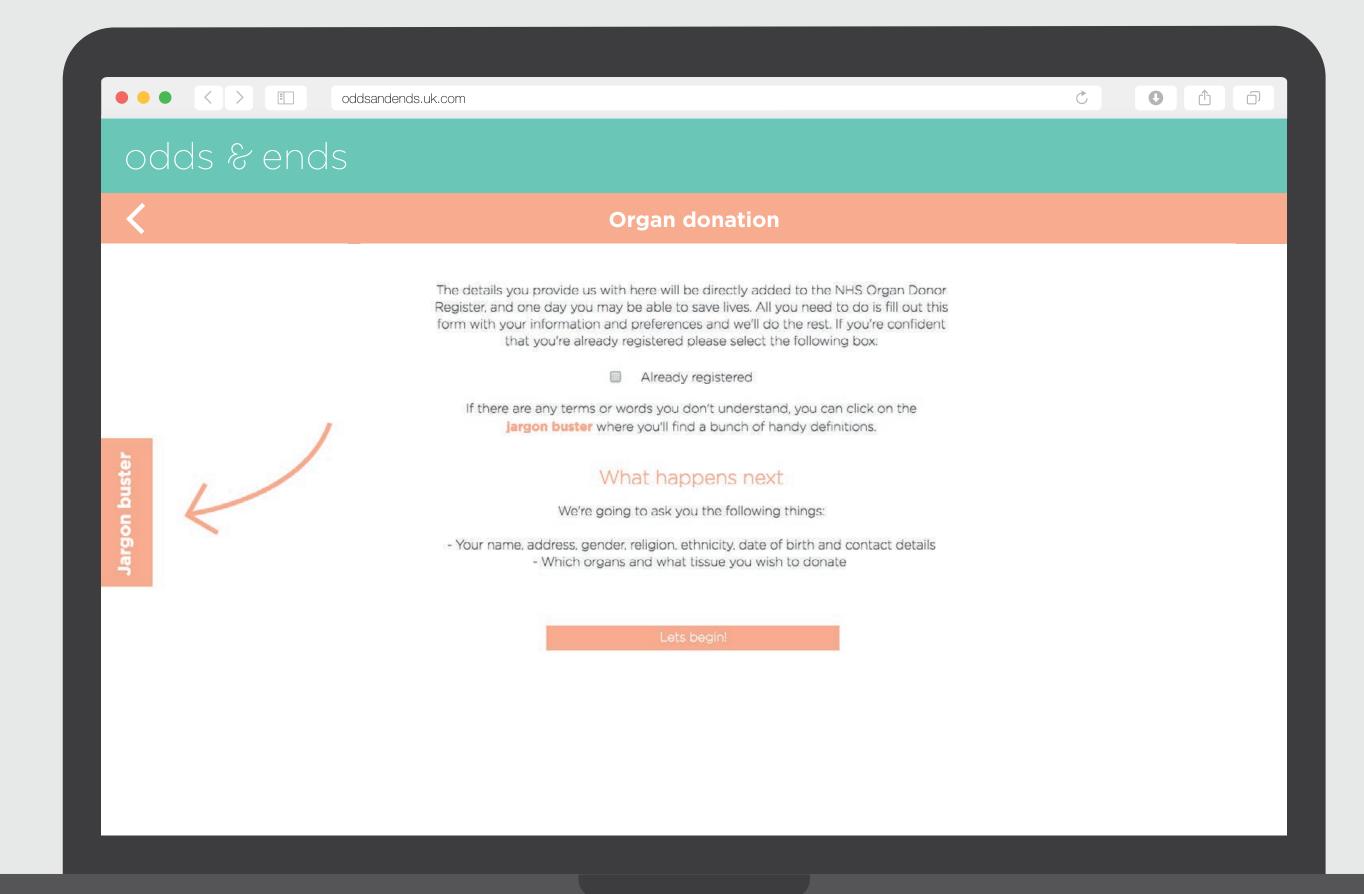


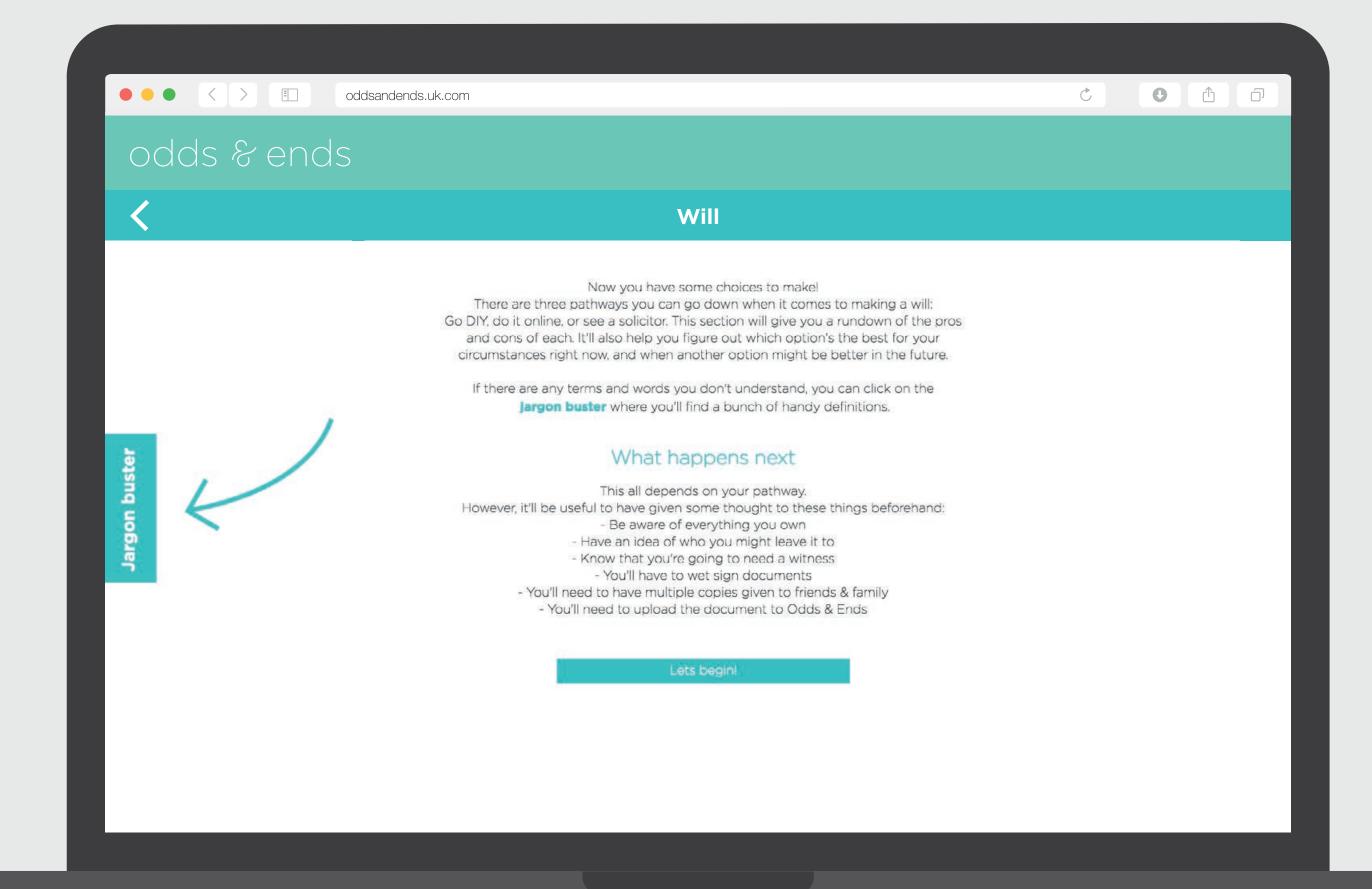


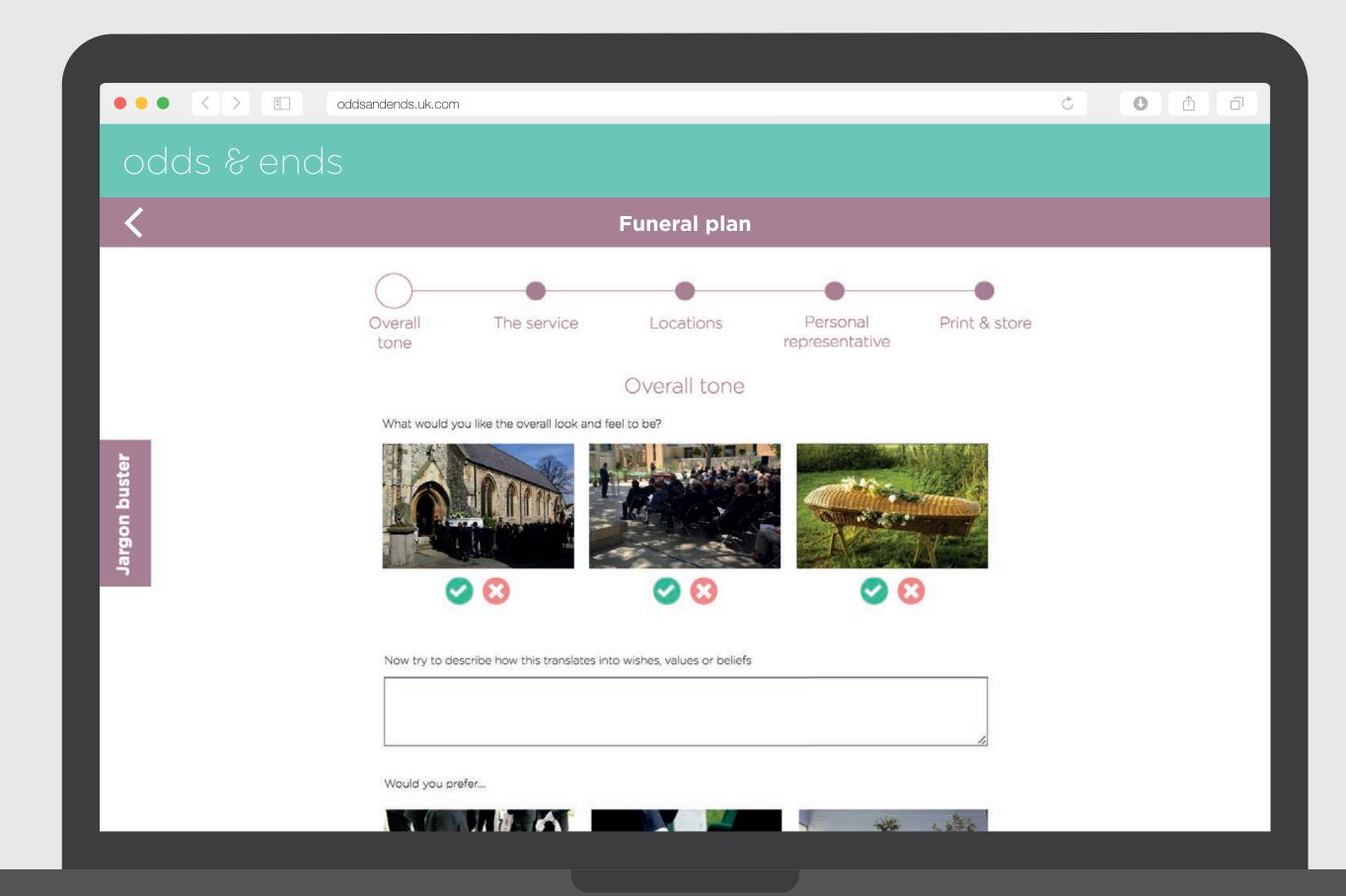


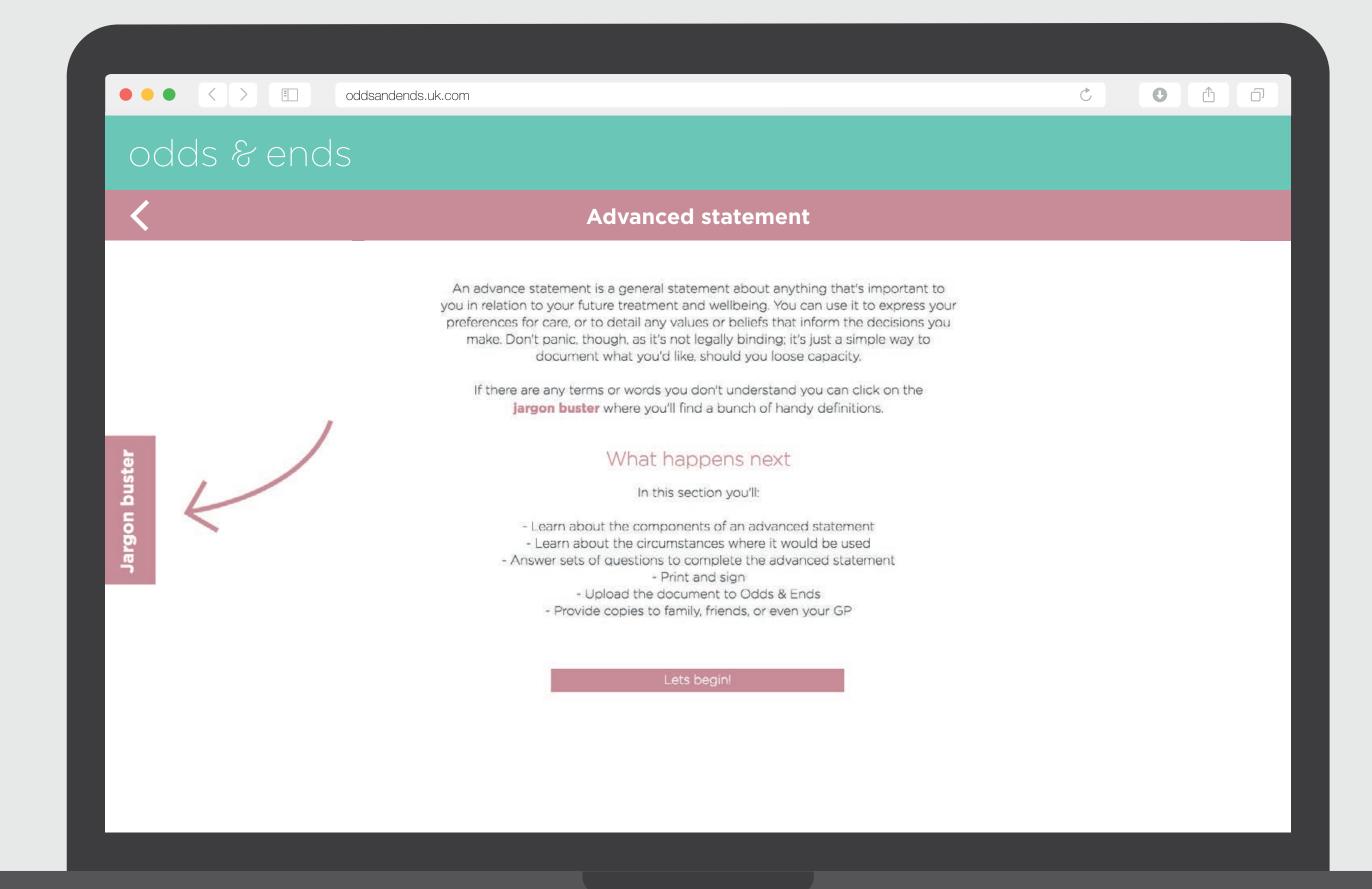


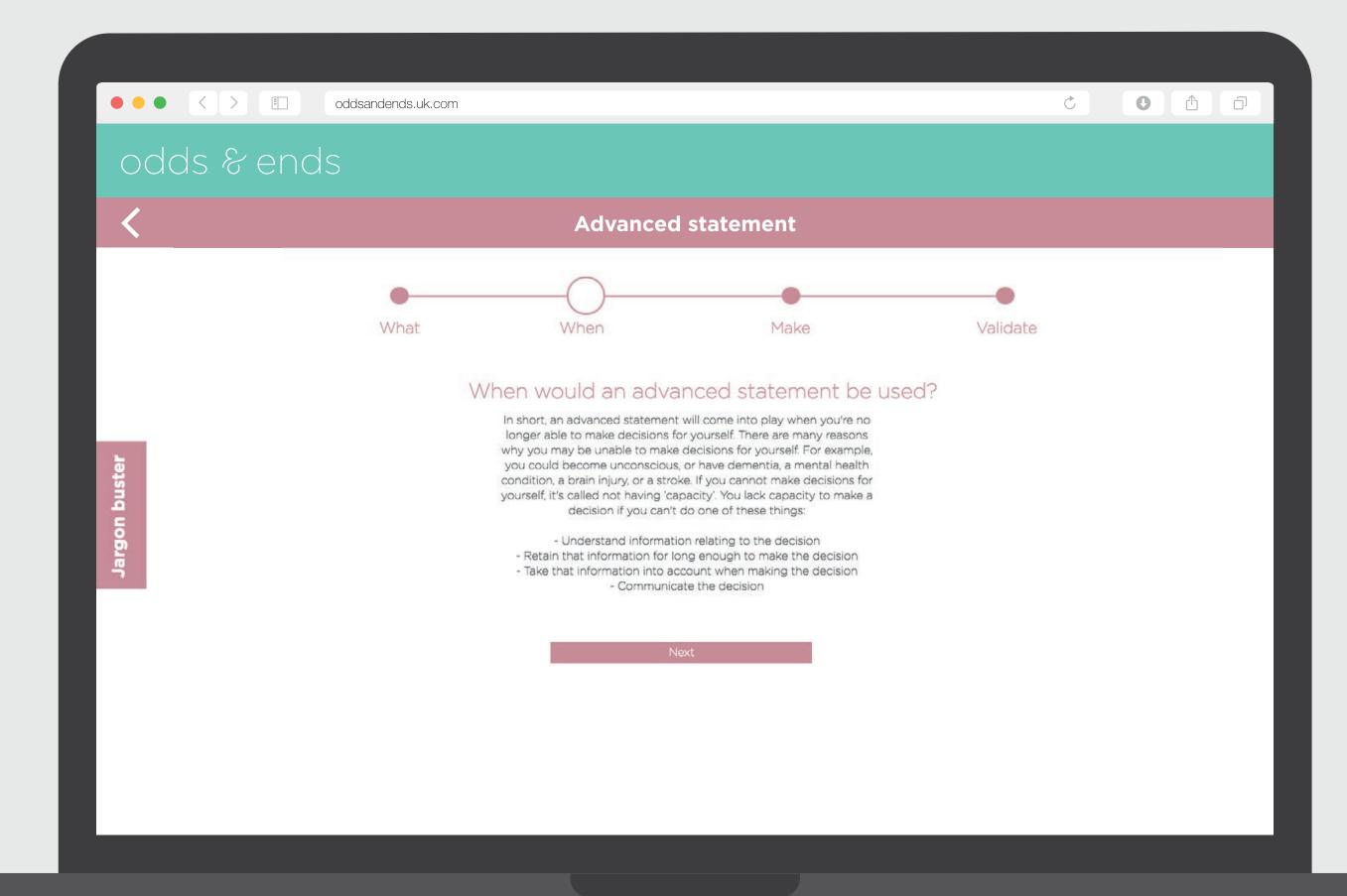


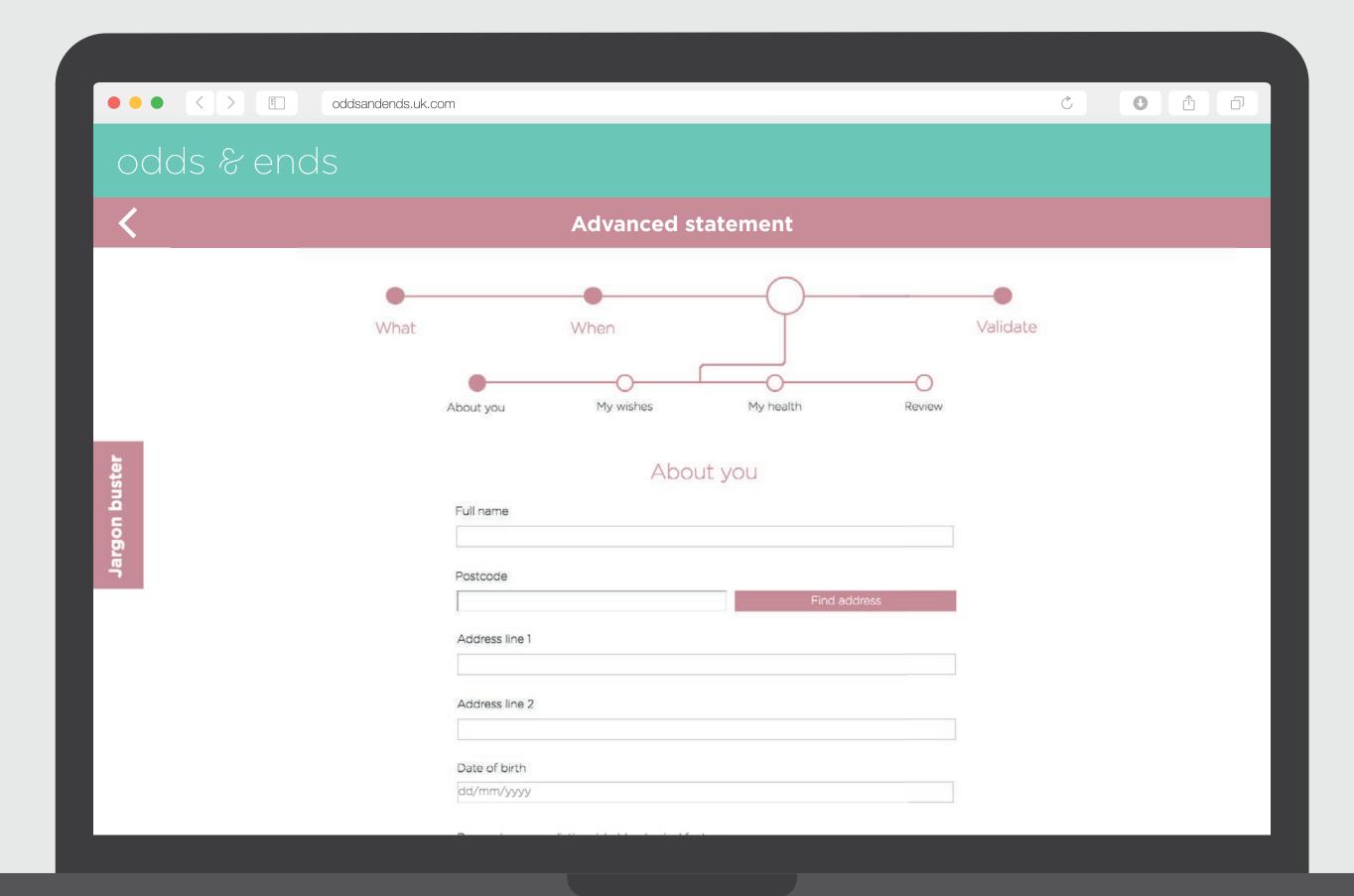


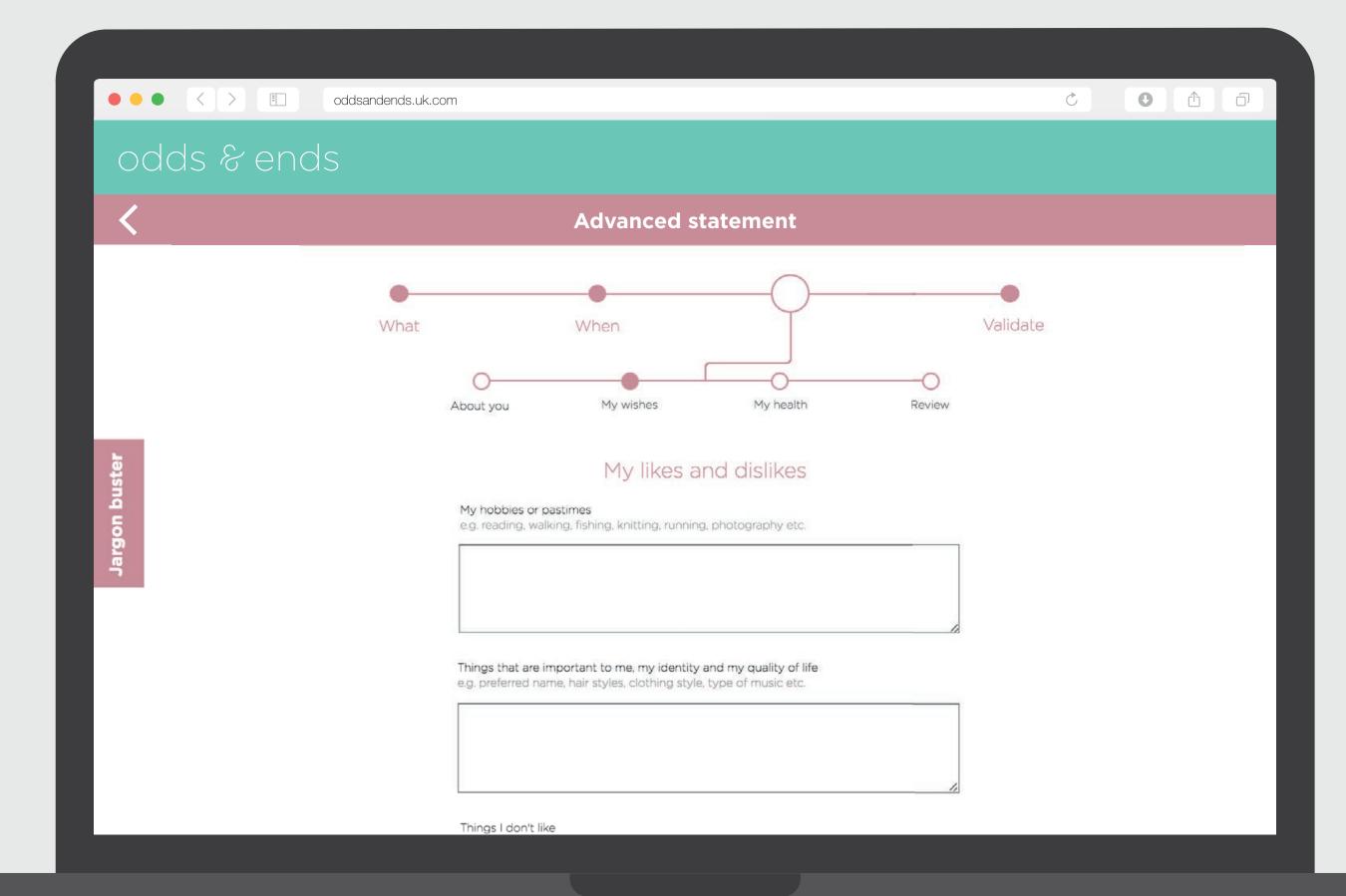


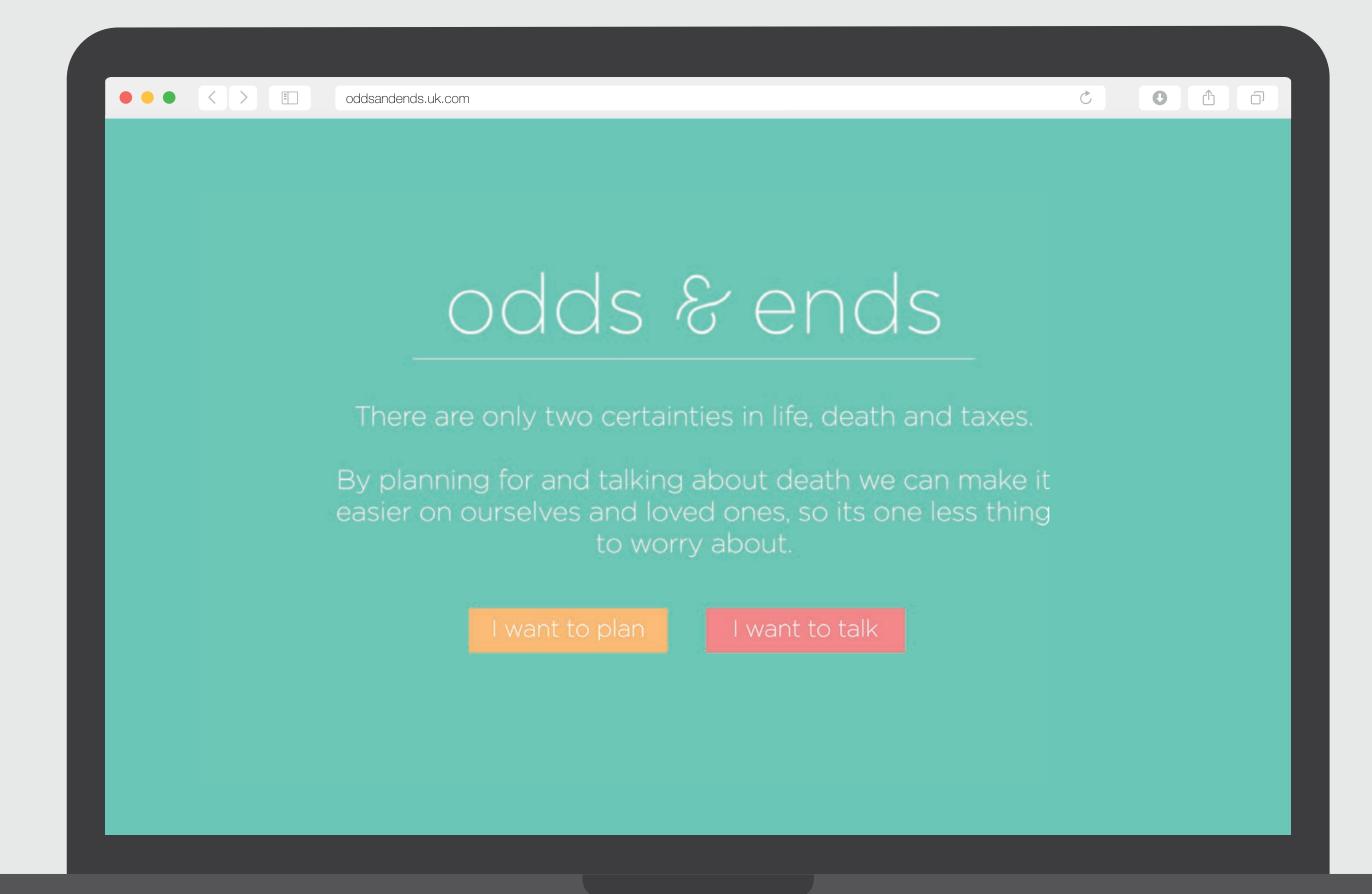


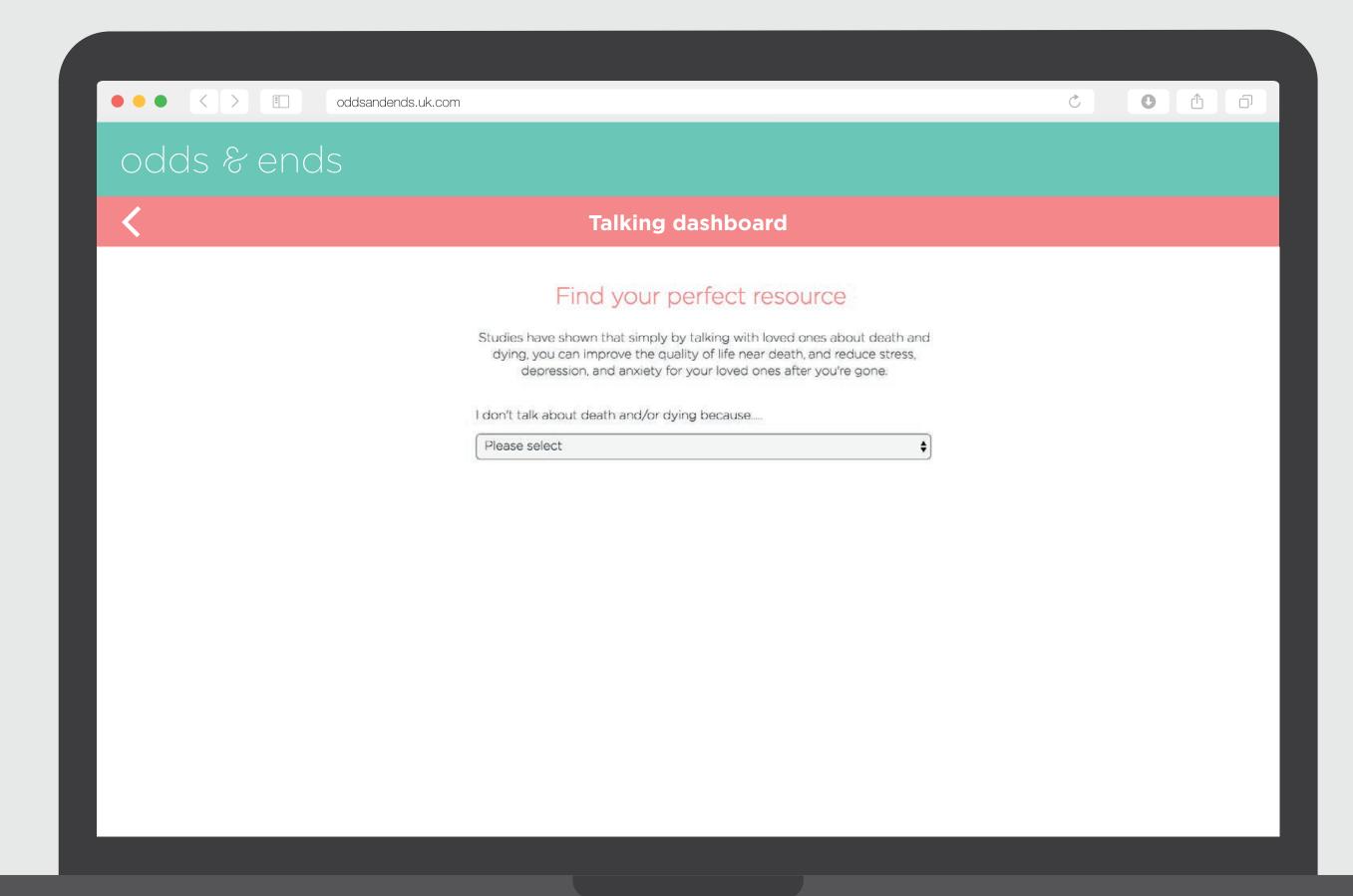


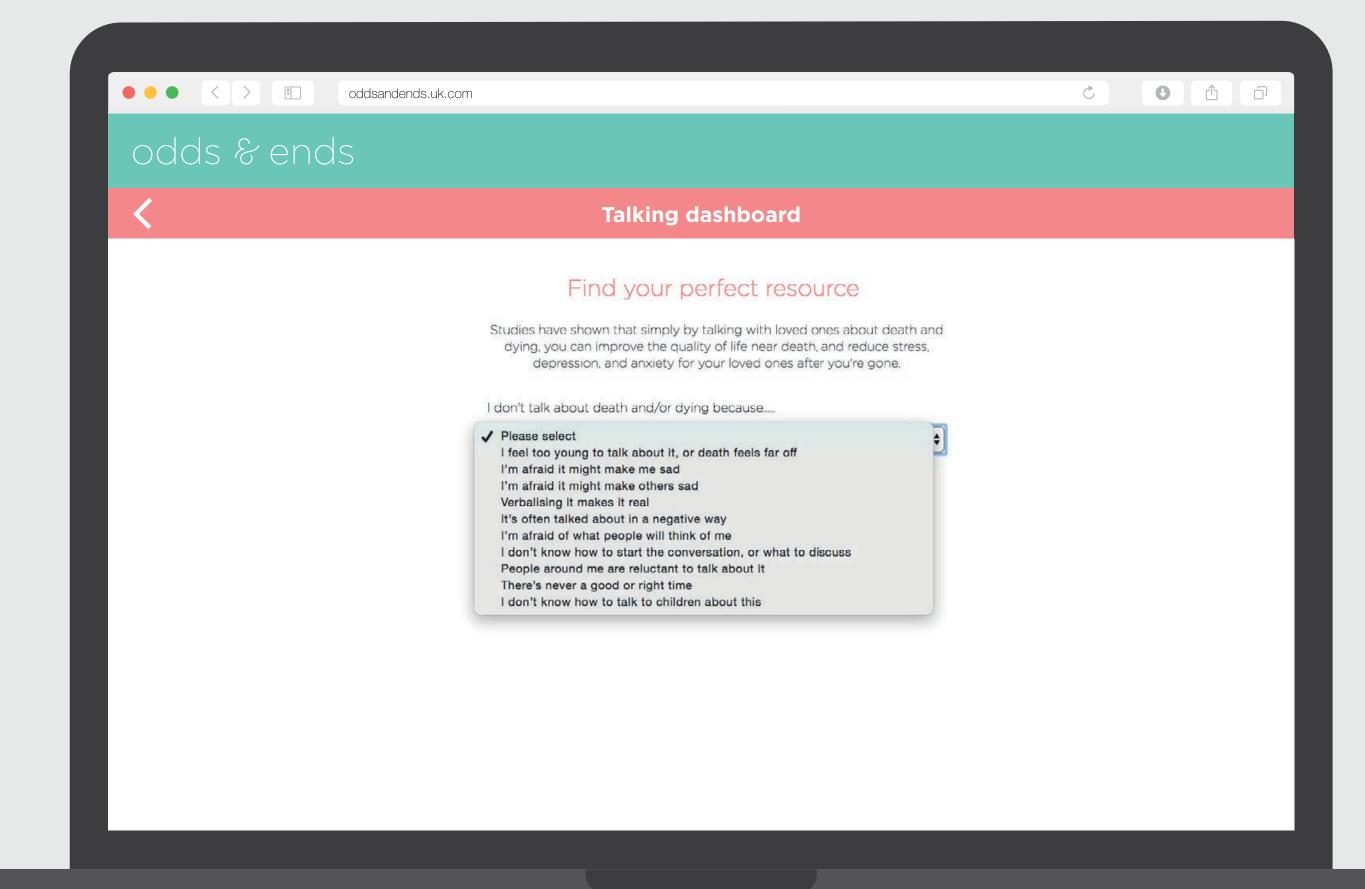


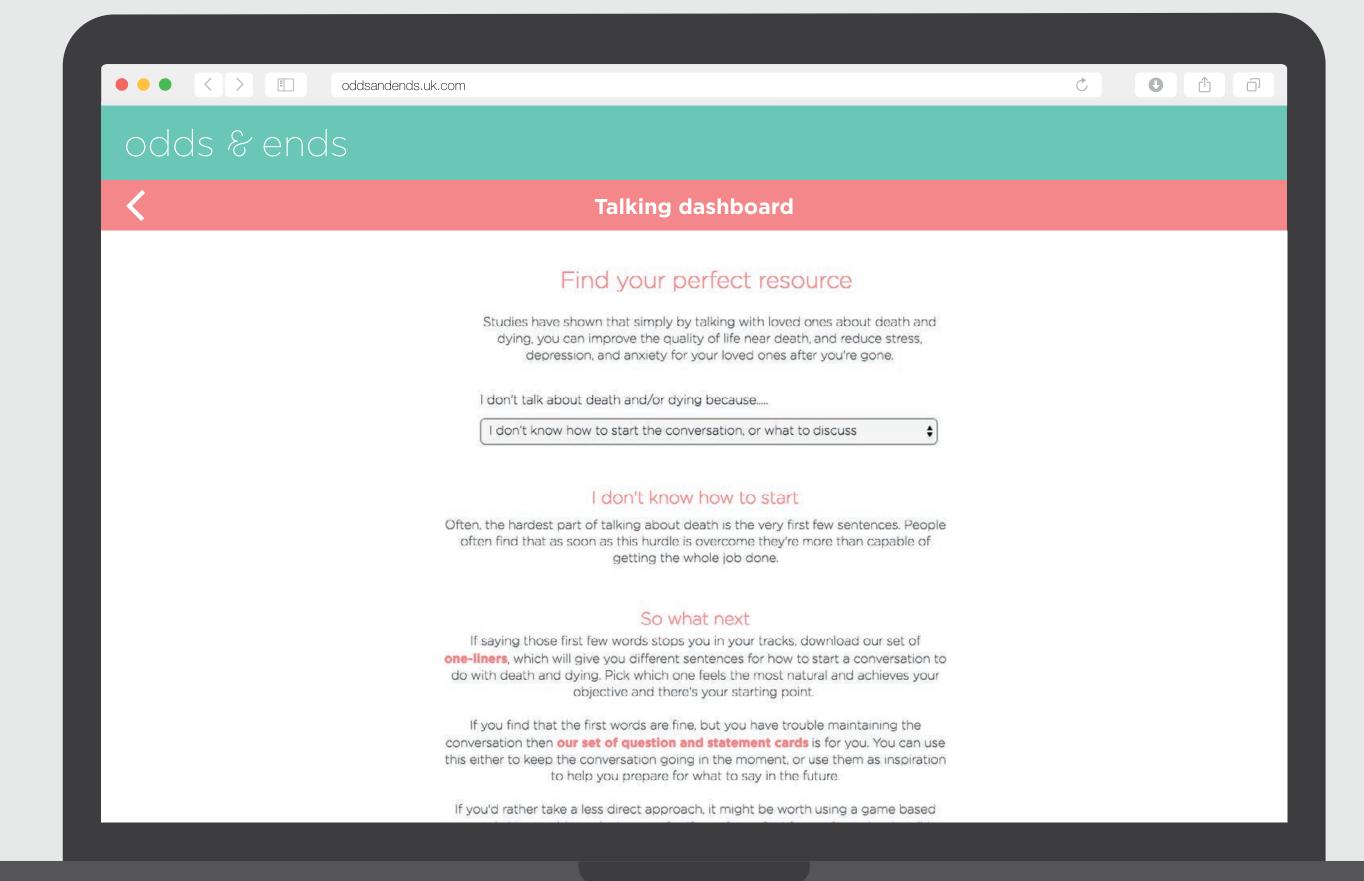












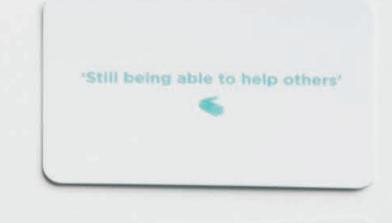


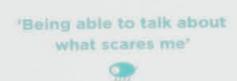








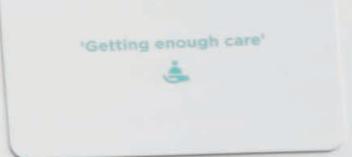


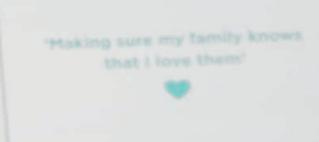




'Having my financial affairs in order

241

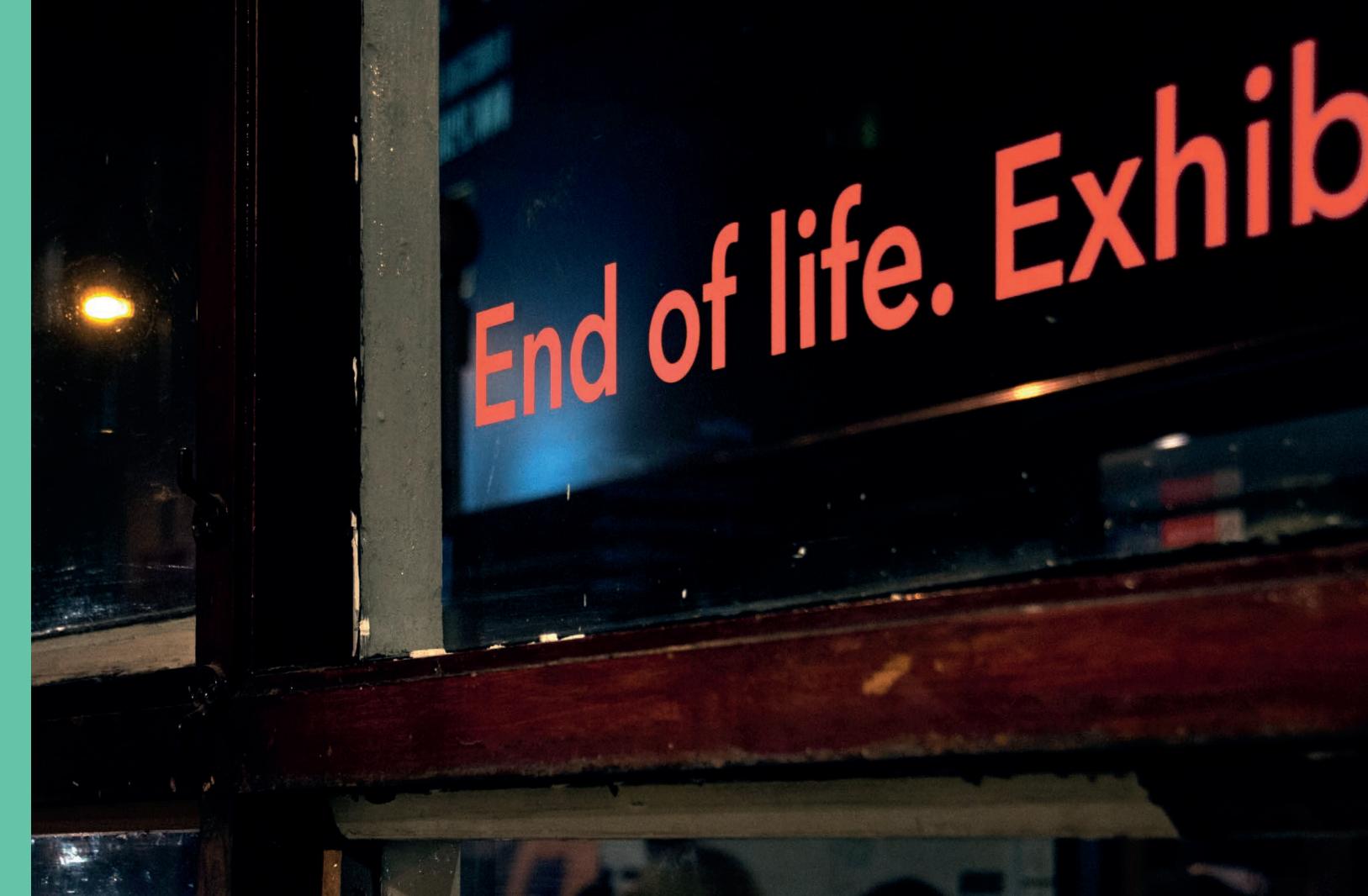






# Qualitative research









# QUESTION BOOTH

Come inside the question booth and share your more personal thoughts in an anonymous, safe and private environment.

Inside the booth you will find a notepad of questions and a contained recording device. If you don't feel comfortable answering any of the questions you don't have to, just skip it and take a look at the next one. Feel free to talk about whatever you desire, share you thoughts on what you have seen today and most importantly take a moment of quiet reflection. The recording will be used for research purposes only and will not be made publicly available.









# Desk research

Advance care planning (**ACP**) is a process "whereby a patient, in consultation with health care providers, family members and important others, makes decisions about his or her future health care, should he or she become incapable of participating in medical treatment decisions."

Name:

## 'Thinking Ahead' - GSF Advance Care Planning Discussion framework



We wish to be able to provide the best care possible for all patients and their families, but to do this we need to know more about what is important to them and what are their needs and preferences for the future.

The aim of any discussion about thinking ahead, often called an Advance Care Planning Discussion, is to develop a better understanding and recording of peoples' priorities, needs and preferences and those of their families and carers. This should support planning and provision of care, and enable better planning ahead to best meet these needs. This philosophy of 'hoping for the best but preparing for the worst' enables a more proactive approach, and ensures that it is more likely that the right thing happens at the right time.

This example of an Advance Statement should be used as a quide, to record what the patient DOES WISH to happen, to inform planning of care. In line with the Mental Capacity Act (2005), this is different from a legally binding refusal of specific treatments, or what a patient DOES NOT wish to happen, which is called an Advance Decision (to refuse treatment) (ADRT).

Ideally an Advance Care Plan should be discussed to inform future care at an early stage. Due to the sensitivity of some of these issues, some may not wish to answer them all, or may quite rightly wish to review and reconsider their decisions later. This is a 'dynamic' planning document to be adapted and reviewed as needed and is in addition to Advanced Directives, Do Not Resuscitate plan, or other legal document.

Date completed:

Address:			GP Details		
DOB:	Hosp / NHS no:		Hospital contact:		
Family member	s involved in Advance Care	Planning disc	cussions:		
Name:	Contact tel:				
Name of health	care professional involved in	Advance Ca	re Planning discussions:		
Role:	Contact tel:				
Patient signature			Date		
Next of kin / carer signature (if present)			Date		
Healthcare professional signature			Date		
Review date:					

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## 'Thinking Ahead' - GSF Advance Care Planning Discussion framework



	-			-	-
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<b>1.</b> /	At this time in	your life wha	it is it that r	makes you l	happy or you f	eel is important	to you?
-------------	-----------------	---------------	-----------------	-------------	----------------	------------------	---------

- 2. What elements of care are important to you and what would you like to happen in future?
- 3. What would you **NOT** want to happen? Is there anything that you worry about or fear happening?

4. Do you have a Legal Advance Decision to Refuse Treatment document? (This is in keeping with the Mental Capacity Act (2005) and enables people to make decisions that will be useful if at some future stage they can no longer express their views themselves) No / Yes

If yes please give details (eg who has a copy?)

#### 5. Proxy / next of kin

Who else would you like to be involved if it ever becomes difficult for you to make decisions or if there was an emergency? Do they have official Lasting Power of Attorney (LPoA)?

Contact 1	Tel	LPoA Y/N
Contact 2	Tal	LDoA V/N

### 6. Preferred place of care

If your condition deteriorates where would you most like to be cared for?

1<sup>st</sup> choice

2<sup>nd</sup> choice

#### Comments

- 7. Do you have any special requests, preferences, or other comments?
- 8. Are there any comments or additions from other people you are close to? (Please name)

NB See also any separate DNACPR/AND or ADRT documents.

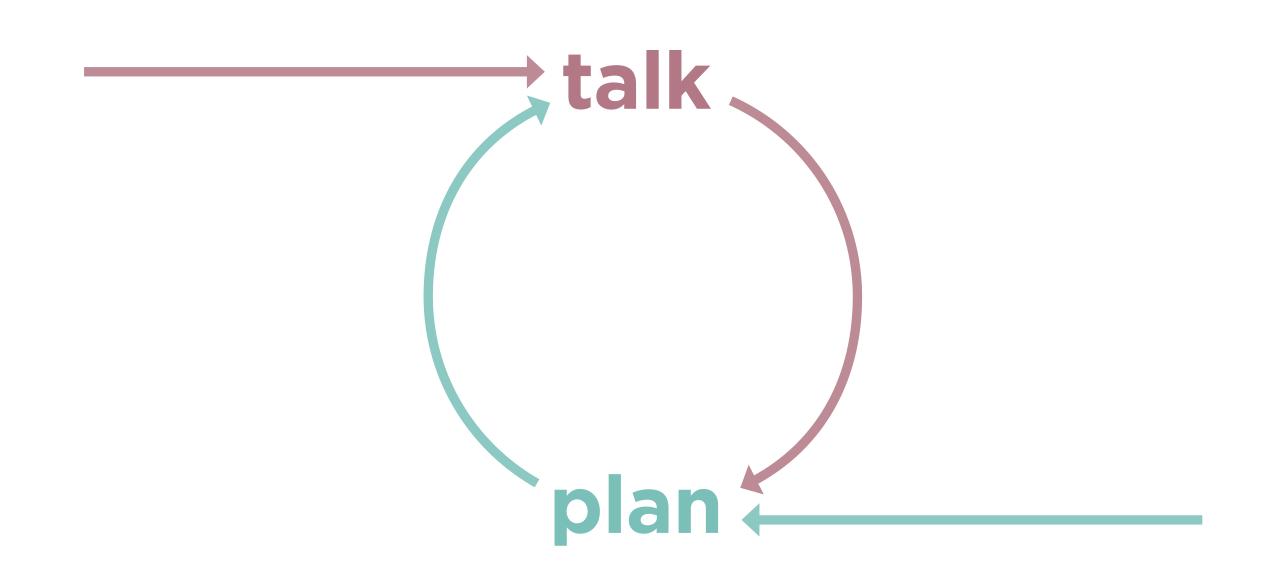
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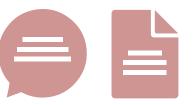
Almost two thirds (64%) of UK adults don't have a will and of those that do, almost a third are out of date as they have not been revised to take into account major life changes including marriage, children and divorce.

Around one in five (23%) of those aged 75 haven't discussed their end of life wishes because death seems far off.



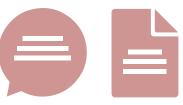
'People with newly diagnosed life-threatening or life-limiting illness often find it difficult to talk about their end of life preferences at this time, and people who become ill suddenly may never have the opportunity. Such findings suggest probable benefits in discussing end of life preferences while well, before death seems close.'





'Unfortunately, EOL discussions are often poorly documented in the medical record, and other studies have revealed that patients are caregivers recall of conversations often disagree.'\*

'Although documentation is often completed during the process of advance care planning, documentation alone is unlikely to improve outcomes.'\*\*



'if people are able to easily connect with services that help them make concrete plans, the danger of preparation starting and ending with a brief and uncertain conversation diminishes.'



'71% of people agreed that they felt comfortable talking about death with friends and relatives, although almost the same proportion said they thought most people in Britain felt uncomfortable talking about death.'



'EOL discussions were not associated with higher rates of Major Depressive Disorder, or more "worry"

'Despite physicians' concerns that patients may suffer psychological harm due to EOL discussions,5-7,9 we found no evidence that they were significantly associated with increased emotional distress or psychiatric disorders.'

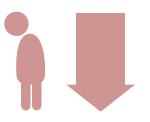


'The likelihood of achieving complete documentation for advance care planning correlated strongly with the presence of family members'



## 'ACP is associated with a reduction in the number of days in hospital in the last year of life with less hospital costs'

'The mean number of days spent in hospital in the last year of life for those patients who had completed ACP was 8.3 days less than those who had not. The overall cost of hospital admissions in the last year was £3,569 less for those people who died outside of hospital.'



'Evidence also shows that advance care planning and end of life discussions reduce stress, anxiety, and depression in surviving relatives.'

'Family members of the intervention group were more likely than those of the control group to be very satisfied with the quality of death from both their own perspective and the perceived perspective of the patient'



Instead, the worst outcomes were seen in patients who did not report EOL conversations. This group received significantly more aggressive medical care in their final week of life, which was associated with worse patient quality of life near death. In addition, their bereaved caregivers experienced worse quality of life, more regret, and were at higher risk for developing a Major Depressive Disorder a median of 6.5 months later.'



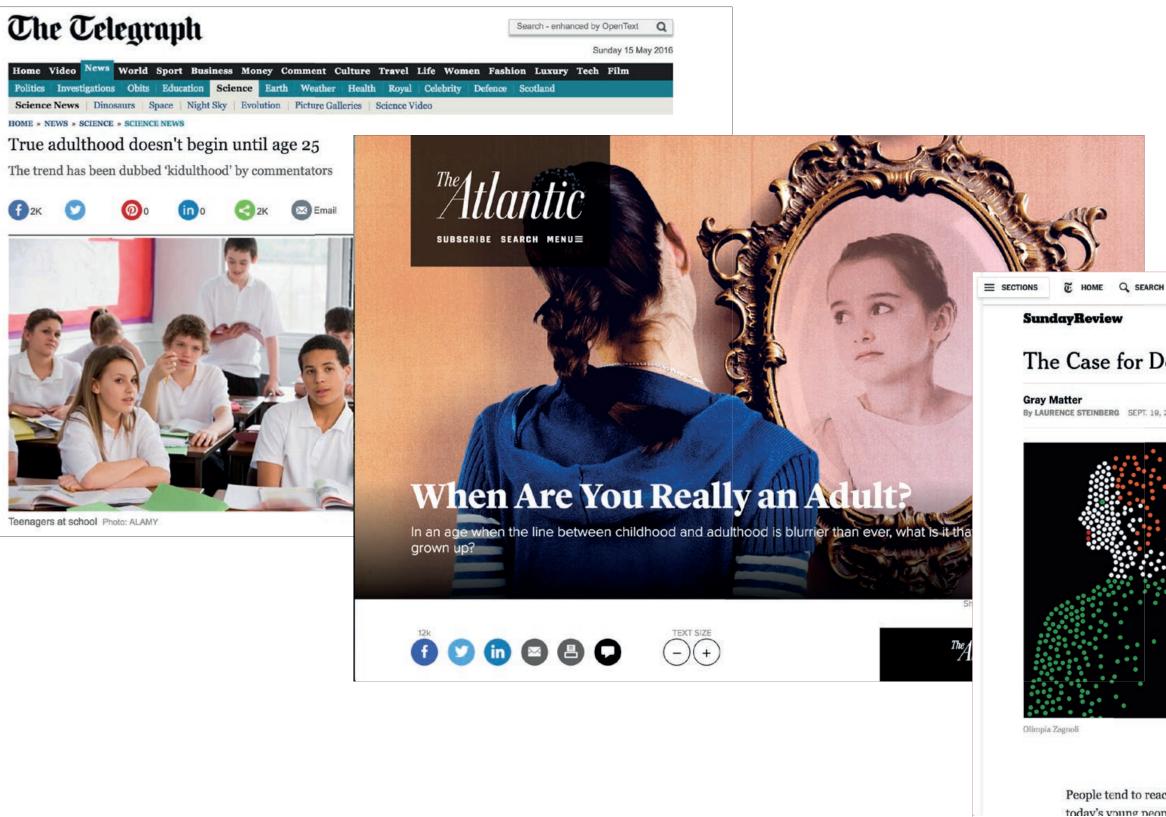
'Seven in ten (69%) of people recently bereaved said they were unprepared for the death of their partner either financially or practically'

'people who have taken more steps to prepare themselves - and who felt practically or financially prepared for what they would have to face - are likely to experience less upheaval and greater financial security than those who are unprepared.'



'The overall drop in income following death of a partner pushed one in five households (20 per cent) below the official poverty line.'

'Around one in four, experienced a substantial drop in their household financial resources (that is, a drop of more than £100 a week in equivalised income)'

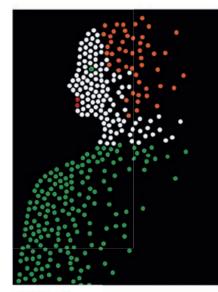


The New Hork Times

## **SundayReview**

## The Case for Delayed Adulthood

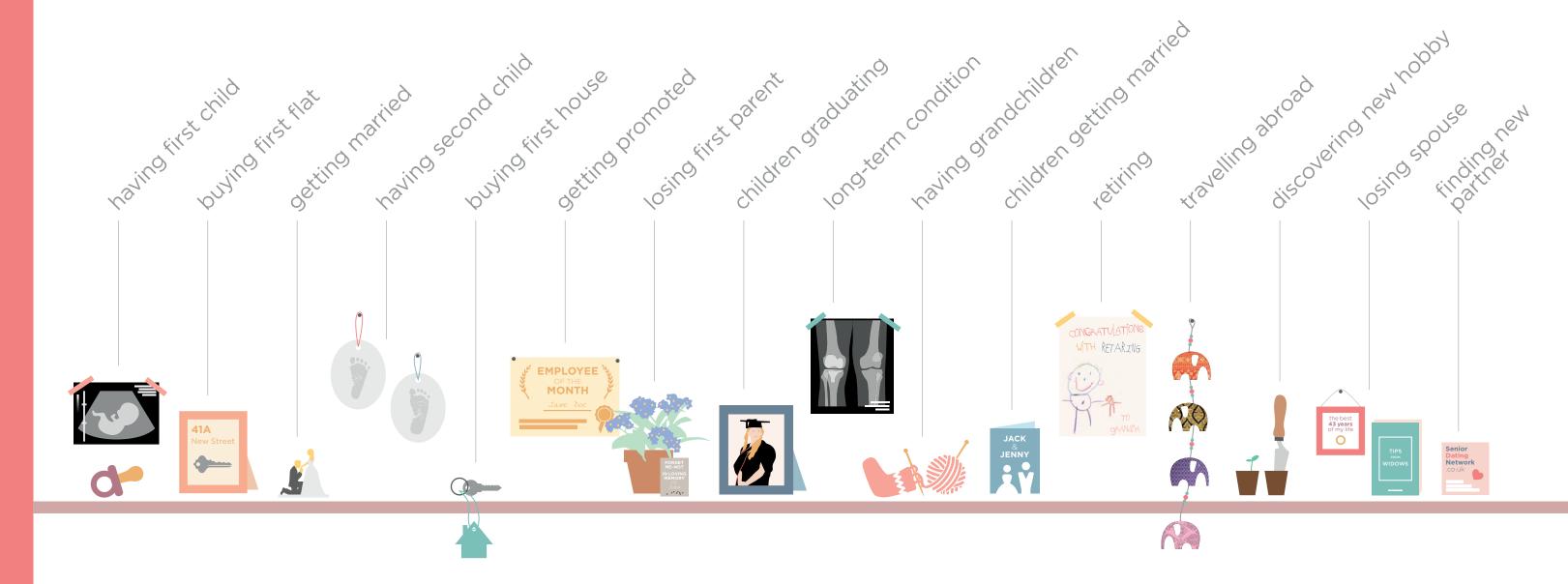
By LAURENCE STEINBERG SEPT. 19, 2014

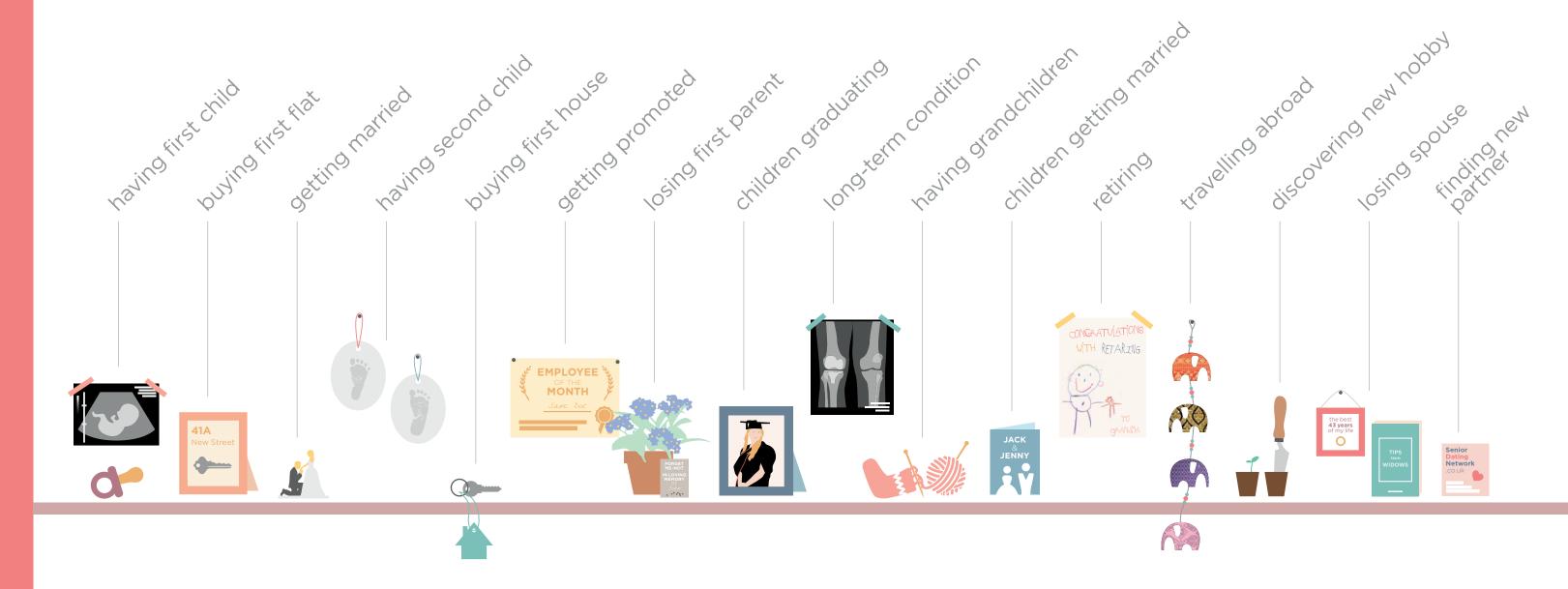


ONE of the most notable demographic trends of the last two decades has been the delayed entry of young people into adulthood. According to a large-scale national study conducted since the late 1970s, it has taken longer for each successive generation to finish school, establish financial independence, marry and have children. Today's 25-year-olds, compared with their parents' generation at the same age, are twice as likely to still be students, only half as likely to be married and 50 percent more likely to be receiving financial assistance from their parents.

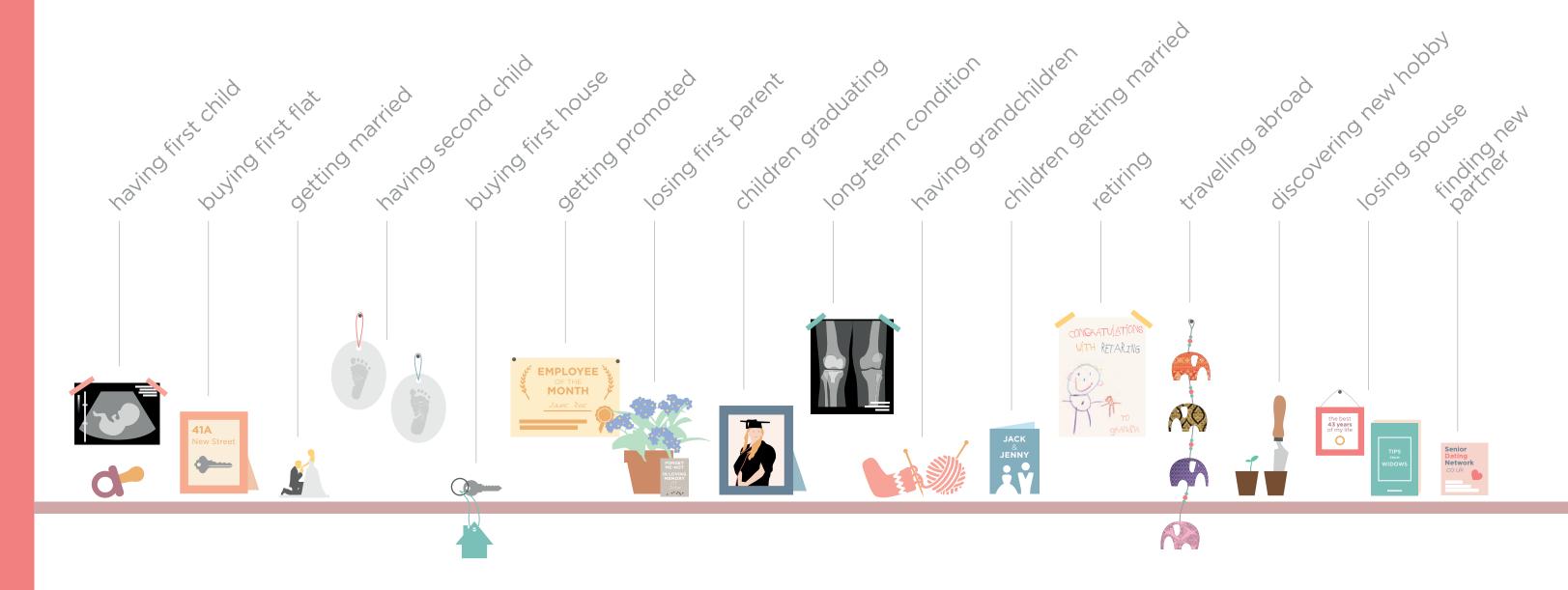
People tend to react to this trend in one of two ways, either castigating today's young people for their idleness or acknowledging delayed

## Growing over life



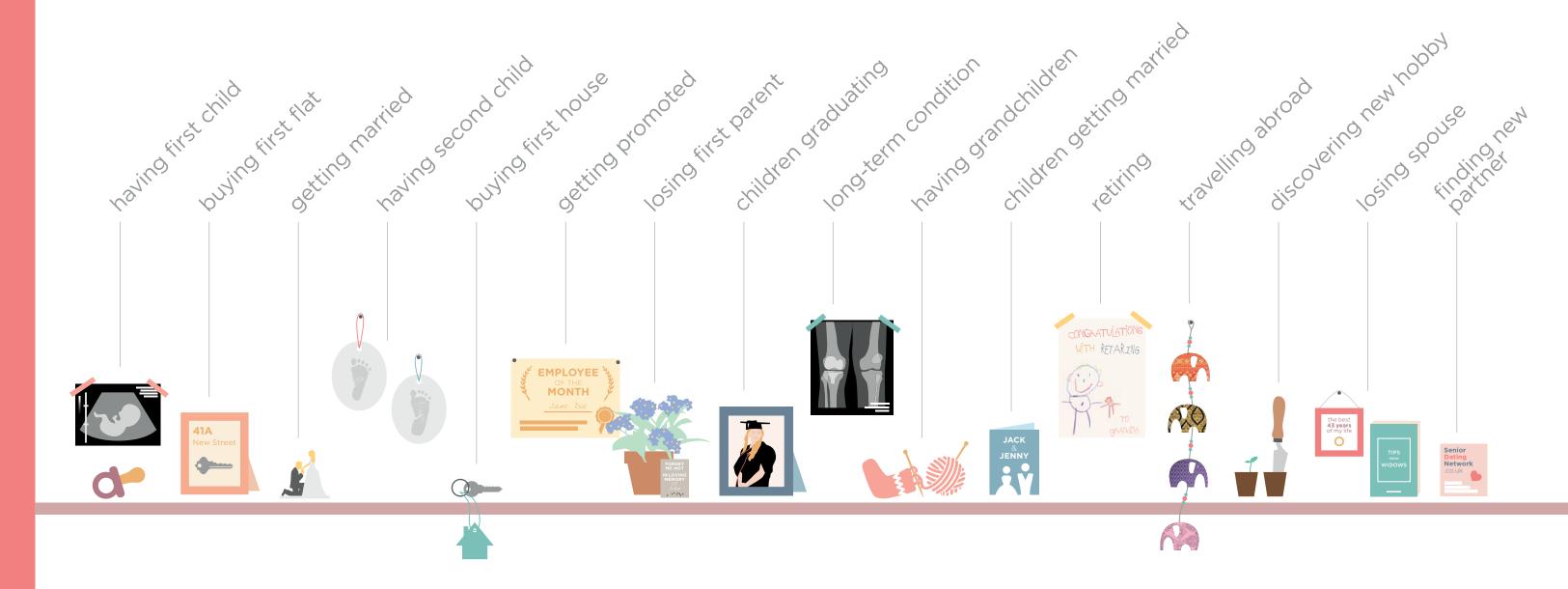


will



bucket list

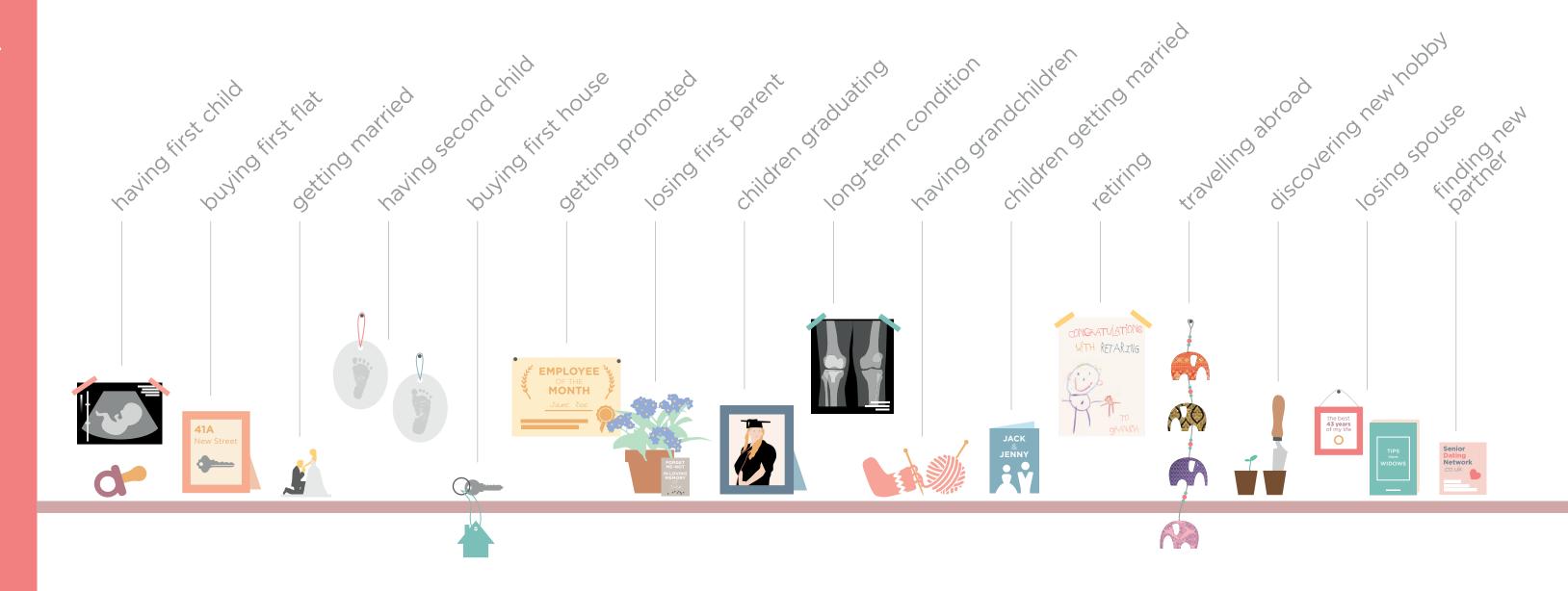
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digital legacy

bucket list

Will

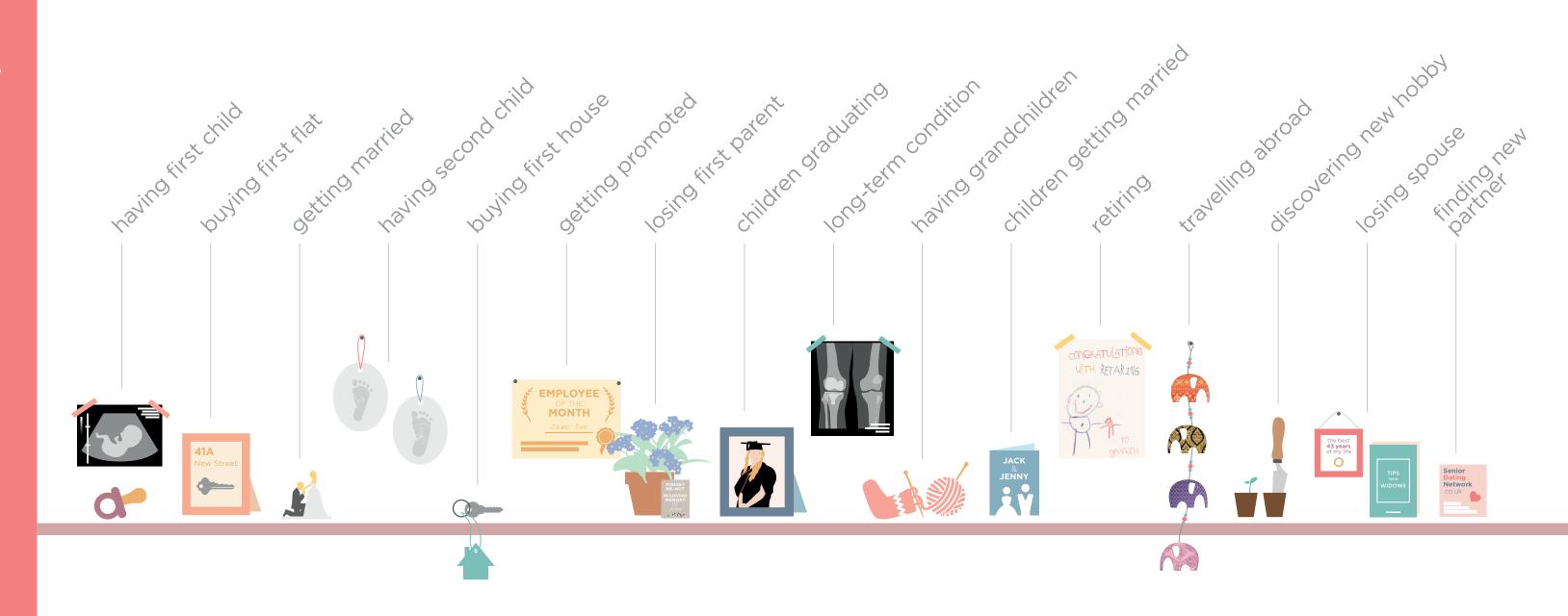


funeral planning

digital legacy

bucket list

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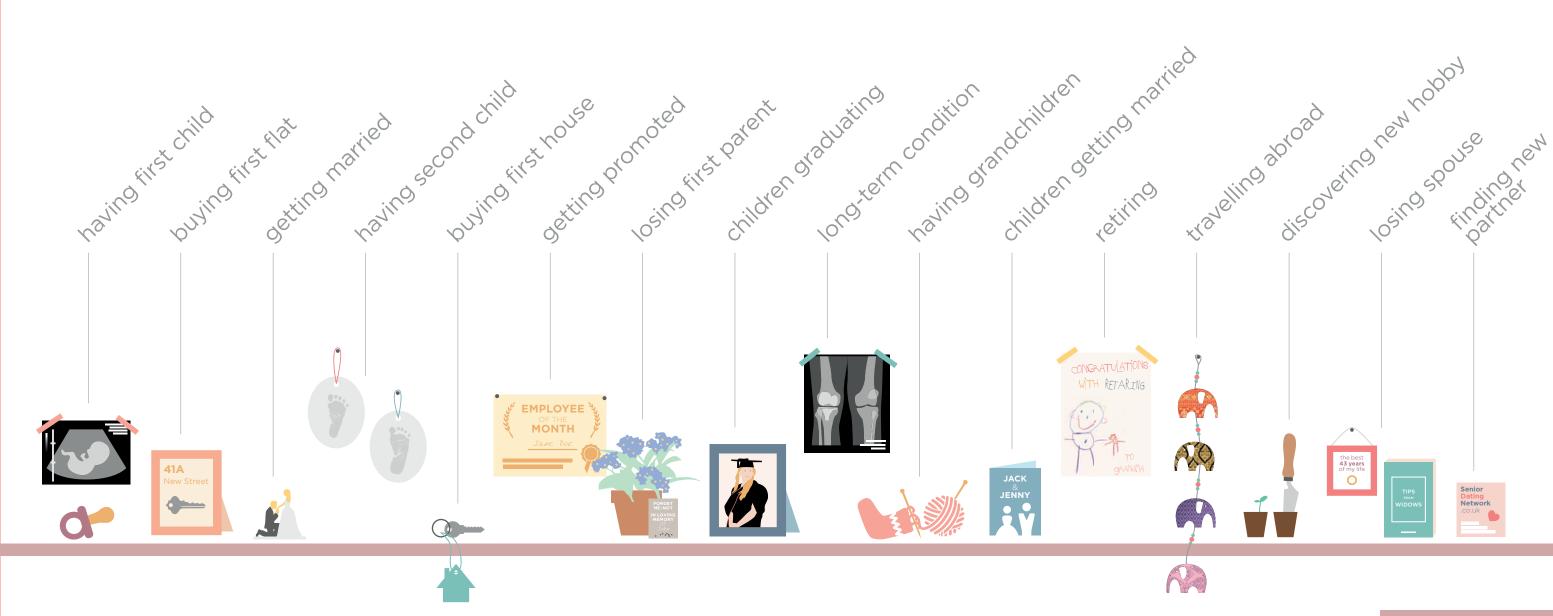
advanced statement & decision

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