

# WAEPA GUIDE

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## Losing a Loved One



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## 2019 Losing a Loved One

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## Introduction

The death of someone you love and care about can be a challenging, confusing, lonely, and painful experience. It may be difficult for you to make decisions at this time. However, there are most likely quite a few that must be made. Few people are truly aware of the complexities and costs involved in making final arrangements.

This **2019 Losing a Loved One Guide** contains practical information to help get you through difficult days and tough decisions while supporting you – and your family – during this stressful time. With the help of this guide, you and your family may be spared some of the burden.

We hope that you – and your loved ones – find the **2019 WAEPA Losing a Loved One Guide** helpful.

– *The WAEPA Staff*

## What Happens When Someone Dies?

When a loved one unexpectedly passes, there is little time to make arrangements. In contrast, watching an older person become increasingly frail may mean that it's hard to know when the end of life begins because changes can happen so slowly. But, if you do know death is approaching and understand what will happen, then you do have a chance to plan.

Listen carefully to what doctors and nurses are saying. They may be suggesting that death could be soon. You might also ask – how much time do you think my loved one has left, based on your experience with other patients in this condition?

Just as each life is unique, so is each death. But, there are some common experiences very near the end:

- Shortness of breath, known as dyspnea
- Depression
- Anxiety
- Tiredness and sleepiness
- Mental confusion or reduced alertness
- Refusal to eat or drink.

Each of these symptoms, taken alone, is not a sign of death. But, for someone with a serious illness or declining health, these might suggest that the person is nearing the end of life.

In addition, when a person is closer to death, their hands, arms, feet, or legs may be cool to the touch. Some parts of the body may become darker or blue-colored. Breathing and heart rates may slow. In fact, there may be times when the person's breathing becomes abnormal, known as Cheyne-Stokes breathing. Some people hear a death rattle, noisy breathing that makes a gurgling or rattling sound. The chest stops moving, no air comes out of the nose, and there is no pulse. Eyes that are open can seem glassy.

### Should There Always Be Someone in the Room?

Staying close to someone who is dying is often called keeping a vigil. It can be comforting for the caregiver to always be there, but it can also be tiring and stressful. Unless your cultural or religious traditions require it, do not feel that you must stay with the person all the time. If there are other family members or friends around, try taking turns sitting in the room.

### Call 911 or Not?

When there is a medical emergency, such as a heart attack, stroke, or serious accident, we know to call 911. But, if a person is dying at home and does not want CPR (cardiopulmonary resuscitation), calling 911 is not necessary. In fact, a call to 911 could cause confusion. Many places require EMTs (emergency medical technicians) who respond to 911 calls to perform CPR if someone's heart has stopped.

Consider having a non-hospital DNR (Do Not Resuscitate order) if the person is dying at home. Ask your doctor or the hospice care team who you should call at the time of death.



## After Someone Dies

Initially, allow yourself to grieve the loss. Take the time you need. Some people want to stay in the room with the body; others prefer to leave. You might want to have someone make sure the body is lying flat before the joints become stiff and cannot be moved. Rigor mortis begins sometime during the first hours after death.

After the death, how long you can stay with the body may depend on where death happens. If it happens at home, there is no need to move the body right away. This is the time for any special religious, ethnic, or cultural customs that are performed soon after death.

If the death seems likely to happen in a facility, such as a hospital or nursing home, discuss any important customs or rituals with the staff early on, if possible. That will allow them to plan so you can have the appropriate time with the body.

Some families want time to sit quietly with the body, console one another, and maybe share memories. You could ask a member of your religious community or a spiritual counselor to come. If you have a list of people to notify, this is the time to call those who might want to come and see the body before it is moved.

As soon as possible, the death must be officially pronounced by someone in authority like a doctor in a hospital or nursing facility or a hospice nurse. This person also fills out the forms certifying the cause, time, and place of death. These steps will make it possible for an official death certificate to be prepared. This legal form is necessary for many reasons, including life insurance, financial and property issues.

If hospice is helping, a plan for what happens after death should already be in place. If death happens at home without hospice, try to talk with the doctor, local medical examiner (coroner), your local health department, or a funeral home representative in advance about how to proceed.

Arrangements should be made to pick up the body as soon as the family is ready and according to local laws. Usually this is done by a funeral home. The hospital or nursing facility, if that is where the death took place, may call the funeral home for you. If at home, you will need to contact the funeral home directly or ask a loved one to do so on your behalf.

The doctor may ask if you want an autopsy. This is a medical procedure conducted by a specially trained physician to learn more about what caused the death. If your religion or culture objects to autopsies, talk to the doctor. Some people planning a funeral with a viewing worry about having an autopsy, but the physical signs of an autopsy are almost always hidden by clothing.

### What About Organ Donation?

People of any age can be organ donors. At some time before death or right after it, the doctor may ask about donating organs such as the heart, lungs, pancreas, kidneys, cornea, liver, and skin. Organ donation allows healthy organs from someone who died to be transplanted into living people who may need them.

The person who is dying may have already said that he or she would like to be an organ donor. Some states list this information on the driver's license. If not, the decision has to be made quickly. There is no cost to the donor's family. If the person has requested a Do Not Resuscitate (DNR) order but wants to donate organs, he or she might have to indicate that the desire to donate supersedes the DNR. That is because it might be necessary to use machines to keep the heart beating until the medical staff is ready to remove the donated organs.

## Steps to Take After Losing a Loved One

### Steps to Take Immediately

Make plans for an organ donation. If you're not sure of your loved one's wishes, check their driver's license, health care proxy or living will. If they intended to donate their organs, it usually must be done *very* soon after death. If they died in a hospital, there will usually be a coordinator there to walk you through everything. If your loved one died outside a hospital, you can call the nearest hospital and ask them what steps need to be taken.

Contact immediate family members. These days, with modern technology, it's easier than ever to gather immediate family members together (email, phone, skype, etc.) and update them on where everything stands. It also allows members to comfort each other and help make some key decisions that must be made almost immediately. Some family members – especially those that last spoke with your loved one – may have a better understanding of their final wishes, especially if there were any last minute changes.

Notify extended family and close friends. If you don't already have a list, make one and include as many people as you can – it's better to contact too many people than miss the one relative or friend that should have been notified. Going through email accounts and address books can help you identify people who should be on the list. You should also make sure that any employer or organization your loved one belonged to are added to the list – co-workers and club members may want to pay their respects.

Make funeral preparations. Gather together key family members to discuss the funeral. If the death was expected, there is usually already a plan, which should make things a great deal easier. However, if the death was unexpected, and there are no advance instructions, it can get a great deal more complicated – especially given the complexity of options and high costs of funerals. For help with planning a funeral, please see the next section of this guide.

Choose a funeral home. Transporting your loved one's body from the morgue or from their home (if that's where they died) is usually – but not always – done by a funeral home. They will take it directly to the facility in preparation of services. Sometimes a loved one will have already decided on a funeral home to use – otherwise it is left to family members. If plans haven't been made by your loved one, try to have the service that you believe they would have wanted. For more details on planning a funeral, please see the following section of this guide.

Notify the local post office. This is a very important step for family members to take. Make sure to have your loved one's mail forwarded to a *different* address (usually a close family member). Stacks of unopened mail in a mailbox or on the steps of a house or apartment will attract a great deal of attention – which, unfortunately, can have consequences. The deceased loved one's mail can also help inform you about any accounts, creditors or subscriptions that you must deal with.

### Steps to Take Before the Funeral

Meet with funeral director. Make sure to meet with representatives of the funeral home. If your loved one had plans, make sure the funeral home has a copy and fully understands their wishes and instructions. This is the time to discuss any outstanding issues and make final decisions.

Request help for the funeral. This may sound simple, but funerals can get complicated very quickly. Make sure you have pallbearers chosen – usually family members and close friends. Some funeral homes prefer that their staff handle this service because most people don't realize how heavy a casket with a body in it can be – and accidents *have* happened. The funeral program (service itself) must be decided on by family members – most funeral homes have options that should make it a little easier.

Post-funeral gathering. After the funeral service, there must be a place for the family members to gather – a close relative’s home, church or hall. Once you know the time and date of the funeral service, make sure to inform everyone on the contact list – be sure to include addresses for donations, flowers and cards. Food might be in order, children and pets must be looked after, so make sure that each family member knows their role.

Make plans for a headstone. Most cemeteries have a variety of headstones (size, color, shape and price) that you can order through them directly. You also have the option of getting a headstone through a different vendor – the cemetery will usually install it for a small fee. Remember, many cemeteries have very specific rules about headstones – make sure you understand them before you place an order.

Special arrangements for veterans. There are benefits for veterans that can help with the funeral itself, burial plot – and even survivor benefits. The U.S. Department of Veterans Affairs (VA) will pay for burial in a VA National Cemetery for a Veteran and their spouse if the Veteran received an honorable discharge from military service. Burial includes the gravesite, grave liner, opening and closing the grave, a headstone or marker, and perpetual care. Burials at any National Cemetery are scheduled by calling the centralized scheduling facility at (800) 535-1117. For Veterans who die while hospitalized in a VA Medical Center, some costs associated with the transportation of the Veteran may be covered by the VA. The VA may also provide a burial allowance to assist with burial expenses if certain criteria are met. Most veterans are eligible for a burial flag. These can be obtained through the U. S. Post Offices or the VA Regional Office. Veterans may also be entitled to a VA-provided headstone, marker, or medallion. A Presidential Memorial Certificate can be issued to recognize the military service of an honorably discharged Veteran. To understand your options, call the U.S. Department of Veterans Affairs at **(800) 827-1000** or go to [their website](#).

Write an obituary. Most funeral homes have someone on staff that can help you write an obituary or can give you the name of someone who can. Usually, however, it’s a few close family members who write one. If you want the local newspaper to publish it, make sure you check on their rates, guidelines and deadlines.

## **Steps to Take After the Funeral**

Get duplicate death certificates. You’ll need certified death certificates for many different aspects of dealing with your loved one’s loss. It’s best to have too many – rather than not enough. Make sure to have at least a dozen. The funeral home may help you with this or you can get them directly from [Vital Statistics](#) office in the state where the death occurred. Your local records office (or city hall) should also be able to help.

Notify Social Security. Usually, the funeral home will notify Social Security directly. If they don’t, you can notify them by calling 800-772-1213. If your loved one was receiving benefits, and they aren’t stopped promptly, you could be facing mandatory repayment of any overpayments after death. Payments received post-death must be returned. If you loved one had a surviving spouse – or dependent children – they may be eligible for *increased* benefits and a modest one-time survivor payment.

Notify Medicare. Social Security will automatically contact Medicare and let them know that your loved one has died. If they were enrolled in Medicare Advantage or in Medicare Prescription Drug Coverage (Part D) it’s best to simply contact them directly and inform them. You can find the contact information for each on the membership card that was provided to your loved one.

Contact life insurance companies. If your loved one had a life insurance policy (or multiple policies), the insurance carrier will need to be notified and the various claim forms will need to be filled out – you’ll need a death certificate as well as the policy number.

Stop other insurance policies. This may cover automobile, homeowner’s and other insurance policies. Make sure that you don’t cancel them before the house or automobile is sold or transferred to the person who inherited them. You will most likely need a copy of the death certificate for this.

Find out about employment benefits. If your loved one was working, make sure to contact the employer and let them know about the death. Also, ask about employer provided life insurance, death benefits, pension plans and any credit unions. You will most likely need a death certificate for each. Make sure you stop any employer covered health insurance – but only for the deceased, not for any dependents.

Create a thorough list of important bills. Make sure you give the list to the executor (or estate administrator) – so that they may ensure that all bills are paid.

Banks and mortgage companies must be contacted. If your loved one left a list of the accounts (hopefully with passwords), that's a great place to start. If not, you can contact the bank and ask for help. You will need a death certificate for this.

Safe deposit box access. If your loved one had a safe deposit box, you will need a key to access it. If the key can't be found, a court order (the executor would have to file this) would be needed. Probate courts have specific rules about how relatives can access and inventory the safe deposit box.

Close all credit card accounts. The contact numbers for these accounts should be on the monthly statements or on the backs of each credit card. Make sure to inform the representative that you are a relative closing an account of a deceased loved one. They will most likely ask you to email or fax a copy of the death certificate – they won't close the account until they receive it. The official date of closing the account is usually the date of death – not the date they give approval. Make sure to keep records of each account and its status until everything is resolved.

Notify all credit reporting agencies. Identity theft is a big problem after someone dies. Identity thieves use death notices as opportunities to target individuals. It's important that credit bureaus are contacted quickly so the accounts can be flagged. Make sure to send copies of the death certificate to the three largest firms: [Experian](#), [Equifax](#), and [TransUnion](#).

Contact financial advisors. There are many different types of investments that a financial advisor may be managing for your deceased loved one – stocks, bonds, hedge funds, investment vehicles, retirement accounts, etc. Beneficiaries may or may not be listed on these accounts – you need to find out. The beneficiary might be able to gain access to the accounts simply by providing a copy of the death certificate. If not, however, the executor of the estate most likely would step in and help deal with it.

Cancel every email and website account. There are so many different email and website services these days that there's no one procedure for closing them. Each service has its own way of dealing with customers that die. Some will ask for a copy of the death certificate, others will simply ask for a copy of your driver's license – it varies. But it's important to close them all.

Close memberships. These can be professional groups, school associations, or even hobby groups.

Cancel their driver's license. Your local department of motor vehicles will have details of how you go about doing this. You will need a copy of the death certificate.

You will need a tax professional. Regardless of what time of year your loved one died, you will need a professional tax preparer to file a tax return for them – as well as an estate form. Make sure that you keep all the bank statements – especially those that reflect the actual balance on the day your loved one died.

You need a probate attorney. The executor usually picks the attorney. But you can ask your family and friends for recommendations. If there is a will, the executor (named in it) and the probate attorney will submit it to the probate court. If there is no will, an administrator (in place of an executor) will be named by the probate court. The probate process begins with looking at everything of value that was owned by the deceased. In other words, there will be an

inventory of all assets – house, car, retirement accounts, stocks, bonds, other investment accounts, bank accounts, jewelry, furniture, and all other personal property.

Notify the local election board. There are estimates that over two million people are listed on the voter roles who are dead. **Make sure your loved one isn't one of them.**

Acknowledge well-wishers. Make sure that you acknowledge well-wishers with thank-you notes for flowers, donations and cards.

## Losing a Loved One Checklist

When a loved one dies, it can be overwhelming and very difficult to know exactly what to do – even the most organized person can quickly lose track of events. To help, the following checklist offers a simple way to get through a very trying time and deal with a multitude of necessary tasks. Remember to ask for help – especially from family members. This checklist is designed to be a starting place – add other information to suit your specific needs.

### Assemble Important Documents

- Death certificates (at least a dozen)
- Will and trust documents
- Social Security card
- Marriage certificate
- Birth certificate/Passport
- Birth certificates for any minor children
- Life insurance policies
- Other insurance policies
- Deeds and titles to property
- Automobile title and registration papers
- Stock certificates
- Bank statements
- Recent income tax forms and W-2 forms
- Loan and installment payment books and contracts
- Disability and pension claims
- Honorable discharge papers for a veteran and/or VA claim number

### Notify Others of Your Loved One's Death

- Relatives
- Friends
- Clergy
- Attorney/Executor of the Estate

- Health professionals (doctor, dentist, optometrist, etc.)
- Hospital
- Funeral Director
- Cemetery
- Employer of the deceased
- Employer of family members
- Insurance agents (life, health, funeral, etc.)
- Social Worker
- Landlord, tenants
- Retirement/pension sources
- Banks, credit unions
- Credit cards
- Any accounts in the deceased's name
- Social Security
- Medicare
- Department of Veterans' Affairs
- Child Support services
- Organizations / Clubs the deceased was a member of
- Newspapers/subscriptions
- Utilities
- Vehicle registration and licensing authorities
- Telecommunication providers (e.g. phones, internet)
- Local post office

## **Final Arrangements**

### Initial Decisions

- Select mortuary/crematory and location for service
- Select cemetery
- Select Clergy or other official
- Check deceased will for any special wishes

### Additional Decisions

- Decide on time and location of services
- Determine if there is to be a viewing
- Is the mortuary coordinating the military honors?
- Is the mortuary coordinating burial at a National Cemetery?
- Select pallbearers
- Select clothing/jewelry for the deceased
- Decide on any readings and music
- Gather information/stories for eulogy
- Identify special recognitions and honors
- Select photograph(s) to be displayed (if desired)
- Identify agency for memorial contributions

### Questions to Consider

- Is jewelry to be worn or removed prior to interment?
- Are glasses to be worn or removed before interment?

## **Anticipated Expenses**

- Embalming/Cremation/Preparation
- Casket/Urn
- Clergy or other official
- Florist



- Organist/Music
- Obituaries
- Headstone (VA can provide one; see page 10 of this guide)
- Additional Mortuary/Funeral Home Expenses
- Funeral director, use of funeral home, care of remains, guestbook, programs, prayer cards, burial permit, grave site setup, graveside services, weekend or two day services often have additional fees

#### Transportation

- Hearse or funeral coach, lead vehicle, service/flower car, police escort from funeral to cemetery

#### Cemetery Services

- Plot, opening/closing of grave, vault, marker
- Will the body be embalmed or cremated?
- Will there be a casket, and if so, will it be open or closed?
- If body will be cremated, will the ashes be scattered?
- If the ashes are deposited in an urn, will it be placed in a mausoleum?
- Where is the burial site?
- Do religious traditions need to be respected?
- Will there be contributions to charities in lieu of flowers?

## Planning a Funeral

When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral – all of which must be made quickly and often under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What other arrangements should you plan? And, as callous as it may sound, how much is it all going to cost?

Each year, Americans grapple with these and many other questions as they spend billions of dollars arranging more than 2 million funerals for family members and friends. The increasing trend toward pre-need planning – when people make funeral arrangements in advance – suggests that many consumers want to compare prices and services so that ultimately, the funeral reflects a wise and well-informed purchasing decision, as well as a meaningful one.

### A Consumer Purchase

Funerals rank among the most expensive purchases many consumers will ever make. A traditional funeral, including a casket and vault, costs about \$6,000, although “extras” like flowers, obituary notices, acknowledgment cards or limousines can add thousands of dollars. Many funerals run well over \$10,000. Even people who are usually good at negotiating the best prices for regular goods and services are likely to feel uncomfortable negotiating over the details and costs of a funeral. Adding to this discomfort is the fact that some people “overspend” on a funeral or burial because they think of it as a reflection of their feelings for the deceased.

### Pre-Need

To help relieve their families of some of these decisions, an increasing number of people are planning their own funerals, designating their funeral preferences, and sometimes even paying for them in advance. They see funeral planning as an extension of will and estate planning.

### Planning

Thinking ahead can help you make informed and thoughtful decisions about funeral arrangements. It allows you to choose the specific items you want and need and compare the prices offered by several funeral providers. It also spares your survivors the stress of making these decisions under the pressure of time and strong emotions.

You can make arrangements directly with a funeral establishment or through a funeral planning or memorial society (a nonprofit organization that provides information about funerals and disposition but doesn't offer funeral services).

One other important consideration is where the remains will be buried, entombed or scattered. In the short time between the death and burial of a loved one, many family members find themselves rushing to buy a cemetery plot or grave – often without a visit to the site. That's why it's in the family's best interest to buy cemetery plots before you need them.

You can make decisions about your arrangements in advance, but not pay for them in advance. Keep in mind that over time, prices may go up and businesses may close. However, in some areas, prices may go down. It's a good idea to review and revise your funeral decisions every few years.

Put your preferences in writing, give copies to family members and your attorney, and keep a copy in a handy place. Don't designate your preferences in your will, because a will often is not found or read until after the funeral. And avoid putting the only copy of your preferences in a safe deposit box – your family may have to make arrangements on a weekend or holiday, before the box can be opened.

Prepaying. Millions of Americans have entered into contracts to prearrange their funerals and prepay some or all of the expenses involved. Laws of individual states govern the prepayment of funeral goods and services; various states have laws to help ensure that these advance payments are available to pay for the funeral products and services when they're needed. But protections vary widely from state to state, and some state laws offer little or no effective protection. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery.

If you're thinking about prepaying, consider these issues:

- What are you are paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you've prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put into a trust account?
- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.

Be sure to tell your family about the plans you've made; let them know where the documents are kept. If your family isn't aware that you've made plans, your wishes may not be carried out. And if family members don't know that you've prepaid the funeral costs, they could end up paying for the same arrangements.

### **The Funeral Rule**

Most funeral providers are professionals who strive to serve their clients' needs and best interests. But some aren't. They may take advantage of their clients through inflated prices, overcharges, double charges or unnecessary services. Fortunately, there's a federal law that makes it easier for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements pre-need or at need.

The Funeral Rule, enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if you ask, over the phone. They are not required to post prices on their websites. The Rule also requires funeral directors to give you other information about their goods and services. For example, if you ask about funeral arrangements in person, the funeral home must give you a written price list to keep that shows the goods and services the home offers. If you want to buy a casket or outer burial container, the funeral provider must show you descriptions of the available selections and the prices before actually showing you the caskets.

Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services. That is, you do not have to accept a package that may include items you do not want.

According to the Funeral Rule:

- you have the right to choose the funeral goods and services you want (with some exceptions).
- the funeral provider must state this right in writing on the general price list.

- if state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- the funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- a funeral provider that offers cremations must make alternative containers available.

### **What Kind of Funeral Do You Want?**

Not everyone wants the same type of funeral. Funeral practices are influenced by religious and cultural traditions, costs and personal preferences. Funerals can be elaborate or simple, public or private, religious or secular, and held in a variety of places. The body can be present, there can be a viewing or visitation, the casket can be open or closed, and the remains can be buried or cremated. You'll need to decide what you want.

#### “Traditional,” Full-Service Funeral

A “traditional” funeral usually includes a viewing or visitation and formal funeral service, use of a hearse to transport the body to the funeral site and cemetery, and burial, entombment or cremation of the remains. It is generally the most expensive type of funeral. In addition to the funeral home’s basic services fee, costs often include embalming and dressing the body; rental of the funeral home for the viewing or service; and use of vehicles to transport the family if they don’t use their own. The costs of a casket, cemetery plot or crypt and other funeral goods and services also must be considered.

#### Direct Burial

The body is buried shortly after death, usually in a simple container. No viewing or visitation is involved, so embalming is not necessary. A memorial service may be held at the graveside or later. A direct burial usually costs less than the “traditional,” full-service funeral. Costs include the funeral home’s basic services fee, as well as transportation and care of the body, the purchase of a casket or burial container and a cemetery plot or crypt. If the family chooses to be at the cemetery for the burial, the funeral home often charges an additional fee for a graveside service.

#### Direct Cremation

The body is cremated shortly after death, without embalming. The cremated remains are placed in an urn or other container. No viewing or visitation is involved, although a memorial service may be held, with or without the cremated remains present. The remains can be kept in the home, buried or placed in a crypt or niche in a cemetery, or buried or scattered in a favorite spot. Direct cremation usually costs less than the “traditional,” full-service funeral. Costs include the funeral home’s basic services fee, as well as transportation and care of the body. A crematory fee may be included or, if the funeral home does not own the crematory, the fee may be added on. There also will be a charge for an urn or other container. The cost of a cemetery plot or crypt is included only if the remains are buried or entombed. Funeral providers who offer direct cremations also must offer to provide an alternative container that can be used in place of a casket.

### **Choosing a Funeral Provider**

You are not legally required to use a funeral home to plan and conduct a funeral. However, because most people have little experience with the many details and legal requirements involved (and may be emotionally distraught when it’s time to make the plans), many people find the services of a professional funeral home to be a comfort.

Many people select a funeral home or cemetery because it’s close to home, has served the family in the past, or has been recommended by someone they trust. But people who limit their search to just one funeral home may risk paying more than necessary for the funeral or narrowing their choice of goods and services.

Comparison shopping need not be difficult, especially if it's done before the need for a funeral arises. If you visit a funeral home in person, the funeral provider is required by law to give you a general price list itemizing the cost of the items and services the home offers. If the general price list does not include specific prices of caskets or outer burial containers, the law requires the funeral director to show you the price lists for those items before showing you the items.

Sometimes it's more convenient and less stressful to "price shop" funeral homes by phone. The Funeral Rule requires funeral directors to provide price information over the phone to any caller who asks for it. In addition, many funeral homes are happy to mail you their price lists, although that is not required by law.

When comparing prices, be sure to consider the total cost of all the items together, in addition to the costs of single items. Every funeral home should have price lists that include all the items essential for the different types of arrangements it offers. Many funeral homes offer package funerals that may cost less than purchasing individual items or services. Offering package funerals is permitted by law, as long as an itemized price list also is provided. But only by using the price lists can you accurately compare total costs.

Additionally, so you are aware, there's a growing trend toward consolidation in the funeral home industry, and many neighborhood funeral homes are thought to be locally owned when, in fact, they're owned by a national company.

## **Funeral Costs**

Funeral costs include:

- Basic services fee for the funeral director and staff. The Funeral Rule allows funeral providers to charge a basic services fee that customers cannot decline to pay. The basic services fee includes services that are common to all funerals, regardless of the specific arrangement. These include funeral planning, securing the necessary permits and copies of death certificates, preparing the notices, sheltering the remains, and coordinating the arrangements with the cemetery, crematory or other third parties. The fee does not include charges for optional services or merchandise.
- Charges for other services and merchandise. These are costs for optional goods and services such as transporting the remains; embalming and other preparation; use of the funeral home for the viewing, ceremony or memorial service; use of equipment and staff for a graveside service; use of a hearse or limousine; a casket, outer burial container or alternate container; and cremation or interment.
- Cash advances. These are fees charged by the funeral home for goods and services it buys from outside vendors on your behalf, including flowers, obituary notices, pallbearers, officiating clergy, and organists and soloists. Some funeral providers charge you their cost for the items they buy on your behalf. Others add a service fee to their cost. The Funeral Rule requires those who charge an extra fee to disclose that fact in writing, although it doesn't require them to specify the amount of their markup. The Rule also requires funeral providers to tell you if there are refunds, discounts or rebates from the supplier on any cash advance item.

## Calculating the Actual Cost

The funeral provider must give you an itemized statement of the total cost of the funeral goods and services you have selected when you are making the arrangements. If the funeral provider doesn't know the cost of the cash advance items at the time, he or she is required to give you a written "good faith estimate." This statement also must disclose any legal, cemetery or crematory requirements that you purchase any specific funeral goods or services. The Funeral Rule does not require any specific format for this information. Funeral providers may include it in any document they give you at the end of your discussion about funeral arrangements.

## Services and Products

### Embalming

Many funeral homes require embalming if you're planning a viewing or visitation. But embalming generally is not necessary or legally required if the body is buried or cremated shortly after death. Eliminating this service can save you hundreds of dollars. Under the Funeral Rule, a funeral provider:

- may not provide embalming services without permission
- may not falsely state that embalming is required by law
- must disclose in writing that embalming is not required by law, except in certain special case
- may not charge a fee for unauthorized embalming unless embalming is required by state law
- must disclose in writing that you usually have the right to choose a disposition, such as direct cremation or immediate burial, that does not require embalming if you do not want this service
- must disclose in writing that some funeral arrangements, such as a funeral with viewing, may make embalming a practical necessity and, if so, a required purchase.

### Caskets

For a “traditional,” full-service funeral: A casket often is the single most expensive item you'll buy if you plan a “traditional,” full-service funeral. Caskets vary widely in style and price and are sold primarily for their visual appeal. Typically, they're constructed of metal, wood, fiberboard, fiberglass or plastic. Although an average casket costs slightly more than \$2,000, some mahogany, bronze or copper caskets sell for more than \$10,000.

When you visit a funeral home or showroom to shop for a casket, the Funeral Rule requires the funeral director to show you a list of caskets the company sells, with descriptions and prices, before showing you the caskets. Industry studies show that the average casket shopper buys one of the first three models shown, generally the middle-priced of the three. So it's in the seller's best interest to start out by showing you higher-end models. If you haven't seen some of the lower-priced models on the price list, ask to see them – but don't be surprised if they're not prominently displayed, or not on display at all.

Traditionally, caskets have been sold only by funeral homes. But with increasing frequency, showrooms and websites operated by “third-party” dealers are selling caskets. You can buy a casket from one of these dealers and have it shipped directly to the funeral home. The Funeral Rule requires funeral homes to agree to use a casket you bought elsewhere, and doesn't allow them to charge you a fee for using it.

No matter where or when you're buying a casket, it's important to remember that its purpose is to provide a dignified way to move the body before burial or cremation. No casket, regardless of its qualities or cost, will preserve a body forever. Metal caskets frequently are described as “gasketed,” “protective” or “sealer” caskets. These terms mean that the casket has a rubber gasket or some other feature that is designed to delay the penetration of water into the casket and prevent rust. The Funeral Rule forbids claims that these features help preserve the remains indefinitely because they don't. They just add to the cost of the casket.

Most metal caskets are made from rolled steel of varying gauges – the lower the gauge, the thicker the steel. Some metal caskets come with a warranty for longevity. Wooden caskets generally are not gasketed and don't have a warranty for longevity. They can be hardwood like mahogany, walnut, cherry or oak, or softwood like pine. Pine

caskets are a less expensive option, but funeral homes rarely display them. Manufacturers of both wooden and metal caskets usually warrant workmanship and materials.

### For Cremation

Many families that opt to have their loved ones cremated rent a casket from the funeral home for the visitation and funeral, eliminating the cost of buying a casket. If you opt for visitation and cremation, ask about the rental option. For those who choose a direct cremation without a viewing or other ceremony where the body is present, the funeral provider must offer an inexpensive unfinished wood box or alternative container, a non-metal enclosure — pressboard, cardboard or canvas — that is cremated with the body.

Under the Funeral Rule, funeral directors who offer direct cremations:

- may not tell you that state or local law requires a casket for direct cremations, because none do;
- must disclose in writing your right to buy an unfinished wood box or an alternative container for a direct cremation; and
- must make an unfinished wood box or other alternative container available for direct cremations.

### Burial Vaults or Grave Liners

Burial vaults or grave liners, also known as burial containers, are commonly used in “traditional,” full-service funerals. The vault or liner is placed in the ground before burial, and the casket is lowered into it at burial. The purpose is to prevent the ground from caving in as the casket deteriorates over time. A grave liner is made of reinforced concrete and will satisfy any cemetery requirement. Grave liners cover only the top and sides of the casket. A burial vault is more substantial and expensive than a grave liner. It surrounds the casket in concrete or another material and may be sold with a warranty of protective strength.

State laws do not require a vault or liner, and funeral providers may not tell you otherwise. However, keep in mind that many cemeteries require some type of outer burial container to prevent the grave from sinking in the future. Neither grave liners nor burial vaults are designed to prevent the eventual decomposition of human remains. It is illegal for funeral providers to claim that a vault will keep water, dirt or other debris from penetrating into the casket if that’s not true.

Before showing you any outer burial containers, a funeral provider is required to give you a list of prices and descriptions. It may be less expensive to buy an outer burial container from a third-party dealer than from a funeral home or cemetery. Compare prices from several sources before you select a model.

**Preservative Processes and Products:** No process or products have yet been devised to preserve a body in the grave indefinitely. The Funeral Rule prohibits funeral providers from telling you that it can be done. For example, funeral providers may not claim that either embalming or a particular type of casket will preserve the body of the deceased for an unlimited time.

### **Cemetery Sites**

When you are purchasing a cemetery plot, consider the location of the cemetery and whether it meets the requirements of your family’s religion. Other considerations include what, if any, restrictions the cemetery places on burial vaults purchased elsewhere, the type of monuments or memorials it allows, and whether flowers or other remembrances may be placed on graves.

### Cost is Another Consideration

Cemetery plots can be expensive, especially in metropolitan areas. Most, but not all, cemeteries require you to purchase a grave liner, which will cost several hundred dollars. Note that there are charges – usually hundreds of dollars – to open a grave for interment and additional charges to fill it in. Perpetual care on a cemetery plot sometimes is included in the purchase price, but it's important to clarify that point before you buy the site or service. If it's not included, look for a separate endowment care fee for maintenance and groundskeeping.

If you plan to bury your loved one's cremated remains in a mausoleum or columbarium, you can expect to purchase a crypt and pay opening and closing fees, as well as charges for endowment care and other services. The FTC's Funeral Rule does not cover cemeteries and mausoleums unless they sell both funeral goods and funeral services, so be cautious in making your purchase to ensure that you receive all pertinent price and other information, and that you're being dealt with fairly.

### Veterans Cemeteries

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also extends to some civilians who have provided military-related service and some Public Health Service personnel. Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. The family generally is responsible for other expenses, including transportation to the cemetery. For more information, visit the Department of [Veterans Affairs' website](#). To reach the regional Veterans office in your area, call **1(800) 827-1000**. In addition, many states have established state veterans cemeteries. Eligibility requirements and other details vary. Contact your state for more information.

Beware of commercial cemeteries that advertise so-called "veterans' specials." These cemeteries sometimes offer a free plot for the veteran, but charge exorbitant rates for an adjoining plot for the spouse, as well as high fees for opening and closing each grave. Evaluate the bottom-line cost to be sure the special is as special as you may be led to believe.

### **Solving Problems**

If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance may be able to advise you on how best to resolve your issue. You also can contact your state or local consumer protection agencies listed in your telephone book, or the Funeral Service Consumer Assistance Program.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, **1(877) FTC-HELP (1-877-382-4357)**; TTY: **1(866) 653-4261**. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

### **Summary**

- Shop around in advance. Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
- Ask for a price list. The law requires funeral homes to give you written price lists for products and services.
- Resist pressure to buy goods and services you don't really want or need.



- Avoid emotional overspending. It's not necessary to have the most expensive casket or the most elaborate funeral to properly honor a loved one.
- Recognize your rights. Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.
- Apply the same smart shopping techniques you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
- Plan ahead. It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

## Life After Loss

Losing someone you love can change your world. You may feel sad, alone, or even angry. You might have trouble concentrating or sleeping. If you were a busy caregiver, you might feel lost when you're suddenly faced with lots of unscheduled time. These feelings are normal. There's no right or wrong way to mourn. Scientists have been studying how we process grief and are learning more about healthy ways to cope with loss.

The death of a loved one can impact how you feel, how you act, and what you think. Together, these reactions are called grief. It's a natural response to loss. Grieving doesn't mean that you have to feel certain emotions. People can grieve in very different ways.

Cultural beliefs and traditions can influence how someone expresses grief and mourns. For example, in some cultures, grief is expressed quietly and privately. In others, it can be loud and out in the open. Culture also shapes how long family members are expected to grieve.

Most people seem to think they *should* feel a certain way. But that can easily turn into simply feeling badly about feeling badly. You must give yourself permission to grieve and simply feel whatever you are feeling. Don't be hard on yourself.

### Adapting to Loss

Experts say you should let yourself grieve in your own way and time. People have unique ways of expressing emotions. For example, some might express their feelings by doing things rather than talking about them. They may feel better going on a walk or swimming, or by doing something creative like writing or painting. For others, it may be more helpful to talk with family and friends about the person who's gone, or with a counselor.

Most people don't realize that laughing and smiling can also be healthy responses to loss. People who express flexibility in their emotions often cope well with loss and are healthier over time.

A person with emotional flexibility can show positive feelings, like joy, when sharing a happy memory of the person they lost and then switch to expressing sadness or anger when recalling more negative memories, like an argument with that person.

Grief is a process of letting go and learning to accept and live with loss. The amount of time it takes to do this varies with each person. The key is to understand that they have a future and a chance for happiness without the person who died – while still honoring the memory of that lost loved one.

Researchers have found that finding meaning in life after loss can help you adapt. Connecting to those things that are most important, including the relationship with the person who died, can help you co-exist with the pain of grief.

### Taking Care of Yourself

Remember to take good care of yourself. You might know that grief affects how you feel emotionally, but you may not realize that it can also have physical effects. The stress of the death and your grief could even make you sick. Eat well, exercise, get enough sleep, and get back to doing things you used to enjoy, like going to the movies, walking, or reading.

### Ask for Help from Others

Although the death of a loved one can feel overwhelming, many people make it through the grieving process with the support of family and friends. Accepting help from others isn't always easy. When tough things happen, some people think they can handle it on their own. But sometimes things just get harder. As simple as it sounds, it's good to remind others that you still need help. Family and compassionate friends can be a great support. They are grieving, too, and some people find that sharing memories is one way to help each other. Feel free to share stories about the one who is gone. Sometimes, people hesitate to bring up the loss or mention the dead person's name because they worry this can be hurtful. But, people may find it helpful to talk directly about their loss. You are all coping with the death of someone you cared for.

### Support Groups

There are also support groups where grieving people help each other. These groups can be specialized – parents who have lost children or people who have lost spouses, for example – or they can be for anyone learning to manage grief. Check with religious groups, local hospitals, hospice groups, or your doctor to find support groups in your area. Also, local nursing homes often have social workers who have helpful resources. The funeral home might also be able to suggest where you can find counseling.

## Coping With Loss, Grief and Bereavement

People cope with the loss of a loved one in different ways. Most people who experience grief will cope well. Others will have severe grief and may need treatment. There are many things that can affect the grief process of someone who has lost a loved one. They include:

- The personality of the person who is grieving
- The relationship with the person who died
- The way the loved one died
- The grieving person’s coping skills and mental health history
- The amount of support the grieving person has
- The grieving person’s cultural and religious background
- The grieving person’s social and financial position.

### **Bereavement and Grief**

Bereavement is the period of sadness after losing a loved one through death.

Grief and mourning occur during the period of bereavement. Grief and mourning are closely related. Mourning is the way we show grief in public. The way people mourn is affected by beliefs, religious practices, and cultural customs. People who are grieving are sometimes described as bereaved.

Grief is the emotional response to the loss of a loved one. Common grief reactions include the following:

- Feeling emotionally numb
- Feeling unable to believe the loss occurred
- Feeling anxiety from the distress of being separated from the loved one
- Mourning along with depression
- A feeling of acceptance.

### **Types of Reactions to Grief**

#### Anticipatory Grief

Anticipatory grief occurs when a death is expected, but before it happens. It may be felt by the families of people who are dying and by the person dying. Anticipatory grief helps family members get ready emotionally for the loss. It can be a time to take care of unfinished business with the dying person, such as saying “I love you” or “I forgive you.” Like grief that occurs after the death of a loved one, anticipatory grief involves mental, emotional, cultural, and social responses. However, anticipatory grief is different from grief that occurs after the death. Symptoms of anticipatory grief include the following:

- Depression
- Feeling a greater than usual concern for the dying person
- Imagining what the loved one's death will be like
- Getting ready emotionally for what will happen after the death
- Anticipatory grief may help the family but not the dying person.

Anticipatory grief helps family members cope with what is to come. For the patient who is dying, anticipatory grief may be too much to handle and may cause him or her to withdraw from others.

Some researchers, however, report that anticipatory grief does not always occur. Studies showed that periods of acceptance and recovery usually seen during grief are not common before the patient's actual death. The bereaved may feel that trying to accept the loss of a loved one before death occurs may make it seem that the dying patient has been abandoned.

Also, grief felt before the death will not decrease the grief felt afterwards or make it last a shorter time.

### Normal Grief

Normal or common grief begins soon after a loss and symptoms go away over time. During normal grief, the bereaved person moves toward accepting the loss and is able to continue normal day-to-day life even though it is hard to do. Common grief reactions include:

- Emotional numbness, shock, disbelief, or denial. These often occur right after the death, especially if the death was not expected.
- Anxiety over being separated from the loved one. The bereaved may wish to bring the person back and become lost in thoughts of the deceased. Images of death may occur often in the person's everyday thoughts.
- Distress that leads to crying; sighing; having dreams, illusions, and hallucinations of the deceased; and looking for places or things that were shared with the deceased.
- Anger
- Periods of sadness, loss of sleep, loss of appetite, extreme tiredness, guilt, and loss of interest in life. Day-to-day living may be affected.

In normal grief, symptoms will occur less often and will feel less severe as time passes. Recovery does not happen in a set period of time. For most bereaved people having normal grief, symptoms lessen between 6 months and 2 years after the loss.

Many bereaved people will have grief bursts or pangs. Grief bursts or pangs are short periods (20-30 minutes) of very intense distress. Sometimes these bursts are caused by reminders of the deceased person. At other times they seem to happen for no reason.

There are several theories about how the normal grief process works. Experts have described different types and numbers of stages that people go through as they cope with loss. At this time, there is not enough information to prove that one of these theories is more correct than the others.

Although many bereaved people have similar responses as they cope with their losses, there is no typical grief response. The grief process is personal.

### Complicated Grief

There is no right or wrong way to grieve, but studies have shown that there are patterns of grief that are different from the most common. This has been called complicated grief.

Complicated grief reactions that have been seen in studies include:

- **Minimal grief reaction:** A grief pattern in which the person has no, or only a few, signs of distress or problems that occur with other types of grief.
- **Chronic grief:** A grief pattern in which the symptoms of common grief last for a much longer time than usual. These symptoms are a lot like ones that occur with major depression, anxiety, or post-traumatic stress.

### Factors that Affect Complicated Grief

Researchers study grief reactions to try to find out what might increase the chance that complicated grief will occur. Studies have looked at how the following factors affect the grief response:

- Whether the death is expected or unexpected. It may seem that any sudden, unexpected loss might lead to more difficult grief. However, studies have found that bereaved people with high self-esteem and/or a feeling that they have control over life are likely to have a normal grief reaction even after an unexpected loss. Bereaved people with low self-esteem and/or a sense that life cannot be controlled are more likely to have complicated grief after an unexpected loss. This includes more depression and physical problems.
- The personality of the bereaved. Studies have found that people with certain personality traits are more likely to have long-lasting depression after a loss. These include people who are very dependent on the loved one (such as a spouse), and people who deal with distress by thinking about it all the time.
- The religious beliefs of the bereaved. Some studies have shown that religion helps people cope better with grief. Other studies have shown it does not help or causes more distress. Religion seems to help people who go to church often. The positive effect on grief may be because church-goers have more social support.
- Whether the bereaved is male or female. In general, men have more problems than women do after a spouse's death. Men tend to have worse depression and more health problems than women do after the loss. Some researchers think this may be because men tend to have less social support after a loss.
- The age of the bereaved. In general, younger bereaved people have more problems after a loss than older bereaved people do. They have more severe health problems, grief symptoms, and other mental and physical symptoms. Younger bereaved people, however, may recover more quickly than older bereaved people do, because they have more resources and social support.
- The amount of social support the bereaved has. Lack of social support increases the chance of having problems coping with a loss. Social support includes the person's family, friends, neighbors, and community members who can give psychological, physical, and financial help. After the death of a close family member, many people have a number of related losses. The death of a spouse, for example, may cause a loss of income and changes in lifestyle and day-to-day living. These are all related to social support.

## **Treatment of Grief**

Normal grief may not need to be treated.

Most bereaved people work through grief and recover within the first 6 months to 2 years. Researchers are studying whether bereaved people experiencing normal grief would be helped by formal treatment. They are also studying whether treatment might prevent complicated grief in people who are likely to have it.

For people who have serious grief reactions or symptoms of distress, treatment may be helpful.

Complicated grief may be treated with different types of psychotherapy (talk therapy).

Researchers are studying the treatment of mental, emotional, social, and behavioral symptoms of grief. Treatment methods include discussion, listening, and counseling.

Complicated grief treatment (CGT) has three phases:

- The first phase includes talking about the loss and setting goals toward recovery. The bereaved are taught to work on these two things.
- The second phase includes coping with the loss by retelling the story of the death. This helps bereaved people who try not to think about their loss.
- The last phase looks at progress that has been made toward recovery and helps the bereaved make future plans. The bereaved's feelings about ending the sessions are also discussed.

In a clinical trial of patients with complicated grief, CGT was compared to interpersonal psychotherapy (IPT). IPT is a type of psychotherapy that focuses on the person's relationships with others and is helpful in treating depression. In patients with complicated grief, the CGT was more helpful than IPT.

Cognitive behavioral therapy (CBT) for complicated grief was helpful in a clinical trial.

Cognitive behavioral therapy (CBT) works with the way a person's thoughts and behaviors are connected. CBT helps the patient learn skills that change attitudes and behaviors by replacing negative thoughts and changing the rewards of certain behaviors. A clinical trial compared CBT to counseling for complicated grief. Results showed that patients treated with CBT had more improvement in symptoms and general mental distress than those in the counseling group.

## **Depression Related to Grief is Sometimes Treated With Drugs**

There is no standard drug therapy for depression that occurs with grief. Some health care professionals think depression is a normal part of grief and doesn't need to be treated. Whether to treat grief-related depression with drugs is up to the patient and the health care professional to decide.

Clinical trials of antidepressants for depression related to grief have found that the drugs can help relieve depression. However, they give less relief and take longer to work than they do when used for depression that is not related to grief.

## **Children and Grief**

A child's grief process is different from that of an adult.

Children do not react to loss in the same ways as adults. These are some of the ways children's grief is different:

- Children may seem to show grief only once in a while and for short times. This may be because a child is not able to feel strong emotions for long periods of time. A grieving child may be sad one minute and playful the next. Often families think the child doesn't really understand the loss or has gotten over it quickly. Usually, neither is true. Children's minds protect them from what is too much for them to handle emotionally.
- Mourning is a process that continues over years in children. Feelings of loss may occur again and again as the child gets older. This is common at important times, such as going to camp, graduating from school, getting married, or having children.
- Grieving children may not show their feelings as openly as adults. Grieving children may throw themselves into activities instead of withdrawing or showing grief.
- Children cannot think through their thoughts and feelings like adults. They have trouble putting their feelings about grief into words. Strong feelings of anger and fears of death or being left alone may show up in their behavior. Children often play death games as a way of working out their feelings and worries. These games give children a safe way to express their feelings.
- Grieving adults may withdraw and not talk to other people about the loss. Children, however, often talk to the people around them (even strangers) to see how they react and to get clues for how they should respond to the loss.
- Children may ask confusing questions. For example, a child may ask, "I know grandpa died, but when will he come home?" This is a way of testing reality and making sure the story of the death has not changed.

Several factors can affect how a child will cope with grief.

Although grief is different for each child, several factors can affect the grief process of a child:

- The child's age and stage of development
- The child's personality
- The child's previous experiences with death
- The child's relationship with the deceased
- The cause of death
- The way the child acts and communicates within the family
- How stable the family life is after the loss
- How the child continues to be cared for
- Whether the child is given the chance to share and express feelings and memories
- How the parents cope with stress
- Whether the child has ongoing relationships with other adults.



## **Children at Different Stages of Grief**

### Infants

Infants do not recognize death, but feelings of loss and separation are part of developing an awareness of death. Children who have been separated from their mother may be sluggish and quiet, may not respond to a smile or a coo, may have physical symptoms (such as weight loss), and may sleep less.

### Age 2-3 years

Children at this age often confuse death with sleep and may feel anxiety as early as age 3. They may stop talking and appear to feel overall distress.

### Age 3-6 years

At this age children see death as a kind of sleep; the person is alive, but only in a limited way. The child cannot fully separate death from life. Children may think that the person is still living, even though he or she might have been buried.

The child may ask questions about the deceased (for example, how does the deceased eat, go to the toilet, breathe, or play?). Young children know that death is physical, but think it is not final.

The child's understanding of death may involve "magical thinking." For example, the child may think that his or her thoughts can cause another person to become sick or die.

Grieving children under 5 may have trouble eating, sleeping, and controlling the bladder and bowel.

### Age 6-9 years

Children at this age are often very curious about death, and may ask questions about what happens to the body when it dies. Death is thought of as a person or spirit separate from the person who was alive, such as a skeleton, ghost, angel, etc. They may see death as final and scary but as something that happens mostly to old people (and not to themselves).

Grieving children can become afraid of school, have learning problems, show antisocial or aggressive behavior, or become overly worried about their own health and complain of imaginary symptoms. Children this age may either withdraw from others or become too attached and clingy.

Boys often become more aggressive and destructive (for example, acting out in school), instead of showing their sadness openly.

When one parent dies, children may feel abandoned by both the deceased parent and the living parent, whose grief may make him or her unable to emotionally support the child.

### Age 9 and Older

Children aged 9 and older know that death cannot be avoided and do not see it as a punishment. By the time a child is 12 years old, death is seen as final and something that happens to everyone.

**Grief and Developmental Stages**

<u>Age</u>	<u>Understanding of Death</u>	<u>Expressions of Grief</u>
Infancy to 2 years	Is not yet able to understand death. Separation from mother causes changes.	Quietness, crankiness, decreased activity, poor sleep, and weight loss.
2-6 years	Death is like sleeping.  Dead person continues to live and function in some ways.  Death is not final.  Dead person can come back to life.	Asks many questions (How does she go to the bathroom? How does she eat?).  Problems in eating, sleeping, and bladder and bowel control.  Fear of being abandoned.  Tantrums.  "Magical thinking" (Did I think or do something that caused the death? Like when I said I hate you and I wish you would die?).
6-9 years	Death is thought of as a person or spirit (skeleton, ghost, bogeyman).  Death is final and scary.  Death happens to others, it won't happen to me.	Curious about death.  Asks specific questions.  May have fears about school.  May have aggressive behavior (especially boys).  Worries about imaginary illnesses.  May feel abandoned.
9 and older	Everyone will die.  Death is final.  Even I will die.	Strong emotions, guilt, anger, shame.  Increased anxiety over own death.  Mood swings.  Fear of rejection; not wanting to be different from peers.  Changes in eating habits.

Sleeping problems.

Regressive behavior (loss of interest in outside activities).

Impulsive behavior.

Feels guilty about being alive (especially related to death of a brother, sister, or peer).

### **Children Have Three Common Worries About Death**

Children coping with a loss often have these three questions:

1. Did I make the death happen? Children often think that they have "magical powers." If a mother is irritated and says, "you'll be the death of me" and later dies, her child may wonder if he or she actually caused the mother's death. Also, when children argue, one may say (or think), "I wish you were dead." If that child dies, the surviving child may think that those thoughts caused the death.
2. Is it going to happen to me? The death of another child may be very hard for a child. If the child thinks that the death may have been prevented (by either a parent or a doctor) the child may fear that he or she could also die.
3. Who is going to take care of me? Since children depend on parents and other adults to take care of them, a grieving child may wonder who will care for him or her after the death of an important person.

Talking honestly about the death and including the child in rituals may help the grieving child.

#### Explain the death and answer questions.

Talking about death helps children learn to cope with loss. When talking about death with children, describe it simply. Each child should be told the truth using as much detail as he or she is able to understand. Answer questions in language the child can understand.

Children often worry that they will also die, or that their surviving parent will go away. They need to be told that they will be safe and taken care of.

#### Use the correct language.

When talking with the child about death, include the correct words, such as "cancer," "died," and "death." Using other words or phrases (for example, "he passed away," "he is sleeping," or "we lost him") can confuse children and cause them to misunderstand.

#### Include the child in planning and attending memorial ceremonies.

When a death occurs, children may feel better if they are included in planning and attending memorial ceremonies. These events help children remember the loved one. Children should not be forced to be involved in these ceremonies, but encourage them to take part when they feel comfortable doing so. Before a child attends a funeral, wake, or memorial service, give the child a full explanation of what to expect. A familiar adult or family member may help with this if the surviving parent's grief makes him or her unable to.

## **Cultural Responses to Grief and Loss**

Cultures have different ways of coping with death.

Grief felt for the loss of loved ones occurs in people of all ages and cultures. Different cultures, however, have different myths and mysteries about death that affect the attitudes, beliefs, and practices of the bereaved.

Individual, personal experiences of grief are similar in different cultures.

The ways in which people of all cultures feel grief personally are similar. This has been found to be true even though different cultures have different mourning ceremonies and traditions to express grief.

Cultural issues that affect people who are dealing with the loss of a loved one include rituals, beliefs, and roles.

Helping family members cope with the death of a loved one includes showing respect for the family's culture and the ways they honor the death. The following questions may help caregivers learn what is needed by the person's culture:

- What are the cultural rituals for coping with dying, the deceased person's body, and honoring the death?
- What are the family's beliefs about what happens after death?
- What does the family feel is a normal expression of grief and the acceptance of the loss?
- What does the family consider to be the roles of each family member in handling the death?
- Are certain types of death less acceptable (for example, suicide), or are certain types of death especially hard for that culture (for example, the death of a child)?

Death, grief, and mourning are normal life events. All cultures have practices that best meet their needs for dealing with death. Caregivers who understand the ways different cultures respond to death can help patients of these cultures work through their own normal grieving process.

## Mourning the Death of a Spouse

When your spouse dies, your world changes. You are in mourning—feeling grief and sorrow at the loss. You may feel numb, shocked, and fearful. You may feel guilty for being the one who is still alive. At some point, you may even feel angry at your spouse for leaving you. All of these feelings are normal. There are no rules about how you should feel.

There is no right or wrong way to mourn.

When you grieve, you can feel both physical and emotional pain. People who are grieving often cry easily and can have:

- Trouble sleeping
- Little interest in food
- Problems with concentration
- A hard time making decisions

In addition to dealing with feelings of loss, you also may need to put your own life back together. This can be hard work. Some people feel better sooner than they expect. Others may take longer. Family, friends, and faith may be sources of support. Grief counseling or grief therapy also is helpful to some people.

As time passes, you may still miss your spouse. But for most people, the intense pain will lessen. There will be good and bad days. You will know you are feeling better when there are more good days than bad. Don't feel guilty if you laugh at a joke or enjoy a visit with a friend.

For some people, mourning can go on so long that it becomes unhealthy. This can be a sign of serious depression and anxiety. Talk with your doctor if sadness keeps you from carrying on with your day-to-day life. Support may be available until you can manage the grief on your own.

### What Can You Do?

In the beginning, you may find that taking care of details and keeping busy helps. For a while, family and friends may be around to assist you. But, there comes a time when you will have to face the change in your life.

Here are some ideas to keep in mind:

- Take care of yourself. Grief can be hard on your health. Exercise regularly, eat healthy food, and get enough sleep. Bad habits, such as drinking too much alcohol or smoking, can put your health at risk.
- Try to eat right. Some widowed people lose interest in cooking and eating. It may help to have lunch with friends. Sometimes, eating at home alone feels too quiet. Turning on the radio or TV during meals can help. For information on nutrition and cooking for one, look for helpful books at your local library or bookstore or online.
- Talk with caring friends. Let family and friends know when you want to talk about your spouse. They may be grieving too and may welcome the chance to share memories. Accept their offers of help and company, when possible.

- Join a grief support group. Sometimes, it helps to talk with people who also are grieving. Check with hospitals, religious communities, and local agencies to find out about support groups. Choose a support group where you feel comfortable sharing your feelings and concerns. Members of support groups often have helpful ideas or know of useful resources based on their own experiences. Online support groups make it possible to get help without leaving home.
- Visit with members of your religious community. Many people who are grieving find comfort in their faith. Praying, talking with others of your faith, reading religious or spiritual texts, or listening to uplifting music also may bring comfort.
- Try not to make any major changes right away. It's a good idea to wait for a while before making big decisions, like moving or changing jobs.
- See your doctor. Keep up with your usual visits to your healthcare provider. If it has been awhile, schedule a physical and bring your doctor up to date on any pre-existing medical conditions. Talk about any new health issues that may be of concern. Be sure to let your healthcare provider know if you are having trouble taking care of your everyday activities, like getting dressed or fixing meals.
- Don't be afraid to seek professional help. Sometimes, short-term talk therapy with a counselor can help.
- Remember that your children are grieving, too. It will take time for the whole family to adjust to life without your spouse. You may find that your relationship with your children and their relationships with each other have changed. Open, honest communication is important.
- Mourning takes time. It's common to have rollercoaster emotions for a while.

### **Does Everyone Feel the Same Way?**

Men and women share many of the same feelings when a spouse dies. Both may deal with the pain of loss, and both may worry about the future. But, there also can be differences.

Many married couples divide up their household tasks. One person may pay bills and handle car repairs. The other person may cook meals and mow the lawn. Splitting up jobs often works well until there is only one person who has to do it all. Learning to manage new tasks—from chores to household repairs to finances—takes time, but it can be done. Being alone can increase concerns about safety. It's a good idea to make sure there are working locks on the doors and windows. If you need help, ask your family or friends.

Facing the future without a husband or wife can be scary. Many men and women have never lived alone. Those who are both widowed and retired may feel very lonely and become depressed. Talk with your doctor about how you are feeling.

### **Take Charge of Your Life**

After years of being part of a couple, it can be upsetting to be alone. Many people find it helps to have things to do every day. Whether you are still working or are retired, write down your weekly plans. You might:

- Take a walk with a friend
- Visit the library
- Volunteer

- Try an exercise class
- Join a singing group
- Join a bowling league
- Offer to watch your grandchildren
- Consider adopting a pet
- Take a class at a nearby senior center, college, or recreation center
- Stay in touch with family and friends, either in person or online.

### **Is There More to Do?**

When you feel stronger, you should think about getting your legal and financial affairs in order. For example, you might need to:

- Write a new will and advance directive
- Look into a durable power of attorney for legal matters and health care, in case you are unable to make your own medical decisions in the future
- Put joint property (such as a house or car) in your name
- Check on changes you might need to make to your health insurance as well as your life, car, and homeowner's insurance
- Sign up for Medicare by your 65th birthday
- Make a list of bills you will need to pay in the next few months: for instance, State and Federal taxes and your rent or mortgage.

When you are ready, go through your husband's or wife's clothes and other personal items. It may be hard to give away these belongings. Instead of parting with everything at once, you might make three piles: one to keep, one to give away, and one "not sure." Ask your children or others to help. Think about setting aside items like a special piece of clothing, watch, favorite book, or picture to give to your children or grandchildren as personal reminders of your spouse.

### **What About Going Out?**

Having a social life on your own can be tough. It may be hard to think about going to parties or other social events by yourself. It can be hard to think about coming home alone. You may be anxious about dating. Many people miss the feeling of closeness that marriage brings. After time, some are ready to have a social life again.

Here are some things to remember:

- Go at a comfortable pace. There's no rush.
- It's okay to make the first move when it comes to planning things to do.

- Try group activities. Invite friends for a potluck dinner or go to a senior center.
- With married friends, think about informal outings like walks, picnics, or movies rather than couple's events that remind you of the past.
- Find an activity you like. You may have fun and meet people who like to do the same thing.
- You can develop meaningful relationships with friends and family members of all ages.
- Many people find that pets provide important companionship.
- Take Care of Yourself
- Get help from your family, friends, or professionals if you need it.
- Be open to new experiences.
- Take time to adjust to life without your spouse.



## Additional Resources

### Social Security Administration

1-800-772-1213 (toll-free)

1-800-325-0778 (TTY/toll-free)

[www.ssa.gov](http://www.ssa.gov)

### Centers for Medicare & Medicaid Services

1-800-633-4227 (toll-free)

1-877-486-2048 (TTY/toll-free)

[www.medicare.gov](http://www.medicare.gov)

### Donate Life

1-804-377-3580

[donatelifeamerica@donatelifenet](mailto:donatelifeamerica@donatelifenet)

[www.donatelifenet](http://www.donatelifenet)

### USA.gov

1-844-872-4681 (toll-free)

[www.usa.gov](http://www.usa.gov)

### CaringInfo

National Hospice and Palliative Care Organization

1-800-658-8898 (toll-free)

[caringinfo@nhpco.org](mailto:caringinfo@nhpco.org)

[www.caringinfo.org](http://www.caringinfo.org)

### AARP

1-888-687-2277 (toll-free)

1-877-434-7598 (TTY/toll-free)

1-877-342-2277 (español/línea gratis)

1-866-238-9488 (TTY/español/línea gratis)

[member@aarp.org](mailto:member@aarp.org)

[www.aarp.org/home-family/caregiving/](http://www.aarp.org/home-family/caregiving/)

### Well Spouse Association

1-800-838-0879 (toll-free)

[info@wellspouse.org](mailto:info@wellspouse.org)

[www.wellspouse.org](http://www.wellspouse.org)

### National Academy of Elder Law Attorneys

1-703-942-5711

[naela@naela.org](mailto:naela@naela.org)

[www.naela.org](http://www.naela.org)

### The Living Bank

1-800-528-2971

[info@livingbank.org](mailto:info@livingbank.org)

[www.livingbank.org](http://www.livingbank.org)

### Eldercare Locator

1-800-677-1116 (toll-free)

### National Elder Law Foundation

1-520-881-1076

[info@nelf.org](mailto:info@nelf.org)

[www.nelf.org](http://www.nelf.org)

### Hospice Foundation of America

1-800-854-3402

[info@hospicefoundation.org](mailto:info@hospicefoundation.org)

[www.hospicefoundation.org](http://www.hospicefoundation.org)

### MedlinePlus

National Library of Medicine

[www.medlineplus.gov](http://www.medlineplus.gov)