

Fact Sheet



Family Life Month Packet 1999
Family and Consumer Sciences
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Strong Families ... Strong Futures

Dealing with Change: Survival Tips for Widowhood

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The death of a spouse is one of life's most traumatic situations for adults. According to the U.S. Bureau of Census (1991), the likelihood of becoming a widow is as follows:

Ages	Males	Females
45-54 Years	1.4%	5.5%
55-64 Years	3.3%	18.0%
65-74 Years	8.9%	36.6%
Over 74 Years	23.4%	65.8%

Women are many times more likely to become a widow than their male counterpart in all of the above age groups. The above data also indicates nearly two-thirds of the women over 74 years and almost one-fourth of the men in the same age group are widowed.

The loss of a spouse may be due to unusual or unexpected circumstances or natural causes. An unexpected death of a spouse may be due to a catastrophic accident, homicide, sudden major illness, and/or suicide. When an unexpected death occurs, often there is not an opportunity for the spouse and other loved ones to reveal their innermost thoughts and feelings to the dying loved one. Survivors are left most vulnerable.

When a loss is expected, the spouse, other family members, and friends may go through an anticipatory grief

process prior to the actual loss of the family member. Although difficult, more time allows individuals the opportunity to express feelings of love and complete any unfinished business prior to the death of the loved one.

At this most difficult time it may be desirable to secure the services of a lawyer and financial advisor. Local bar associations listed in the phone book provide referrals.

Widowed Persons Service is a self-help organization for men and women who are widowed. Daytime and evening support groups and programs are available at more than 270 sites across the United States. Local referrals can be received by calling (616) 538-0101 or by writing to this address:

Widowed Persons Service
4270 Chicago Dr. S.W.
Grandville, MI 49418.

What changes need to be made?

To get your financial affairs in order, the following need to be notified of the spouse's death:

- Insurance Companies—to change beneficiaries
- Credit card companies, joint cards—to transfer card to the survivor's name
- State Department of Motor Vehicles—to change the title of vehicle(s)

- Financial Institutions—to change signature cards on joint accounts
- Stockbrokers/Financial Advisor—to change jointly owned investments
- Attorney—to update your will

During this most difficult time of grief and emotional turmoil, it is important to deal with financial arrangements. Many decisions will need to be made in the months following the death, including locating and having the following documents accessible:

- **Death Certificates:** Certified copies can be purchased through the funeral director or directly from the county Health Department.
- **Insurance Policies:** These could include life, mortgage/loan, accident, auto, credit card, and insurance policies provided by the deceased's employer.
- **Social Security:** The number for the deceased can be found on the death certificate. Call Social Security at 1-800-772-1213 to determine eligibility of benefits including survivors' benefits for the spouse and/or dependent children.
- **Veterans' Benefits:** Check with the regional Department of Veterans' Affairs office about lump sum burial expenses, an allowance toward a private cemetery plot, and a headstone or a grave marker for those who were honorably discharged. A surviving spouse and dependent

children may also be eligible for disability benefits.

- **Employee Benefits:** If the deceased was employed at the time of death, check with the employer(s) for the possibility of life, health, or accident insurance and possible payment of accumulated vacation and/or sick leave. If the death was on the job, workers' compensation benefits may be paid. Check with previous employers to determine if a pension plan is available to the survivors, and if it will continue or be reduced. Unions and professional organizations may offer death benefits for surviving family members.
- **Will:** If the deceased's will is in a safety deposit box (in their name only), it will be sealed and require a court order to be opened. If there is no will, state law will determine what portion of the real property the spouse will receive, and the surviving children will inherit the remainder of the estate (laws vary from state to state). Any property that is co-owned automatically passes to the surviving spouse.

Resources

Final Details: A Helpful Guide for Survivors When Death Occurs, AARP PF3844(598) D14168.

Marital Status and Living Arrangements: March, 1990. Washington, D.C.: U.S. Government Printing Office.

U.S. Bureau of Census, Current Population Reports, Series P-20, No. 450. 1991.

For more information, visit the Human Development and Family Life web site at:
<http://www.hec.ohio-state.edu/famlife/index.htm>