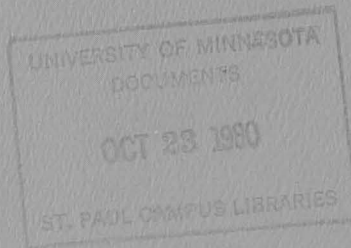


MN 2000
EF-512

Extension Folder 512 - 1980

WHEN YOU'RE ALONE

Edna K. Jordahl, Professor and Extension Specialist
Family Resource Management



AGRICULTURAL EXTENSION SERVICE
UNIVERSITY OF MINNESOTA

CONTENT

Statistics About Spouses

Planning the Future

Theory, Practice, and Research

Spousehood, Preplanning

Coping Patterns and Strategies

Business and Social Matters after Death of a Spouse

Looking Forward

References

editor Leona S. Nelson
design/illustrations Marjorie Lewis

Issued in furtherance of cooperative extension work in agriculture and home economics, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Norman A. Brown, Director of Agricultural Extension Service, University of Minnesota, St. Paul, Minnesota 55108. The University of Minnesota, including the Agricultural Extension Service, is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, creed, color, sex, national origin, or handicap. The information given in this publication is for educational purposes only. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement by the Minnesota Agricultural Extension Service is implied. 20 cents

When You're Alone

Statistics about Spouses

Married life can mean good things like togetherness, tenderness, and sharing. It also means, in most cases, that the day the couple takes their vows, the woman becomes not only a wife but a future widow. Husbands, too, become widowers, but have more options. Statistics reveal:

- In Minnesota life expectancy at birth for males is 69.3 years, for female, 76.8 years. Only Hawaii has a higher life expectancy. For the United States, males can expect to live 67.04 years, and females 74.64 years.
- In Minnesota between the years 65 and 66, males can expect to live 13.76 years, females 17.63 years; the average is 15.73 years. For the United States, it's 12.99 years for males and 16.83 years for females.
- There are 10 million widows in the United States today—five widows for every widower.

Information *Changing Times*, June 1978, stated:

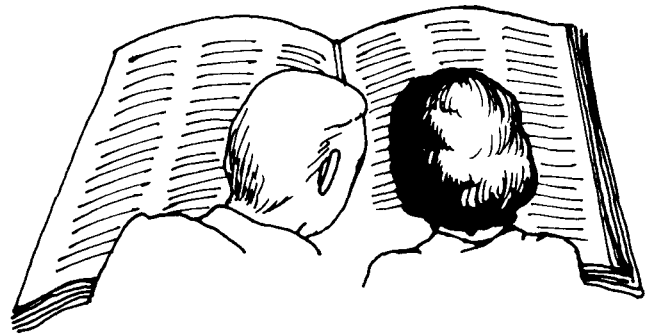
- Half of America's women aged 65 and over have incomes of less than \$3,000 a year.
- Less than half of all elderly widows receive benefits stemming from a husband's private pension.
- The average woman retiree's pension pays less than \$81 a month.
- Women head 48 percent of all poverty families.
- Seven of every ten husbands die without a will.
- The median income of employed women in 1976 was \$8,099, 60 percent of what men were making.
- For many women, the older they get, the poorer they become.
- Most husbands have too little life insurance to provide for their widow. In 1977, the American Council of Life Insurance estimated the average amount of life insurance was \$37,900. If invested at 8 percent this would produce \$3,032 a year.)

- On the average, wives exhaust all life insurance proceeds within 18 months. Insurance coverage is often insufficient for everyday family spending.
- A majority of women work because of economic need.
- Two-fifths of the labor force are women (42 million in 1978). Fifty percent of all women 16 and over are in the labor force, and almost 60 percent of all women 18-64 are working.
- In 1970, women worked on the average, 23 years of their life. Since 1950, work-life expectancy for women has increased about half.
- The more education a woman has, the more likely she is to work. Three out of five college-educated (4 years) women are in the labor force.
- In 1978 53 percent of all mothers with children under 18 were in the labor force.
- Women, on the average, earn only about three-fifths of the amount the average man earns.
- Women earn less than men even though they have more education.
- It is frequently the wife's earnings which raises a family out of poverty.

Planning the Future

It takes creativity to plan for the future. If you don't plan for your future, you won't have much of a future.

Victor Hugo's quote could add years to your life: *"He who every morning plans the transactions of the day and follows out that plan, carries a thread that will guide him through the labyrinth (maze of paths) of life. The orderly arrangement of his time is like a ray of light which darts itself through all of his occupations. But when no plan is laid, where the disposal of time is surrendered merely to the chances of incidents, chaos will soon reign."*



After the loss of her husband, a widow who is forced to work outside the home to support her family may find her skills limited or rusty, and she may have many fears as she enters or re-enters the job market. These are displaced homemakers. There are programs and economic opportunities for training the displaced homemaker. The University of Minnesota has such a program, and the State of Minnesota is establishing other offices.

The career woman, partially or fully independent, may have fewer hurdles in establishing economic adjustment. Her expertise in relating to the business world may limit considerably her problems in carrying out the necessary business. Also she may be more assertive in her search of a male companion or new marriage partner because of her opportunity to meet men.

A widow usually holds on to her married friends and feels at a loss in relating to couple-oriented groups formerly enjoyed with her husband. Today, however, there are many singles groups which can be helpful and supportive of the individual reaching out.

In a Boston study of 49 widows and 19 widowers, all less than 45 years of age, the women, even when they knew of the imminent death, found that this did not reduce the impact of grief at the time of the event. They felt pained and desolate. However, those who were aware of the impending event were better able to pull themselves together. Few made plans for their lives as a widow even when they knew. Was it because of fear just thinking about it? Was it because they were not used to planning for themselves? Or, was it that the trauma of the possible death was so overwhelming, that the day-to-day problems were set aside to be dealt with later?

Widowers are not exempt from problems. In the above study, men often said they felt like both arms were cut off—a feeling of dismemberment. Women often support husbands in their work role, and this related to the widower's loss of work patterns. Women were helped by going to work; men were lost and disorganized for a time in their work. Men in the study said they were choked up; women just wept.

Men in the study made a quicker recovery socially, but women recovered more rapidly emotionally. If the men didn't seek out women within a year, they were more depressed than were the women.

A widower may consider taking care of the home and himself as a hardship or at least frustrating. Most are fearful of the task of caring for and disciplining children. One widower who was in a high paying professional career remarked after his wife died of cancer, "The hardest job will be to raise my children—I'm scared to death." (The children were from age 5 to 14.)

In planning for the future, professionals emphasize:

1. *clarifying values* (what you really believe in)
2. *establishing goals* (short-time goals so they help reach long-time goals)
3. *setting priorities* for use of resources (first things first, one thing at a time)
4. *exploring the most promising alternatives* (those which are low in risk-taking and low in the use of valuable resources)
5. *adjusting, evaluating, and formulating new goals* as one proceeds. Don't lose sight of what has been in the past nor what is to transpire in the future. It's a constant merry-go-round. The hurdles may be many, but few are unsurmountable.

Motivation, knowing facts, and getting started are also some basics in planning.

Theory, Practice, and Research

Women are often concerned about money matters, the legal aspects of estate transfer, managing a business, or just being the spokesperson relating to the bureaucracy. Today, about half of the married women are employed outside the home, but many are in low income brackets. Perhaps, the future will be brighter.

Women may miss the physical support a husband gives. This could be physical strength in role performance or the physical closeness and affection experienced through the sense of touch.



How an individual interprets the loss of a spouse depends on a personal point of view. Resources and knowledge, of course, also play a strong role in the adjustment.

With the loss of a husband, women often lose social status. It is well for all women to establish a place for themselves in society through employment, charitable work, the arts, or whatever. This gives them a status of their own instead of being Mrs. John Doe. Early in married life a wife provides herself much security by establishing a credit rating of her own.

Spousehood, Preplanning

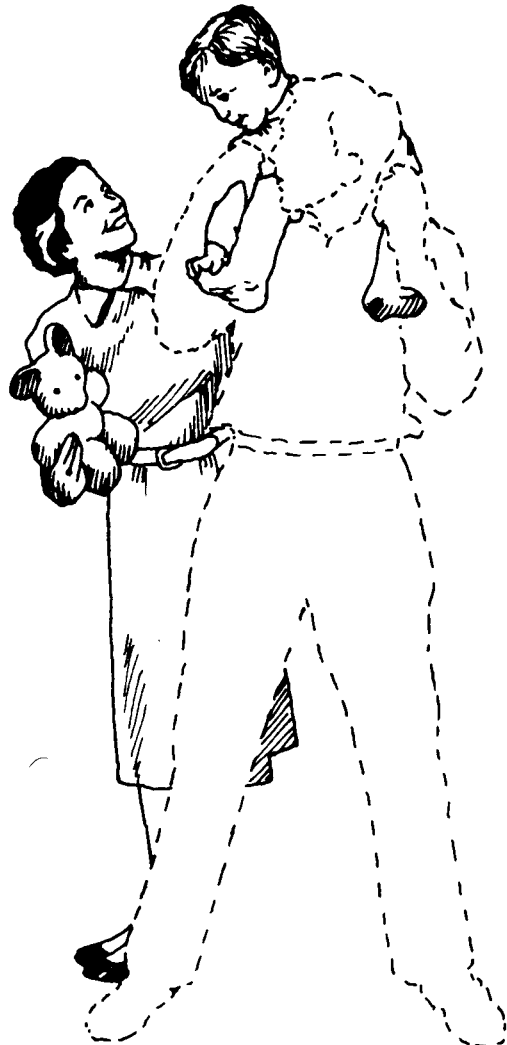
Widowhood is the one condition in life for which most women are totally unprepared. The fact is that neither partner really wants to talk about it. But in fairness they must.

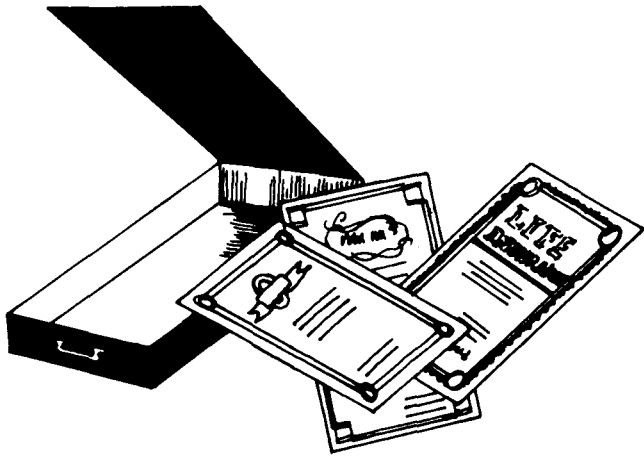
A recent Sunday issue of the *Minneapolis Tribune* (2/3/80) had an article titled, "You Can't Take it With You, so Plan Now to Help Your Widow Handle What's Left." One woman clipped the item and placed it where her husband would be sure to see it. Evidently neither could bear to broach the subject. In the article a retired man noted what was important for his wife to know: (This would apply to a widower also.)

- Detailed information of the family financial situation—a net worth statement. Many wives are almost totally ignorant of the current financial status. Suggestions, not direc-

tions, as to how to handle matters can be helpful. A review, two or three times a year, is helpful in making changes.

- The executor as well as other family members should know the location of important papers (wills, death certificates, birth and marriage certificates, income tax records, records of debts and liens, real estate papers, pension data, social security and veterans benefits, preference of burial, and whether there is a safe deposit box).
- A list of savings accounts, account numbers, owners, present balances, terms, and maturity dates to review. Suggestions for what to do can be helpful. Converting intangible assets to instant funds or money market certificates will simplify the situation. In consultation with a banker or financial advisor, watch for and avoid losses.
- A list of other types of investments as annuities, mutual funds, stocks, and bonds. Include titles, serial numbers, types, when purchased and for how much, present values, and the advisor for each.
- A list of life insurance policies (companies, policy numbers, types, face values, settlement options). The names, addresses, and phone numbers of agents to notify are helpful.





- Health insurance coverage and changes which must be made. A reminder of eligibility of social security and the hospital used by the medical insurance company. One also needs to know when to apply.
- Property insurance coverage and the agent to notify. Premium due dates are essential and can be noted on a calendar.
- Suggestions as to care of the house in case the spouse decides to stay at the present location. The name, address, and telephone number of repairmen for plumbing, furnace, telephone, electrical problems, and emergency numbers would be helpful. Appliance repair, yard upkeep, snow removal, and garden tool repair are some other concerns.
- A list of bills to be paid—they may be monthly, annual, biannual, or have specific due dates.
- A list of relatives, friends, and business associates to be notified in case of a family death. Addresses and telephone numbers will limit confusion when that time comes. Even a holiday card list can be helpful.
- A list of anticipated problems and the possible solutions could be very helpful.

Some men do not see the necessity of having the wife's life insured. They seem to think that as breadwinners they'll be able to manage. When there are young children it often becomes necessary to hire a home manager. These are not easy to find, nor are they inexpensive. Recent studies indicate that the monetary value of the wife's tasks is between \$10,000-\$15,000 per year. This can be a financial drain.

The widower, as well as the widow, may have guilt feelings to the point of hating the deceased for having died, blaming an individual or even self for the traumatic event, or even hating the whole world. The period right after the death is the most stressful because feelings may not be resolved, and the restructuring of roles is not complete. Conflict regarding authority in the home may develop between children, or between the family and relatives.

In the five years following the death of a spouse, many more widowers remarry than widows. In comparison, as age increases, the greater is the number of widowers who will remarry. Opportunities for men to remarry are more favor-

able since there are more women particularly in the older segment of society. It is also more likely that men ask women to marry than for women to ask men.

Whether it is the husband or wife who is left alone, the individual must wrestle with the problems in a constructive, realistic manner to alleviate whatever stressful circumstances exist. There are many ways and opportunities to prepare for these later years.



Coping Patterns and Strategies:

One widow left with four children never expected to have to face going to work to support herself and children. She

commented, "My husband was very successful. He had property, insurance, securities; he left everything to me. He always said if he went first, I would never have to worry about money. How little he knew!" She had a rude awakening about taxable items, inheritance laws, and the family business.



Families which manage best under stress are those which use the following coping patterns and strategies:

- Maintaining family integrity. Learn to do things together.
- Developing interpersonal relationships and social support.
- Maintaining open communications.
- Managing psychological tensions and strains. Understanding these helps to keep control.
- Believing in the value of the spouse's profession and maintaining optimistic definition of the situation.
- Developing self-reliance and self-esteem. Each family member must work on this.

Lois Pratt in her book *Family Structure and Effective Health Behavior* discusses the qualities of an "energized" family as opposed to a more traditional American family. She does not believe families need to conform to prescribed social patterns but that they develop through freedom and change. In fact, an energized family uses a great deal of energy in interacting among family members, gets stimulation from outside groups, develops family members so they

can do their own thinking in terms of solving family problems, and develops resources for backing family efforts. Such a family usually can cope with most family events because of the internal capacities and strengths which have been developed.

Death can be the most hazardous event to the family structure, and it causes family crises more than any other single event. Yet, most families are least prepared to meet this family challenge. The challenge often produces a severe family setback. There are sources for help outside the family, yet it's the family group itself which must bring about reorganization of the group to function without the missing person.

The choices for recovery are many, and although there is concern about the individuals within the family, there is also concern about a reconstruction of the "super personality" of the entire group. It lives. It grows. It changes.

Needs and wishes, attitudes and sentiment, values and goals are thought through. Resources are allocated to form a strong, sound structure which is viable at the time. The family unit is as strong as its organization is sound.

Death as a family crisis is a test of the family's organizational strength and suitability. It's the coordination of interaction that leads toward a satisfactory adjustment after a family has experienced a jolt in organization.

Business and Social Adjustments After Death of a Spouse

When death occurs there are many business and social matters which must be done immediately, next day, later, or much later. Note the following lists as reminders of preparation before an emergency. (Some can be planned and carried out before the death.) Knowing the options available is important in preplanning. You may have contracted for a less costly, simple yet dignified funeral with the Minnesota Memorial Society, or you may have a record of doing business with a favorite funeral director or mortician.



Immediate:

- notify children.
- arrange for body removal. (If necessary sign hospital form(s))
- notify clergy. (You may have already discussed plans.)
- write obituary. (Remember the cost in city papers is by the inch. Obituaries in small town newspaper usually are free.)
- decide body disposal. (Understand options and costs of earth burial, cremation and entombment.) Note psychological effect on near relatives who are highly emotional about cremation. Know of possible body & organ donations.
- decide on body reviewal, family visitation arrangements
- discuss family wishes such as flowers, memorials
- consider autopsy.

Next day

- select clothing for deceased. (favorite articles are possibilities)
- plan funeral details. Family friend, minister, funeral director may assist.
- notify distant relatives. (Suggest accommodations if they plan to attend the funeral.)
- select cemetery and grave site. (Think of marker if appropriate.)
- give time for interruptions by friends, neighbors, relatives.
- give time to yourself for privacy, feelings.
- review will of the deceased.
- decide food, comradery for all attending the service
- plan for someone to stay with you a short time
- plan for someone to stay at house when family is away at visitation and service.

Later

- gather all resources—not only money—for immediate use.
- pay bills
- review benefits. (Check into IRA, Keogh, annuity plans, social security, veteran's administration, and private pension plans.)
- examine safe deposit box. (Discuss ownership, non-taxable items, such as insurance policies.)
- know debts, examine documents of property ownership.
- read books, articles on "beginning again."
- get copies of death certificate.
- review valuables and insurance coverage for them.

Much later

- dispose of personal items. (This may have been done before the death.)
- rearrange household for new needs.
- do or arrange for neglected cleaning, painting, repairing.
- look at future life goals.
- ask, "Who am I?"
- begin relating to others.
- make name changes in documents.
- review securities as to risk you can handle.
- prepare a room-to-room inventory.
- simplify your life style.
- think of your retirement.
- consider options for a business. (Think through options to continue, sell and invest, give to children, or go back to work.)
- know how to pace yourself. (Note health warnings.)



Looking Forward

A spouse can have a good life alone. It's better than being an unhappy spouse.

Chances are that a second marriage could bring greater happiness than a first marriage, especially if the remaining spouse has had good medical care. There can be greater privacy, sexual harmony, more leisure and better understanding than in some youthful experiences. Understanding can be great therapy. Lynn Caine in her book *Widow* says that she is now a different woman. The next time she loves it will be a different man, a different love. "Frightening" she says, "But so is life. And wonderful."

References

- Caine, Lynn. *Widow*. New York: Bantam Books, Inc., 1977.
- Draznin, Yaffa. *How to Prepare for Death*. New York: Hawthorn Books, Inc. 1976.
- "Golden Years," *Minneapolis Tribune*, December 30, 1979.
- "Hard Facts About Retirement for Women," *Changing Times*, June 1978.
- Howell, Mary C. *Helping Ourselves: Families and the Human Network*, Beacon Press, 1975.
- Kohn, Jane Burgen and Willard K. *Widower*. Scranton, Pa.: Harper and Row Publisher, Inc., 1979.
- "Minnesota Changes Estate Tax," *Cooperative Builder*, December 13, 1979.
- "Odds of Becoming a Widow More than 5 to 1 in U.S.," *Family News*, American Council of Life Insurance, 1979.
- Pincus, Lily. *Death and the Family*, N.Y. New York: Vintage Books, A Division of Random House, 1974.
- Pratt, Lois. *Family Structure and Effective Health Behavior*. Boston: Houghton Mifflin Co., 1976.
- "Think You Know about Working Women? Try This Test," *Minneapolis Tribune*, March 23, 1980.
- "You Can't Take it With You, So Plan Now to Help Your Widow Handle What's Left," *Minneapolis Tribune*, February 3, 1980.

IN CASE OF EMERGENCY

Telephone numbers:

Doctor _____
Hospital _____
Ambulance _____
Fire _____
Police _____
Advisor _____

Church _____
Clergy _____
Children _____
Relative _____
Funeral Director _____
Executor _____

Personal Information (location)

Social Security numbers
Military records
Retirement/personnel records
Birth/marriage/divorce documents
Burial plans (cemetery, service, disposal, etc.)
Organization membership
Obituary

Business Documents (location)

Wills
Household, business inventory
Financial net worth statement
Tax records—income tax, real estate, personal property
Insurance—life, health, homeowners, special property
(agent's name and telephone)
Pensions and death benefits. Dates to apply.
Debts, liens
Titles: real estate, car
Keys: house, business, safe deposit box
Savings, checking accounts
Other investments
Warranties
Emergency repair: plumber, electrical, gas, carpenter

UNIVERSITY OF MINNESOTA



3 1951 D01 921 030 U