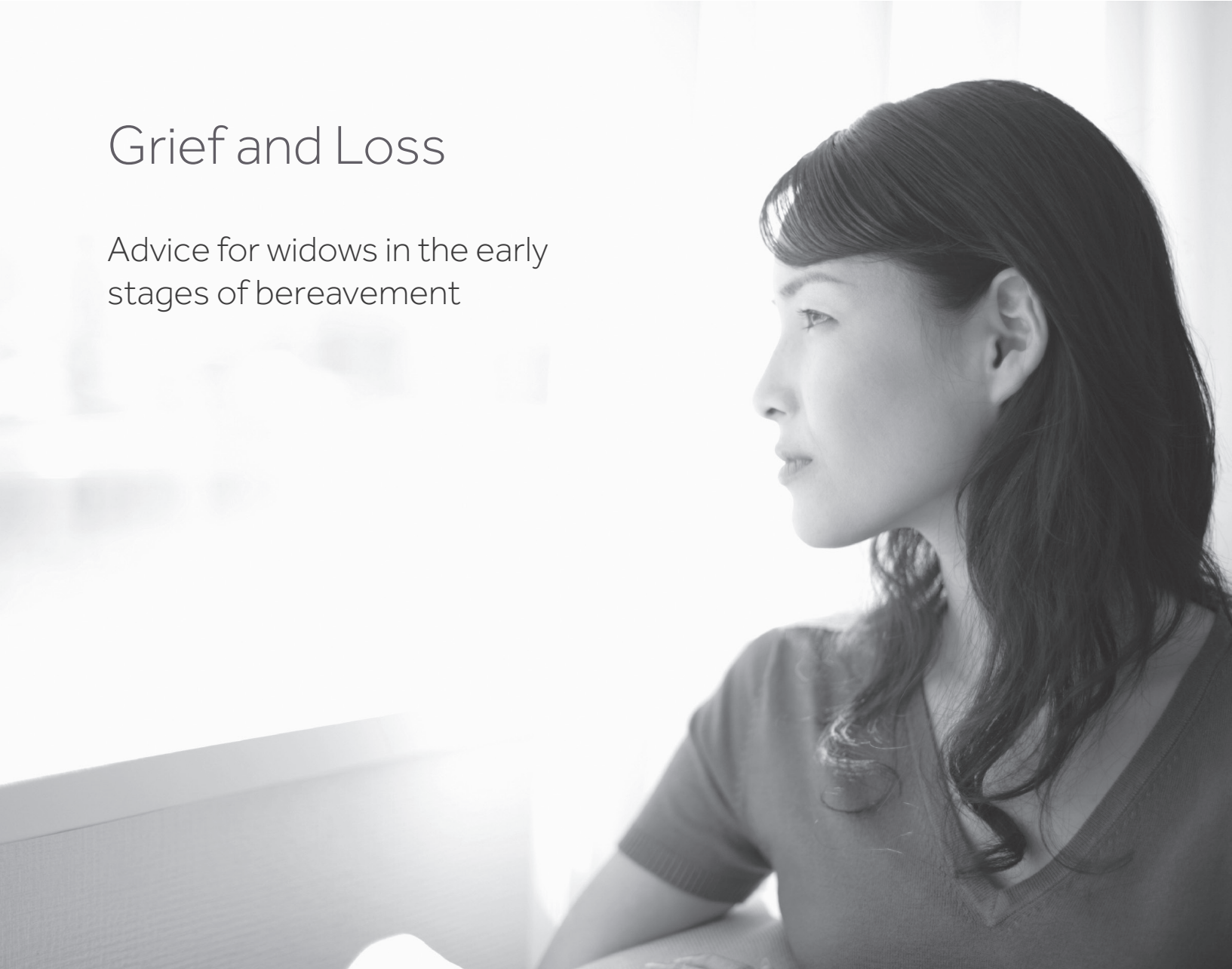


Grief and Loss

Advice for widows in the early stages of bereavement



Introduction

Coping with the loss of a close friend or family member may be one of life's most difficult challenges. Loss is understood as a natural part of life, but we can still be overcome by shock and confusion, leading to prolonged periods of sadness or depression. The sadness typically diminishes in intensity as time passes, but it is an important process to work through these feelings and continue to embrace, and find some comfort, in the time you had with your loved one.

Everyone reacts differently to death and responds in their own unique way with coping mechanisms for grief. We find that most people eventually recover from loss on their own with the passage of time, particularly if they have social support from friends and relatives, as well as a healthy lifestyle.

It may take many months or even years to come to terms with loss. There is no "normal" timeframe for someone to grieve. It may be a while before you are able to look back on the relationship and adjust to the loss.

Research suggests that most people do not go through stages of grief as progressive steps, but rather the process of grieving can involve a series of symptoms and emotions that come and go and, eventually, simply lift.

When we lose our life partner our grief can be particularly intense. Many women find themselves almost sleepwalking through the stages that follow; informing family and friends, the funeral, coming to grips with the household finances, as well as applying for Social Security and so on.

It's important to realise that when you are in early widowhood, you are essentially in a compromised state of mind. Confused thinking, aimlessness, changes in appetite and sleeping patterns are all signs of internalised grief.

If you are a widow, the following pages outline some steps you can take to help you through this difficult time.

Don't rush into decisions

Do not rush into major decisions about money. Although important financial choices will need to be made, rash decisions can make a mess of things. It's important to realise that when you are in the midst of grief and mourning, your brain functions differently. Wait until your cognitive functions return to normal to make big decisions. For example, don't buy or sell investments you don't understand. Rather, focus on short-term priorities. This includes reviewing your cash flow situation, making sure bills are paid, filing for death benefits and maintaining enough cash liquidity.

If you are concerned about your ability to pay all your bills immediately, send a form letter to all creditors and advise them about your situation. Ask them to allow you some time to sort out your financial situation. Save major financial decisions for later. For example, if you receive a life insurance death benefit, park it in a safe cash or term deposit account and later think about how you need to use this money before you invest it.

Gather paperwork

Look for paperwork such as the will, bank statements, medical and life insurance policies, mortgage accounts (home or investment property), titles to your home or investment property, credit card statements, brokerage accounts and any other financial documentation you can find. Eventually you will have all the facts and figures you need to assess your financial situation and to determine the path you would like to take moving forward. Ask a trusted friend or relative to help you.

Key advisors who can help

Lawyer:

Contact your lawyer to interpret the will or trust (assuming one was set up). Your lawyer will review the legal documents to make sure they reflect your wishes.

Accountant:

Your accountant can be a valuable source of information as they may have lodged tax returns on your behalf in the past. Ask them for a copy of the most recent tax return and the associated paperwork as this will provide a recent indication of your income, expense and any investments you may have.

Financial adviser:

Your financial adviser (whether they be a financial planner, stockbroker, money manager or trust officer), can also help you to determine the value and details of any investments and/or assets you may have. It is likely that your lawyer, accountant and financial adviser may contact each other (with your consent) to provide each other with the information they need to ensure your financial wellbeing is protected in the near term as well as in to the future. If you have difficulty getting organised, ask a knowledgeable family member or friend to help you.

Don't underestimate the value of objective advice

Family or friends may give you advice without knowing your entire situation. Practice saying, "Thanks for your suggestions. I'll take your ideas into consideration." You may need unbiased guidance from someone who can evaluate your financial position and provide objective, comprehensive suggestions. When you're thinking more clearly, you'll want to review all your investments to determine what adjustments are needed. What may have been good for you and your husband before might not be appropriate now.

If you need to appoint a financial adviser, find one who takes the time to understand your situation, listens to you and treats you as an individual. Look for a financial adviser who is a CFP (Certified Financial Planner) accreditation. This is the financial planning industry's highest designation for financial planning professionals.

Emotional support

Don't become a purse for others

While it is unfortunate, it is not uncommon for family members to approach the recently bereaved seeking a financial windfall and may resort to emotional appeals such as "If Dad were alive, he would help me now." Be firm and don't give in to pressure like this. Widows need to be careful about the intentions of those who may consider them a soft touch. Keep money matters to yourself, at least until you feel comfortable and confident with the decisions you are making.

Seek professional emotional advice

Family and friends are a great help, but the objective advice offered by professionals not involved with your family often aids in making the right decisions. This includes emotional support and guidance from a psychologist.

A psychologist can help

Human beings are naturally resilient, considering most of us can endure loss and then continue on with our lives. However some people struggle with grief for longer periods of time and may feel unable to move on, or to carry out even the most simplest of daily activities. This is where a psychologist can help. Of particular concern, is when some people who have lost a loved one experiencing "complicated grief," a condition more severe than the average loss-related life transition, depression and anxiety. Distinguishable from depression and anxiety, complicated grief is marked by broad changes to all personal relationships, a sense of meaninglessness, a prolonged yearning or searching for the deceased, and a sense of rupture in personal beliefs.

Psychologists are trained to help those struggling with grief to people better handle the fear, guilt or anxiety that can be associated with the death of a loved one. Instead of aiming to "gain closure" or trying to say goodbye, the aim of grief counselling is to foster a constructive continuing bond with the deceased person. This can be accomplished through remembering the good times, setting up an internal dialogue with a lost loved one, continuing to think of that person on a regular basis, and imagining the person's reactions to current life events and problems.

Emotional support

Moving on with life

Mourning the loss of a loved one takes time, but we also know that it can also be the catalyst for a renewed sense of meaning that offers purpose and direction to life. You may find it useful to use some of the following strategies to help come to terms with loss:

- Talk about the death of your loved one with friends and colleagues in order to understand what happened, and to remember your family member. Denying the death is an easy way to isolate yourself, and will frustrate your support system in the process.
- Accept your feelings. People experience all kinds of emotions after the death of someone close. Sadness, anger, frustration and even exhaustion are all normal.
- Take care of yourself and your family. Eating well, exercising and getting plenty of rest help us to get through each day and move forward.
- Reach out and help others dealing with the loss. Helping others has the added benefit of making you feel better as well. Sharing stories of the deceased can help everyone cope.
- Remember and celebrate the lives of your loved ones. Possibilities include donating to a favorite charity of the deceased, framing photos of fun times, passing on a family name to a baby or planting a garden in memory.

What you choose is up to you, as long as it allows you to honour your unique relationship with the deceased in a way that feels right to you. If you feel stuck or overwhelmed by your emotions, talk to a psychologist or other mental health professional who can help you cope with your feelings and find ways to get back on track.

Further help

In the immediate aftermath of the death, the bereaved struggling with grief-related symptoms often benefit from coaching in symptom management techniques, such as relaxation skills and thought-stopping. Psychologists can help people build their resilience and develop strategies to help work through their sadness.

Psychologists use a variety of evidence-based treatments, most commonly psychotherapy, to help people improve their lives. Psychologists, who have doctoral degrees, receive one of the highest levels of education of any health care professional. If you need help dealing with your grief, please feel welcome to contact a Life Resolutions psychologist.

Contact us

For further information about Life Resolutions and Grief and Loss counselling, please call 1300 668 256, or visit our web site at www.liferesolutions.com.au.

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