



THE USAA
EDUCATIONAL
FOUNDATION®

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TRANSITIONS

WHEN A LOVED ONE DIES: COPING WITH GRIEF



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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2 SURVIVING LOSS

There are no easy answers for coping when someone close to you dies. Most individuals experience common reactions to grief after losing a loved one. However, grief is an emotional process. Your own response will be unique based on the following:

- Your personality and coping skills.
- Your cultural and religious background.
- The individual you have lost.
- How the loss affects your daily life.
- How much support you have from family and friends.

Recovering from loss is a process. Allow yourself to experience the painful emotions that arise. Do not neglect your physical health.

Knowing what to expect can help you work through the difficult weeks, months and years ahead. This publication offers information and resources to help you prepare for the emotional and physical challenges you are likely to face. Remember, you do not have to manage grief alone. Seek help if you think you need it.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *WHEN A LOVED ONE DIES: LEGAL AND FINANCIAL CONCERNS*, OFFERS INFORMATION ON THE LEGAL AND FINANCIAL ISSUES SURVIVORS MUST ADDRESS. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

Grief is a natural, necessary and healthy response to a loved one's death. Your response may involve a confusing array of emotions, but grief itself is not just a feeling. It is the difficult process of facing your loss, accepting it and choosing to enjoy life again.

Expect emotional and physical symptoms to come and go throughout this period. Over time, the intensity and frequency of your anguish will diminish and you will recover.

Symptoms Of Grief

When you grieve, it is normal to experience symptoms including:

- Anger or helplessness about your situation.
- Anxiety, fear or panic.
- Feelings of emptiness, loneliness or guilt.
- Hair loss.
- Headaches, heavy chest or shortness of breath.
- Inability to remember things as well as you once did.
- Insomnia.
- Lack of energy or fatigue.
- Numbness or the sense that the death is not real.
- Shortened attention span.
- Stomach or digestive problems.
- Vulnerability to illness.
- Sudden mood swings.
- The sense that your loved one will come back.
- Weight loss or gain.

**GRIEF IS A
NATURAL,
NECESSARY
AND HEALTHY
RESPONSE TO
A LOVED ONE'S
DEATH.**

EXPRESSIONS OF GRIEF

- Shock
- Loneliness and sorrow
- Confusion
- Guilt
- Anger

TYPES OF GRIEF

- Anticipatory
- Disenfranchised
- Complicated
- Mourning

Expressions Of Grief

Some common emotional expressions of grief may include the following:

- **Shock** is your body's protection from the onset of grief. You may lack emotion and doubt the death is real. Even if you accept your loved one's death intellectually, you have not begun to accept it emotionally.
- **Loneliness and sorrow** often begin after the funeral or memorial service, especially if you are responsible for managing your loved one's affairs. You may experience physical symptoms such as loss of appetite, insomnia or headaches. Do not attempt to suppress feelings of deep sorrow. Crying episodes may seem endless. Sorrow is a normal, healthy by-product of grief and one of the first signs you have begun to heal.
- **Confusion** includes difficulty concentrating, forgetfulness and indecision. If you are employed, inform your supervisors of your loss, especially if grief interferes with your ability to work. If available, consult employee assistance program counselors for help as appropriate.
- **Guilt** is most common when death ends an unhappy or stressful relationship. You may regret past words or actions or question why your loved one died and you did not. Adult children caring for aging parents may suffer intense guilt when death relieves the burden of care. Remember that these feelings are normal; focus on positive memories of your loved one.
- **Anger** is a normal method of diverting pain and usually indicates an emotional release needed to adjust to your loss. You may feel angry with physicians who could not save your loved one; friends or family who do not seem to understand your grief; or even your deceased loved one for leaving you behind.

Types Of Grief

You may experience some or all of the following types of grief, based on your situation:

- Anticipatory grief occurs as you await a loss, usually the death of a loved one who is terminally ill. The dying individual may also experience this form of grief. A period of anticipatory grief gives family and friends time to absorb the loss, resolve

unsettled issues and complete unfinished business with the loved one. Though it includes many of the same symptoms of grief after a loss, anticipatory grief does not replace actual grief. When death occurs, a new grief process begins.

- Disenfranchised grief occurs when a loss is not openly recognized, socially accepted or publicly mourned, such as after a miscarriage, stillbirth or disappearance of a loved one. With few opportunities to formally express feelings of loss, disenfranchised grief can take longer to resolve than openly acknowledged grief. Survivors may require the help of a clergy member, counselor or other qualified professional.
- Complicated grief may develop after a sudden or traumatic death such as a suicide, homicide, casualty of war or public tragedy. It may appear as a complete absence of grief, an inability to express normal reactions of grief or expressing abnormally intense reactions of grief. This may develop into major depression, substance abuse or other serious issues. Survivors may require the help of a clergy member, counselor or other qualified professional.
- Mourning is the public acknowledgement of your loss, formally expressed through visitations, funerals, memorial services, graveside visits and other occasions. Survivors receive support from individuals who acknowledge their grief. Feelings of loss tend to become more intense following public mourning, as others resume their normal lives.

Grief Versus Depression

It is natural to feel deep sorrow after losing a loved one. However, sorrow sometimes gives way to depression, which is an illness that should be treated.

Seek help if you cannot enjoy even rare moments of pleasure and if some or all of the following symptoms do not subside, but intensify with time:

- Crying, feelings of sadness that do not subside.
- Feeling worthless or guilty for no reason.
- Ongoing anxiety.
- Loss of interest in activities you once enjoyed.
- Preferring to stay alone rather than interact with others.
- Trouble sleeping, waking up early or difficulty getting to sleep.
- A significant change in appetite or weight.
- Lack of motivation; even simple tasks are an effort.
- Trouble concentrating on simple tasks.
- Persistent thoughts of suicide or death.

A Child's Grief

Children grieve, but they do not understand death or experience grief as adults do. When children are affected by the death of a loved one, parents and other adults should express their own grief openly and talk to children about what has happened. It is important to acknowledge their stress and sadness. Let them know it is normal to cry or be sad, confused or angry. Reassure them that this death does not mean someone else they love will die soon.

Expressions Of Grief

A child's grief is influenced by age, level of understanding and developmental stage. You may need to consult a professional if a child exhibits serious problems with grief and loss such as:

- Acting much younger for an extended time.
- A sharp drop in school performance or ongoing refusal to attend school.
- Excessively imitating the deceased individual.
- Ongoing disinterest in daily activities and events.
- Prolonged inability to sleep, loss of appetite or fear of being alone.
- Repeated statements of wanting to join the deceased individual.
- Withdrawal from friends.

Talking About Death

It is important to help children understand what has happened:

- Tell the truth, using as much detail as they can understand.
- Answer their questions honestly and directly.
- Keep your explanation simple and factual.
- Reassure them about their own security.
- Use direct words, such as "died" and "death." Euphemisms such as "he passed away" or "we lost him" can create confusion and fear.

Helping Children Cope

A child's grief takes longer to resolve than it does for adults and may need to be addressed repeatedly as they get older. Children may revisit their loss throughout their lives, especially during important life events.

You can help children cope by:

- Including them in planning the funeral or memorial service.
- Helping them plan their own goodbye ceremony for the loved one.
- Encouraging them to express their feelings through drawing, music or other creative outlets.
- Notifying teachers and caregivers about the loss, so that they can address issues that may arise.
- Looking for support groups that accommodate children.
- Talking frequently with them about the loved one.

Once children accept the death, they are likely to display their feelings of sadness periodically over a long span of time and often at unexpected moments. Spend as much time as possible with grieving children, making it clear that they are permitted to show their feelings openly and freely.

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8 LOSING A LOVED ONE

Loss Of A Spouse

Your friends and family may expect you to return to your “old self” after your spouse dies, but you will not be the same, nor should you expect to be. The transition from wife to widow or husband to widower is a painful and personal process. Seek help and support from:

- A clergy member, counselor or qualified professional.
- Your place of worship.
- Local support groups.
- Military organizations such as the Veterans Benefits Administration. Online survivor benefits information is provided at www.vba.va.gov/survivors.
- Employee assistance program at your work.
- Free information about, and referrals to, health and human resources available in your community. Call 2-1-1. Available 24/7.

When faced with the death of your spouse, you may need to:

- Make urgent financial and legal decisions in the midst of your grief. Take advantage of resources that help you work through the legal and financial considerations that follow your spouse’s death. Postpone decisions that can be delayed until you feel better emotionally.
- Help minor children cope with grief and assume the responsibility of two parents. Seek help from your place of worship or other support groups for widowed or single parents.
- Learn to function independently. When the shock of your spouse’s death subsides, you may feel out of control and unstable. It will take determination to face your fears.
- Build new friendships based on your new circumstances. Expect some of your married friends to drift away.

Loss Of A Parent

Most individuals expect their parents to die before them, but few are really prepared for the loss. The intensity of your grief may surprise you, especially if you were anticipating the death of an ill or elderly parent. The recognition that your father or mother lived a long, full life or was released from pain and suffering does not make your loss easier to bear. A parent’s death is particularly difficult because:

- You are losing someone who has known you longer than anyone else.
- The parent-child bond is irreplaceable.
- It reminds us of age-related health issues in our lives and of our own mortality.

- It may surface unresolved family issues and conflict among survivors.
- You may now feel responsible for supporting and caring for your surviving parent.
- If you depended on your parent for regular advice, information or encouragement, it may be difficult to move on without that support.

Loss Of A Child

The emotional aspects of a child's death involve all the normal stages of grief and recovery. Because it is such a difficult loss, families may need professional help as well as support from family and friends. Parents need to talk about the child and their grief. They need to know they are not alone. After the death of a child, it is important to:

- Remember that you and your spouse may be unable to meet each others' needs because your grieving styles may differ significantly. Set aside time to share your feelings, so that you can avoid misunderstandings and move through grief together.
- Know that family and friends may attempt to protect your feelings by avoiding conversation about your child. Let them know that talking helps.
- Realize that family and friends may fail to understand the intensity of your grief after miscarriage, stillbirth or the death of an infant.
- Recognize that your pain is very real even if your child lived just a short time or not at all. You and your spouse should not expect a quick recovery — healing will take time.
- Expect grief symptoms to recur on special days such as your child's birthday or holidays. It may help to include memories of your child in special family events.
- Talk with other bereaved parents and siblings. It will help to know that you are not alone.
- Find special ways to remember your child. Include your child's name in conversation and tell stories about your child. Make a memory album or hold family memorial gatherings to honor your child.

Loss Of A Sibling

When a sibling dies, there is an immediate sense of loss. A person who was raised with you and shared your childhood is gone, leaving a void that cannot be filled. Unfortunately, siblings are sometimes known as the “forgotten mourners” because expressions of sympathy and comfort are often directed at surviving parents, spouses and children. If you have lost a sibling:

- You may experience a heightened sense of your own mortality. It is natural for surviving siblings to be shaken by the death of a brother or sister and to question how many years they have left.
- Remember the happy times. Recalling the times you celebrated together and even the times you argued and made up will help you grieve in a healthy way.
- Know that although your brother or sister has died, your connection will go on. You will still think and talk about your sibling and remember him on holidays, birthdays and at family events.
- Consider establishing a memorial fund to honor and celebrate the life of your sibling. Contributions should go to a charity or organization she supported or found meaningful.
- Seek the support of other family members. If you have other surviving siblings, they will understand and share your grief and also welcome the chance to mourn and heal together.
- Remember that the death of a sibling may change your role within the family structure. If your brother or sister was the family caregiver or the individual everyone called in an emergency, those responsibilities will shift to another sibling. You may become the eldest child, an only child or the family member everyone turns to for advice and help.

SIBLINGS ARE SOMETIMES KNOWN AS THE “FORGOTTEN MOURNERS” BECAUSE EXPRESSIONS OF SYMPATHY AND COMFORT ARE OFTEN DIRECTED AT SURVIVING PARENTS, SPOUSES AND CHILDREN.

Loss Of A Friend

Accepting the death of a friend and grieving your loss can be complicated by the fact that others may not appreciate how much the friendship meant to you. Oftentimes, a friend's death – particularly that of a longtime friend — leaves a huge gap in our lives. That is because a friend is someone with whom we have shared experiences, confidences, laughter and tears. After the death of a friend:

- Remember that others may not recognize the depth of your sadness. Take the initiative and express your feelings.
- If you know your friend's family well, reach out to them by offering your condolences and support. They will appreciate the gesture and the reminder that their loved one was valued and respected by others.
- Share your grief with other individuals who knew your friend. You are not the only one mourning the loss, so spend time with those who understand and perhaps even share common memories.
- Keep a remembrance of your friend, such as a photograph or a personal item.
- Consider making a contribution to a charity or cause important to your friend, or to a memorial fund established by your friend's family.

12 TRAUMATIC LOSS

Grief becomes more complicated when a loved one's death is:

- Sudden, unexpected or violent.
- Caused by another individual's actions, whether deliberate or accidental.
- From natural causes with no history of illness.
- The result of an accident, suicide, natural catastrophe, casualty of war or public tragedy.
- Unconfirmed or no body is recovered.

What To Expect

Every symptom of grief may be more intense and prolonged after a traumatic death. It is normal to experience:

- Persistent memories or dreams about the event. Talking or writing about your loved one's death can help break a cycle of obsessive thoughts.
- Fear or anxiety over simple activities, such as taking a shower, being in the dark or opening a closed door. Consult a physician if anxiety interrupts your normal routine for a prolonged period.
- Intense guilt over past actions or words — even guilt for surviving. You may relive past arguments or conflicts. When guilt persists, it may help to consult a support group, counselor or therapist.
- A sudden resurgence of symptoms when you hear of a similar traumatic event.

Grief After Suicide

After losing a loved one to suicide, the grief process is usually intense, complex and lengthy. Feelings of denial, anger and guilt are much stronger when a loved one commits suicide than when a loved one is lost to illness or accident. As you grieve, you may be tempted to:

- Repress acceptance of the suicide. You may attempt to rationalize that the death was an accident or even murder.
- Feel shame or embarrassment that keeps you from seeking necessary help and support.
- Feel you could have prevented the suicide.
- Blame yourself for missing warning signs of your loved one's intentions.
- Believe you were responsible for your loved one's actions.
- Worry that others blame you for the suicide.

These reactions are natural, but they are negative and can interfere with your ability to resolve grief. When dealing with the complex emotional and sociological factors surrounding suicide, it helps to:

- Acknowledge that your loved one died by suicide.
- Accept that your loved one and no one else was responsible for choosing suicide.
- Learn as much as you can about suicide and its causes.
- Consult a clergy member or mental health professional.
- Reach out to others who have lost a loved one to suicide. Join a support group or start one if there are none in your area.
- Stay in touch with family and friends during the stress-filled months following a loved one's suicide.

FEELINGS OF DENIAL, ANGER AND GUILT ARE MUCH STRONGER WHEN A LOVED ONE COMMITS SUICIDE THAN WHEN A LOVED ONE IS LOST TO ILLNESS OR ACCIDENT.

Grief After A Casualty Of War Or Public Tragedy

Losing a loved one suddenly and traumatically presents unexpected challenges. In the aftermath of a traumatic loss, you may experience numbness, as if the news is not quite real. Later, you may become angry, feeling that your loved one was at the wrong place at the wrong time. You may even resent the loved ones of survivors, asking yourself, “why me and not them?”

Be assured that these emotions are normal when you have suffered a traumatic loss. When a loved one is a casualty of war or is killed in a public tragedy:

- It is common to experience a sense of unreality, nightmares or anger. You may blame others for your loss or feel guilty because you did not have the opportunity to say things you wanted to say to your loved one.
- Understand that with public or newsworthy deaths, you may experience intrusive or upsetting news coverage. Every television report or newspaper article is a reminder of your loss, and healing may be difficult until the initial media wave subsides.
- Try to maintain your daily routine, at least as much as possible, to return a sense of normalcy to your life. This is especially important if children are relying upon you for support and guidance. It will be difficult to focus on regular activities, especially in the early days.
- You may feel a need to know why the tragedy occurred. If your loved one died while serving in the armed forces, look to commanding officers for answers and comfort. If the death was the result of a public tragedy, rely on the agencies responding to the disaster for helpful information.
- Know that you will heal and your life will again have meaning, although the healing process may take several years. You may find comfort in helping others who experience similar traumatic losses or in supporting organizations benefiting survivors.

The Tragedy Assistance Program for Survivors (TAPS) provides a support network for the surviving families of those who have died in service to America. Visit www.taps.org or call (800) 959-TAPS (8277).

No one can predict the course of your grief. While everyone deals with grief differently, you can take steps to ease your progress toward recovery.

Maintain Healthy Routines

Physicians explain that the emotional stress of dealing with death suppresses your body's immune system, making you more susceptible to illness. Healthy routines can counteract these problems:

- Get plenty of sleep. Grief is exhausting, so you should expect to feel more tired than usual. Try to maintain a regular sleep schedule and nap during the day.
- Do not attempt to lessen emotional pain by overusing alcohol or drugs. Their side effects can magnify your grief symptoms. Consult your physician if intense emotions do not subside, or if you need relief for sleeplessness or other physical problems.
- Exercise regularly. If you are able, you should get some form of physical activity every day.
- Eat well. It is important to eat regular, nutritious meals.

Meet Emotional Needs

Grief counselors say that a key to recovery is not to let go of the one who died, but of your need for that individual. The following actions can help you through this process:

- Talk. Share your feelings about your loved one with family and friends.
- Keep a journal. Write about your emotions, document your progress and capture memories of your loved one.
- Do something you enjoy. Take time to read a book, go to a movie or get a massage.
- Plan ahead. Prepare for times that will be difficult, such as your loved one's birthday, holidays or anniversaries. It may help to discuss these days with your family and plan in advance how to change these traditions while honoring your loved one's memory.

Accept Help

Many individuals are available to help you through grief such as a clergy member, family and friends, counselors and mental health professionals. Do not hesitate to ask for help.

Family and friends may not know what you need. It is appropriate to let them know ways they can help, which may include:

- Providing healthy meals for you and your family.
- Helping with child care, school carpool or after-school activities.
- Answering the phone, making appointments or other arrangements.
- Helping with thank-you notes.
- Going with you to difficult appointments or events.
- Listening and letting you express your emotions.

You may need to rely on help from others for several weeks or months. However, avoid letting others become so helpful that they hinder your return to normal activity.

Move Forward

It is impossible to predict the course of your grief. It may take many months or several years. Everyone copes with death in a unique way, so try to determine which healthy way works best for you and your situation.

Losing someone you love can make you more sensitive to others' grief and more grateful for your relationships with family and friends. You may want to reach out and help others through the grieving process. You will likely discover a new appreciation for the good times you share with others.

In time your grief will subside. No matter how distant this seems at first, it is possible. Eventually, you will find new meaning and purpose in life even as you feel your loss.

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