2026 REPORT

The Great Admin Transfer™

What Previous Estate Executors and the Professionals Who Support Them Reveal About the Hidden Administrative Work of Incapacity and Death

THE MORTALITY MENTOR

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Introduction

The Great Wealth Transfer gets the headlines.

The Great Admin Transfer ™ is what families actually have to navigate before they can even touch most assets.

Every year, millions of families inherit something far less visible than money. Existing research has helped us better understand why people procrastinate on estate planning[1] and the emotional, financial, logistical, and workplace impacts of grief and loss.[2] Far less attention has been paid to the administrative work families inherit after incapacity or death, particularly how that work unfolds across the many professionals, organizations, and systems families must navigate.

This study adds another perspective: examining the experience across those who have administered an estate and the professionals they encounter along the way. Why are executors overwhelmed, where does the process break down, and what could families, professionals, and institutions do differently?

This research is intended to spark that conversation.

About the Research

Who Participated

72 people completed the study, bringing both personal and professional perspectives.

- 50% were professionals who support people and families through incapacity, end of life, or loss.
- 47% had personally managed or helped manage someone else's affairs.

Among the 34 participants who personally managed or helped manage someone else's affairs, nearly 6 in 10 had navigated the process for a parent. Their **experiences also crossed estate sizes**: 53% reported estates valued below $500,000, while 30% reported estates of $500,000 or more.

The professional group brought a range of perspectives, with stronger representation from healthcare, hospice, faith leaders, chaplaincy, and aging-related services. Two-thirds had six or more years of experience supporting individuals and families.

Organizational leaders influencing policies, processes, operations, customer or employee experiences were also invited to participate, but too few completed the survey to analyze their responses as a separate group. Their perspective represents an important opportunity for future research.

How the Study Was Conducted

An online survey was used for this practitioner study over the course of six weeks in July-August 2026. The survey included both multiple-choice questions and written responses. Analysis focused on **72 completed surveys**, looking for recurring patterns, challenges, and opportunities across lived and professional experience.

What to Keep in Mind

This was an exploratory study, not a nationally representative sample. Participation was voluntary, and some professions and populations were represented more heavily than others (particularly healthcare, hospice, chaplaincy, and aging-related services). The findings are best understood as **directional insights and recurring patterns,** rather than estimates of how every family, professional, or organization experiences these issues.

Part 1: Shared

Administrative complexity is only loosely correlated with financial complexity.

More wealth can add complexity. Less wealth does not remove it.

Shared

Only

15%

of participants in the study were managing estates valued at $1M+.

While discussions about wealth transfer often focus on assets, participants reminded us that the administrative work exists regardless of whether an estate is large or modest. Only **15% of the participants** in the study were managing estates **valued at $1M+**.

Whether someone:

- receives Social Security or a pension
- owns a $150,000 home or rents an apartment
- has only one checking account or five investment accounts
- has three children or none

Someone still has to coordinate all of that.

Several participants noted that the complexity they encountered was disproportionate to the size of the estate. The work doesn't disappear simply because the estate is smaller. Further, smaller estates **may have fewer professional advisors** available to help.

Rather than being driven solely by financial wealth, administrative burden appeared to stem from the number of organizations involved, fragmented processes, documentation requirements, and the coordination required across systems. It suggests that the administrative realities of incapacity and loss may be more universal than many people assume.

Shared

In fact, **24%** of participants were responsible for coordinating estates that were valued **under $100,000**.

Many of their comments weren't really about money. They were about **loose ends**.

For example:

- deferred maintenance on a house
- paperwork scattered in multiple places
- uncertainty about what needed to happen next

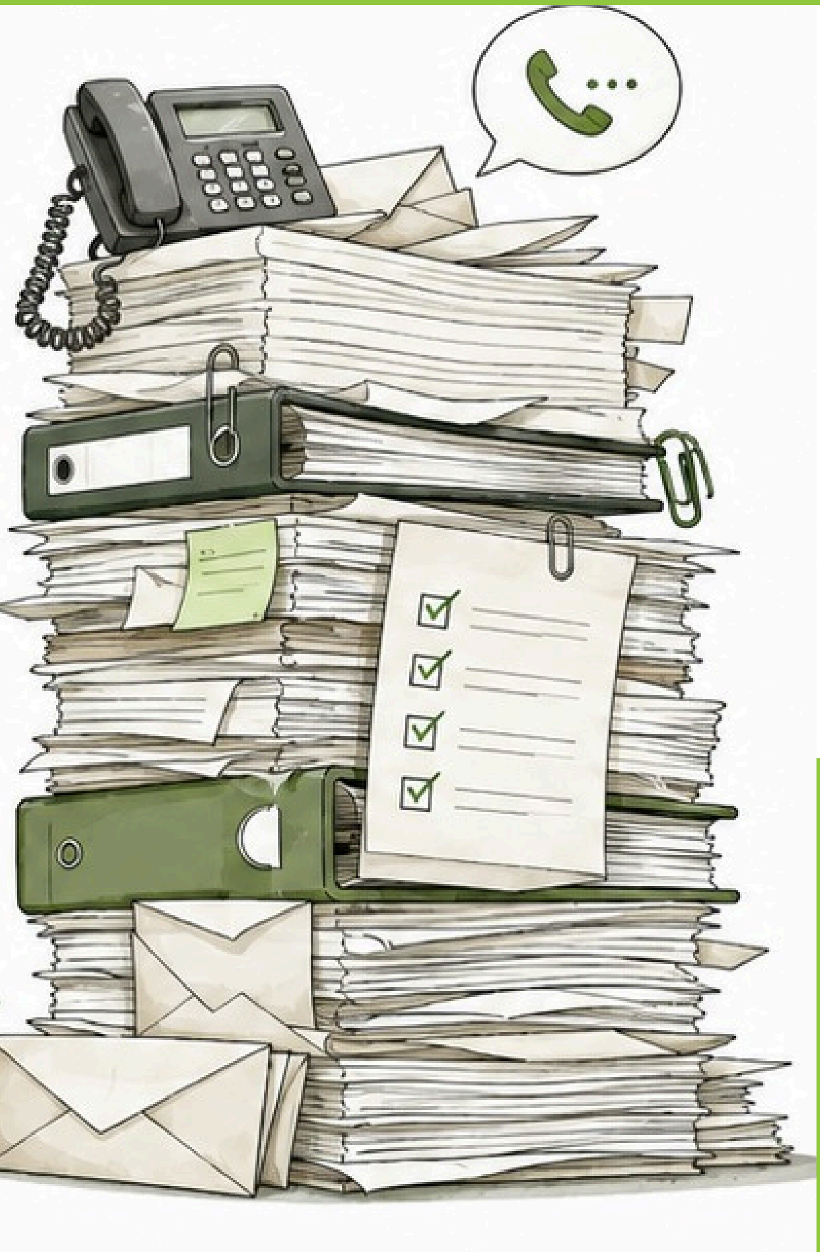
> "Many creditors ignored the documents and sent the accounts to collections which have also ignored the small estate affidavit and death certificate. It's been a year of endlessly sending copies of the affidavit and death certificate."

> "I feel like everyone knows about wills and probate, but not everyone knows what to do if the person passing has no money in their estate. I don't think people realize how much goes into handling that, especially after a long illness."

Those aren't wealth problems. They're coordination problems.

Part 2: Overload

The hidden administrative work exceeds expectations.



What families expect is often smaller than what they actually have to manage.

Overload

People expected tasks. They did not expect friction.

Among people with lived experience:

- Average difficulty rating: **3.94/5**
- **70%** said the work was somewhat harder or much harder than expected.
- Only **3%** said it was easier than expected.

Families don't simply underestimate the number and types of tasks. They underestimate the complexity.

The work was bigger than expected. More tasks, more time, more loose ends.

The process was harder than expected. Repeated paperwork, multiple contacts, rejected documents.

"I don't think people realize how much work it can be just to inventory all the accounts, etc. and my parents didn't have "an online presence." I can't imagine dealing with that, too."

"I found it was important to notify all of Dad's doctors, dentist, etc. about his passing so they could close out medical records for privacy and identity fraud reasons. This wasn't included in checklists I received from hospice or the funeral home."

"Until I wrote to the insurance company with 18 bullet points of what I'd tried to satisfy their requirements (and a pretty cranky tone), all I did was go in circles."

"I was surprised with the difficulty in getting utilities and phone accounts in my name. In most instances, the existing account had to be canceled and then a new account opened. I wish I had known about this before death."

"Many families that I encounter are dealing with what they didn't do. (Informing the state, SS, or the VA of passing to end benefits). At that time they are coping with loss and the need to pay back benefits with money they don't have. In that scenario, some communication between agencies would be helpful."

Overload

Home and property emerged as one of the most significant sources of complexity.

People often assume banks or legal paperwork are the biggest issues.

Instead, previous executors identified:

1. Home/property (59%)
2. Personal belongings (47%)
3. Banks/credit unions (38%)
4. Government benefits (29%)

Meanwhile professionals identified:

1. Government benefits (61%)
2. Home/property (58%)
3. Probate/court (47%)
4. Insurance (42%)

Overload

Guidance was valued more than fully outsourced support.

Among previous executors, most weren't looking for someone to take over. They wanted someone to help them navigate.

- 38% chose one-on-one guidance
- 32% preferred a combination of support
- 15% preferred self-guided resources
- Only 6% chose fully done-for-you support

"It's hard to say since my family is so very personal and private. I would have liked lots of help but from friends and family that knew my mom. It would be hard to hire strangers."

Professionals saw the same need from the other side: 64% said the most common problem they observe is that people simply don't know where to start.

"The adage "you don't know what you don't know" fits very well when talking about unexpected or end-of-life issues. There is always a first time going through it, but it is not a first time for everyone. There has to be a way to have more clear-cut directions."

When those with lived experience were asked what they might have paid for, participants described support that was available when they got stuck, practical enough to help with real tasks, and flexible enough to match the complexity of the situation.

The unmet need may be less about having another checklist and more about having someone help translate the checklist into action. Resources matter, but resources plus navigation may be what makes them usable.

"At the time I would have thought it was too expensive and not paid for it. Now I know better."

People wanted help, but there was **no single price point or service model that fit everyone**. Price expectations varied widely, with affordability especially important for smaller estates. Among those who named a price, examples ranged from roughly **$50–$150 per hour** for guidance to **several hundred dollars for task-specific help**, with some respondents willing to pay **$1,000–$2,000 for broader assistance.**

Overload

Executor experience alone does not automatically translate into preparedness with their own affairs.

The people who know...still aren't ready.

Only:

- 24% considered themselves well prepared
- 59% said they had started but still had more to do
- 12% said they knew they should start

Among people who have **already experienced** the administrative realities of incapacity or death.

If firsthand experience isn't enough to produce preparedness, what helps people move from knowing to doing? And what should "prepared" actually look like?

> "Maybe at the time of filing for social security benefits, there could be a mandatory education piece on preparing for end of life…legal documents etc. to help seniors who haven't done so or are in need of updating their documents."

> "As a childless single woman, it's particularly daunting to make decisions about my own end of life affairs other than ensuring all my accounts include a TOD contact. Asking someone other than a partner to be my emergency contact or POA feels heavy."

Experience may create awareness. Follow-through appears to require support.

When asked what would most increase their likelihood of getting their own affairs organized: A simple, step-by-step plan and professional guidance were ranked as the top factors that would help people follow through. A lack of time or money did not receive high rankings to explain the gap in preparedness.

Part 3: Systemic

The burden is shaped by the organizational processes people must navigate.

Different organizations.

Different rules.

Different requirements.

Systemic

We asked professionals: “If you had the authority to change one administrative process to make navigating incapacity or loss easier for individuals and families, what would you change?”

Nearly every answer focused on:

- streamlining
- reducing hoops
- improving access
- coordination
- earlier education
- reducing phone calls

Professionals consistently pointed to the process around families, not simply the preparation of families themselves. Very few responses suggested that families simply needed to prepare better. Information and checklists matter. But they cannot anticipate every exception, handoff, or institutional requirement families encounter.

Individuals and families told us that the institution mattered. So did the process and sometimes the person on the other end of it.

Banks are the best example. One participant said:

“The bank was very helpful...”

while another said:

“The bank made it harder. We finally had to get a lawyer involved.”

The same category of institution could either reduce burden or add to it. That suggests the experience is not determined by the task alone; it is also shaped by how an organization has designed the process, communicated requirements, and equipped employees to respond.

Systemic

Having authority didn't always make it easier.
Wills, trusts, beneficiary designations, powers of attorney, and other legal or financial arrangements are intended to clarify what should happen. But respondents described situations in which having the right documentation still did not translate smoothly into access or action.

Some families had:

- a will
- life insurance
- organized records
- designated beneficiaries or decision-makers

...and still encountered significant delays or friction.

One participant captured the disconnect simply:

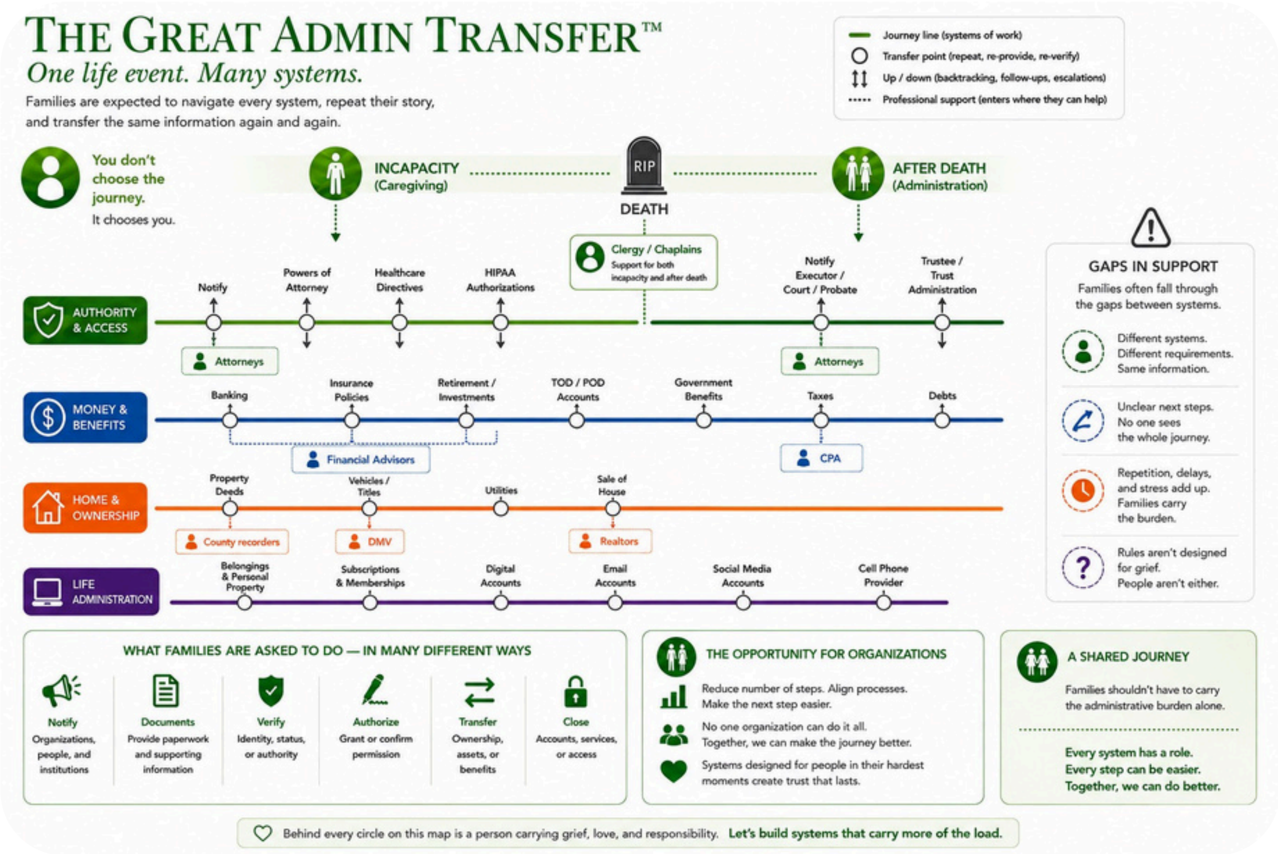
"Although we were organized, it still took forever."

The gap, then, isn't simply between planning and not planning. It can also be between having a plan and being able to execute it.

Better preparation matters. But preparedness cannot fully compensate for processes that are difficult, inconsistent, or unclear.

Systemic

What looks like a series of separate transactions to individual institutions can feel like one continuous journey to a family. The map below shows what happens when we view the process from their perspective.



From SOS to Shared Responsibility

Taken together, the findings point to a simple conclusion: administrative burden is not created by one person, one profession, or one institution. And it will not be reduced by any one of them alone.

The opportunities that follow are not prescriptions. They are starting points for individuals and families, professionals, and organizations and public institutions to make these transitions easier to prepare for and navigate.

If the burden is shared, the response should be too.

Opportunities for Individuals & Families

Prepare, organize, communicate, and test the handoff.

We know we should complete legal documents and organize our affairs. What often gets missed is whether someone could actually step in and use the plan.

Think of it as a rehearsal. If you became unable to manage your affairs tomorrow, could your designated person find what they need, prove their authority, gain access, and know what to do next?

One participant described the consequences when that handoff failed:

"Her doctor refused to submit a document stating she was no longer able to make decisions on her own, so the POA could not be used so we had to get guardianship / conservatorship."

Another participant said how hard it was to get the POA in force.

"A particular investment firm claimed the POA didn't apply to most of the accounts."

Test it with your attorney.

Ask:
- What exactly activates this document?
- Who makes that determination?
- What happens if that person or institution says no?
- What is Plan B?

Test it with your financial institutions.

For each major account, ask:
- Would you accept my POA if my designated person needed to act tomorrow?
- Does it cover every account and action they may need?
- Do you require your own authorization form?
- What would my designated person need to provide?

Preparedness is not only having the document. It is knowing whether the handoff can actually work.

Opportunities for Professionals

Anticipate administrative needs, coordinate where possible, and help people know what comes next.

Incapacity may be an overlooked point of intervention.
The Great Admin Transfer does not always begin at death. It can begin when incapacity shifts responsibility to someone else.

Among professional respondents, **53%** said families most often seek help during incapacity, compared with **28%** immediately after a death and **17%** before incapacity.

Given the study's strong representation from healthcare, hospice, chaplaincy, and aging-related professionals, this finding should be interpreted in that context. Still, it highlights an important opportunity: administrative burden can become visible well before bereavement, when families are already managing decisions, documentation, access, and coordination.

Supporting families earlier may make the eventual handoff easier to navigate.

Coordination matters, too.
Families do not experience legal, financial, healthcare, property, and household responsibilities as separate professional disciplines. They experience them as one journey.

Professionals can reduce burden not only by doing their own part well, but by helping people understand **what comes next and who can help with it**.

That might mean:

- anticipating the next likely administrative need
- providing a warm handoff when support falls outside your expertise
- becoming familiar with emerging forms of after-loss support

The professionals and organizations remembered most positively by participants often helped make the next step clearer—not simply the current task easier.

Professionals of After Loss Services (PALS), for example, are one emerging source of practical, personalized support for administrative tasks that may fall between traditional professional roles.

Opportunities for Organizations

Reduce unnecessary friction, clarify processes, and design for people navigating incapacity and loss.

Because organizational leader participation was limited in this initial study, the observations below draw primarily from recurring themes across the broader research.

Administrative burden is also a customer experience issue.
Many of the challenges participants described arose during interactions with organizations: repeated forms, unclear requirements, lost documents, inconsistent communication, and difficulty understanding what to do next.

These experiences create **avoidable work for families, and often for employees as well**.

That suggests an opportunity to examine incapacity and after-loss processes through a **customer journey lens**, rather than only through individual departments or transactions.

- **Where are people asked to repeat information?**
- **Where do handoffs break down?**
- **Where could the next step be clearer?**

Some opportunities may sit within a single organization. Others may depend on better alignment across institutions, professionals, and public systems.

Opportunities for Public Institutions

Reduce unnecessary friction, clarify processes, and design for people navigating incapacity and loss.

Public institutions are part of the journey, too.

The findings also point to opportunities for public institutions to examine how families:

- locate essential records
- understand documentation requirements
- establish authority
- navigate court, benefits, title, and other administrative processes

Participants raised a range of ideas from simplifying small-estate procedures to making critical documents easier to access.

"If I could change, I would increase the small estate amount so less people have to spend less time in court tying up assets."

Another participant imagined a more coordinated approach:

"I would create a single national registry for powers of attorney, advance directives, and beneficiary designations... rather than requiring families to locate and present original paperwork at each institution."

Others spoke more broadly about access to support:

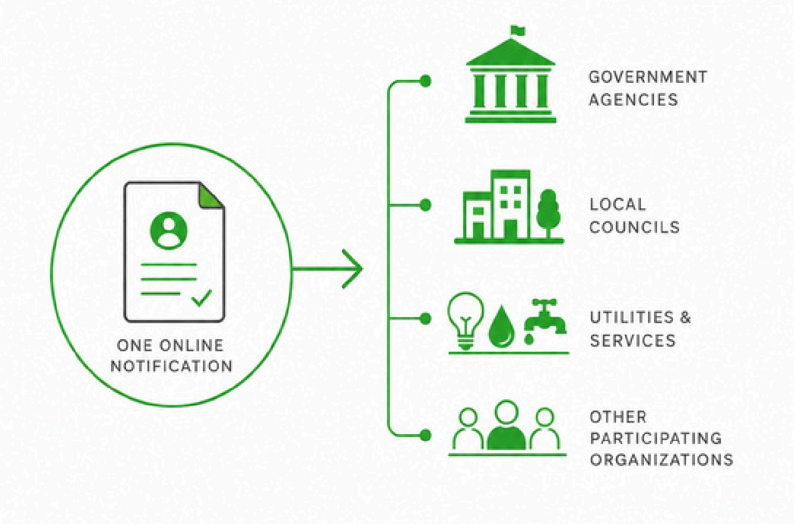
"Everyone dies. It would be nice if something was available as a social service to help families cope with the aftermath."

These are participant-generated ideas, not conclusions of this study. But together they point to a larger question: **What would change if administrative experiences around incapacity and loss were treated as a shared design challenge rather than a series of disconnected transactions?**

Examples Worth Exploring

Other countries offer examples of more coordinated approaches to death administration.

These models do not eliminate every administrative task, but they demonstrate what may be possible when systems are designed to reduce repeated notifications and make coordination easier for families.



In **Australia**, the Australian Death Notification Service is a free government initiative that allows people to notify multiple participating government and non-government organizations of a death through a single online notification.[5]

In the **United Kingdom**, Tell Us Once allows families to report a death once so the information can be shared with participating government departments and local authorities.[3]

The UK government has reported that the service generates more than **£20 million in annual savings** by enabling services and benefits to be updated more quickly.[4]

Where We Go from Here

This study is one step toward better understanding and ultimately improving the Great Admin Transfer.

The interest is there: **79% of participants asked to receive the findings**, signaling a desire for practical ideas and continued conversation about how to reduce administrative burden during incapacity and loss.

Questions Worth Exploring

Rather than prescribing a single solution, this exploratory study raises several larger questions:

- **What does it really mean to be prepared?** And what helps people feel ready to step into an executor or caregiving role?
- **What does preparedness look like for business owners?** What additional administrative coordination and support are needed when incapacity, death, retirement, or an unexpected exit affects both a family and a business (whether that business is physical, digital, or both)?
- **Where does administrative burden come from and who has the ability to reduce it?** Which processes, policies, and organizations create unnecessary friction, and what could make them easier to navigate?
- **How should the work be shared?** What roles should individuals and families, professionals, organizations, and technology each play in making these transitions easier?

The Opportunity Ahead

No single family, profession, organization, or technology platform can solve this alone.

Progress will require shared learning, better coordination, and a willingness to rethink the processes and systems people encounter during some of life's hardest transitions.

This research is intended to contribute to that work and to open the door for future research, organizational collaboration, broader dialogue, and practical experimentation that moves us closer to a better experience for all of us who will eventually have our turn at navigating it.

Notes

1. Caring.com. 2025 Wills and Estate Planning Study.

2. Empathy. The Cost of Dying 2024.

3. UK Government. *What to do after someone dies: Tell Us Once*. GOV.UK.

4. Department for Work and Pensions Digital. *100% coverage, an increase in online users and award nominations for Tell Us Once. 2020.*

5. Australian Death Notification Service. *About the Australian Death Notification Service*. Australian Government initiative.

Life's hardest transitions shouldn't require families to become project managers. Because grief and a to-do list don’t mix.

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