

Information for People Who Provide Care for Elders

Caregiver

FACT SHEET

Bulletin #4212

Coping with the Death of a Loved One

For many caregivers, one of the hardest tasks is to say goodbye to a partner or parent who dies. However we experience it, grief is the most normal, most appropriate response to loss. In an odd way, grief is actually helpful to the human spirit; it makes us notice that something that was important to us is now gone.

The Grieving Process

There are four stages of grief that occur during the grieving process. They will vary in intensity.

1. Shock and numbness:

Distress and anger, impaired judgement and concentration and feelings of panic are typical of this stage.

2. Yearning and searching:

Feelings of restlessness, impatience and uncertainty occur at this stage.

3. Disorientation and disorganization:

Feelings of depression and guilt surface. The person may lose their appetite, sleep poorly and have a lack of interest in doing anything.

4. Resolution and reorganization:

This stage is marked by feelings of being more in control, with more energy to cope and make

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effective decisions.

As a caregiver, there are small ways you can nurture yourself during low spots. You can ask for help from a trusted friend or relative. You can acknowledge that what you're doing would be a hard thing for most people. Remember it's normal to feel overwhelmed at times.

You can also find ways to express your feelings. Ignoring feelings just increases their power to come out at times

when you may be less able to deal with them. Try to set time aside to focus on your feelings by writing, talking to yourself or just thinking.

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Planning Ahead for Death-Related Decisions

Most of us have known families who were shocked by an unexpected death. Their grief was compounded by the many decisions that had to be made. There are many benefits to talking to your loved ones about death-related decisions. Knowing what a loved one prefers is very comforting. If you know that there is a letter of instructions, you can rest more easily if you are responsible for making



arrangements after a death.

If you are planning ahead for yourself or want to help another family member plan, you will want to begin gathering information about a number of issues. Since 1984, the Federal Trade Commission's Funeral Rule requires funeral providers to give price information over the phone, and to give you a written general price list (upon request) of individual goods and services. The price list must include accurate information about state law and important rights concerning embalming, cash advance sales, caskets for cremation, required purchases

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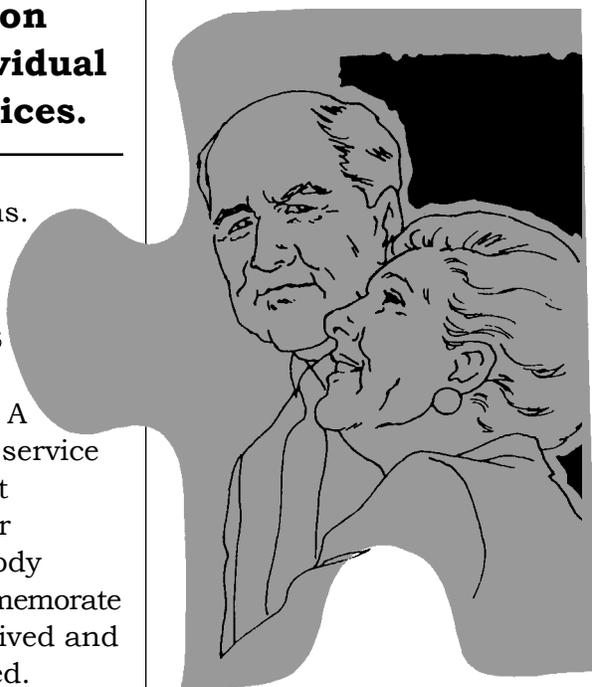
and preservation claims.

Decisions about Funeral or Memorial Services

Traditional Funerals: A funeral is an organized service in response to death. It involves certain rites or ceremonies with the body present. Mourners commemorate the life that has been lived and that death has occurred. Funeral customs are rooted in

religious or ethnic traditions, community practices and family preference. You may select from many options, such as:

- **Transportation** (body to the funeral home; body and flowers to service and burial site; family to service, to burial, return home; extra cars).
- **Preparation of body** (embalming, cosmetology and funeral clothing).
- **Receptacles** (cloth-covered or plain containers; wood, fiberglass or metal caskets; and vaults and other outer enclosures).
- **Use of funeral home** (visiting hours and funeral service).
- **Service** (minister/other officiator; organist and custodian).



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- **Other** (director's professional services, obituary notice in newspaper, death certificate, flowers for casket).

Alternatives to Funeral Services: Memorial services involve rites or ceremonies to commemorate a life without the body present. Other services or commemoration may be adapted to specific circumstances. Direct disposition of the body can be arranged without any services or ceremonies. The body can be taken directly from the place of death to the cemetery or crematory.

Decisions about Cost and Payment Options

Planning ahead for funeral costs can be done at four different levels.

1. Pre-planning means obtaining information, considering options and discussing preferences with family members.

2. Pre-arranging means spelling out in detail the decisions reached in the pre-planning process. A written list of requests or instructions should be given to appropriate persons or stored where it can

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be found quickly when needed.

3. Pre-financing means keeping control of special funds to defray the eventual costs of a prearranged funeral or other service. A reliable financial adviser can help you decide whether this is a good idea, and, if so, which kind of financing is best for you.

4. Pre-paying means paying and giving up control of funds in exchange for an agreement to provide specified death-related services.

Legal and Financial Procedures to Prepare For

Following a death, a great deal of paperwork is involved in filing for various benefits and finalizing the estate. Copies of the death certificate must be given to many offices and agencies. Certified copies can be purchased from the funeral director or from the county health department. Most families need 10 to 12 copies.

Planning ahead for the legal and financial procedures that follow death and storing the papers safely in an easy-to-find location is extremely important. Be sure that original documents are safe from fire

or vandalism. Give copies of the originals, and information about the location of the originals, to people selected to deal with the various after-death arrangements. The important papers may include

- letters of instruction;
- will;
- list of insurance policies, numbers and key information, as well as the insurance policies themselves;
- Social Security number;
- veteran's discharge papers;
- employment information;
- marriage certificate;
- birth certificate;
- financial records.

Insurance Policies: Try to gather all the details of insurance plans in one easy-to-check place. These may include life insurance, mortgage or loan insurance, accident insurance, auto insurance, credit card insurance, and employer-provided insurance, such as health and disability insurance. Claims can usually be paid quickly, and should be filed right away if finances are an immediate concern.

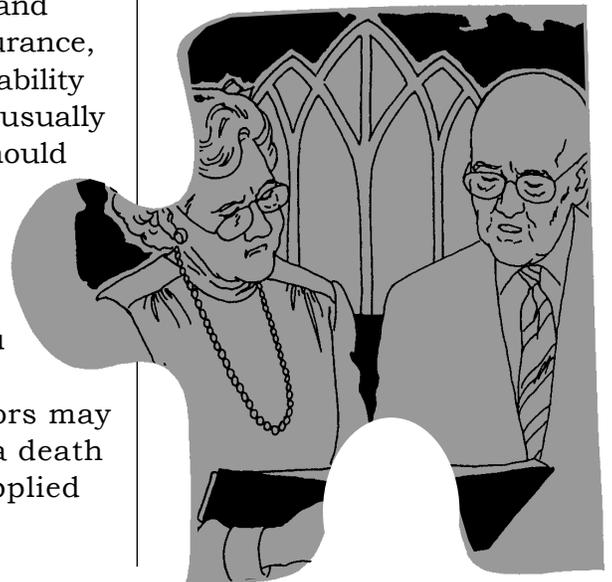
Social Security: If you are covered by Social Security, your survivors may be eligible to receive a death benefit check to be applied to burial expenses.

Survivor's benefits may also be available for the widowed or disabled spouse or dependent children. In applying for Social Security, they will need birth, death and marriage certificates, Social Security numbers and copies of the most recent federal income tax return.

Veteran's Benefits: A lump sum payment for burial expenses is available for some veterans, along with a payment toward the purchase of a plot in a private cemetery. Veterans are also eligible for a headstone or grave marker without charge. Funeral directors need to be told when the deceased is a veteran, and will assist in applying for these benefits.

Employee Benefits:

Instructions about contacting the employer about possible survivor benefits are needed. Life, health or accident insurance may yield payments. A final paycheck for vacation or sick leave may be due. If one has already retired at the time of death, the former employer needs to be contacted regarding the details of the survivor's



benefits under the pension plan.

Property Considerations:

Having a will that clearly spells out the distribution of both real and personal property ensures that the deceased's wishes will be honored. It also eliminates lengthy and costly legal proceedings.

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Summary

One of the most thoughtful gifts we can give our loved ones is to plan our own after-death arrangements. By facing the certainty of death while we are still young and in good health, we can spare our families unnecessary stress when death occurs. These plans can also lessen the possibility that our family will run up an enormous debt from decisions they make while they are in the grieving process.

Adapted from: Planning Ahead for Elder Care, North Carolina Cooperative Extension Service.

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