



DEATH IN THE DIGITAL AGE

media report



Introduction

Whether it's updating a Facebook status, checking emails, or tracking a purchase made online, managing our online presence is now an essential part of daily life. But as we increasingly live and manage our lives online, many of us are accumulating a wealth of personal online accounts and assets, without giving a thought to what will happen to our digital presence after we pass away.

This report looks at the nation's digital profile and what happens to online accounts and digital assets, such as music downloads, online books and games following a death. It also considers what arrangements people have made and any difficulties they have faced when managing a loved one's online presence when they have passed away. In addition, the report takes stock of the policies of major online providers such as Facebook and Twitter, to understand what guidance they currently offer to help the bereaved.

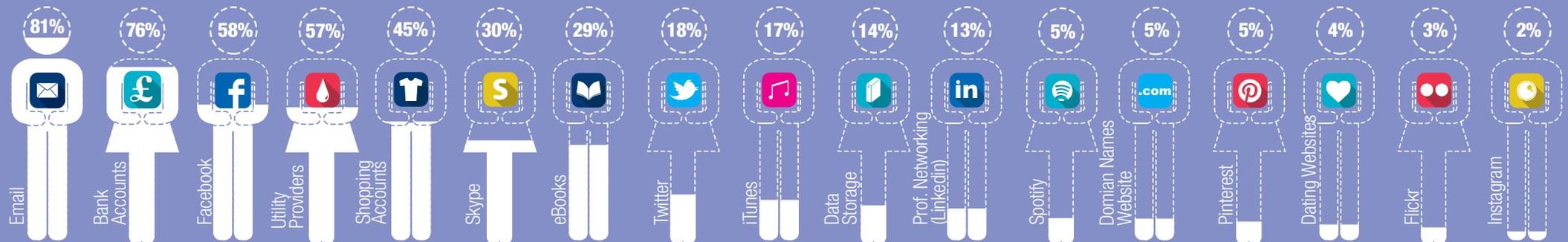


Our digital lives

A look at how people increasingly live their lives online

Research conducted for the Co-operative Funeralcare highlights the extent to which UK adults are living their lives online, with 94% of people having some form of online presence and creating and building a digital presence with every click. The average UK adult possesses eight digital assets and online accounts, whether it be a social media account, business profile, shopping account or online bank account. But it is not just the younger generation who operate in the digital world, as the research also shows that 93% of people over the age of 55 have online accounts and digital assets.

Over 55s online



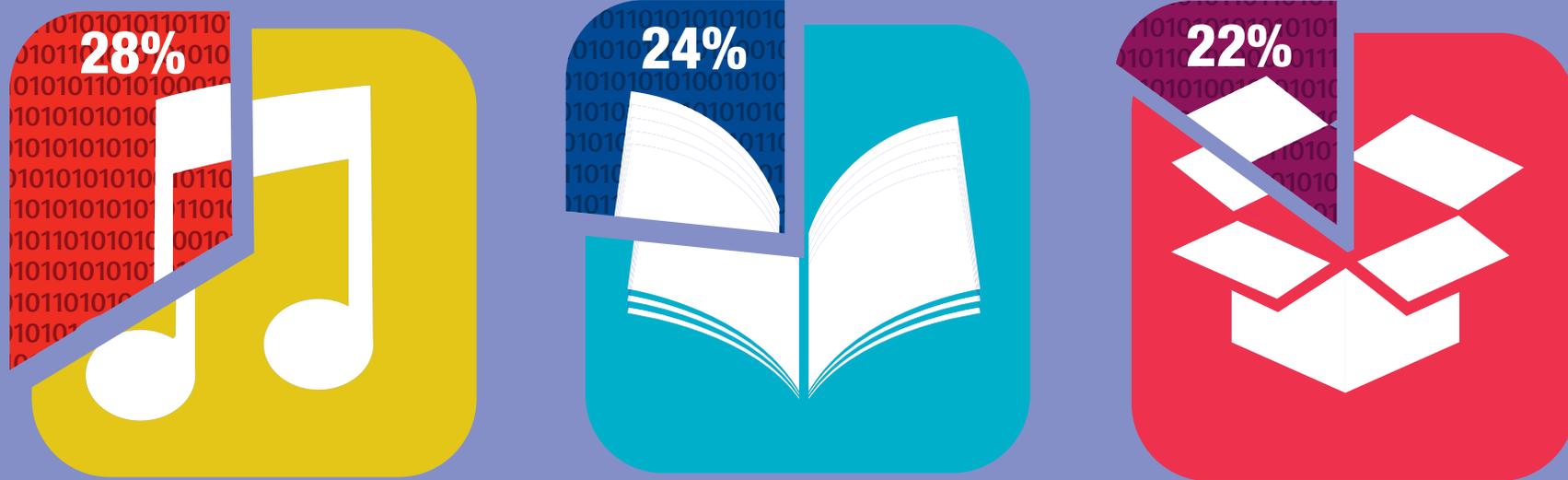
Perhaps, unsurprisingly, it's the online accounts assisting with daily living which are the most popular. Four fifths (80%) of UK adults possess an email account, whilst over three quarters (76%) hold an online bank account and almost half (48%) have online shopping accounts or log-ins to manage utility bills online (47%).

Building an online social presence and profile is also highly important to adults across the UK, with over two thirds (67%) maintaining a Facebook page, over one third (34%) having a Skype profile and almost one in three (30%) having a personal Twitter feed. In addition, the research shows the popularity of online professional profiles, with almost one fifth (15%) of online account holders possessing a LinkedIn account and profile.

Digital assets

Gone are the days of photo albums as consumers save assets online

With the growing popularity of computers, tablets and mobile devices and the increasing demand for people to share their lives online, consumers are opting for downloadable music, films and books and the online storage of personal photos and videos rather than holding physical assets at home.



Music downloads from sites such as iTunes are the most popular digital assets held (28%), whilst eBooks (24%) and digital files stored on online sites such as Dropbox (22%) are also popular. UK adults estimate that they have spent on average £265 on these, with one in ten (8%), valuing their digital assets at over £500. As many as over a half (51%) of UK adults with digital assets have no idea how much money they have spent accumulating what they have.

A digital legacy

As online accounts stack up, consumers decide if they themselves would like to be remembered online

Businesses, retailers and government are increasingly adopting online channels and it is evident that consumers are also holding a growing number of online accounts, without written record or even having informed their next of kin about the online accounts they have.

Whilst a quarter (25%) of online users say that their loved ones know that they hold online accounts, almost one third (28%) say their relatives are only aware of a select few. Over one tenth (11%) say their loved ones are not aware of any of the online accounts that they hold, potentially making it much harder for their bereaved friends and family to trace their accounts online.

In addition to an increasing number of us using online forums and social media pages as a means of communication, over one tenth (14%) of online users would like their friends and family to set up an online memorial page for them to be remembered by when they pass away. Just 4% of UK adults say they have actually already communicated this in some way, whether it be in their will, or by personally telling their next of kin about their wishes.

When commemorating our loved ones, over one tenth (13%) of UK adults say that they would like to keep an online presence for a loved one when they pass away.

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I have in excess of 100 online accounts. For that reason I use Password Manager** to ensure that I can quickly gain access to my online accounts. My wife on the other hand is not tech savvy and I feel she would really struggle to access my online accounts or even my devices for that matter if I wasn't around to show her how.

**Berry Wilson, 63,
Trainee Website Designer,
Southend**

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My friend Lee passed away suddenly and we decided to keep his Facebook page open as a memorial to him by posting stories about our nights out and memories of him directly on his timeline and wishing him well on his birthday.

**Ben Brosnan, 29,
Digital Specialist,
Manchester**

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Unique online agreements

Online organisations' agreements may be disregarded

"I Agree." It's more than likely that at some point, online users have had to click a button bearing these words, when accessing an online bank account, downloading a new app, or agreeing to the terms and conditions of a social media account. It's rare that individuals can visit certain websites without being asked to agree to an organisation's terms and conditions. By clicking on such boxes, or even in some cases just by using the website, online users may be binding themselves to legally enforceable contracts with the online service provider. Findings demonstrate that just over half of UK adults (58%) with online accounts say that they read these agreements and over half (57%) of these only scan read them. One fifth (20%) of online users admit that they do not read online agreements at all. Users of online dating websites, Instagram, Pinterest, Spotify, iTunes, and Skype are the least likely to read any agreements.

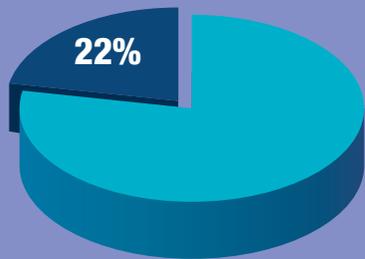


User Agreements are unique to every online provider and set out the terms and conditions associated with the use of that online account. However, the majority of major companies do hold policies which outline how they support consumers in managing a deceased's accounts. In many cases a death certificate is required to access or close the account. **For an overview of what it says in some popular online service providers' websites please visit:**

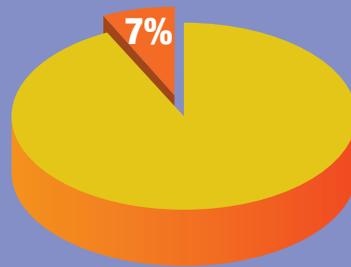
www.co-operativefuneralcare.co.uk/help-with-accounts-online

Dealing with a loved one's accounts

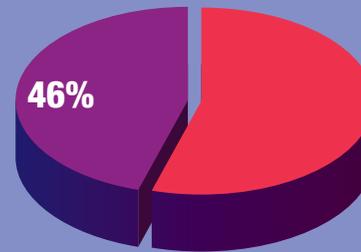
Over one fifth (22%) of UK adults claim that someone close to them has asked if they will manage their online accounts when they pass away....



Almost one tenth (7%) of UK adults already have experience of doing this....



And almost half (46%) of those with experience of this said they found it difficult.



With almost two thirds (62%) of adults keeping their online passwords a complete secret, how can consumers gain access to accounts if they die?

In terms of social media companies setting up a functionality to allow a user's next of kin to access their social media account, almost one third (31%) say this is appropriate only in the event of death and almost one quarter (23%) think that gaining access to someone's social media accounts is only appropriate if it is specified by the user in a legal document, such as a will prior to their death. Whilst one tenth of UK adults think it should be standard practice, over one third (35%) believe that this is completely unacceptable under all circumstances.

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My brother John passed away in January 2013. John had both a Facebook and a Twitter account and after his death, I decided to contact both organisations to inform them that he was no longer with us, and that his accounts needed to be deactivated. Facebook and Twitter agreed to deactivate the accounts but requested a copy of John's death certificate to do so. Following this, the accounts were deactivated.

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**Paul Blyth, 43,
Carpet Fitter,
Kirkcudbright, Scotland**

What should I do?

Guidance from The Co-operative Funeralcare

There is no set guidance as to how people should keep their online assets safe, but it is clear that organisations have their own individual policies and processes which can be confusing. With that in mind, the Co-operative Funeralcare has created a checklist to assist people with safely storing their online assets helping to avoid their digital legacy being lost in cyberspace.

● **Have a conversation**

People can help their family and friends by identifying their digital legacy and talking to them about what they would like to happen should they pass away. Tell loved ones where personal items such as photographs, music and videos are saved online. Music and photographs held via an online provider should be made into hard copies and kept within personal files - consumers should let their loved ones know where they are stored so that they can be passed on as intended.

● **Leave a trail**

Consumers can help their loved ones in the future by maintaining a list of all the organisations they hold accounts with, so their family and friends can contact these providers if these accounts need to be closed down. It would also be useful to include a list of telephone numbers of these providers because with some companies, people can only submit an online enquiry if they hold an account with the organisation.

Personal representatives should know what it is they are looking for and where to find it and, in the case of an encrypted flash drive, how to identify the password. It is also worth considering what will happen to any IT equipment and how loved ones might be able to access it if necessary. Usernames or passwords should not be shared, but online users should consider how a loved one might access this information in the future if they needed to.

● **Make a will**

A will is one way of leaving information about a legacy, however please note that a will may become a public document after a death so it is important that usernames and passwords are not included.

What to do if you are currently struggling to gain access to a loved one's online accounts?

If it is possible to gain access to a loved one's computer or device, consumers can start by looking at their loved one's browsing history - this may help to identify some of the online providers they used. People can then contact these providers for assistance in managing their loved one's accounts.

“ It is important that people are aware that they should never leave online passwords in their will as it can become a public document after death. Individuals can, however, leave a list of the online accounts they hold in a sealed letter alongside their will. This should be addressed to their executors to ensure that their digital lives are not missed or forgotten about once they have passed away.

James Antoniou,
Head of Wills,
the Co-operative Legal Services

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Quotes

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As a leading funeral provider at the heart of local communities across the UK, we are aware that this is an issue which is becoming much more prevalent. It is clear to us that this is an issue that is increasingly important to our clients and we want to provide as much support as possible at what is undoubtedly a difficult and emotional period of time. Our new guide on this issue looks to provide the information and guidance necessary to help people manage and deal with digital legacies following a bereavement, and dispel some of the confusion which currently exists.

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Rod Bulmer
Chief Executive Officer, Consumer Services at the Co-operative Group



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Following a death, physical items can be given to family members, friends or charities. Specific items may even be included in a Will. But for assets stored online, where no hard copies exist, it is much more complicated. Many families don't even know what online services and providers their loved one had, let alone what assets are stored there. When we sign up for these accounts, we have to agree to the provider's user agreement. Research highlights that one fifth of online users do not read these agreements in full, or at all, when they signed up for online accounts for shopping, emailing, social media or even banking.

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Sam Kershaw
Operations Director for the Co-operative Funeralcare



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To ensure that a person's possessions are left to those they are intended for, it is paramount that an effective will is in place. With 94% of people holding online accounts and assets, it is not only important to consider what will happen to your online legacy when you've passed away, but also to think about how you will let your loved ones know about your online life so that your wishes can be met.

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James Antoniou
Head of Wills for the Co-operative Legal Services



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Online memorials are increasingly becoming more and more popular. Clients usually see them as a way of paying tribute to their loved one and keeping their legacy alive after they are gone. There are some really beautiful tributes which relatives have made for their loved one and they keep them up to date with photos and messages at specific times of year such as Birthdays, Mothers Day, Fathers Day and so on. . .

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Lorinda Robinson
Head of Marketing for
the Co-operative Funeralcare



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From the bank statement that now lands via email rather than through the post, to our online contacts that have replaced our address book, we're increasingly living our lives online. Therefore, it's essential that we start to consider our digital legacy before it is too late. Our personal accounts, such as Facebook or Gmail and our professional profiles on LinkedIn are all manifestations of our lives and, should the worst happen, these need to be either wound up or converted into memorial pages. But to do this without clear guidance and passwords is no easy task. "The Co-operative Funeralcare has put together a guide, talking you through the process for the most popular services. Whilst some providers such as Facebook have taken recent steps to address this, not all digital services have systems in place to deal with legacies and an executor's task is a difficult one at the best of times. Putting plans in place now - so you can decide what happens to your digital estate - is something we all need to consider, before it is too late.

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Benjamin Cohen
Digital Expert and Former Technology
Correspondent for Channel 4



Media Contacts

For further information about this report please contact:



Emily Dalton

Press Officer

Emily.Dalton@co-operative.coop

07738 621 201



Lauren Hout

Press and Media Relations Manager

Lauren.Hout@co-operative.coop

07702 505 626



Catherine Turner

Head of Consumer Services PR and CEO Comms

Catherine.Turner@co-operative.coop

07834 090 783

* <http://www.statista.com/statistics/282087/number-of-monthly-active-twitter-users/> [http:// www.rosemcgrory.co.uk/2015/01/06/uk-social-media-statistics-for-2015](http://www.rosemcgrory.co.uk/2015/01/06/uk-social-media-statistics-for-2015)

** Password manager is a software application that helps a user store and organise passwords. Password managers usually store passwords encrypted, requiring the user to create a master password; a single, ideally very strong password which grants the user access to their entire password database.

About The **co-operative** funeralcare

The Co-operative Funeralcare is the UK's number one funeral services provider and part of The Co-operative Group, the UK's largest co-operative business, whose purpose is "Championing a better way of doing business for you and your communities."

Further information is available at www.co-operativefuneralcare.co.uk

About The **co-operative** legal services

CLS was established in 2006 and in 2012 it became the first major consumer brand to be granted alternative business structure (ABS) under the new Legal Services Act and is regulated by the Solicitors Regulation Authority.

Further information is available at www.co-operativelegalservices.co.uk

The Co-operative on social



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