

For New Widows and Widowers

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Summary

Losing your life's partner is always burdensome, and sometimes devastating. Psychologically, it can have all kinds of effects ó sometimes unexpected ones. In financial and other practical areas, you have many issues to address. This article itemizes topics you most likely need to deal with, and suggests resources for doing so. It is not the last word on the subject, but you can use it as a checklist to see that you cover the main points.

Dealing with your new reality

We will get to mundane matters shortly, but the first concern has to be you. Here are some points that experts on grief suggest you consider. They may help you cope with what you are feeling now, and prepare for what you will be feeling later:

- Accept your feelings, whatever they are. If your spouse had been ill or incapacitated, or if your relationship was hard on you in other ways, part of what you feel may be relief. If so, that's normal and it's nothing to feel guilty about. In time, all of your feelings will sort themselves out and you will be able to see them in clear perspective.
- Focus on the short-term, at first. You have lots to cope with, on many levels, and it can seem overwhelming. But you also can safely postpone much of it. For now, concentrate on today and tomorrow, and try not to look much beyond that.
- Spend regular (or at least frequent) time with one or more close friends or family members with whom you can open up. Holding your feelings to yourself will make it harder to adjust.
- Accept help that is offered, and if you need some kind of help you are not getting, ask for it.
- Try to keep up with any regular activities you usually engage in or groups you belong to. Yes, you have lots of new things to take care of. That's why it's all the more important that you maintain as much stability and continuity as you can.
- Seek out counselors that you trust: a minister, a doctor, a friend or relative who has been through the same thing. Let him or her talk you through the process, and advise you about what to expect and how to deal with it. No one will have all the answers, but you might be able to get some of them, along with most of the right questions.
- Consider joining a group of other recent widows and widowers. Ask your funeral director for a list of local groups, or get a referral through your favorite religious organization, hospital, senior center, or mental health center.
- If you are having more trouble coping than you seem to be able to handle on your own, find a professional therapist or grief counselor.

Practical matters to take care of as soon as you reasonably can

We'll assume here that the immediate tasks concerning obituaries, funeral or memorial services, burial or cremation have already been taken care of by the time you read this. Still, there are plenty of items left for you to handle. You will probably have more than are listed here, but this should help you get started, and may suggest other ideas to you:

- Get at least a dozen copies of the death certificate ó maybe more, depending on how many insurance policies, employee benefit plans, bank accounts, mortgages, and other financial instruments have your deceased partner's name on them.
- Locate your and your deceased partner's birth and marriage certificates, Social Security cards, and military discharge papers (if applicable). You are likely to need some of these in order to collect insurance and other benefits.
- Check with your bank to make sure you still have access to joint accounts. In some states, such accounts are automatically frozen when one party dies, until you request access. (While you are there, ask your banker about re-titling the account, or opening a new one, perhaps with a child or other trusted person as joint owner, so that someone can get at your funds if you become incapacitated.)
- If there is a safe-deposit box, open it and review the contents. There may be items you need to deal with or dispose of.
- Send notifications to:
 - The local office of the Social Security Administration. Benefits may increase, decrease, stop, or start, depending on the situation. You may be eligible to collect survivor or retirement benefits based on either your own earnings or your spouse's. Discuss your options with your local Social Security office.
 - The Veterans Administration, if your spouse was in the service.
 - Former or current employers (yours and your loved one's) who have been providing, or are due to provide, pensions, health coverage, or other benefits. These benefits may change, or stop. You may also be entitled to some kind of death benefit.
 - Life insurance companies who issued policies on your loved one's life. If you are short of cash, insurance companies often will give you immediate access to at least part of the insurance benefit you are entitled to.
 - Life insurance companies or others who have been making monthly annuity payments to your household; such payments may be reduced, or stopped, or even in some cases increased.
 - All creditors, including mortgage providers, credit card issuers, and others. Many debts are immediately payable upon death (though terms can often be adjusted or loans refinanced instead).
- Consult with the family lawyer, if this has not already been done. If a will exists, ideally it should have been examined already regarding funeral or other instruc-

tions. There may be other legal issues that the lawyer knows about, too, even if you are not aware of them. Ask about how probate (the legal side of clearing up your spouse's estate) is handled in your state and county. If an executor or administrator other than yourself is named in a will, get in touch with that person.

- Consult with business partners and/or managers, if your spouse owned or operated any kind of business.

Practical matters that are a little less urgent

The following items should also be taken care of, but can usually wait a little longer:

- If you are not the person who always handled the family finances, find out where all of the relevant papers are. Look for:
 - Bank statements, check registers, cancelled checks.
 - Investment account statements.
 - Insurance policies (life, homeowners or renters, auto, medical, other).
 - Deeds, promissory notes, or other records of assets (some of these may need to be revised)
 - Employee handbooks or other statements of employer-provided benefits.
 - Previous years' tax returns, current year records of deductible expenses, etc.
 - Written financial plans, trust documents, wills.
- Consult with any family financial advisers (investment advisors, insurance agents, accountants, tax advisors), even if you are the one who usually handles those relationships, but especially if you are not. Your advisors will know what to do about the assets and plans that they have been working with. If you do not have such advisors, you should assemble a list of all assets, debts, and income sources, so you can make sure that each item is attended to by someone.
- Review your budget. You may have lost a significant amount of income all of a sudden, but your expenses may have gone down as well. If you are receiving life insurance proceeds or survivor benefits from an employer, you may have new money in the bank, though if there were debts that needed to be paid off, you may have less. Before too much time passes, you need to evaluate whether you are OK financially, or whether you need to make changes.
- Notify custodians and trustees of any IRA accounts or employer-sponsored pension accounts (such as 401(k) plans, 403(b) plans, and the like). There may be issues concerning IRS-mandated distributions from those plans. It may also be advantageous to roll them over to spousal accounts, and to revise the beneficiary designations.
- Review the beneficiary designation on any insurance policies on your own life.
- Cancel services that you no longer need, such as:
 - Medical or long-term care insurance for your deceased spouse or partner.

- Memberships in clubs, civic, or professional organizations, etc.
- Subscriptions to magazines, cable or satellite services, or other periodically delivered goods or services that you yourself no longer wish to continue.
- Cancel insurance on cars, boats, or other vehicles that you yourself do not use and that you intend to sell or give away.
- Work your way through the probate process, consulting with the executor or administrator of your spouse's estate, and/or with your family lawyer. Make sure that all necessary legal and tax forms are completed on a timely basis. If you cannot afford a lawyer, ask your local senior center or Area Agency on Aging if there are local resources for free legal help, or talk with the clerk of the Probate Court.

On a personal level, don't forget to:

- Notify friends or relatives who may not have heard about the death.
- Send thank-you's to those who did hear, and who helped you out.
- If you are willing, offer some mementos of your loved one to others who cared about him or her.
- Identify all of the aspects of your life together where your partner took charge or was the expert (cooking? housekeeping? yard work? keeping track of birthdays and special occasions? taking care of the family car?), and either figure out how to handle these yourself, or find someone to help you.

What you don't do is just as important

Try to avoid making *major* changes in your life for at least 3 months, if you can, and preferably wait 6-to-12 months. Major changes include moving, having someone else move in with you, remarrying, or making large purchases or gifts. It is likely to take you at least a few months to understand the new financial and practical realities of your life well enough to make a good decision. Furthermore, it will probably take longer than that for your emotions to settle down and for you to really understand what your new life should be like. With big changes, it is better to wait and be sure, unless there is some critical reason why you need to make a final decision sooner.

In addition, beware of scam artists and other fast talkers. Your new status is a matter of public record, and you may be offered goods and services by people and companies you've never heard of before. Some will be legitimate, some may be rip-offs. Your best bet is to put any unsolicited offers off for at least a few months, until you have time to give them close attention.

For More Information

Visit the RetirementWORKS® Retirement Readiness page on [Intimate Relationships](#), specifically the section on [Becoming a widow or widower](#).