

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 (2000), the likelihood of becoming a widow is as follows:

Ages	Males	Females
45–54	1%	3.7%
55–64	2.8%	11.9%
65–74	8.3%	30.8%
75–84	18.2%	54.6%
85 and older	35.3%	71.6%

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 more than half of the women over 75 years and less than one-fifth of the men in the same age group are widowed. The percentage increases significantly for those over 85 years of age.

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 a financial advisor. Local bar associations listed in the phone book can provide referrals.

Widowed Persons Service is a self-help organization staffed by volunteers for men and women who are widowed. Daytime and evening support groups and programs are available across Ohio and the United States. Check the yellow pages or the local referral agency for the Widowed Persons Service in your area.

The Society of Military Widows is a nationwide organization whose purpose is to assist widows of members of all branches of uniformed services of the United States. Contact information: 5535 Hempstead Way, Springfield, VA 22151, Phone: (703) 750-1342, Web site: www.militarywidows.org

Tragedy Assistance Program for Survivors (TAPS) is a national, non-profit organization serving the families and friends of those who have died while serving in the Armed Forces. Services include a military survivor peer support network, grief counseling referral, caseworker assistance, and crisis information. Contact information: 2001 S Street, NW, Suite 300, Washington, DC 20009, Phone: (800) 959-TAPS, Web site: www.taps.org

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
- Utility companies—to change 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 that may be 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 or TTY number (for deaf or hearing impaired) 1-800-325-0778 from 7 a.m. to 7 p.m. on business days or visit the web site at www.socialsecurity.gov 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 will 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.

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