

FACING THE FUTURE

Building a Life on Your Own

Mike Bullock and his wife, Bobbye, lived with the knowledge that he was dying for four years. During that period, he often reminded Bobbye how his own mother had idolized his father after he died, making it difficult for other family members to talk freely about him. “When I’m gone, don’t make a saint out of me,” Mike said. And he shared this warning with Bobbye: “People won’t want to see you coming if you’re moping around.”

So even though Mike’s death delivered a powerful blow, Bobbye says today, “I think that being happy and productive and positive is the greatest tribute to Mike that I could do.”

Few events in life have such far-ranging implications as the death of a spouse. A survey of professionals who work with the bereaved discovered that the majority believe it is indeed “the most impossible life event.” Yet the very same survey showed that those who are living through grief don’t necessarily feel that way. Why?

Janet Belsky, associate professor of psychology at Middle Tennessee State University, explains, “When you have any kind of tragic life event, you feel terrible, but you also feel kind of good as you’re watching yourself cope with it. It’s an interesting mixture of feelings.”

Learning how to cope with all the emotional, financial and social demands of widowhood may tax you to the limit, but it also may compel you to grow in ways you never thought possible.

The emotions of grief

Grief releases a dizzying jumble of emotions. Elise Needell Babcock, founder of Cancer Counseling, Inc., and author of *When Life Becomes Precious* (1997, Bantam, \$13.95), says that no matter how

prepared the survivor may have been for the impending death, it’s still a shock when it arrives. As one client told Babcock, “Nothing could have prepared me for the silence.”

Complicating matters is the fact that the death of a spouse deprives mourners of the very person they would normally turn to for support. Because so many of their friends and family may be uncomfortable in the presence of strong emotions, many mourners are forced to struggle through grief alone. According to hospice counselor Tom Landry, “It’s this secret human experience, and people are just supposed to figure it out by themselves. That’s as much a tragedy as it is to lose somebody.”

Central Washington University sociology professor Laura Appleton, reflecting on her own experience as a widow, adds, “Just because you can still walk around and perform, people think you’re OK. They don’t see the incredible darkness you go back to.”

Ken Doka, gerontology professor at the College of New Rochelle in New York, notes that a sudden death deprives you of the opportunity to say goodbye to your loved one and challenges your “assumptive world.” For example, after a car accident, “The simple act of stepping into the car makes you suddenly realize how vulnerable you really are.” Suddenly death also can lead to what Appleton calls the *if only’s*—“If only I hadn’t let her jog that day” or “If only we’d caught the illness sooner.”

Adjusting to a lingering death is no less difficult, says Doka. Survivors must watch the slow deterioration of the loved one and often are exhausted by the stress of care giving. That typically leads to an ambivalent mixture of relief, loss and guilt once the loved one dies. Doka points out that a lingering death also raises questions, such as, “Why is there suffering in the world?” and “Why would a loving God allow such suffering?”

When Bobbye Bullock heard the news that her husband had been infected by an AIDS-tainted blood transfusion, she went home and screamed at the top of her lungs. “Where are you, God? How could you let this happen?” Yet, ultimately, her faith became her major source of strength. “God is big enough to take our anger and our questioning.” She says. “I don’t really know what people do without faith.”

The healing hands of time

Grief may be all-consuming, but it does change with the passage of time. “Everything about your daily life is shattered,” reflects Appleton. “It makes you feel helpless and overwhelmed, but you still have responsibilities. You still have to go to work.”

Many mourners continue to sense the presence of the deceased for a time. It’s a common phenomenon, but it often makes people question their sanity. In addition, few talk about it but, Appleton believes, “the almost universal feeling is that of wanting to die yourself. It’s difficult for people to express that in our society.”

Some spouses are angry that the deceased didn’t take better care of themselves or that they didn’t make better financial arrangements. But Belsky warns that surviving spouses shouldn’t feel they *have* to get angry at the deceased in order to get over grieving. Different people grieve differently.

Some people sleep in their spouse’s clothing or leave their room untouched. Some intentionally watch a movie or television show that makes them have a good, cathartic cry, while others perform unusual rituals that have meaning only for them. One man, for example, kept his wife’s ashes in the closet, where he kept the light on for her because she had always been afraid of the dark. Frequently people are ashamed to talk about such coping mechanisms, assuming others will think they’re crazy.

Adjusting to widowhood can be harder in some respects for men than women because there are fewer widowers to commiserate with and because men are used to stifling their feelings. Robert Wrenn, professor of psychology at the University of Arizona, characterizes such gender differences this way: “If you want to help

men grieve, give them tasks to do. If you want to help women grieve, acknowledge their feelings.”

Babcock warns that after a death some friends may disappear, thus compounding the survivor’s loss. Why? Some simply don’t know what to say, while others may find your grief triggers their own fears. University of South Carolina psychology professor Frederic Medway says that social supports usually fade away long before mourners are ready to move on from their grief. He suggests finding someone safe to talk to, whether that person is a friend, relative, clergy person or some other professional. Landry call that person a “bereavement ally.”

For some people, support groups help to fill the gap. “They’re a lot cheaper and often provide much better support and better information than a counselor because you’re talking with people who’ve gone through it,” says Wrenn. Babcock stresses the importance of taking care of yourself during the healing process. She suggests you make an appointment with yourself three times a week and putting it on your calendar, then following these steps, based on the letters of the word “serve.”

- Shop for luxuries for yourself; a good book, some bubble bath, a new CD.
- Exercise 30-40 minutes at least five times a week, and be sure to eat well.
- Relax and rejuvenate through rest, prayer and meditation. Take a quiet walk in the park or write in a journal.
- Visit with friends, loved ones or a chaplain you trust.
- Enjoy small victories. Celebrate every accomplishment and new skill, every step you take in doing things for yourself and every time you reach out to help others.

Navigating the financial maze

The death of a spouse may create financial complications at a time when the survivor is ill-equipped to deal with them. A common scenario is that the wife has always handled the household budget, while the husband has dealt with investments. If the husband dies, “the surviving spouse has difficult demands thrust upon her with no experience in how to handle them,” observes Tony Sagami, marketing

director for AdvisorLink, a financial advisory service in Austin, Texas.

Fortunately, there are a lot of resources for those trying to learn even such basic money skills as balancing a check book. Vaughn Weimer, CFP and president of Estate Management Company in New York, suggests looking for adult education classes and seminars sponsored by senior centers or your local Y. Connie Kratzer, cooperative extension specialist at Virginia Tech, recommends calling your local cooperative extension office and asking if they offer the “Women’s Financial Information Program,” which is sponsored by the American Association of Retired Persons. Other potential sources for basic financial information include the customer service department of your bank or bereavement groups.

One of the first hurdles to tackle is settling the estate, which can be a complex process. Weimer outlines the following basic tasks to be accomplished:

- Finding the assets and changing legal ownership for all property that is not jointly owned.
- Providing proof of beneficiary status for insurance policies, retirement plans, Social Security benefits, health insurance, etc.
- Navigating the sometimes complex legal processes of probate, estate liquidation and tax filing.

“Even the most capable and knowledgeable people find the execution of these activities to be daunting because the emotional obstacles are seemingly insurmountable,” Weimer says.

That’s why most experts suggest assembling a team of financial professionals to help you. You may need a lawyer to deal with probate and asset registration, an accountant to deal with tax issues and an investment specialist. Sagami points out that by hiring separate, dispassionate professionals for each of these functions, you’ll help foster a system of checks and balances.

How do you find good financial professionals? Kratzer suggests starting with those who worked with your spouse. You should feel free to go to someone else, but

be wary of strangers. Sagami warns that “inexperienced investors are very susceptible to bad deals at best and ripoffs at worse.”

One you have discovered one good professional, ask that person for father referrals. Sagami recommends looking for an accountant with the PFS (Personal Financial Specialist) designation or an investment advisor who carries the CFP (Certified Financial Planner) designation. He also suggests working with investment professionals who are compensated by the hour or as a percentage of the total amount of assets under management rather than by commissions on the sale of financial products.

While your spouse’s estate is being settled, you may have more immediate financial concerns. Will you have enough income to maintain your current lifestyle? To answer that question you need to draw up a budget. “You want to do a cash flow statement of what’s coming and going out,” says Anne Bernstein of Mutual of New York. A financial planner can help you identify sources of income, including life insurance and employee benefits proceeds, to compare against expenses.

Bernstein also reminds survivors that certain debts, such as credit cards and mortgages, may be covered by optional insurance coverage that will pay the balance upon the debtor’s death.

To learn more about investing and personal finance, Weimer recommends Andrew Tobias’ book *The Only Investment Guide You Will Even Need* (1995, Harcourt Brace, \$12). Kratzer suggests *A Woman’s Guide to Financial Peace of Mind* by Ron and Judy Blue (1991, Focus on the Family Publishing, \$13.99) and *Every Woman’s Guide to Financial Security* by Stephen M. Rosenberg and Ann Z. Peterson (1994, Capital Publishing, \$16.95.)

A new life emerges

As you begin to piece your life back together, your focus shifts to the future. That’s why, Belsky believes, “the best preparation for widowhood is to have a vital

life—you have other interests to sustain you.”

Finding something meaningful to do helps many people. “Busywork in and of itself just adds to the sense of meaninglessness, but having something interesting to do takes your mind off your pain if only temporarily,” says Appleton. She took up the violin after years of neglect, while Babcock’s 83-year-old grandfather started learning about computers. Medway suggests reaching out to others through volunteer work as a way of feeling useful.

It can be difficult returning to active involvement in the community when you feel conspicuously alone in a world of couples. “It’s not fun, but if you want a social life, you just do it,” says Bullock. “Some women sort of retreat.

I’m not ready to do that, so I just grit my teeth and go.” She adds that having someone to arrive with helps ease the initial awkwardness.

Holidays, anniversaries and birthdays can be especially difficult. Bullock had been warned about holidays, so she surrounded herself with family at Christmas and it went well. A week later, she attended a New Year’s Eve party. “At the stroke of midnight every man kissed his wife and I just stood

there. I went home a few minutes later and had a pity party. It was probably the worst night I had. When it sneaks up on you, it hits you right between the eyes.”

If you find you’re not being invited places now that you’re on your own, Wrenn suggests taking the initiative of throwing a party or dinner. “Look for support from a church, a bridge club or whatever,” he says, or think of something you would like to do, then invite someone to join you.

As you make your way back into the world, it helps to have a sense of humor. “I can remember the first time I laughed after Mike’s death,” says Bullock. “Mike’s mother was coming down with Alzheimer’s and my father was ill. There wasn’t much to laugh about. But I’ve found that laughter is a great way to cope.”

When all is said and done, isn’t that what grieving is all about—coping with the pain of the past and moving on to create a new future?

Jim McCrea, “Mature Outlook,” October 1997