



Widowed Checklist

A comprehensive guide for recently widowed women & men, to help organize post-bereavement obligations.





Photo by: Kaique Rocha

Our Checklist

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Thank you for reaching out to Widow Care. We know that becoming widowed, whether due to a long illness or sudden death, is a traumatic and overwhelming experience.

Remember-- you're most likely in shock over the death of your spouse-- and experiencing what is commonly referred to as a "Widow's fog." Some describe it as clawing their way through something similar to the material used on houses at Halloween to resemble spider webs. Many of our members report that they recall very little from the first year. One widow referred to widowhood as the closest thing to insanity.

We base our recommendations below on the experiences we have gathered from widows and widowers of various backgrounds. While they are not all-inclusive, they will offer you some basic steps to take in the early stages of your widowhood.

What Not to Do

- Don't be overwhelmed by this list. It's a user-friendly guide-- you can read just one section per day if that's all you can manage emotionally. Remember to set your own pace for healing.
- Within the first year following bereavement:
 - Don't put your house on the market.
 - Don't give away large sums of money to your family or charity.
 - Don't sell stocks or bonds.
 - Don't agree to move in with your adult children.
 - Don't date. (This is very subjective, but most widows have found it's good to wait-- many don't even have the desire to date, and only do so because they're pressured into dating by their family or friends).
 - Don't make any major, life-changing decisions.

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May the constant love of caring friends soften your sadness, may cherished memories bring you moments of comfort, may lasting peace surround your grieving heart.

-Anonymous

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What to Do

ASK PEOPLE FOR HELP

Friends, relatives, neighbors, fellow church/synagogue members, etc. They want to do something but may be hesitant to reach out because they're afraid of saying or doing the wrong thing. Think about each person's strengths. For example, one of our members knew that her friend loved to cook, so she asked her to prepare occasional meals and the friend happily complied. Another widow in our organization had trouble managing finances since her husband was always the one to budget and handle the bank accounts, so she asked a close friend with a business background to help her go through her husband's files of financial information.



INSURANCE

If you have a life insurance policy, contact your agent of company immediately-- this will insure you have funds for funeral expenses. The funeral home will often coordinate with the life insurance company. Check with your employer regarding whether you have a bereavement leave benefit available.

Check with your spouse's employer to verify whether there is a company sponsored life insurance policy in place for your spouse, obtain the current information regarding any applicable 401k accounts, and check the status of your health insurance if your family was covered by your spouse's employer. There may be a grace period when you will still have coverage, but you will want to find out the exact date that any changes in coverage will apply. If you have joint investment accounts or investment accounts held in your spouse's name, these will need to be addressed. (Source: [The Liz Logelin Foundation](#)).

BANKING & CREDIT CARDS

Make a list of your spouse's credit cards, debit cards, expense accounts, and any other open account. Each institution needs to be notified of your spouse's death, and many will require a copy of the death certificate to validate your request to close the account. Also, ask each company whether there is any applicable insurance that pays off the account in the event of a cardholder's death. Check auto loans, credit cards, and mortgages for this type of insurance. (Source: [The Liz Logelin Foundation](#)).

DEATH CERTIFICATE

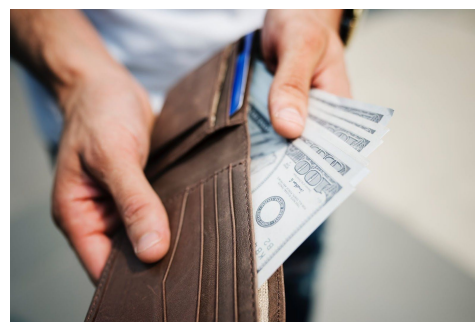
Obtain at least 10-15 certified copies of the death certificate. Your bank, the Social Security Administration, etc. may require an original document. You will also need to carry a death certificate (and your child's birth certificate) with you if you are traveling overseas with a minor child. Be aware that you are charged a fee for each copy of the certificate you order. Charges may vary from \$10 to \$30, with copies costing the same or less. Check with your state's website or refer to [this link](#) to view your individual state information.

SOCIAL SECURITY

If you live in the US, notify your local Social Security Office of your spouse's death, and have your spouse's social security number on hand. You can request that your funeral home report this information, or you can call 1-800-772-1213 (between 7am-7pm, Monday-Friday) yourself.

Be advised that many widows were shocked to learn that there is a one-time death benefit to a surviving spouse of \$255. The average monthly Social Security benefit in June 2017 was \$1,307.10 a month for widows or widowers over the age of 60 and \$2,664 a month for a widowed mother and two children (Source: [National Academy of Social Insurance](#)). Eligibility requirements can be found [here](#).

Also, it's best to schedule an appointment at your local SSA office. The wait time can be extraordinarily long and you may not even be seen that day if you show up without an appointment.



MEMBERSHIPS, SUBSCRIPTIONS & OTHER CANCELLATIONS

Cancel any recurring club or professional membership fees or annual magazine subscriptions that apply only to your spouse, and adjust any that applied to both of you. If you call these businesses, make sure to explain your current situation as a widow and ask if they will waive any additional fees due to your difficult situation.

Have someone help you sort through office files and paperwork. To avoid financial charges, locate your husband's calendar to look for outstanding appointments or upcoming trips that may need to be canceled. Did your husband have a home office and/or business website? Contact the website host and web designed.



HOME SECURITY

If you live in a house, leave a small light on in the kitchen and bathroom each evening, check all the windows and doors to make sure they are secure. Have a friend who's mechanically capable check that all the doors and windows have functioning locks, including those in the basement.

If there are any handguns you don't want, call your local police or sheriff's department. An officer will come to your home and take them away for you. For safety reasons, the Fairfax County Virginia Police Department recommends that you not bring handguns or ammunition to a police or sheriff's department.

If you do choose to keep them, still call your local police to make sure that you are doing so responsibly and legally. Be aware and cautious of any online, phone or door-to-door scams, or those with criminal intent of any kind. That goes for dating sites, too. Remember to trust your intuition. Gavin De Becker, author of *The Gift of Fear: Survival Signals that Protect Us From Violence* says: “Intuition is always right in at least two important ways; it is always in response to something. It always has your best interest at heart.”



PASSWORDS & PINS

If you don't already know their whereabouts, ask someone you trust (friends, relative, accountant, etc.) to help you find your spouse's passwords and pins. If you can't find them, you may need to provide a copy of your husband's death certificate to banks, etc. Here is a great article on how to access a deceased loved one's online accounts.

What Else to Consider?

TV, RADIO & SOCIAL MEDIA

While background noise like the TV or radio can serve as companionship, it's best to avoid edgy or violent TV programs or songs that will depress you. One of our members chose to watch only comedies.

With so many online support groups for widows and widowers, sites like Facebook can provide a refuge and a source of “companionship”. You may even connect with another widow or widower in your town. One member in her late 50's connected with, and eventually befriended, several widowed persons around the same age who lived within a 20 mile radius from her home. (Note: Exercise caution when meeting someone for the first time, and always meet in a busy/safe public place).



GOVERNMENT PENSION OFFSET

Your non-covered pension may affect your social security benefits. If you previously worked a government job, or a job in which you did not pay social security, you likely receive non-covered pension. The GPO reduces the amount of your widow/widower Social Security benefits by two-thirds of the amount of your government pension. ([Source: The Social Security Administration](#)).

HOUSEHOLD HELP

Reach out to your church, synagogue or other faith community for tasks like grass-mowing or snow-shoveling. You don't have to be a member of that congregation to request community assistance. There are congregations with social action committees looking for ways to give back to their community. (Note: Exercise caution when it comes to indoor help. Only have people you know well help you with those). Additionally, call Widow Care at (301) 917-4741 to learn about our 2019 Care Driver Program to inquire about specialized assistance.



HEALTH, NUTRITION & EXERCISE

Take care of your health. While you may not feel up to cooking, be sure to eat healthy foods to maintain your physical well-being. Tuna fish, egg salad and rotisserie chicken are easy, protein-rich options that can be purchased pre-made from your local grocery store. Even healthful frozen entrees are a good choice for short-term solutions. There are thousands of free websites with easy, healthy & quick recipes for when you don't feel like cooking, too.

Ask your primary care physician if you should take any vitamins or supplements. If you've neglected your health due to having been a caregiver for an extended period of time, schedule a physical examination. If you have a dog, consider increasing the number or frequency of daily walks. If you're noticing your mental health declining, visit a therapist for help.

Don't fall victim to alcohol or drug abuse to lessen your emotional pain. If you're a smoker, resist smoking more cigarettes. Be aware of over-or-under eating. Remember: Good self-care is always important, but even more so as you navigate through this difficult time.



THANK YOU NOTES

Keep a list of everyone who helps you, brings you food, delivers groceries, makes a contribution in your husband's memory, etc. You'll want that list when you're feeling strong enough to begin writing thank you notes.

Don't allow the thought of writing thank you notes overwhelm you. One of our widows had 125 thank you notes to write, and tackled the task by writing 5-10 per day. She said that she found it therapeutic. (Note: Your funeral home can provide you with thank you cards. Ask a friend or neighbor to buy you a few books of forever stamps.)



WIDOWS & WIDOWERS WITH CHILDREN

- Change your emergency contacts. Your children's school contact form may be emotionally difficult to change, but is critical.
 - Inform your child's teacher and school counselor that your spouse has died.
 - Keep an eye on the "pulse" of your children-- you are all grieving and your kids may not know how to express grief. If you're concerned, call your local social service agency like Catholic Family Services, Jewish Family Services, etc. for counseling.
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MEMENTOS

Some widows say that they forget what their husband's voice sounded like and wish they could hear it. Find your spouse's cell phone. You may want to save his voicemail message in another form in case it's deleted accidentally in the case of a phone malfunction or service termination.

VA BENEFITS

VA benefits are benefits given by the military to Veterans and their families. Some benefits include Survivors Pensions and VA Loans, among other forms assistance. To determine eligibility, click [here](#).

FILING TAXES

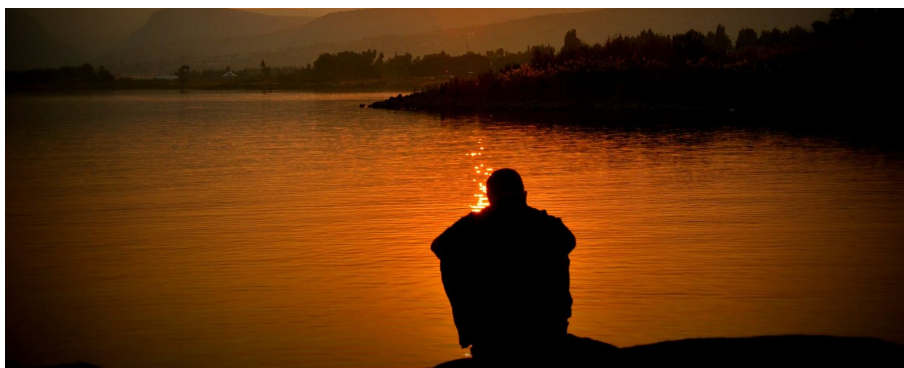
In the first year following the loss, you can still file joint return if you didn't remarry. In the second and third year, you may be able to file as a qualifying widow/widower ([Source: Investopedia](#)). Check your eligibility [here](#).



Summary

These are just some of the recommendations that those of us who have trudged along this rocky path want to share with you. Most importantly, “be still and know” that while you may be in abject pain and shock, these emotions will lessen over time.

Remember: “All things grow with time, except grief.”



Join our Facebook Group

If you are interested in connecting with other widows, we encourage you to sign up for our private Facebook group. We intend it to be a secure place where widows can:

- Share their thoughts and feelings in a safe, private environment
- Connect with other widows (in your geographical area and nationwide)

[**JOIN HERE.**](#)
