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THU JAN 3, 2013

ADVICE

What happens when you die alone?

It's not a pleasant thought, we know. But shifting demographics in urban centres indicate it's a question that's going to come up a lot.

BY: KIM HUGHES

For most of us, death and what happens afterwards are comfortable mysteries, seldom discussed and rarely pondered. But here are some questions we need to ask as we hole up in ever greater numbers in our glass boxes in the sky, tangentially connected via digital devices: What happens when you die alone, with no family around to deal with the aftermath? Who takes care of the body? What if no one comes forward to claim it? What happens to the belongings of the deceased? Where does the cat go?

A recent book by noted American sociologist/author Eric Klinenberg suggests these are not abstract scenarios. In *Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone*, Klinenberg charts the explosive growth of solo dwellers. For example, Klinenberg reveals that, in 1950, only 22 per cent of American adults were single; today, that figure is above 50 per cent, while 31 million people—roughly one out of every seven adults in the U.S.—live alone. People who live alone make up 28 per cent of all U.S. households—more common than any other domestic unit, including the nuclear family.

The percentages in Canada are doubtless similar. And considering there were 1,090 unclaimed dead bodies in Ontario from 2005 to 2011, according to the Office of the Chief Coroner, the aforementioned questions seem especially significant.

We take a peek behind the curtain of life's most certain, prosaic, yet puzzling event. And you will be heartened to learn that even society's most marginalized—and their pets—are well cared for by their government in death (if not in life).

Who finds the body?

Frequently, it's first responders (police, fire, EMS), who are often called in to investigate a complaint about a bad smell emanating from an apartment unit, or a report of a person who hasn't been seen in while. Captain Bryan Ratushniak, a 28-year veteran with Toronto Fire Services and author of the

e-book memoir *Burned Balls and Other Good Times*, has witnessed both such scenarios and plenty more besides.

Ratushniak recalls finding an elderly woman in the Moss Park area in the mid-1990s who was partly mummified and had likely been dead for about two months. (A neighbour in her building had attached a note to the door asking the deceased to do something about the foul odour.)

Then there was the 19-year-old diabetic suspected of going out drinking with her girlfriends, passing out, and falling into unconsciousness. Her mom called after not having heard from her for two weeks; she was found dead lying on her bed.

“People die all the time,” Ratushniak confirms. “If we get a call to check on somebody, an ambulance and police would come as well. The 911 system is a tiered-response system, so typically all three would be called. If we were dispatched by ourselves and we found a deceased person, we would call the police and EMS and, once they show up, we hand it over to them.

“We can’t pronounce someone dead—only a doctor can do that. But there are situations such as gross decomposition where it’s clear that CPR does not need to be initiated. And then the coroner will be called and will come and pick up the deceased.”

What happens if no one shows up to claim the body?

“Everybody in the province of Ontario will be given a respectful disposition whether or not they have next of kin,” offers Cheryl Mahyr, Issues Manager with the Office of the Chief Coroner and the Ontario Forensic Pathology Service.

A search for family, often involving police, will occur after a death. Burial doesn’t have to be directed by a relative, however; Mahyr explains that friends or church groups may also take responsibility for a body.

“Or sometimes next of kin is located but they’re either not in a financial position to help or maybe they are estranged and decline responsibility for the burial. The [process] usually happens in a matter of weeks and police will exhaust every effort and report back to our office.

“If no one is found, the chief coroner issues a Warrant to Bury, which would go to the municipality and they would respectfully bury someone.”

And what happens when a Coroner’s Warrant lands with the City of Toronto?

“We are mandated under the Anatomy Act and Hospitals Act to provide funeral services to unclaimed bodies,” offers Michele Stephens, supervisor with the City’s Client Special Services Unit. “Usually, by the time the Coroner’s Warrant is issued, the next-of-kin search has been completed by the police or coroner’s office.

“So what I do is search to see if we have any record on our system for this person of possible next of kin that might not have been uncovered. If there is, I notify the coroner’s office of that and they will then contact that person. If we can’t track anyone down, we ensure the person has a burial.

“We would contact local funeral homes, bearing in mind the decedent’s religion. But it’s a misconception that unclaimed bodies are buried in one big plot,” she says, confirming that services are underwritten by both the city and the province. “The City purchases plots for individuals in case, somewhere down the road, a relative does appear and can visit. And yes, it is sad.”

What if the deceased had pets?

“It’s not common that animals are brought in because their owners have died,” explains Robert Meerburg, Provincial Offences Officer with Toronto Animal Services (TAS). “In most cases, there is a friend or family member that comes forth and claims the animal.”

While the search for that someone occurs, Meerburg says, “whenever possible we leave the animal in the home [of the decedent]. Obviously, we can’t do that with dogs because they require constant care—those we would bring into the shelter. But with a cat or a bird, we will leave them there, providing a landlord or neighbour agrees to care for them in the interim. It’s much less stressful for

the animal that way.”

If no one comes forward, the animal is brought into TAS’ protective care and scanned for a microchip that would contain emergency contact information. If none is found, the animal is assessed for adoption suitability and processed through the system like any other animal.

“And once it goes up for adoption, we’ll do everything possible to try and find it a new home,” Meerburg says. “People love hearing about pets that have a story and are more apt to look at an older or overweight cat with some history: ‘You’ve had a hard life. I really want to adopt you.’”

Call it Snowball’s competitive edge over those pesky, adorable kittens.

Meerburg also offers words to the wise: micro-chipping is essential, always. “People say, ‘Oh my pet never leaves the house,’ but in cases of emergency—death, yes, but also evacuation or fire or something like that where an animal can easily get loose—it makes all the difference.

“Otherwise, your pet is out there running around and there is no way of telling where it lives.”

What happens to the deceased’s stuff if there’s no Will?

Normally, we’d severely edit an emailed response from a government spokesperson. But this reply from Jason Gennaro of the Ministry of the Attorney General’s office is so interesting—so chock full of rich, unexpected, *CSI*-worthy detail—that we just couldn’t bring ourselves to do it. Take it away, Jason:

“When someone dies in Ontario and there are no known next of kin living in Ontario and no Will, the Office of the Public Guardian and Trustee (OPGT) may administer the estate, if the net value is \$10,000 or more. The OPGT is the ‘Estate Trustee’ of last resort.

“When the OPGT administers an estate, staff apply for a Certificate of Appointment of Estate Trustee (CAET), liquidate all assets, and pay all debts and taxes owed by the estate. The OPGT diligently searches for the persons entitled to the estate assets as set out by law in the Succession Law Reform Act.

“In some cases, the OPGT is only made aware of an unresolved estate when, for example, a landlord is unpaid or when friends of a deceased individual realize they cannot put spoken wishes into effect. The OPGT is also often called in by police, when someone has been found dead at home and it appears or is known that there is no family. Deaths may also be reported by hospital staff, a funeral-home operator, or other persons who knew the deceased.

“Once contacted, the OPGT will attempt to get a copy of a police report, if there is one, and follow up with landlords, neighbours, or other contacts to get more information about the deceased person’s background. OPGT staff will contact banks and financial institutions in the neighbourhood to determine what funds may be on deposit.

“If the police or the hospital has the deceased’s purse or wallet, OPGT staff will see what information the contents may provide. If the deceased owned his/her own home, OPGT staff will confirm that through land-title records.

“The OPGT will have one of its field workers attend at the house or apartment to search for a Will, funeral instructions, address books, or other information, and to locate and secure any valuables. Houses will have the locks changed and be otherwise secured. This is done as quickly as possible, especially if the deceased person is not yet buried, since one of the tasks assigned to an Estate Trustee is to arrange the funeral and burial. While the Coroner’s Office on Grenville Street in Toronto is equipped to store remains long-term, hospital morgues are short-term only.

“When the OPGT’s investigation does not reveal assets to meet the threshold of \$10,000 net value, the OPGT will advise the various parties involved (hospitals, funeral homes, friends of the deceased, etc.) that the OPGT will not be proceeding so that other arrangements can be made, including a social-services funeral and burial.

“Once the OPGT has determined that it will administer an estate, it will arrange and pay for the funeral, apply to the court for the requisite authority, CAET, vacate the deceased’s premises, get real estate listed and sold, bring in bank balances, and liquidate other assets.

“The OPGT has, over the years, sold assets as disparate as bush planes and sports memorabilia, live cattle, fine furniture and antiques, and classic autos. Our field staff has discovered significant

assets hidden under chairs, in books, in espresso makers and in kitchen cupboards. Sometimes, it takes a long time to sort out assets, such as business operations or foreign properties, due to the associated complications.

“While the assets are being dealt with, the OPGT tries to put together a family history and background for the deceased, based on materials found in the residence, on the internet, information from neighbours and friends, and from other government agencies.


“In the majority of cases, the OPGT succeeds in locating family entitled to share in the estate, and successfully distributes assets or funds to them. In the remainder of cases, the OPGT may have exhausted all research avenues or the value of the estate may be too small to support the cost of required overseas research.

“In those cases, the government will hold the funds indefinitely pending a valid claim by heirs. If no heirs can be found within 10 years, the money is transferred from the OPGT to the provincial government’s general account. However, it can still be claimed by heirs who come forward after that. Entitlement to the money that is transferred is never lost.”

Or, you could save everyone the hassle and write a Will.

TAGS *Bryan Ratushniak, Death, Funeral*

post a comment 

Latest 

Zita

Anyone knows of a website where we can submit a Will online? Ditto for executor.

Thanks!

(And Happy 2013!)

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5:49 am on January 15, 2013

 Reply  Report

Sam

Great stuff. I have often wondered about the subject, since I live alone and have no relatives in Canada. Regarding the Will – finding an Executor is impossible.

 6  0

9:44 pm on January 7, 2013

 Reply  Report

 **jabalong**

The question of finding an executor is an important problem.

This is a great article, but it kind of drops the ball at the end in the sense that yes you've gotta have a will, but for it to be useful you really need to take steps to ensure that it will be found after your death and ideally with an executor who is going to make sure that everything is carried out as you wanted it.

It's easier said than done figuring out who should be your executor. Maybe this could be a topic for a follow-up article?

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5:56 am on January 8, 2013

 Report

 **C**

Your lawyer can be appointed Executor and/or Trustee. This fairly common practice to appoint a lawyer. Some do it to avoid family having to bear that responsibility. Single people without heirs or relatives appoint their lawyer as well. Try to ensure it's a lawyer who will outlive you – unless they're a member of a large firm, then no worries. If they're in a large firm, the Will stays with the firm if the lawyer dies or leaves that office.

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1:45 pm on January 9, 2013

 Report

 **Bobby**

Good topic. I had same dilemma, then found simple answer: I made a basic Will with a local walk-in lawyer, and named my bank as Executor. RBC among others can provide this service for a low fee (from your assets, no money upfront) and pretty much take care of everything. But a Will is essential.

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8:22 pm on January 18, 2013

 Report

Jon

Great article. I thought I'd add some insight where I have a bit of experience... Who picks up the body? (This is true for Waterloo region, I can't speak to procedures involving the police in other jurisdictions)

People often think the police pick them up, but that's not the case. If the deceased has next of kin doing funeral planning, or has already made plans themselves, then once the coroner issues the death certificate the funeral home will be contact to arrange transport. The home may have their staff come, or contract out to a third party "removal service" who will transfer the deceased from where they died to the funeral home.

If the police are involved – in case of accidents, suicides or suspicious deaths – the deceased will be transferred to a morgue, often located in a hospital, to await autopsy. If no next of kin is known, the morgue is also the destination. In either case, the same removal service that may be contracted out by funeral homes is called by police to transport the deceased.

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8:07 pm on January 7, 2013

 Reply  Report

Joren

Doesn't most everyone die alone?

Okay, kidding aside, there is some great info here. If you don't have a Will... get one. I've been the Executor of several estates where the deceased had a Will and I can't imagine the red tape, stress (and expense) involved for an estate or it's rightful beneficiaries where there is no will.

Something as simple as canceling a credit card or phone is next to impossible without a copy of a probated will naming you as an executor and a death certificate.

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4:01 pm on January 7, 2013

 Reply  Report

Brad in Canada

make sure you have a will and notations as to what goes where. Notations as to bank accounts, investments and the like should be left with a lawyer and there should be a notation as to the law firm. Even if you are single and totally alone,, a law firm will always be there.

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3:38 pm on January 7, 2013

 Reply  Report

Elaine Gasco

Important, Kim. And interesting. Thanks. Good job on a tough topic.

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12:27 pm on January 3, 2013

 Reply  Report

K-Borg

Happy 2013 everyone!

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12:01 pm on January 3, 2013

 Reply  Report

edge

This is an excellent article with which to start a new year, especially for anyone looking for a manageable New Year's Resolution. Let's face it: death is a certainty. It's not optional. Yet most North Americans spend more time planning what they're going to do with lottery winnings (without necessarily having bought a lottery ticket) than planning for their inevitable demise. Death is not ghoulish; it's the contract you sign when you come into the world, that one day you will leave. And if you want your exit to be as graceful as possible, think it over and write it down. Share your wishes with friends and family. If that stresses you out, imagine how stressful it will be for those nearest to you if you croak leaving no instructions. And please, consider registering as an organ and tissue donor. In Ontario, you can do it online in two minutes at beadonor.ca – you'll need your Health Card Number.

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11:02 am on January 3, 2013

 Reply  Report

Zita

Thanks for that link to be a donor – I already am, but it's an important thing for everyone to consider.

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5:47 am on January 15, 2013

 Report

Damien 74

It is not uncommon for hungry pets to start consuming their deceased owner after a few days with an empty kibble bowl. I recall an incident in the mid-90s where a Toronto man died and was partially eaten by the 20+ cats he hoarded. The SPCA didn't know what to do with the animals because the man was HIV+.

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9:53 am on January 3, 2013

 Reply  Report

Adam

I don't know what that has to do with anything, as I'm pretty sure that HIV isn't spread to animals via human and vice-versa.

Also, this is the most depressing article to start your day with.

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10:00 am on January 3, 2013

 Report

mls

HiV is not transmissible to cats, even if the cats did eat his body, and Feline Immunodeficiency Virus (FIV) is not transmissible to humans . Period.

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11:19 am on January 3, 2013

 Report

Bobby

Horrible thought, but even if you're a complete loner, how about telling a neighbour or two, even your mailman, that if things pile up for a couple of days, to make a call. No man is an island.

 1  0

8:34 pm on January 18, 2013

 Report