Living with Loss

A guide for the newly widowed.

The Hartford

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The experience of losing a spouse.

Being widowed is one of life's most profound losses. When we lose a spouse, life as we knew it profoundly changes. Those who have experienced widowhood have much to share. Their experiences can help you find your own path through grief.

"When I first became a widow, I hated to leave my apartment for fear that 'it' showed how much I was hurting, how unjust my life was, how alone I felt."

A new label, a new role

Whether a spouse's[1] death is anticipated or unexpected, the event is always sudden. In a split second, you become widowed.

The transition to widowhood is a very real, painful, and personal experience. The trauma of adjusting to a newly undefined role while facing urgent questions and decisions can be overwhelming. However, with support, permission to grieve, and patience, the pain of loss will likely evolve. This process has no set time limits or markers, so everyone's experience is different. It's important not to have unrealistic expectations about what you should be feeling or doing at any given time.

Being widowed is a role you've never practiced, and you may feel unsure about how to act, what to say, or what to do next. It's natural to feel overwhelmed and uncertain. And it's important to remember that it's okay to take your time to heal and find your way.

[1]The term "spouse" also refers to a life partner.

Let yourself mourn

Death is part of life but it is a subject often avoided, ignored or even denied.

For some, the rituals of mourning — such as a wake, sitting Shiva, or a memorial service — are an important part of the grieving process, providing social and spiritual support. There is no one right way to mourn. Some express their feelings openly, while others may remain composed and even seem detached. You may be surprised by your reaction to your loss, feeling either overly composed or in shock and numb. It's natural to experience a variety of emotions.

Grieving can involve moving back and forth between different emotions over the coming weeks and months. You may even find changes throughout the day, or from moment to moment. Avoid stereotypes and don't force yourself to meet others' expectations of how you should grieve.

Both men and women need to give themselves permission to mourn. At the same time, you might need to handle important tasks at home, work, or with children. Adjusting involves balancing the pain of loss with daily responsibilities. Be patient with yourself as you learn new tasks that may have been your spouse's responsibility and ask for help when needed.

The grieving process

Your reactions to death can cover a wide range of emotions, some of which may be confusing. Grief doesn't follow a set order; it's more like overlapping phases. Initially, you might feel shock, numbness, and disbelief, giving the appearance of holding up well. However, as time passes, these feelings can turn into intense separation, pain, and yearning.

Grief doesn't have a clear ending point; it requires effort and time to heal. While the intensity of grief lessens, moments of sadness may still occur. Mourning is a personal process that can't be rushed and needs your active participation.

Grief isn't an illness, though its symptoms can be mistaken for one. Turning to medications might seem like a quick fix, but they often delay facing the pain. Consult your physician if you consider using anti-anxiety medications or antidepressants.

Professional grief counseling can be beneficial and is not a sign of weakness. Support groups, often sponsored by hospitals, funeral homes, or religious organizations, can also provide comfort.

Remember, times of crisis make you vulnerable. Take care of yourself physically and emotionally. Grieving can make you feel like you can't keep it together, but what you're experiencing is natural and normal. Unlike mental health issues, the intense feelings of grief will gradually lessen. Your temporary feeling of instability is just that — temporary. There's a big difference between intense emotion and mental illness.

"It often happens that one is experiencing the phases of grief in a different order than some other person, or experiencing two aspects at once. No one can say how long a certain part will last or that it won't return."

When the initial impact of death lessens, you may feel like you're losing control. This is a normal part of the grieving process and a time when much of your adjustment to widowhood takes place. If these feelings persist daily for months, consider speaking to a healthcare professional.

You may find you have negative emotions about your deceased spouse, such as anger or resentment. You might be frustrated that finances are a challenge or saddened they didn't take better care of themselves. Feeling guilty about these emotions is also normal.

> **"Being with people who shared my feelings helped so much. I learned that I wasn't alone in some of the experiences I went through."**

Family and friends

The reactions of family and friends to your loss can be comforting, but sometimes they may not meet your expectations, as they are also grieving. If you have children and feel they aren't doing enough, it might be because they have other responsibilities. Share your feelings with them; they might be unaware of your needs. It's okay to say "no thank you" if they try to do too much. Work together to ease each other's burdens and remember it may also be helpful to seek support beyond your family.

Living as a newly single person among couples can be tough initially. Look for community opportunities to connect with others when you're ready. Having one or two reliable people to talk to and share your feelings with is invaluable.

Your health and well-being

Stress can wreak havoc on our natural defense systems. While guarding your health can be among the least of your concerns while grieving, you must work toward maintaining your health.

Grieving can take a toll on your health. It's important to maintain your health through regular exercise, proper nutrition, and reporting any physical complaints to your doctor. While most widowed persons do not become seriously ill, they are at higher risk *(The Widowhood Effect in Serious Illness: The Impact of Spousal Death on Mortality in Dementia, Organ Failure, and Cancer (FR223C) - ScienceDirect).* Avoid overusing alcohol, cigarettes, or medications, as these can worsen your health and make it harder to cope with grief.

Stomach pain, loss of appetite, intestinal upsets, sleep disturbances, and dramatic loss of energy are all possible symptoms of acute grief *(Prolonged Grief Disorder: Course, Diagnosis, Assessment, and Treatment | Focus).* While these symptoms may begin to disappear as you adjust to your loss, it's important to pay attention to them and take steps to care for your health.

Cooking for one can be challenging, especially if your appetite is poor. Eating alone may also be a painful reminder of your new status. Understand that these feelings are natural. Consider sharing shopping and cooking with a friend or neighbor or ask for help if cooking is new to you. If you struggle to cook regularly, seek assistance from family, friends, or community resources for nutritious meals.

"If you saw me on the outside, you would think I was a normal person. I do all the normal everyday things I'm supposed to. But on the inside, the pain is so great, I feel like I am going to explode."

Things to do.

The immediate details

In addition to your emotional and physical well-being, focus on your financial well-being. After your spouse's death, you'll need to address immediate needs and make some decisions.

The early months after losing a spouse can be overwhelming. Reminders of your spouse in the home can be both comforting and painful. Allow yourself time to sort through your spouse's belongings and ask for help if it's too emotional. While some matters need immediate attention, delay major decisions (like selling your home or moving) until things have settled. When ready, consult trusted professionals for financial, legal, or property matters.

Important documents

Gather your spouse's death certificate, any military discharge papers, Social Security card, tax forms, and birth certificates for any minor children. These are necessary for Social Security or veteran's benefits claims. If you're not feeling up to this, ask someone you trust for help. Delaying could impact your finances in the future.

If you didn't manage the money in your household, start by reviewing what your spouse put together. You may decide to find a financial planner to assist you. If so, choose one that feels right for you.

Here are some of the more urgent financial and legal decisions you may need to make:

- **Banking -** Talk with your financial institution(s) about handling any joint accounts, safe deposit boxes, etc.
- **Death certificates -** Obtain at least 10-12 certified copies of the death certificate. Originals are necessary for claims like life insurance.
- **Insurance companies -** Inform the insurance companies (in writing) of your spouse's death. Each company needs a statement of claim and a certified death certificate. Keep copies of all correspondence and notes from phone conversations. Discuss payout options with the payer and choose the best one for your situation.

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- **Social Security benefits -** Contact your Social Security office to see if you are eligible for benefits. You must apply for them, as they are not automatically paid out. If you are already receiving benefits, you may be eligible for an increase. If your spouse was a veteran, apply for veterans' benefits at the nearest Veterans Administration office or online at **www.va.gov.**
- **Employer and union benefits -** Contact your spouse's employer, union, or any other group they were associated with. Even if retired, there may be benefits still in effect, such as insurance policies, 401(k), pension, or company stock benefits.
- **Creditors -** Inform all creditors in writing that your spouse has died. Check if any loans are insured. If you have mortgage insurance, your house may be paid for. Some credit card companies offer group life insurance with a death benefit. Open a credit account in your name before closing your spouse's accounts.
- **Legal counsel -** Seek legal advice from a trusted lawyer, preferably one specializing in wills, estates, and probate. Discuss fees before engaging any legal help. A friend or neighbor who is widowed may be able to recommend a lawyer.

After addressing urgent financial details, you will need to attend to taxes and property matters:

- **Taxes -** Consult a tax accountant or lawyer as soon as possible, ideally within the first six months. Federal law often requires an estate tax return within nine months of death. Since tax laws change frequently, expert advice is crucial to determine your full tax liability.
- **Property -** Probate procedures can be complex, depending on the estate size and claims against it. Your lawyer's advice is invaluable. It may save money if the surviving spouse is appointed administrator, but this can be complex and stressful. Probate can take up to a year, tying up resources. You can get an allowance for living expenses while waiting for claims and taxes to be settled. If you choose to be the administrator, your lawyer can help you with the necessary tasks.

Once you have established the assets from your spouse's estate, these steps may help to determine if they are sufficient for your needs:

- **Inventory income-producing assets -** Include investments and savings that generate money monthly, quarterly, or yearly.
- **Assess income dependability -** Evaluate the reliability of your income sources.
- **Determine annual income -** Include your salary (if you work), benefits, and income-producing assets.
- **Create a budget -** Review past expenses to estimate your yearly needs.

"When it came to money, I really had to start from scratch. I changed our account to a new bank so I didn't have to face the tellers who knew my husband so well that I'd feel embarrassed about my own lack of knowledge."

Beyond the budget

Understanding what you have and what you need for your lifetime can range from a simple pencil and paper budget to a detailed computerized record of your expenses and investment. Consider other financial needs for the short and long term.

Take time to ask these questions and seek professional assistance when needed.

- Will there be enough money for home expenses, like a new roof or windows?
- Will you need money for college tuition?
- Do you have a will?
- Is there enough insurance to cover you and your home?

When overwhelmed with strong emotions, resist these common temptations:

- Quitting your job
- Selling your house
- Moving in with family
- Changing your residence

Instead, consider these reversible options:

- Taking a leave of absence from work
- Renting out your house
- Visiting family for a short time before deciding to move in
- Taking a long vacation before making a permanent move

After studying your options, you may still want to follow through with your initial ideas. However, make plans first and try them out on paper before committing to actions you might regret later.

You and your home

Making decisions about your home may be some of the hardest. It likely holds many of your memories and is likely your biggest asset. If you are paying a mortgage, it is probably your largest financial obligation. Living alone in the home you shared with your spouse can bring mixed emotions, making the decision to keep or sell even more difficult. **Be careful and deliberate as you weigh the pros and cons and consider questions like:**

- Can I afford to stay here?
- How will I handle home repairs and maintenance?
- Can I live here alone as I get older?

Before deciding you can't afford to stay, consider alternatives like a reverse annuity mortgage or a housemate. Concerns about home maintenance or transportation may be eased by an informal service exchange. For example, a friend, neighbor, or someone from your church or social club might be willing to do yard work or provide transportation in exchange for babysitting or another chore. Local neighborhood improvement or social service agencies may offer help.

A great free resource for older adult services is the **Eldercare Locator,** available at **1-800-677-1116** or **https://eldercare.acl.gov.**

You can ensure your home suits your needs as you age with remodeling. Modifying your home can make it more comfortable and convenient. The Hartford offers resources on creating a safe and comfortable home for your lifetime at **www.thehartford.com/resources/mature-market-excellence/home-safety.**

If you decide to move, there are many housing options for single adults. Because where you live can greatly impact your quality of life, don't rush into a decision if you are not ready to make it.

"By seeing that others made it through this chapter of life, I was able to realize there was hope that I could make it too."

Employment considerations

Work, whether paid or unpaid, can be a salvation in times of great stress. Whether you have a job to return to or need to find a new one, employment can be both rewarding and challenging.

After losing your spouse, entering the job market after an absence or for the first time can be challenging. The job market is competitive, so it's important to enhance and build on your strengths. Know what you have to offer and prepare for your job search. Visiting a career center can provide free information and guidance on preparing a resume, screening job opportunities, and presenting your qualifications to potential employers. Career centers are available in nearly every city and county.

If you were working when you became widowed, returning to work and familiar routines can be comforting. However, it may also be puzzling and even painful if co-workers act differently toward you. Reactions may vary. Some coworkers may offer sympathy and support, others may seem to avoid you by giving you space, while others may act normally. Your experience will be unique, but communicating your needs and how best your coworkers can support you will be important.

If you don't need to return to work immediately, consider going back to school. Many colleges and universities welcome returning students, and financial aid may be available. Returning to school can lead to better job opportunities and keep your mind active while meeting new people.

Volunteering is another great option. Look for volunteer work that suits your interests and schedule. Choose tasks that are meaningful and fulfilling.

Make decisions when it feels right for you, and choose options for work, school, or volunteering based on your personal and financial needs.

"Going back to school was probably the single most important thing I did after my husband died. I had the lowest opinion of myself I think a person could have. It didn't seem like I could do anything right."

Managing your auto and home insurance

How we can help

First, we'll answer any questions you might have. Then, if needed, we can:

- **Review your coverages,** and if there's anything that's unclear, we'll explain.
- Look at whether there might be ways to **reduce your premium.**
- **Review the billing method** you're using, and discuss options you might be interested in.
- **Advise you on handling insurance changes,** if you are planning to sell or give away a car
- **Suggest insurance-related issues** you may want to consider if you're planning to move or share your home with someone.

How to reach The Hartford

To manage your policy at The Hartford's 24-hour online service center, visit **www.thehartford.com/myaccount** and log in to your account. If you're not registered, it's easy. Once you're enrolled, you can make secure payments, view your policy, submit and track claims, and more.

You can also contact The Hartford's Customer Service using the phone number listed on your policy documents.

Issues to consider

Do you need to make changes to your auto or homeowners policy? Probably, if you haven't already done so. Step by step, we'll help you figure that out.

Auto insurance

If your spouse is named on the policy, we'll need to put the policy in your name only (this may have been taken care of when you first called). This can be done immediately, even if you need to re-register the car and haven't done so yet. Check with your state Motor Vehicle Department to verify what is required.

If you plan to keep your spouse's car, you'll need to know when you should keep full coverage and when you can suspend it. It will be important to understand who can drive the car and be fully covered in case of an accident. If you sell the car (or give it away), let us know the date that will take place so that we can stop your coverage at the right time and help you avoid paying for insurance on a car you no longer own.

If you have just one car and your spouse was the only driver, you may want to keep the car and arrange for someone to drive you occasionally. If that's the case, we'll explain how to handle the insurance.

Homeowners insurance

If your spouse's name is still on the deed, it should be removed from your insurance policy. If you establish joint ownership with a child, their name should be added to the policy, especially if they live with you. We can tailor the policy to your needs.

If you plan to sell your home or move to a condo or apartment, The Hartford can guide you on the necessary insurance coverage. For vacant homes, it's crucial to maintain insurance coverage. Please inform us if your home will be vacant, and we can assist with the appropriate coverage.

Special coverages

If your spouse had valuables or collectibles that would normally be listed separately on a homeowners policy, be sure to let us know if you sell or give them away so we can adjust your coverage. By the same token, if you'll have someone who is not a relative living with you, you'll want to make sure their valuable property is covered.

We'll be happy to review what is currently included in your homeowners insurance and what might require special coverage.

Auto insurance terms and coverages

As a general reference to help you understand your policy, below are brief explanations of the most common types of auto insurance coverages.

- **Bodily Injury Liability -** Protects you against financial loss when you're held legally responsible for an automobile accident causing injury or death to someone else.
- **Property Damage Liability -** Covers you against financial loss if you're found liable for damage to other people's property (e.g. light poles, fences, another vehicle, etc.) caused by your auto.
- **Uninsured Motorist Bodily Injury -** Pays for bodily injury or death expenses for you and any passengers in your vehicle, up to your policy limits, if you're struck by an uninsured driver or a "hit-and-run" driver that you cannot identify.
- **Uninsured Motorist Property Damage -** Pays for damage to your vehicle when it is struck by an uninsured driver, a hit-and-run driver, or an insured driver whose coverage is not sufficient to pay the amount of your property damage loss.
- **Underinsured Motorists -** Pays benefits for the bodily injury or death of you and your passengers after an accident caused by a driver who does not have enough insurance to cover the losses that result from the accident.
- **Personal Injury Protection -** Pays benefits for the cost of personal injuries resulting from an automobile accident regardless of who was at fault. *(Availability may vary by state.)*
- **Medical Payments -** Pays reasonable and necessary medical expenses (up to the selected limits), directly resulting from an auto accident.
- **Collision -** Pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, for losses caused by collision.
- **Comprehensive -** Also known as Other Than Collision coverage, this pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, caused by events not covered by collision coverage, such as fire, theft, glass breakage, riot, windstorm and hail.
- **Glass Coverage -** Pays the amount of a covered glass loss with no deductible. *(Availability may vary by state.)*
- **Towing & Labor -** Pays up to the selected limit for towing of your covered vehicle when it is inoperable, whether or not there is an accident involved.
- **Rental Reimbursement -** Pays the cost of the rental car (up to your policy limits), if your car becomes inoperable due to a covered loss and you need to rent a substitute.

Keep in mind that certain coverages can vary by state. This list is not a substitute for the terms and conditions of your current policy, so please refer to your policy for specific details.

Homeowners insurance terms and coverages

As a general reference to help you understand your policy, below are brief explanations of the most common types of homeowners insurance coverages.

- **Home rebuilding cost –** This is the estimated cost of rebuilding your dwelling structure in the event of total loss. This cost is calculated based on information you have provided on age, construction, location, size and number of rooms of your dwelling. It is not meant to reflect total value of your dwelling, land and other structures.
- **Dwelling –** Protects against financial losses due to damage to or destruction of your dwelling structure, subject to exclusions, limits and conditions which will be explained in your policy.
- **Other Structures –** Coverage for garages, swimming pools, garden sheds and other structures on your property but not attached to the dwelling structure — up to an additional 10% of the amount of coverage.
- **Personal Property –** Protects against losses of personal possessions, furnishings, clothing, housewares, etc. The Hartford provides 70% of the amount on your dwelling for this coverage — while most other insurance programs offer only 50%. For apartment dwellers and condominium unit owners, this amount is selected by the policyholder.
- **Loss of Use –** Covers expenses incurred if your home becomes uninhabitable, including motel or hotel, food, laundry, etc., in excess of normal living expenses. If part of your dwelling is rented, coverage also reimburses lost rental income.
- **Personal Liability –** Protects you against losses due to personal legal liability for injuries to others on your premises and, in some circumstances, off your premises; provides legal defense. Remember, this coverage protects you and your family household members, whether or not you are at home.
- **Medical Payments –** Provides payments of medical expenses to persons injured on your premises and, in some circumstances, off your premises, whether or not you are legally responsible.
- **Easy Living Upgrade –** If you have a covered loss in a kitchen or bathroom, this coverage pays for additional costs to upgrade any part of those rooms with Universal Design features that improve safety, function or ease of access.

Keep in mind that certain coverages can vary by state. This list is not a substitute for the terms and conditions of your current policy, so please refer to your policy for specific details.

Questions to ask when you call

Here is a helpful list to use anytime, but can be especially useful before contacting The Hartford for assistance. Check off any items you want to ask about. That way, you'll have a helpful reminder when you call.

Auto Policy

- ☐ Changing the owner's name
- ☐ Re-registering the car
- ☐ Coverages:
  - ☐ Bodily injury
  - ☐ Property damage
  - ☐ Uninsured motorist
  - ☐ Comprehensive
  - ☐ Collision
  - ☐ Transportation expense
- ☐ Deductibles
- ☐ Defensive driver credit
- ☐ Payment schedule and options
- ☐ Other drivers (relatives, others)
- ☐ Selling the car
- ☐ Other:

Homeowners Policy

- ☐ Changing the owner's name
- ☐ Changing the deed
- ☐ Is coverage adequate?
- ☐ Deductibles
- ☐ Jewelry or other valuables
- ☐ Payment schedule and options
- ☐ Mortgage insurance
- ☐ Joint ownership of home
- ☐ Moving to another home
- ☐ Selling the home
- ☐ Second home
- ☐ Vacant home
- ☐ Other:

Resources

Grief Resources

The Association for Death Education & Counseling
www.adec.org
1-612-337-1808

Center for Loss & Life Transition
www.centerforloss.com
1-970-226-6050

Grief Support

The Mayo Clinic
www.mayoclinichealthsystem.org/services-and-treatments/grief-support

Self-Care Resources

National Institute on Aging
www.nia.nih.gov/health/publication

Healing Your Grieving Body: 100 Physical Practices for Mourners
by A.D. Wofelt & K.J. Duvall

Benefits

Social Security Administration
www.ssa.gov
1-800-772-1213

Veteran's Affairs
www.va.gov
1-800-827-1000

Taxes

www.aarp.org/money/taxes

Financial Help

Moving Forward On Your Own: A Financial Guidebook for Widows
by Kathleen M. Rehl

Older Adult Resources

Eldercare Locator
https://eldercare.acl.gov
1-800-677-1116

Home Design

The Hartford
www.thehartford.com/resources/mature-market-excellence/home-safety

Employment, Education & Volunteering

Road Scholar
www.roadscholar.org
1-800-454-5768

USA.gov
www.usa.gov
1-844-872-4681

Department of Labor
www.doleta.gov/seniors

Women Work!
www.womenwork.org
1-800-235-2732

Volunteering in America
www.volunteeringinamerica.gov

Osher Institutes of Life Long Learning
www.osherfoundation.org

The “Living with Loss” section of this guide was created by The Hartford’s team of gerontologists, with permission, based on original content from AARP’s publication “On Being Alone.” In addition to the resources provided in this booklet, AARP’s website (www.aarp.org) offers a wide range of information relevant to people age 50 and older. These resources are general in nature and readers are advised to consult with family members and appropriate professionals to address their individual needs.

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