

The Grief Tax

2025 Research Report by **empathy.**

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A letter from our Co-Founder & CEO

Loss affects every company, every community, and every family, reshaping lives in ways that can go unseen and unsupported. After experiencing a close family loss early in life and later supporting a team member through the death of their spouse, along with too many moments since, I have seen firsthand how unprepared we all are for the emotional and logistical aftermath of loss. We often talk about the cost of living, especially during moments of economic strain. But far less attention is paid to the true cost of loss—not just in dollars, but in time, energy, opportunity, and wellbeing.

At Empathy, we say grief is made harder by logistics, and logistics are made harder by grief. This report puts data behind that truth and gives the cost a name: the Grief Tax—the financial, logistical, physical, and emotional toll that grief takes on people moving

through life’s most challenging moments—and reveals just how deep and uneven that tax runs.

While loss takes a toll on all of us, our research shows its impacts are not felt evenly. This year, we set out to better understand generational differences in navigating loss and found that those who are already balancing caregiving responsibilities are hit hardest in its aftermath. That may not be surprising, but the scale and duration of what they’re carrying is.

Grief is often invisible, yet it’s all around us—affecting people in your meetings, your Slack channels, and your family text threads. For many, it creates a “second shift” of invisible labor that extends for months, and in some cases, years.

Since founding Empathy in 2020, we’ve partnered with leading employers and insurance carriers to bring compassionate, long-term support to millions of people. What we’ve learned over the last four years is bolstered by the findings in this report—supporting families through loss requires better policies and

preparedness. When key decisions and documents are in place, families can avoid confusion and stress. Estate planning becomes an act of care—easing the weight of the Grief Tax before it’s ever incurred. The data in this report is both a call for awareness and a wake-up call to rethink how we prepare for loss and how we support families living through it.

We know a better way is possible. A future where the full weight of loss is recognized, so people aren’t left to carry it alone. A future rooted in readiness, compassion, and a new standard of care that acknowledges the full scope of the Grief Tax. That’s the future Empathy is building toward. We hope the insights in this report move us all closer to it.



A handwritten signature in black ink that reads "Ron Gura".

Ron Gura

Co-Founder & CEO, Empathy

Introduction

After a loss, families face an onslaught of tasks and pressures, on top of navigating one of the deepest emotional upheavals of their lives.

This is The Grief Tax: the financial, logistical, and emotional toll that grief takes on people moving through life's most challenging moments. It's the hidden cost of loss that few talk about or know how to prepare for effectively.

To uncover the true weight of this cost, we surveyed bereaved people across the United States, representing a range of generations and backgrounds. Our goal in this research and report is to better understand what loss really demands from people in their day-to-day lives and to name the challenges that are often not supported sufficiently by our communities and institutions. This report builds on Empathy's ongoing research to help our partners respond more thoughtfully and proactively to life's most challenging moments.

Loss is incredibly personal, but its patterns are systemic. And the data reveals a growing need to change how society prepares for and responds to it. We hope this report can provide insights and tools that will help bring us closer to that necessary change.



Foreword

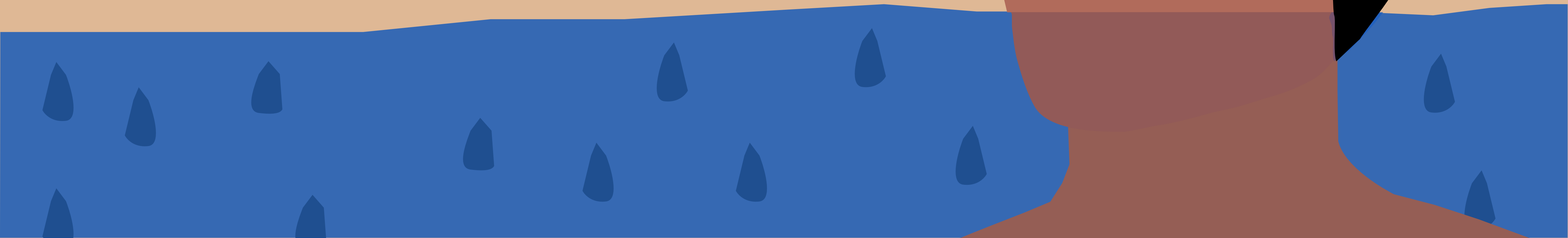
Intro

Part one

Part two

Wrap-up

The Sandwich Generation— taxed from every angle



Loss is universal, and it impacts every generation—but the weight isn't evenly distributed. Our research shows that Millennials and Gen Xers—collectively known as the Sandwich Generation—are impacted most severely. Frequently caught between raising children and caring for aging parents, they're pulled in every direction even before loss takes place. When it does, they face the steepest costs financially, professionally, and emotionally.

Part One examines how the Sandwich Generation absorbs the brunt of the Grief Tax, often navigating life's toughest moments without proper support.

Paying the costs of loss

While the emotional toll of loss is well-known, the unexpected financial burdens can hit just as hard. **In the past year alone, Americans created more than 200,000 memorial fundraisers on GoFundMe, a popular crowdfunding site, collectively raising over \$580 million** to cover unexpected funeral and end-of-life costs¹. These fundraisers highlight the massive gaps in financial preparedness that perpetuate cycles of stress and economic strain.

This financial squeeze hits members of the Sandwich Generation particularly hard. Among respondents who reported using their own funds to cover loss-related expenses, 67% were Millennials and Gen Xers, highlighting their significant financial vulnerability during bereavement. 69% of those who relied on credit cards and about 65% of those who took out bank loans or borrowed money were members of the Sandwich Generation—putting them at heightened risk of prolonged and severe financial hardship.



Showing up while breaking down

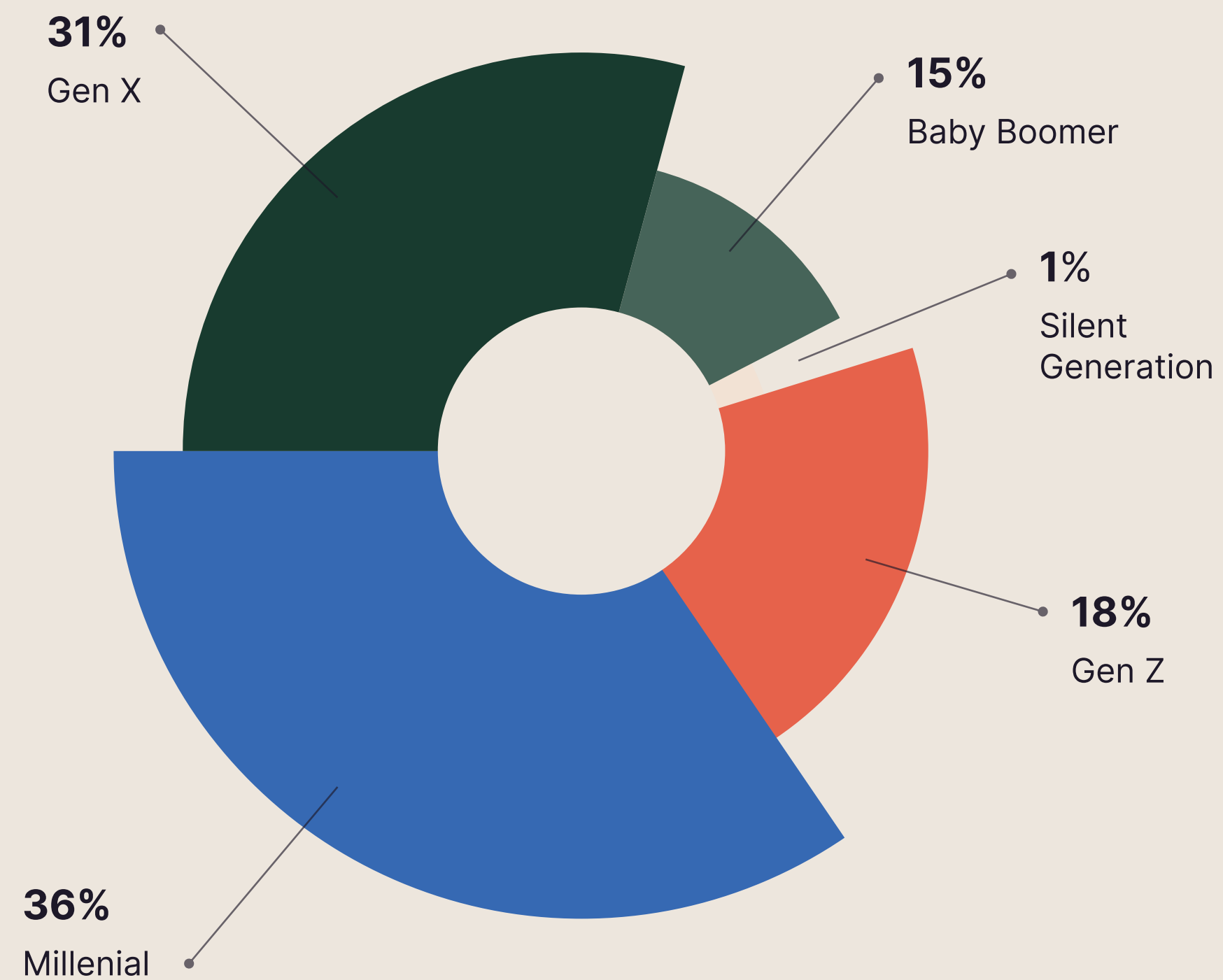
When bereavement leave ends, grief is often just setting in. For members of the Sandwich Generation—who now make up 67% of the workforce²—grief and its impacts linger well beyond the window most workplaces plan for. In our 2024 research on employers, the average length of bereavement leave offered by the companies we surveyed was 5.56 days³. On average, Millennials and Gen Xers report feeling negative impacts at work—like considering quitting, reduced productivity and concentration, and missing work—for 16 months.

The ripple effects of loss can jeopardize both job security and career progression. For many, grief manifests as anxiety—sparking both fear of being let go and a desire to leave. Members of the Sandwich Generation felt impacts acutely at work and reported difficulty concentrating, reduced productivity, and feeling a decline in reputation at work.

The statistics reveal a hard truth: returning to work doesn't mean returning to normal. Employers' limited understanding of the Grief Tax—and how long its effects actually last—leaves many employees struggling, fearing reputational harm if they ask for help.



Workforce by generation



Empathy insights

An alarming 79% of respondents considered quitting their jobs due to loss-related challenges, while 76% feared being let go entirely.

These seemingly opposing responses speak to how a profound sense of instability and overwhelm can make work feel unsustainable.

Stacked pressures at work across all generations



Emotional and physical tolls

Grief is a universal human experience, not something that can be fixed or cured. Everyone will face it eventually, regardless of income, race, gender, or geography. But that doesn't mean that those in grief do not need help. Without proper support, the emotional toll of grief—compounded by the demands of daily life and the logistics of loss—can erode both mental and physical health. In our survey, **members of the Sandwich Generation reported the most emotional and physical symptoms, averaging nearly 7 symptoms per person.** Anxiety, cognitive fog, and persistent headaches or chronic pain were among the most common—all of which clearly make it harder to function at work, at home, and in everyday life.

Despite growing awareness around mental health, conversations about death and grief remain largely avoided. Grief is still stigmatized and often overlooked, leaving many to navigate its intensity without adequate support.

Addressing the Grief Tax requires a cultural shift. We must recognize grief as a natural, shared experience that calls for sustained compassion and support.



Empathy insights

“Grief doesn't just affect the heart—it lives in the body and lingers in daily life. The Sandwich Generation, balancing care for parents and children, often carries an unseen burden, leaving little space for their own grief. True support means recognizing grief as an ongoing experience that deserves witnessing, empathy, and care long after the initial loss.”



David Kessler
Chief Empathy Officer

Health impacts by the numbers

Members of the Sandwich

Generation experienced up to 40% more physical and 36% more emotional symptoms than other generations.

But, the Grief Tax impacts all of us.

89%

of respondents reported experiencing physical impacts.

93%

of respondents reported experiencing emotional impacts.

90%

of respondents experience anxiety alongside their grief while dealing with administrative burdens.

The toll on executors



There is often a single person who is responsible for holding everything together following a loss: the executor.

62% of the bereaved people we surveyed took on this highly-involved role—handling a multitude of legal and financial responsibilities over the course of many months, often on top of their regular jobs and caregiving duties for their families.

Part Two highlights the invisible toll that executors pay—extending long beyond even the most generous bereavement leave, and often without proper support.

Executor

/ex·ec·u·tor/

noun:

Executors are individuals designated in a will to manage an estate according to the deceased's instructions. When there is no valid will, a court appoints an administrator—usually prioritizing close relatives like a spouse or an adult child—to fulfill this similar responsibility and distribute the estate according to state law.

In this report, we refer to any person tasked with managing an estate as the executor, whether or not they are named in a will.

The invisible side job

The executor is the person tasked with managing the estate and many of the logistical affairs after a death. It's an assigned role, often beginning at the exact moment most are least equipped to manage it: in the throes of grief. In our survey, 62% of respondents served as an executor, most commonly following the death of a parent or stepparent. Executors span all generations, but they are overwhelmingly women (68%), and more than 70% served as the primary caregiver for the person who died.

On average, executors spend about 20 months settling a loved one's affairs—that's nearly two years, or as long as it takes to earn an associate's degree. This timeline is often prolonged by inadequate estate planning. Based on current industry reporting, only 24% of adults report having a will in 2025⁴. In our research, over half of those surveyed reported there was no will or trust in place for the recently deceased and more than two-thirds of surveyed executors could not access essential documents like tax records. The common result is a long, emotionally draining, and largely invisible job that falls hardest on people already spread thin.

How Empathy is helping

Empathy LifeVault™ is an intuitive, secure, digital platform for legacy planning. Developed with estate attorneys to ensure legal compliance, it simplifies the creation and management of documents like a Last Will and Testament, Power of Attorney, and Advance Healthcare Directive. LifeVault empowers families to invest in their financial future and estate security so their families are supported, cared for, and protected.





Average executor profile

63% handled the affairs of a parent or stepparent

68% were female

19.5 months is the average duration of executor responsibilities

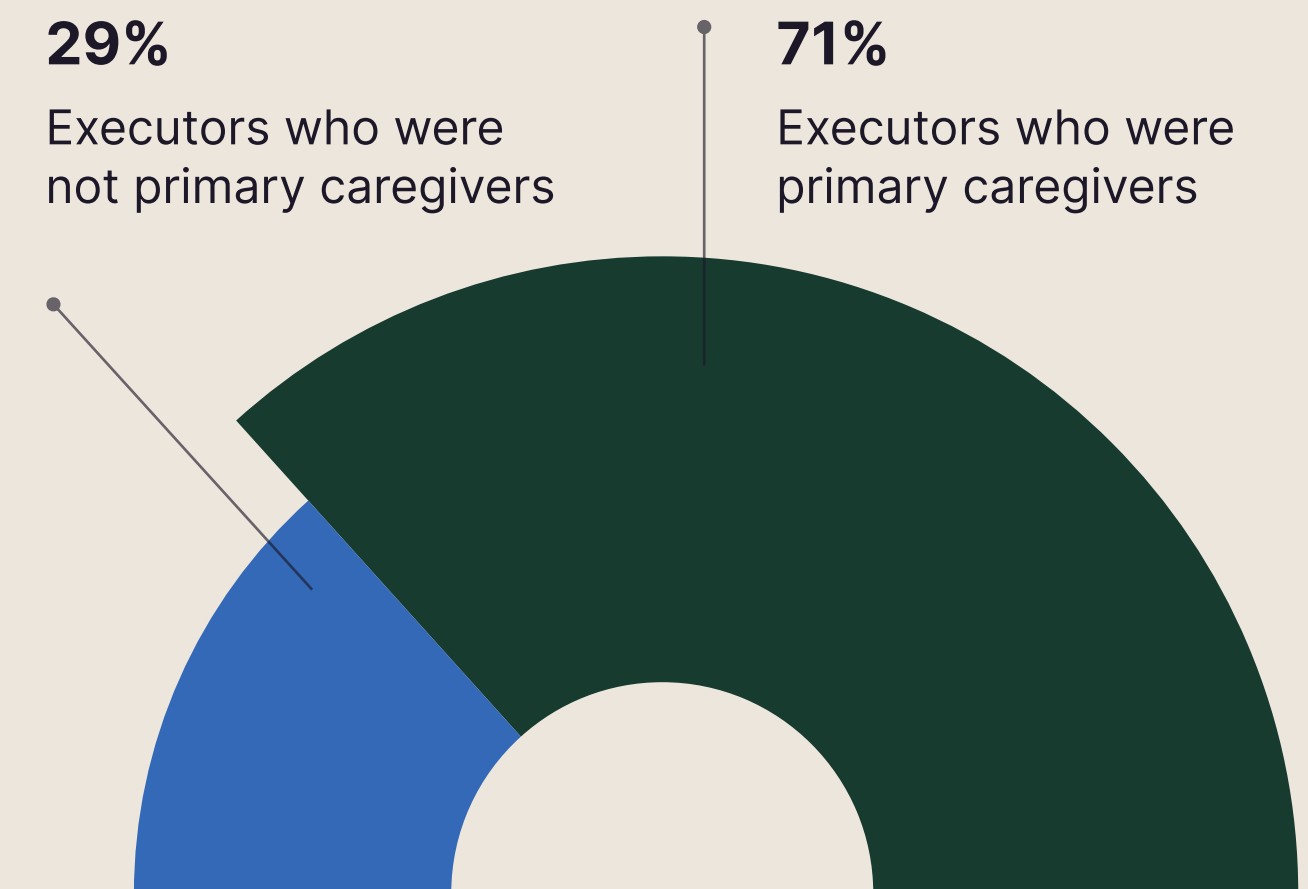
71% were primary caregivers

Age ≠ Indicator

Executors came from all generations and age groups—age was not a predictor of who took on the role.

From caregiver to executor

Being the primary caregiver for a close family member before they die makes you **4x** more likely to become the executor.



Compound interest on loss

Grief is intensely disruptive for nearly everyone who experiences it. **66% of respondents reported experiencing panic attacks**, underscoring just how overwhelming life after a loss can be. But for executors, the burden is even heavier: three in four (75%) reported panic attacks, the highest rate of any group in our study.

Because executors take on more tasks, they tend to experience more physical and emotional consequences. They report the highest number of symptoms compared with others navigating loss—from sleep disruption and chronic headaches to anxiety and cognitive strain. On average, executors reported experiencing three physical and four emotional symptoms. This dense cluster of impacts in combination with the stress of navigating the

logistics loss, affects how executors show up at work, at home, and for themselves.

This burden can result in the need for professional care, with nearly 70% of executors seeking medical or mental health support—underscoring how the cumulative impact of grief symptoms and overwhelming responsibility can require clinical intervention.

These impacts don't fade quickly. One in five executors reported that their symptoms persisted for six months or longer, often while they were still managing estates, families, and jobs with little to no reprieve. Behind the logistics of loss is a massive, compounding stress that many executors are left to navigate alone.

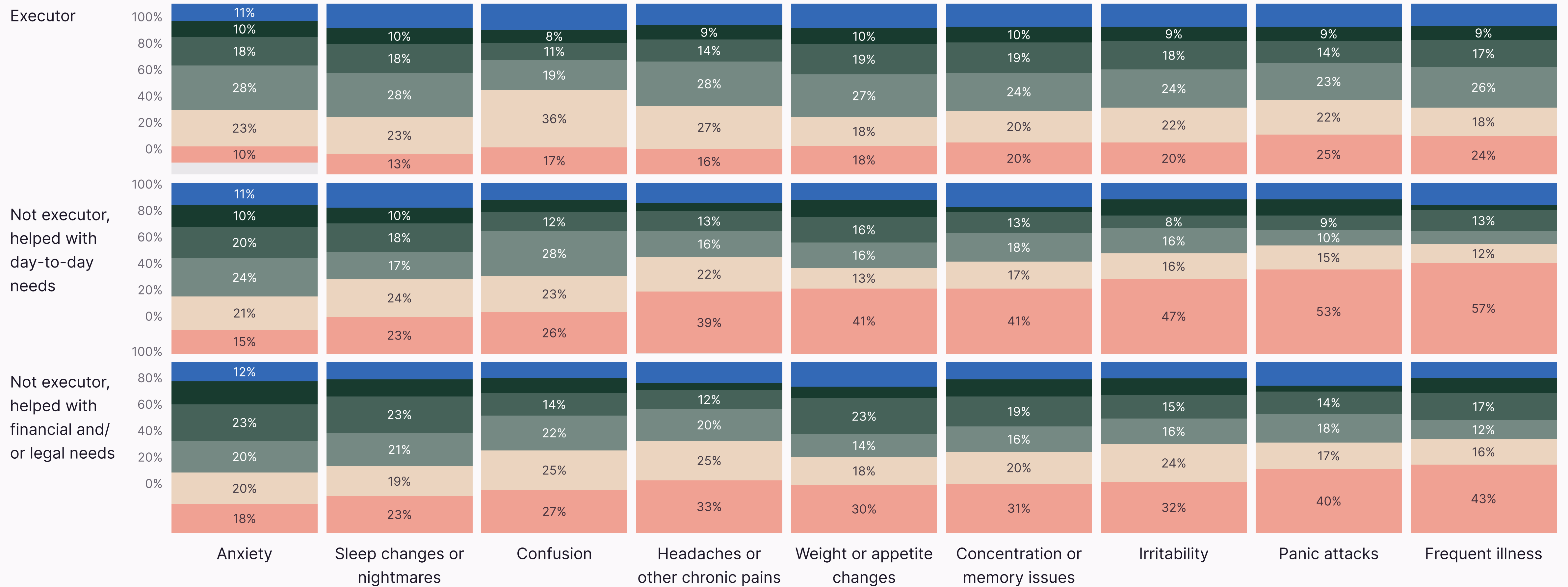
3 out of 4

executors reported experiencing panic attacks.



Duration of health impacts

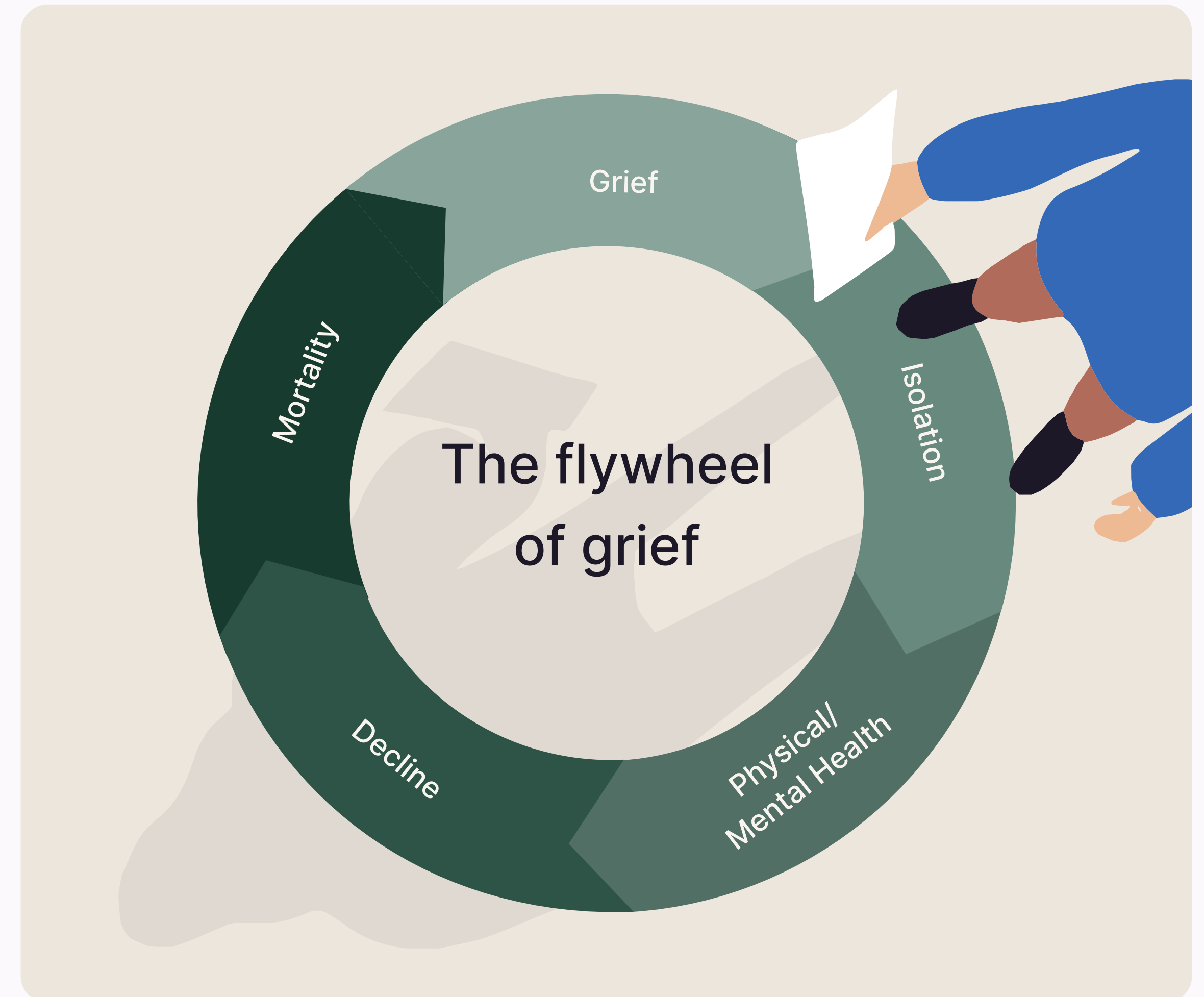
● Never
 ● For a few days
 ● For a few weeks
 ● For a few months
 ● 6-12 months
 ● Over a year



The quietest cost of loss

Loss often comes with major disruptions to routines, relationships, and many aspects of everyday life. In our study, 65.3% of respondents stopped participating in everyday activities and 41.6% withdrew socially. More than a quarter of executors said they felt lonely in their grief, and **30% of executors reported that their marriage or primary romantic relationship was strained or ended.** These numbers point to something affecting bereaved people that is deeper and more troubling than sadness: isolation.

This social disconnection isn't happening in a vacuum. According to the U.S. Surgeon General's Advisory on the Healing Effects of Social Connection and Community in 2023, America is experiencing a loneliness epidemic, with half of adults reporting measurable levels of loneliness⁵. The effects are so serious, they're now considered a public health threat that is linked to everything from heart disease to premature death. Grief sharpens that isolation, especially for those in midlife, who may already be carrying so much in their personal lives and at work. If left unaddressed, the pattern becomes self-perpetuating: loss leads to isolation, isolation leads to declining health—and in some cases even disease or death—which leads back to grief. It's a quietly vicious cycle with massively disruptive implications.



Grief doesn't clock out when we clock in

Many employers assume a few days of bereavement leave is enough. When most employees return to work after bereavement leave, they are just beginning their journey of navigating loss.

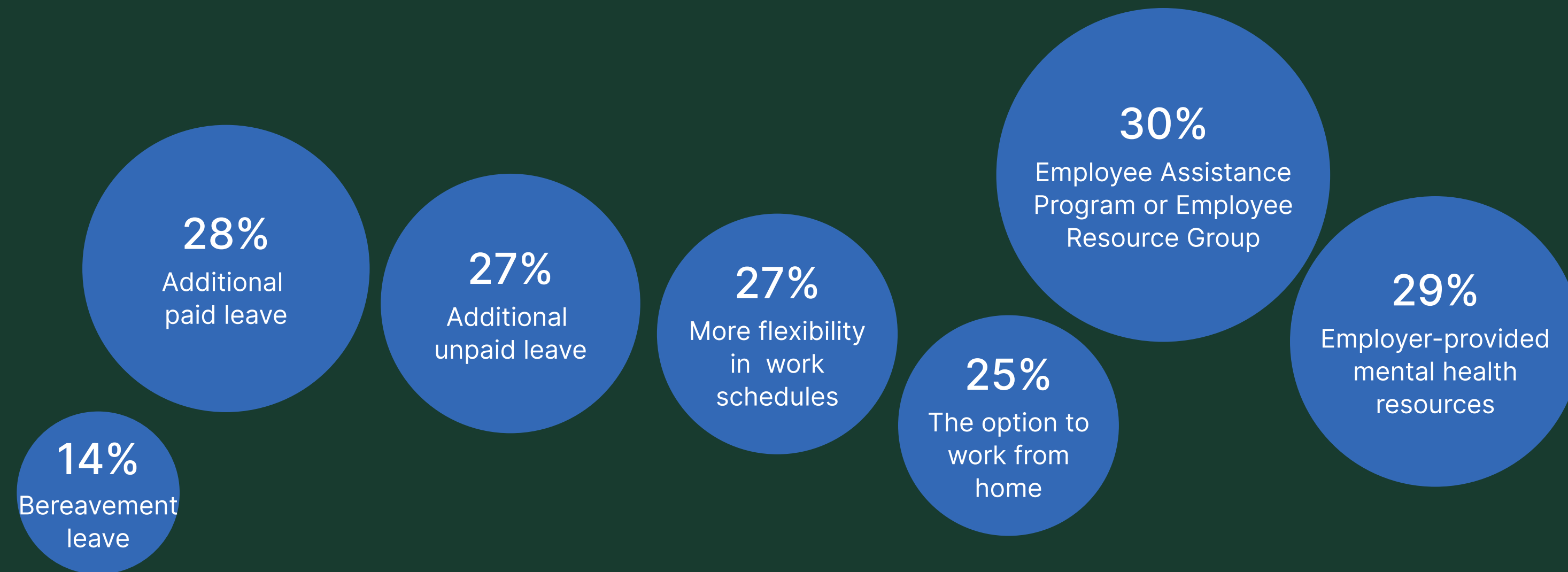
Nearly three in four respondents (74.4%) said their work was impacted after a death, with common effects including difficulty concentrating, missed deadlines, reduced productivity, and fear of job loss or loss of health insurance. **Executors reported experiencing more than five different work-related effects, with these challenges persisting for an average of over 17 months—that's 375 business days or nearly six full quarters.**

While many employers offer general wellness resources—like mental health support, flex time, or EAPs—more than one in four people didn't use the support that was offered to them in their moment of need. That's likely because these resources, while valuable, are often evergreen and geared toward ongoing health and productivity—not the acute, disorienting reality that follows a death. In moments of loss, people need specific, tailored support. The gap between what's offered and what's actually needed is wide and must be addressed.



Offered, but not used

Percentage of employees who had these resources available, but did not use them.



Empathy insights

Employees are not turning to existing wellness resources for bereavement support. They need solutions designed for the acute reality of their loss, in the moment it happens.

The empathy gap⁶

37%

of employees were impacted by the loss of a family member or friend.

22%

of that sample felt supported with this at work.

34%

of employees were impacted by ongoing mental health issues.

30%

of that sample felt supported with this at work.



Empathy insights

MetLife's 2024 Employee Benefit Trends Study shows how the loss of a family member or friend is one of the most prevalent, yet under-supported moments in the workplace.

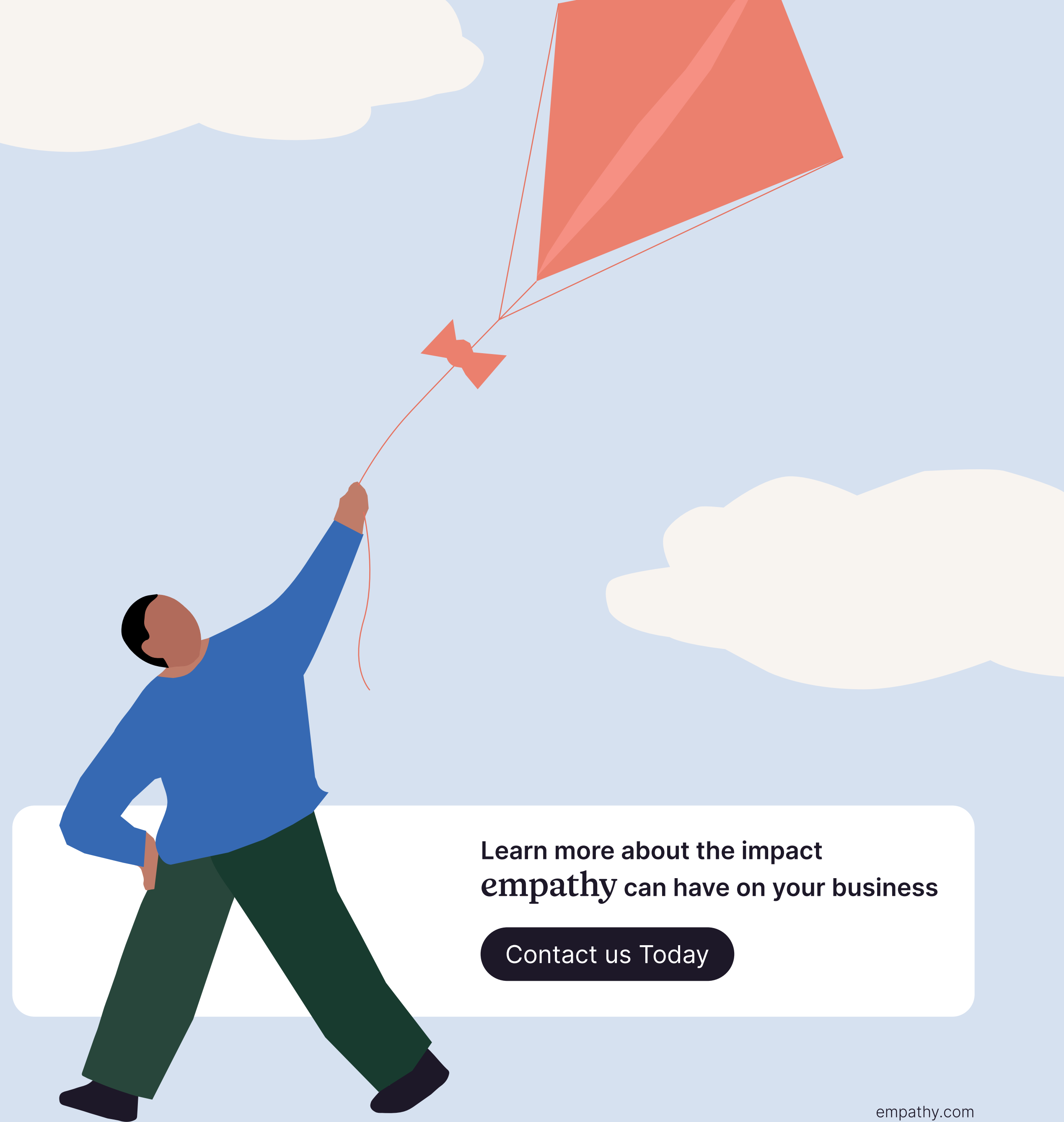
Empathy bridges this gap.

Building a grief literate future

Grief is inevitable, but the compounding tax doesn't have to be.

Grief is a universal human experience, but its costs are not felt evenly. While everyone eventually experiences loss, its burden falls heaviest on those already carrying the most: the Sandwich Generation, caregivers, and executors. The Grief Tax impacts us financially, physically, emotionally, and professionally. And yet, we continue to expect the people holding our families, companies, and communities together to shoulder these burdens without enough support—a systemic failure.

While the Grief Tax might be inevitable, its severity can be reduced. By promoting grief-literate workplaces, effective and compassionate policies, and proactive support that reflects the reality of loss, we can significantly lighten the load. That's why Empathy exists: to be a modern resource for families, offering both emotional and logistical support when they need it most. The path forward is clear. We must meet people where they are and ensure that no one is left to navigate life's hardest moments without the resources and support they need.



Learn more about the impact **empathy** can have on your business

Contact us Today

About empathy

Empathy is a leading technology company helping families face life's toughest moments and emerge stronger. Available to over 40 million people across North America, Empathy partners with seven of the top ten U.S. life insurance carriers, serving one in five life insurance claims nationwide. With \$90 million in funding from premier venture firms including Index Ventures and General Catalyst, and strategic backing from global insurance leaders like Allianz, MassMutual, MetLife, New York Life, Securian, and Sumitomo, Empathy combines cutting-edge tech with a human touch to provide best-in-class loss support, estate management, legacy planning, and beyond. Recognized by Apple, Google Play, and Fast Company, Empathy is redefining modern care and workplace benefits.

Learn more at www.empathy.com.

Notes

- ¹ Romio, Ari. Conversation with Bex Schulman, Empathy. 20 Feb. 2025.
- ² DeMaria, Kyle, editor, Ian Page, Kevin Reuss, and Zoë Zemper. "Changes in the U.S. Labor Supply." Trendlines, U.S. Department of Labor Employment and Training Administration, Aug. 2024, www.dol.gov/sites/dolgov/files/ETA/opder/DASP/Trendlines/posts/2024_08/Trendlines_August_2024.html.
- ³ Empathy. The Cost of Dying Report. Empathy, 2024, www.empathy.com/costofdying.
- ⁴ Caring.com. 2024 Wills and Estate Planning Study. 2024, www.caring.com/caregivers/estate-planning/wills-survey.
- ⁵ U.S. Department of Health and Human Services. Our Epidemic of Loneliness and Isolation: The U.S. Surgeon General's Advisory on the Healing Effects of Social Connection and Community. 2023, www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf.
- ⁶ MetLife. 22nd Annual U.S. Employee Benefit Trends Study. MetLife, 2024, www.metlife.com/employee-benefit-trends.

Thank you to Fractional Insights, a strategic research-backed advisory and consulting firm founded by organizational psychologists, Dr. Shonna Waters and Dr. Erin Eatough, for their support in the analysis of the data in The Grief Tax Report. For more information, visit fractionalinsights.ai