Emerging from Grief

A guide for individuals who have lost a loved one.
“Grief is not a problem to be cured.

It is simply a statement that you have loved someone.”

Dear Friend,

We wish to extend our sympathy regarding the loss of your loved one. It is important to us that you know our thoughts are with you.

We believe you deserve answers to questions you may have later. With the help of people who themselves have lived through a loss, we have prepared this booklet to help answer those questions.

It is our desire that this information will help you and those around you live through this painful experience.

Sincerely,

Boone Hospital Center

Spiritual Care Services
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I. Things to Expect

COMMON RESPONSES TO GRIEF

A feeling of tightness in the throat or heaviness in the chest

An empty feeling in the stomach and loss of appetite

Restlessness and a need for activity, accompanied by an inability to concentrate

A feeling that the loss isn’t real, that it didn’t actually happen

A sense of the loved one’s presence, like finding yourself expecting the person to walk in the door at the usual time, hearing his/her voice, or seeing his/her face

Aimless wandering, forgetfulness, inability to finish things you’ve started to do around the house

Difficulty sleeping; frequent dreams about your loved one

A tendency to assume the mannerisms or traits of your loved one

An intense preoccupation with the life of the deceased

Intense anger at the loved one for leaving you

A need to take care of other people who seem uncomfortable around you by politely not talking about the feelings of loss

A need to tell, retell, and remember things about the loved one and the experience of death

Crying at unexpected times

These are all natural and normal grief responses. It is important to cry and talk with people when needed.
PHASES OF GRIEF

The work of grief cannot be hurried—it takes a great deal of time, usually a year or more. It may be the purest pain you have ever known. The death of a loved one is considered the most stressful of all life-change situations. What is happening to you is, of all things, natural.

The following are phases of grief that are commonly experienced after the loss of a loved one. You may not experience all of these, and you may not experience them in this order. It is important to realize, however, that what you are feeling is natural and, with time, you will begin to heal.

Shock: Some people experience shock after a loss, saying things like, “I feel numb,” and displaying no tears or emotion. Sometimes there is denial. Gradually the bereaved become aware of what has happened, and they are able to express their emotions. Other people never go through a prolonged stage of shock, and they are able to express their emotions immediately.

Emotional Release: At some point a person begins to feel and to hurt. It is very important not to suppress your feelings (anger, sadness, fear, etc.). Suppressed feelings often surface at a later time in unhealthy ways. Shared feelings are a gift and bring closeness to all involved.

Preoccupation with the Deceased: Despite efforts to think of other things, a grieving person may find it difficult to shift his/her mind from thoughts about the deceased person. This is not unusual and, with time, should not be a problem.

Hostile Reactions: You may catch yourself responding with a great deal of anger to situations that previously would not have bothered you at all. These feelings can be surprising and very uncomfortable. Anger may be directed at the doctor, the nurse, God, or the minister. Often, too, there may be feelings of hurt or of hostility toward family members who do not, or for various reasons cannot, provide the emotional support the grieving person may have expected from them. Anger and hostility are normal—don’t suppress your anger. However, it is important that you understand and direct your anger toward what is really making you angry: the loss of someone you loved.
Guilt: There is almost always some sense of guilt in grief. The bereaved think of the many things they feel they could have done, but didn’t. They accuse themselves of negligence. Furthermore, if a person was hostile toward the deceased, there will be guilt. It is important to note that no two people can live together without some sort of hurt being done. This is part of life and does not warrant your guilt. These hurts pop up in grief. Guilt is normal and should pass with time.

Depression: Many grieving people feel total despair, unbearable loneliness and hopelessness; nothing seems worthwhile. These feelings may be even more intense for those who live alone or who have little family. These feelings are normal and should pass with time.

Withdrawal: The grieving person often tends to withdraw from social relationships. His or her daily routines are often disrupted and life seems like a bad dream. It will take some time to re-establish a routine and even have a desire to connect with others socially. Eventually, the energy to pursue relationships will return.

Re-entering Relationships: After time, effort, airing of feelings, and a lot of love; the grieving person readjusts to his or her environment, re-establishing old relationships and beginning to form new ones.

Resolution and Readjustment: This comes gradually—the memories are still there, the love is still there, but the wound begins to heal. You begin to get on with your life. It’s hard to believe now, but you will be better. By experiencing deep emotion, and accepting it, you will grow in warmth, depth, understanding and wisdom.
SYMPTOMS OF SOME PHYSICAL AND EMOTIONAL DISTRESSES

These distresses may come in waves, some lasting from 20 minutes to a full hour. The most common physical distresses are:

Sleeplessness.

Tightness in the throat.

A choking feeling, with shortness of breath.

A need for sighing.

An empty, hollow feeling in the stomach.

Lack of muscular power (e.g., “It’s almost impossible to climb the stairs.” “Everything I lift seems so heavy.”).

Digestive symptoms and poor appetite (e.g., food “tastes like sand”).

Closely associated with the physical distresses may be certain emotional alterations; the most common are:

A slight sense of unreality.

Feelings of emotional distance from people—that no one really cares or understands.

Sometimes people appear shadowy or very small.

Sometimes there are feelings of panic, thoughts of self-destruction, or the desire to run away or “chuck it all.”

These emotional disturbances can cause many people to feel they are approaching insanity, but these feelings are actually normal.
SURVIVING YOUR LOSS

The loss of your loved one is the single most stressful thing that can happen to a person. This is a time to be aware of increased vulnerability and the need to take care of yourself. Because of this increased stress and vulnerability, health problems appear more often during a bereavement period.

By taking care of ourselves and practicing “stress management,” we can decrease the physical and emotional wear and tear that stress can cause. There are five components of stress management: good nutrition, sleep, physical exercise, being kind to yourself and relaxation.

Good Nutrition: Changes in eating habits are normal during a period of grief. It is important to realize that your body is undergoing a lot of stress from the demands of grief. Even though you may not feel like eating (you may say, “What’s the use?”), you need the energy provided by balanced nutritious meals. It may be hard to cook for yourself but, for your own healing, it is important to eat regular, balanced meals and to get the nutrients you need.

Sleep: People frequently have difficulty sleeping during a period of bereavement. It is important to get adequate rest. If you feel extra sleep is necessary, go to bed earlier. Experts say that taking a vacation from the alarm clock on weekends can upset the body’s sleep rhythms all week long. Make bedtime the final stage of a regular evening ritual. Walk the dog, watch TV, read a book—the activity is less critical than sticking to the same routine night after night. You’ll sleep more soundly after a late afternoon workout. Avoid any heavy-duty exertion just prior to bedtime.

Avoid the “big three:” caffeine, alcohol, and tobacco. All of these upset sleep, even if you find them “relaxing.” Alcohol may make you tired, but it reduces the quality of sleep. Caffeine and tobacco may interfere with sleep. Remember that many soft drinks, as well as tea and chocolate, contain caffeine.

Stress is the number one enemy of sleep. Relaxation training can help derail disturbing thoughts and ease tight muscles that make it hard to sleep soundly.

A low-protein, high-carbohydrate snack before bedtime often shortens the time it takes to fall asleep. But remember, if you are on a special diet, be sure to consult your physician or nutritionist about changes in your diet.

For insomnia lasting up to three weeks, or during illness or bereavement, sleeping pills may be necessary. Your physician will provide directions for taking sleeping pills. Some people find
that if they take a pill for only a night or two, their sleep patterns will go back to normal. Next-day effects may include poor memory or concentration, drowsiness, dizziness, lack of coordination and digestive woes. Be sure to consult your physician before taking such medicines.

**Physical Exercise:** Moderate, regular exercise helps relieve tension and elevate one’s mood. Don’t take on anything too strenuous; but rather, have a regular, planned activity (such as swimming, walking, or bike-riding) that will help loosen tense muscles and increase your sense of well-being. Walking with a friend provides an opportunity to share feelings as well and can be excellent therapy. Local health clubs and fitness centers have many excellent exercise programs for all ages and ability levels.

**Be Kind to Yourself:** Emotional injury can often require even more healing than physical injury. It is normal to become depressed during a period of grieving. These are normal responses as long as they do not continue for great lengths of time or become dangerous to you. Here are some suggestions for helping yourself through depression:

  Get some exercise.

  Try to maintain good eating and sleeping habits.

  Go out to eat with friends.

  Engage in a distracting activity such as reading, watching TV or a movie, visiting a park, shopping, etc.

  Engage in comfort-seeking activities such as talking with a friend, your pastor or your doctor; praying; writing letters; or having a massage.

  Engage in constructive or creative activities such as setting small goals that can be achieved every day, planning something for the future, planting flowers, painting or drawing, sewing or quilting.

  Do one good thing for yourself each day, do some needed chores, help out someone else, pay attention to your personal appearance (you will feel better when you look better).
Engage in contemplative activities such as listening to music, getting some sun, visiting the countryside, or simply taking a bath.

Relaxation: Only you know what places, situations, and/or people help you relax. There are, however, some general guidelines that you may find helpful.

When tense, a person’s breathing may become shallow. When a person is weighed down with strong and painful feelings, s/he often breathes improperly, depriving the brain of necessary oxygen. Taking slow, deep breaths is a good way to ease tension and resume proper breathing. Place your hand on your diaphragm (just below the rib cage and above the stomach). Take a deep breath through your nose. As you inhale, you should feel your hand pushed outward. Exhale through your mouth. Repeat this exercise until your breathing is deep and regular.

To relieve tension in your body, try this exercise. In comfortable surroundings, try tensing and relaxing each muscle group in turn, starting with your feet and working up to your head. Be aware of knots of tension in your body. Practice slow, deep breathing.

The greatest healer and stress reducer will be the love of those around you. Allow them the privilege of helping you through this. Spend time alone with God or in quiet contemplation. Your anger, fears and needs will all be welcome. Let God and others share your burdens and concerns.
LETTING OTHERS HELP YOU

If friends or relatives seem to be behaving differently around you, they may be uncomfortable with your grief. Often they would love to offer some comfort, but simply don’t know how. Try giving them a role to play that will help you in your grief recovery process. Ask them to:

Call often. Tell them you need their calls more the first couple of months. Tell them not to expect you to call them as you may not have the energy to call, even though you may need to talk.
Offer a specific date to do something with you. Ask them to try to think of your “down” times— evenings and weekends in particular.
Feel free to talk with you about your loved one—don’t avoid his/her name. Sharing memories of your loved one with friends or relatives can help you deal with the reality of your loss.
Realize that while you may seem to be “doing so well,” you have a lot of grief to work through.
Avoid pitying you. Tell them to put themselves in your shoes and see that pity isn’t what you need. Ask them to care for you instead.
Treat you as a human being, as a real person, not like a china doll or someone without brains.
Express their caring. If they feel like crying when talking to you, it’s OK. Let them know that crying together is better than avoiding pain.
Say nothing rather than offering naïve clichés. Let your friends know that a hug or squeeze of your hand means more than a hundred ill-chosen words.
Bring food or invite you to dinner. As one woman said, “I have to eat, but it’s so hard to cook.”
Go for walks with you. Walking is good for depression and will allow you to “walk off” feelings.

Most of us feel awkward around pain or suffering. That, too, is normal. If you are fortunate enough to share moments of pain with your relatives and friends, you will eventually share moments of joy with them as you emerge from your grief.
II. Grief Work

GRIEF WORK SUGGESTIONS

A Letter to Your Lost Loved One

Writing a letter or series of letters to your lost loved one can prove to be effective therapy, helping you to clarify and express your thoughts and feelings. Choose one of the following themes which have significance for you, or start at the top of the list and work your way down. Add your own ideas.

1. A special memory I have of you.
2. What I miss most about you and our relationship.
3. What I wish I had or hadn’t said.
4. What I’d like to ask you.
5. What I wish we had or hadn’t done.
6. What I’ve had the hardest time dealing with.
7. Ways in which you will continue to live on in me.
8. Special ways I have for keeping my memories of you alive.

Writing can help you work through your grief by giving you an outlet for your feelings. Once you have expressed them, it is easier to move on.
KEEPING A PERSONAL JOURNAL

Benefits

Writing regularly in a journal, diary or workbook gives us the opportunity to reflect on the meaning and significance of events in our lives.

This discipline helps us pay attention to what is happening around and within us, and to make connections between the outer world and our inner being.

Making the move from thinking something to writing it down increases our commitment to our personal growth.

Writing forces us to discriminate, choosing which of our thoughts and feelings we want to document. In the process, we identify our guiding values.

The act of putting our thoughts, feelings and ideas down on paper requires us to formulate and clarify them, thus enhancing the power and precision of our thinking and our ability to work through specific problems.

Recording our ideas frees us from preoccupation with losing them and opens up new avenues of thinking for us to explore.

Writing is a safe and effective way to “let off steam.” A journal is an accepting friend to whom we can pour out our tensions and vent all of our powerful and disruptive emotions.

What to Include

Narratives about our own thoughts, feelings and observations.

Drawings or other visual materials (dreams, fantasies, symbols, or diagrams), which help to express or clarify our ideas.

Magazine/newspaper illustrations which capture the thought or image we are writing about.

A “Bright Ideas” section in which to “brainstorm” possible alternatives and solutions to our problems.
Inner dialogues or imaginary conversations with significant person in our life. These can help clarify relationships and develop insights into our problems.
SUPPORTS IN MY LIFE

Identify those persons, groups and activities, which form your support network and help give meaning to your life.

People Who Are Close To Me

Family Members: ____________________________________________________________

Relatives: __________________________________________________________________

Neighbors: __________________________________________________________________

Clergy: _____________________________________________________________________

Friends: ____________________________________________________________________

Other: _____________________________________________________________________

Clubs and Groups

Church Groups: ______________________________________________________________

Educational Activities: _________________________________________________________

Work: ______________________________________________________________________

Athletic Activities: ____________________________________________________________

Arts and Crafts: _________________________________________________________________________

Support Groups: ______________________________________________________________________

Other: ___________________________________________________________________________

________________________________________________________

We also receive support from pets and from particular belongings which serve to connect us with people we love. List some of these below:

Pets: ______________________________________________________________________

Favorite Belongings: ____________________________________________________________________
THINGS TO DO WHEN I’M FEELING BLUE

My three favorite people to talk with:

Name: ___________________ Phone: ___________________
Name: ___________________ Phone: ___________________
Name: ___________________ Phone: ___________________

My favorite place to go: ________________________________________________

My favorite meditation or prayer: _______________________________________

My favorite song or music: _____________________________________________

Books I’d like to read: _________________________________________________

Letters I’d like to write: _______________________________________________

Movies I’d like to see: _________________________________________________

Physical activities I enjoy: _____________________________________________

Plans to redecorate my home: __________________________________________

My next project: _______________________________________________________

List the three steps in beginning that project.

1. ___________________________________________________________________

2. ___________________________________________________________________

3. ___________________________________________________________________
THINGS THAT TELL ME I’M GETTING BETTER

You can measure your progress in adjusting to your loss by identifying feelings and behaviors which come about as you become reconciled to your loss. Complete the following statements to discover those areas in which you have progressed.

I’ll always remember the happy/funny time when: ____________________________
_____________________________________________________________________

I have made the following decisions during this past month: ______________________
_____________________________________________________________________

I have discovered the following capabilities in myself: ____________________________
_____________________________________________________________________
_____________________________________________________________________

This has been a tragic experience, but I have changed and grown because of it.

I have learned: ____________________________
_____________________________________________________________________

I have become: __________________________
_____________________________________________________________________

I now feel hopeful about: ____________________________
_____________________________________________________________________

I am making these plans for my future: ____________________________
_____________________________________________________________________

My loved one has died. Although I believe that relationships never die and that my love for the person I lost will go on forever, I can now release my loved one and say goodbye.
HELPING CHILDREN COPE WITH DEATH

The Grief of Children: When children experience the death of a loved one, they grieve just as adults do. They may not be able to verbalize their grief; they may repress their feelings or express them through their behavior. They may seem not to be affected but they are grieving, often very deeply.

As parents we often want to protect children from the pain or grief. Because we have difficulty dealing with death, we wonder how a young child could possibly cope with it; so we exclude them. We leave them to answer their own questions as they struggle to cope with their loss. As a result, many children facing such a significant loss feel bewildered and abandoned.

Ways to Help Children Cope With Death

Be direct, simple and honest. Explain truthfully what happened in terms that children can understand.

Encourage the child to express feelings openly—crying is normal and helpful.

Accept the emotions and reactions the child expresses. Don’t tell the child how s/he should or should not feel.

Offer warmth and physical presence and affection.

Share your feelings with the child. Allow the child to comfort you.

Be patient. Know that children need to hear “the story” and to ask the same questions again and again.

Reassure the child that death is not contagious; that the death of one person does not mean the child or other loved ones will soon die.

Maintain as much order, stability and security in the child’s life as you can.

Listen to what the child is telling or asking you. Then respond according to the child’s needs.

Allow the child to make some decision about participation in family rituals (i.e., visitation, the funeral, socializing after the funeral). Be sure to explain in advance what will happen.

Children’s school work and social life may be affected by the death. The teacher and the school counselor should be made aware of the situation. If serious problems arise on a constant basis, professional help should be sought for the child.
**SOME BEHAVIORS OF GRIEVING CHILDREN**

Children may react to death in a variety of ways. Some will exhibit many of the following reactions, some only a few. Some will react immediately; some may have very delayed reactions.

**Denial.** “My mommy didn’t really die.” When a child resumes play immediately or laughs inappropriately, it does not mean there are not feelings, but that the loss is simply too difficult to bear at this moment.

**Anger and Hostility.** “How could they die and leave me here all alone like this?” “Why didn’t Mommy and Daddy take better care of my baby brother?” “Why did God let my friend die?” Anger should never be suppressed, but it is important to help children realize what they’re really angry about: the death/loss of their loved one.

**Guilt.** “If I hadn’t been such a bad little girl/boy, my mommy wouldn’t have died.” “I was mad at my sister/brother; that’s why s/he died.” Children often believe that something they said or did may have caused the death. For example, children may believe that because they did not know CPR, they are responsible for the death. It is very important to be watchful for this kind of guilt and to assure the child that this is not the case. Double-check to make sure that they understand and believe you.

**Panic.** “Who will take care of me now?” When a death has recently occurred, especially if it is the death of a parent, a common concern among children is whether someone will care for them. Children need to be reassured that, although something upsetting has happened and the adults are perhaps confused and agitated, the children have no need to fear for their future.

**Clinging or Replacement.** “Don’t leave me, Mommy!” “Uncle Dave, do you love me as much as Daddy did?” “Hold them and give them your love, and this should pass.

**Bodily Distress and Anxiety.** “I can’t sleep.” “I feel sick just like my sister/brother did before s/he died.” Keep your doctor informed about any problems and, with time and caring, this also should pass.

**Idealization.** “Grandpa was perfect.” In their eyes and their memory, maybe Grandpa did seem perfect. This is a common reaction for us all.

**Assumed Mannerisms.** “Don’t I sound just like my Daddy?”

All these reactions are very common and should not cause undue concern unless they continue for several months.
COMMON EXPLANATIONS THAT MAY CONFUSE CHILDREN

Some of the explanations we use with children can actually make the grief process more difficult or cause problems later in life.

_Your mother went on a long journey._ “Then why is everyone crying?” “Why didn’t she say goodbye?” “I thought vacation trips were supposed to be fun.” “Daddy, please don’t go away.”

_Your aunt was sick and had to go to the hospital._ “If I get sick, will I go to the hospital and die, too?” “I don’t want my sister to go to the hospital for an operation.” “The doctor is bad—he made my Aunt Sue die!”

_It was God’s will…God was lonely and wanted your brother… He was so good that God wants him in heaven._ “I’m lonely for my brother. I need him more than God does. God is mean!” “If God wants the good people, I’m going to be as bad as I can. I don’t want to die.”

_Your grandfather went to sleep._ “I don’t want to go to bed.” “I’ll make myself stay awake at night so I won’t die, too.”

With your loving and patient concern, the child will be better able to work through the grief process.
Holidays and anniversaries are times when people remember important and usually happy occasions; and, at the same time, look forward to the future. If there has been a death in the family, emotional wounds are left that can ache during these times of warmth and cheer. Feelings of isolation and loneliness can magnify. With planning and forethought, it is possible to get through these times. The following suggestions may be helpful to you.

1. Realize that this is a new holiday, unlike holidays of the past.

2. Acknowledge the absence of your loved one. Have a dinner or toast in his/her honor. Visit the cemetery or memorial site. Don’t be afraid to cry—or to smile.

3. Engage in spiritual activities that are comfortable for you.

4. Do things because you want to do them, not because your loved one “would have wanted it that way.” Do what you are comfortable doing.

5. Initiate activity yourself; do not wait for others. Plan your own holiday. Make phone calls to your friends or relatives. Calls to people in similar situations can be worthwhile. Follow through with these activities.

6. Remember that one is a whole number. You need not be part of a couple to enjoy yourself. Time spent by yourself can be rewarding.

7. Be gentle with yourself; all wounds take time to heal. Realize you will feel sad at times.

8. Take time to identify and take care of your needs. Get adequate rest and exercise. Be aware of the increased accessibility to sugar, caffeine, and alcohol during the holiday season, and guard against overuse of these substances.

9. Look at the holiday season as the beginning of a new journey, starting a new year. Enjoy the gifts of the season found in special memories and contact with friends and family.
III. Types of Losses:

THE LOSS OF A CHILD (The Ultimate Tragedy)

I can’t remember how it started... it was just a dream, but I was talking to Maggie and she asked me how she died. And I told her what happened... I explained to her just like I always explained a lot of things—all the way from where the sun rises and all of that stuff—I just went ahead and explained it. “Well, you fell into the pool and drowned.” And then she said, “Oh, now I understand. Can I come back?” And I said, “Well, no, you can’t.” It was like, “Well, now I understand what happened, then is it okay if I come back?” And I had to say no. When I woke, I felt awful—like I really had rejected her. It really choked me up. It would have been so good if I could have said, “Yes, you can come back.” -Bereaved father, age 28

The death of a child is an impossible grief. In today’s world we seem to value youth above all; the death of a child is viewed as the greatest of all tragedies. The impossibility or surviving one’s child is foremost in the thoughts of a bereaved parent. The question of “Why?” comes up continually and becomes an obsession of personality. Family and friends are at a loss as to what to say or how to help. Everyone becomes paralyzed. Would-be supporters find it easier to stay away.

Research seems to indicate that two dynamics are very important to understand; 1) Learn all you can about the grief process and subject; and 2) Realize that you are not alone, and realize that there is no norm: it is very subjective and each person will have to face the loss personally. The pain cannot be circumvented and must be borne in its full vengeance, but with awareness.

Studies also reflect that the family will be most vulnerable to this type of loss. Marital discord, separation, and divorce are common after the death of a child. The ideal that each spouse will support and help the other rarely comes true after the death of a child. Both husband and wife are overwhelmed with grief, so neither one is in a position to be leaned upon. Each spouse has a special path of grief to follow.
Three areas to be aware of:

1. **Guilt.** Accusations of guilt are very devastating. Nothing hurts a marriage of bereaved parents as much as blame. If you feel like your spouse is responsible for the child’s death, such as by not giving enough care, this will probably put extra stress on the relationship. Few grieving couples can handle this type of accusation. So try to remember to be kind to one another, and do not “accuse” or let your feelings smolder without expressing them. It is very important to know the value of talking! And if it is too intense to talk with one another alone, seek professional guidance from a grief therapist, pastor or other counselor.

2. **Communication.** Communication drops off but needs to be addressed. Often one spouse or the other is not comfortable about talking or verbalizing the pain from within. What can help is to be intentional and plan for a specific time to discuss your feelings about the significant loss. Beware of harboring little grievances. The communication style of the family will be the norm for approaching the subject. If the family has dealt well with a crisis in the past, they will still be challenged with the loss of a child. Do not allow things to build up interpersonally; share it with your mate as best you can.

3. **Financial difficulties.** The day-to-day financial responsibilities will become very stressful. When the loss of a child happens, everyone in the immediate family is stunned and will not respond to issues in the normal time frame that has been acceptable. This applies to the material world that we live in, and it will be normal to delay facing the financial obligations that routinely are addressed; not considering extra financial burdens from funeral arrangements, etc., that were not expected. A debt counselor may need to be consulted to help look at the areas of responsibilities from a realistic approach. Financial management tends to be the extension of our interpersonal needs from our Western culture. Find support and guidance in this matter.

Overall, do not let resentments build up, if possible. Spirituality and our mortality in general will be faced more than ever before. Reach out to anyone that will help you be in touch with your spiritual, emotional, and physical self. It is not good to be alone (even when you might feel alone); we need one another. Share your grief.
THE LOSS OF A SPOUSE

There is no closer union than the union of husband and wife. Thus, we can expect that the grief reaction after the death of a spouse will be more difficult and last longer. In marriage, all elements of life are somehow shared: physical, intellectual, emotional, social, economic and religious, just to mention a few. Therefore, there are many levels on which an adjustment must take place, and it will take time. Because grief can be so painful, and can seem so overwhelming, it frightens us. Many people wonder if the feelings they have are normal.

Some Commonly Shared Feelings

“Sometimes I feel that I am doing contradictory things.”

In grief, you will be torn between the past and future. Though you know that you must move ahead, you find yourself looking back. As a result, you may be experiencing contradictory feelings for some time. This is normal.

“At times I feel isolated. What should I do about this feeling?”

In general, if you have a healthy regard for yourself and strong feelings of independence, this feeling of isolation will disappear after a while. At the beginning, it may take an effort to socialize, but the rewards are well worth the effort.

“I get angry now more than ever before, even with those I love. What should I do about this?”

Anger is the most easily expressed human emotion, more easily expressed than doubt, fear, or guilt. Anger can be healthy when it is directed toward the true source of your anger; in this case, the death of your spouse. You may feel angry at a family member, friends, in-laws, physicians, clergymen, or even God. You should try to focus on what really makes you angry. Extreme anger should not be turned inward and repressed. Find someone with whom you can ventilate your feelings and who will help you work through them.
“I did not do anything to cause the death of my spouse, and yet I feel guilty. There are so many things which I could have done but did not do. Will this feeling of guilt go away?”

Yes. There is a feeling of incompleteness following a death. You want more of a relationship which you enjoyed. There are often things you believe you could have done to make things turn our differently. In general, you should believe what is, in fact, the case. You made the best decisions you could with the information at hand. These feelings of guilt and remorse will pass in time.

“I have problems making up my mind what to do. I seem to be indecisive. What should I do?”

It is normal to have difficulties making decisions. You have been doing things jointly for so long, and now you must decide alone which choices to make. Try to make decisions on small matters first—food, clothing, and so forth—and gradually go to larger matters. You will surprise yourself at what you are able to decide.

“Is it normal to think of suicide?”

Often suicide “appears” to be the only way out of an intolerable situation. Sometimes people believe that this is a way to return to the dead spouse. Occasional thoughts of suicide should not be a source of concern. As a new lifestyle is developed, these thoughts will vanish. However, if you’re concerned that these are thoughts you may act upon, you should seek professional help.

“I have been crying often since the loss of my spouse. Does crying really help?”

Crying is normal and healthy and should not in any way cause shame. Crying is more likely to help us if done in the presence of others. It will help them to understand the depth of your feelings. Crying should not be discouraged, but it alone is not enough to overcome grief. Furthermore, no one should be forced to cry if they do not wish to do so.

If you’re concerned or worried about your reactions, or need someone to talk with, please feel free to contact your personal physician or your pastor.
IV. Other Considerations

FINANCIAL CONSIDERATIONS OF A SURVIVING SPOUSE

Where do I go From Here?

*Is it normal for widowed people to have financial concerns?*

As the economy rises and falls, people have some financial concerns. Above and beyond that, however, one of the spouses usually handles the financial affairs. If and when that spouse dies, it is not uncommon for the surviving spouse to become fearful about finances. This concern may well be exaggerated by the fact that a surviving spouse, used to making decisions as part of the couple, may have trouble making decisions alone.

*How can I deal with this problem?*

These feelings of confusion or discomfort may be lessened if we realize that financial management is not so mysterious. The goal of managing our finances should be to control them, not to let them control us. Also, we should manage our monies to our advantage, not someone else’s.

*What should I do first to attain control of my finances?*

The first step in any financial plan is to determine your assets. Assets are your entire property, in the widest sense of the term, including bank accounts, stocks, real estate and bonds. In starting to compile a list of assets, go to the place where the financial records are kept. From the checkbook, the monthly bills, the income tax returns, and other financial records, you should be able to determine bank accounts held, stocks owned and other financial holdings. Your list should include the names of the banks involved, account numbers and names of stocks held. You need not concern yourself about exact balances or amounts at this time. Making a list is the first step.

*What is the next step in taking control of the finances?*

After the list has been compiled, telephone the bank(s) and brokerage house(s) and ask to speak to someone in authority (e.g., the branch manager of the bank or the broker named in your statements). Set an appointment to discuss your accounts. When you meet them, be prepared to ask specific questions. Some of these questions might be:
How many bank accounts do I have?
What type are they?
What are the cash balances in each?
Is access to any restricted?
What stocks do I own?
What is the value of these stocks?
How much income is generated from these accounts and stocks?
Do I have any loans?
Do I have any mortgages?

What about a safe-deposit box?

You also may inquire at the bank whether you have a safe-deposit box there. If you have one, ask the bank to open it so that you can examine its contents. Often, other assets such as deeds to investment properties, stock certificates, insurance policies, jewelry, coins, or other items of worth are found there. Anything located in the box should be included in the list.

What about balancing my checkbook?

You may also want to ask your banker to show you how to balance your checkbook if you are out of practice. Bank professionals are capable in this area and are eager to assist a customer.

Who else should I contact?

Contact your spouse’s employer and inquire if any death benefit plans, annuities, or pension plans exist which will provide income to you upon the death of your spouse. Also, contact the Social Security Administration office in your area concerning your eligibility for Social Security benefits. Further, contact your insurance agent to learn if benefits are owed from life insurance or annuities.

Should I prepare a budget?

A budget is merely a list of expected income and expenses. Most bills and loan payments are due monthly; therefore, the majority of budgets are prepared on a monthly basis. From the discussions with your banker and the bills which you found in your files, a list of monthly expenses can be made. The following items are usually included: Income Budget. Salary, pensions, annuities, death benefits, Social Security, interest on savings, dividends on stocks, other sources of income. Expense Budget. Mortgage or rent, loans, clothing, food, personal care, medical expenses, home or apartment maintenance, transportation expenses, recreations, memberships, electricity, telephone, heat, real estate tax, income taxes, savings and insurance premiums.
What percentage of my income should I spend on each of these matters?

So many variables exist, and individual wants and needs are so diverse, that only general guidelines can be given. A safe budgeting plan would look something like the following:

Domestic (including mortgage, home maintenance, electricity, telephone, and heat)-35%
Food and clothing-15%
Transportation-15%
Medical and Personal Care-25%
Miscellaneous-10%

What about the use of credit cards?

In general, credit cards should be used for convenience rather than for purchase of goods or services which cannot be afforded at present. The amount of interest on credit cards is higher than is immediately obvious and over a longer period of time can be detrimental to your financial well-being.

Do I need a financial advisor?

It is strongly recommended that everyone have an investment advisor; whom your advisor should be depends upon the size of your estate. This person could be an attorney, an accountant, a banker, a relative, or a close friend.

Do not try to answer all questions or solve all problems at once. Take them one at a time. Let a competent friend help you.
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