The Three Stages of Widowhood

Kim knew that the death of a spouse is traumatic at many levels, but she never expected that the loss would be so deeply felt in every fiber of her being.

Why does my body ache and feel numb at the same time?

When will I stop crying?

Why can't I think straight?

Will I ever want to be anywhere but by myself in my own home?

When will I be able to be home without missing him?

When a spouse is gone forever, the loss puts you on a journey that leads from the way life used to be to the eventual emergence of a new version of life going forward. The journey has a taking-care-of-business side and a taking-care-of-you side. Both are equally important and have their own pace and sequence of action steps. While every widow faces common challenges, every individual's situation is unique so as you begin the healing process, embrace what is appropriate for you as you move forward.

The right advisor will be as well trained and skilled on the personal side as they are on the business side. They will know the importance of respecting and working with your emotional transition rather than forcing you into their own idea of where you should be. They will know that everyone must: 1) absorb the shock of the change they are faced with; 2) move out of numbness; and 3) emerge as their new self, in their own time and in their own way.

Stage One: Absorbing the Shock of Change

This first stage, which is measured in months but usually takes more than twelve, is characterized by shock and emotional heartache. There is a numbness that comes with the realization that everything as you knew it seems to no longer be the case. Many widows say they "feel dead inside" and "like nothing matters." You might also feel paralyzed by your inability to handle even the ordinary financial tasks of your household. And then there's the reality that there are critical items needing to be handled in a short period of time. It's exhausting, both mentally and emotionally.

The main focus of your work at this stage is what we call "Financial Triage." It involves conducting an assessment of your cash flow needs and income sources, and making sure you meet requirements such as taxes and monthly bills. This process is invaluable as you determine your ability to maintain your lifestyle. The goal is to give yourself peace of mind and know that you are financially sound for now.

The ending of this stage is gradual and marked by an increase in energy as well as an increase in interest and readiness to take care of business.

Stage Two: From Feeling Numb to Moving Forward

Stage Two, which can take years, remember everyone is different, is where the shock, numbness and heartache slowly wear off, creating the opening for a new reality. Fatigue may still be an issue and your attention span isn't back to normal, but there's a sense of waking up. There's a feeling of possibility that things can get done and you just might be able to survive and create a new life. This is a time of adapting and rebuilding the foundation of a new version of you.

Stage Two is composed mostly of a time out we call the "Decision Free Zone." This is an orderly space where you sort, organize and prioritize so you can get one important thing done at a time. Here's your focus:

- Experience and acknowledge your emotions, perhaps with the aid of a therapist
 and/or support group. Many widows feel the need for this support during Stage One
 and the very early stages of grief, take advantage of professional counseling or support
 when it is right for you.
- Reach out for support from family and friends. Many widows have also found that reaching out for peer support is especially helpful.
- Settle the estate, secure your income, and identify your assets. This will include the important step of building your financial support team by engaging an attorney, an accountant, and a financial planner, if you do not already have these relationships in place.
- Determine your communication preferences when working with advisors to maximize the efficiency and effectiveness of your meetings and your work with them.
- Start to build new routines that give you social contact and present some version of a measurable challenge.

As this stage ends, you begin to feel alive again. Your thoughts move toward the future and are no longer mired in the past. With the help of your advisors, you know what to expect next and how to manage it, and your sense of ease has increased.

Stage Three: Emerging Into Your New Self

Stage Three is when you ask: *When do I get to be me again and stop being a widow?* That question alone is a sign that you are beginning a new chapter.

By this time you will have accomplished an enormous amount. You and your team of advisors will assess your progress to give you a sense of how far you've come and identify areas that still need attention. Best of all, you will begin to have the feeling of being whole again.