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## Workers' bereavement benefits often fall short

How to cope with loss of loved one while minimizing the impact on your job

By Eve Tahmincioglu

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The day after Kate Massey's grandmother died last September, the only thing on her mind, other than grief, was how she was going to take time off for the funeral and the wake.

Massey, who's the director of business development for Kel & Partners, a marketing firm in Westborough, Mass., had already taken all her vacation for the year and never bothered to look at the company's bereavement leave policy.

"I called my boss that morning after my grandmother passed to ask about time off, and she was shocked I even asked," Massey recalls about the CEO Kel Kelly's reaction to her question. "She told me to 'take all the time you need.'"

She ended up taking a week off for the funeral, and Kelly — who also attended the funeral — even insisted she take an extra day off to pull herself together. She got paid for all her time off.

While Massey's boss accommodated her needs during such a loss, few employees have that kind of luxury.

Some workers don't even have access to any type of paid leave when a death occurs. According to a 2007 study by the Bureau of Labor Statistics, 69 percent of workers in the private sector get paid funeral leave. Among companies with 100 employees or more, the number rises to 81 percent, while only 57 percent of small businesses with work forces of under 100 provide funeral leave.

When they do get it, two to three days of paid bereavement leave is the norm for most U.S. businesses and there are no signs that will be changing any time soon. "That's the rule of thumb," says Peter Ronza, compensation and benefits manager with the University of St. Thomas in St. Paul, Minn., and an expert with the Society for Human Resource Management.

But is it enough?

"Three days is a tragedy," says Russell Friedman, author of "The Grief Recovery Handbook" and executive director of the Grief Recover Institute. "Some companies are extraordinary and have big hearts when it comes to giving time off after a death, but many are stuck in the dark ages."

Workers need at least a week, he says, to deal with all the logistics surrounding a death and burial, especially given many of us don't live near our loved ones these days. Not to mention, he adds, that people need time to grieve the loss because they won't be as productive right after the death of someone close.

Friedman's group tracks a "Grief Index," and he estimates it costs U.S. businesses more than \$100 billion annually because of absenteeism, mistakes and low productivity due to the impact of grief in the workplace.

"You can't park your grief at the office door and then pick it up at five," he explains. "When your heart is broken your head doesn't work right."

Corporate America, he continues, needs to recognize that employees are human, and company policies have to be flexible in order to meet their needs.

Issues related to grief in the workplace are expected to become even more critical in the next few years, experts say, as the working population ages, increasing the likelihood of a large number of workers losing a parent, grandparent or even spouse.

Some companies are stepping up to the plate, especially when it comes to part-time employees who rarely get any leave.

Legacy.com, which provides an online condolences and obituary service, upped its bereavement leave for employees from three days to five last year and incorporated part-time as well as full-time workers into the new policy.

"Within days of announcing our new policy, one of our part-time team members lost her mother unexpectedly," says Hayes Ferguson, chief operating officer.

She knew the company made the right decision after receiving this note from the worker: "First off, thank you [and Legacy.com] so much for your sympathy and understanding this week. The time off was necessary mentally and logistically — even with many siblings, the arrangements were a full-time task. I'm that more proud to be part of

our work at Legacy.com and have a new appreciation for it."

Indeed, workers seem to go the extra mile when management is understanding during times like these. Massey from Kel & Partners says she's worked nights to get certain assignments done. "It's not that I felt I had to. I wanted to," she explains.

Even though being nice to employees pays off, no one expects the business world to change overnight. Still, there are things workers can do in order to make these painful times less devastating to your psyche and career.

First off, find out what type of bereavement policy your company has ASAP. You don't want to be totally surprised by what you have or don't have at a time when a tragedy occurs.

If a loved one is terminally ill and lives in another state or country, you may want to have a talk with your manager ahead of time to discuss whether vacation time or personal days can be used in addition to the allotted bereavement days.

When a sudden death does occur and you realize you'll need more time, communicate immediately with your manager so he or she can make accommodations to handle your work.

Some workers get right back to work without missing a beat. But for many, the grief fallout could impact your career. Nancy D. O'Reilly, a clinical psychologist, says byproducts of grief include loss of concentration, irritability, headaches and absentmindedness. "A lot of performance issues can show up at this time. If you're at work you need to be able to concentrate on work," she adds.

The Grief Institute's Friedman suggests the following tips to help you during the daily grind:

- Grief breaks. Take snippets of time away from you desk to cry, or to have time to recoup.
- Get a phone or e-mail pal. Connect with someone you know and trust and tell them if you're hurting, or having a particularly hard day. Don't let the feelings build up inside.
- Get writing. You don't have to start a journal. Just write out your thoughts from time to time, especially if you don't have someone to communicate with while you're at work.

When an employee is grieving, co-workers and managers don't always know how to act or what to say after a tragic event.

Kirsti A. Dyer, a physician and an expert in grief, says a simple note or e-mail acknowledging the loss and offering your condolences, sending flowers or making a donation, are great ideas. But stay away from instant messaging, she advises. "These types of communications are sudden and can be (disruptive) during the grieving person's day."

And talk to the employee, Dyer stresses. "A grieving person would like to know that their friends, family and co-workers are there to support them during this difficult time of loss."

After a loss, we all tend to think of our own mortality, which often has us re-evaluating our lives, especially our jobs where we spend most of our waking moments. But don't make any drastic moves.

"You might suddenly think you want to quit, cash out your 401(k) and write the great American novel," he explains. "Take six months to a year, and then revisit the idea."

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