

Grief and Loss

Coping with the death of a loved one

“Grief never ends, but it changes. It’s a passage, not a place to stay. Grief is not a sign of weakness, nor a lack of faith. Grief is the price of love.” - Author Unknown



ROGEL CANCER CENTER
MICHIGAN MEDICINE

“The hardest part of losing someone isn’t having to say goodbye, but rather learning to live without them. Always trying to fill the void, the emptiness that’s left inside your heart when they go.” -Author Unknown



If you are reading this guide, someone dear to you has died. We would like to express our deepest sympathy to you, as well as anyone else who is experiencing the pain of grief during this difficult time.

We know that each person grieves differently. The information in this guide is intended to be comprehensive, though not necessarily in order. You may find that looking into different topics, or sections in your own order will be most beneficial for you. Perhaps a place to start is to scan the table of contents to see what seems most useful and helpful for you right now. As your experiences or questions change, you may keep coming back to the guide for suggestions or assistance.

It is our sincere hope that you will find this guide to be a helpful and reassuring companion as you move toward incorporating the loss and memories of your loved one in your daily life. Please know you are not alone on this journey, and we are here for you as you take the steps of moving through this difficult time. Believe it or not, it is a good sign that you are taking these steps to acknowledge and process your own grief.

In addition to the others who are assisting you, please also consider the University of Michigan Rogel Cancer Center's Grief and Loss Program a resource. Please visit the website at www.rogelcancercenter.org/support/managing-emotions/grief-and-loss-program

Warmest Regards,
University of Michigan Rogel Cancer Center
Patient and Family Support Services

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What to Expect



What is grief?

Grief is defined as “deep sorrow, especially that caused by someone’s death.” Grief is a natural response to death and sometimes involves strong, even overwhelming, feelings and deep emotions.

What does grief look like?

As already mentioned, each person grieves differently so there is not a typical look to grief. Our individual grief response is influenced by many factors, such as the depth of the relationship we had with the person who died, as well as other experiences of grief, especially if they are recent. How we grieve depends a lot on what was taught and modeled to us by our caregivers and other older adults in earlier life. In addition, there are cultural, social and spiritual beliefs that may influence how we grieve.

Grief is not a linear process. It involves coping with sometimes difficult emotions, including anger or tears (or both), that can happen at inconvenient times and in surprising ways. Initially you may be in shock over the death and along with this simply feel numb and unable to express any emotions. Denial can also be a part of the experience of grief as the reality of the death only gradually settles in. There may be

Grief is like the ocean,
it comes in waves,
ebbing and flowing.
Sometimes the water is
calm, and sometimes it
is overwhelming. All we
can do is learn to swim.

Vicki Harrison

days when you feel like you are “going crazy,” like nothing makes sense; you can’t get organized; you can’t stop crying; you are forgetful; you are always tired; you don’t feel like getting out of bed. It could be all of these, none of these, a combination of these, or other feelings that are completely new to you.

This is not meant to be a comprehensive list of what you may experience in your grief, but will hopefully validate some of what you have already experienced. It is our hope that this will help you further explore your grief and intentionally work towards healing, even if you don’t want to or don’t believe it is possible.

Additional reference materials are listed at the end of this booklet. Along with those, you might try your own web search for books on grief and decide for yourself what might be most helpful based on the book previews as well as reviews.

The key is to recognize your grief for what it is and to be patient with yourself as you move through this difficult time. The saying that time heals is true and you will eventually find life returning to some sense of normal. By intentionally addressing the aspects of grief, you will realize a more integrated healing.

Grief does not have a specific time frame and it certainly doesn’t stop when the funeral is over. Some of the deepest period of grief occurs weeks after the person has died, as the reality of the death settles into

our everyday life and we adjust to life without this person. Experiencing a deep sense of loss and the associated emotions can sometimes last for months or even longer. However, you should notice a gradual, ever so slight, improvement as time passes. Again, be patient with yourself, and remember to check in with those you trust and/or professionals if it seems that your grief is going on too long or if it is complicated by other factors.

It's just fine to feel a little heavy, and it's just fine to sit here and catch my breath, and it's just fine to be a mess at times, and it's just fine to be relatively normal sometimes. It's just fine to miss them. It's just fine to let it all hit me, surrendering and succumbing.

And it's just fine to remember that grief has no rules, and that really, it will in many ways last as long as love does. Forever.

SCRIBBLES & CRUMBS

What are the common responses and signs of grief?

- Shock
- Disbelief
- Anger
- Fear
- Guilt
- Sadness
- Loneliness
- Heartbreak
- Exhaustion
- Feeling overwhelmed

- Relief
- Shame
- Blame
- Irritability

What physical symptoms can also appear along with emotions?

- Insomnia
- Aches and pains
- Fatigue
- Flair up of chronic illnesses
- Weight gain or weight loss
- Decreased immune system
- Increased anxiety or panic attacks
- Dreams of the deceased
- Hallucinations (in which you briefly hear or see the deceased)

What is complicated grief?

Sometimes people get stuck in an intense state of mourning or continue to be extremely overwhelmed by their grief. This is called complicated grief. As mentioned earlier, grief can also be complicated by the experience of multiple deaths in a short period of time. In addition to these, not having adequately grieved another significant death or loss may complicate the

current experience of grief. Complicated grief can inhibit someone from resuming their normal life, undermine other relationships or affect us in other ways. A person experiencing complicated grief can have difficulty accepting the fact that their loved one has died and may become preoccupied with the person who died.

What are the signs of complicated grief?

- Not accepting or denying that a loved one has died.
- Preoccupation with the person who passed away.
- Avoiding things that make you think of the deceased loved one.
- Extreme anger over the loved one's death or blaming yourself for their death.
- Feeling like life is meaningless or empty without the loved one.
- Feeling like recovering from the loss is impossible or having no desire to do so long after the person has died.
- Wishing to die to be with the loved one.

What is clinical depression?

Even though grief is a process that ebbs and flows, some people will experience symptoms that can be signs of clinical depression. This type of depression has symptoms that are persistent and constant over the period of several weeks or months, even though a significant amount of time has passed since the death.

What are the signs of clinical depression?

- Feelings of worthlessness, helplessness
- Extreme and constant sadness
- Excessive or inappropriate guilt
- Recurrent thoughts of death or suicide, or suicide attempt
- Irritability
- Restlessness
- No interest in social or once enjoyable activities
- Inability to function in daily life

It is important to learn to recognize the signs of complicated grief and clinical depression and be honest with yourself in order to get appropriate help in a timely manner.

How to seek professional help when concerned about complicated grief or depression

Seeking professional help from a therapist or a counselor can be overwhelming, intimidating, and a source of embarrassment or feelings of shame. This is not only because of the stigma attached to it, but because we so often feel as though we need to -- or should be able to -- do it on our own. However, seeking professional help can also be one of the best things you can do for yourself during this difficult time. The vast majority of those who seek treatment find it to be very effective. It often leaves people wondering, "Why didn't I do this sooner?" A professional will help you assess your experiences and situation and will make suggestions about what to try, including psychotherapy or medications, or perhaps a combination of the two.

How to get started

Once you have decided, or are encouraged by another trusted individual to seek help, you will need to find a professional counselor or therapist.

If you have private insurance: The best place to start is to call the phone number on the back of your insurance card. After describing the service you are looking for, the representative should be able to provide you with the names and contact information for agencies or private practices that are convenient to you and who accept your insurance. You may want to explore the

provider's web site to get additional information along with increasing your comfort level with your final choice. Once you have decided on a specific provider, make the call to set up your first meeting.

If you have Medicaid or Medicare: Community mental health service programs will accept this type of insurance. You can find an agency by going to: www.michigan.gov/mdhhs and searching for free or low-cost mental health care. After choosing one, call the number to set up your first meeting.

Note: How to access mental health care will vary depending on the state where you reside.

If you do not have insurance: Some agencies will work with people who do not have insurance or cannot afford treatment. Community health centers and various agencies will work on a sliding scale fee, which means you pay what you can afford based on your income.

The roles of professionals

There are many kinds of mental health professionals and it can sometimes be confusing to know what each mental health professional does. Below is a brief description of the choices you may have:

- **Psychiatrist (M.D. or D.O.):** A doctor of medicine or a doctor of osteopathic medicine with specialized training in the diagnosis and treatment of mental and emotional disorders. A psychiatrist's primary focus is on prescribing and managing medication.

Generally, they do not provide counseling, but many times work in conjunction with another practitioner who does.

- **Clinical Psychologist (Psy.D., Ph.D., Ed.D.):** Holds a doctoral degree in psychology, philosophy, or education with a focus in therapeutic techniques. A psychologist is trained to diagnose and to provide individual and group therapy. Psychologists can also have a master's degree (MA, MS, LGPC, LPC) in psychology or counseling and are trained in a range of therapeutic practices.
- **Clinical Social Worker (LMSW, MSW, LCSW, LGSW, LSW):** A therapist or counselor with a master's degree in social work. A social worker is trained to diagnose and provide individual and group therapy, case management and advocacy.
- **Pastoral Counselor (MA, CCPT, CpastC, NCPC):** Holds a master's degree in pastoral counseling or therapy with an emphasis in theology, spiritual counseling, and pastoral care/chaplaincy. If religion or spirituality is important to you, or if existential questions are a significant part of your experience, help from a trained religious/spiritual professional may be a wonderful resource as you grieve. If you do not already have a religious/spiritual leader that you would consider contacting, we may be able to assist you in finding one in your area. Oftentimes this is used to compliment the expertise of the other professionals mentioned above.

- **Art Therapist (BC-ATR):** A board-certified art therapist has a master's degree in art therapy. An art therapist is trained in using art when words are too painful to express.
- **Music Therapist (MT-BC):** Credentialed professional who develops individualized treatment and supportive interventions for people of all ages and ability levels to address their needs through music.



Coping with Grief

No two people – even family members – cope with death in the same way. You shouldn't feel like you need to “get over it” in a certain amount of time. Be patient with yourself and grieve in your own time frame, not someone else's. You also do not need to grieve the way others do or how they tell you to grieve. The fact is we never truly get over the death of someone we loved and their memory will be with us forever. Believe it or not, the pain and depth of emotions will subside, healing will happen and we do learn to live life without the person's physical presence.

Mourning the death of a loved one may take a long time, but it can be a catalyst for growth and a renewed sense of meaning, offering direction and purpose in life.

Techniques for coping with grief

- **Give yourself permission and time to grieve.** This includes permission to cry...tears are a natural response to a death, so don't allow anyone to tell you that you shouldn't! By sharing your tears, you may give someone else permission to cry.
- **Let others help you.** It is okay to ask for help, even professional help, when you need it.
- **Reach out and help others deal with loss (when the timing is right).** Helping others has the added

benefit of making you feel better as well. You may find it helpful to share your story and hear other people's stories.

- **Discuss your feelings with someone you trust**, whether it is a family member, a co-worker, a friend, a professional counselor or a religious/spiritual leader.
- **Take care of yourself and your family.** Eat well, exercise and rest when needed. Grief is very tiring. You'll need your strength to help get through each day and move forward.
- **Establish a routine.** Maintaining a routine can help you focus on what needs to be done. This can also help reduce anxiety by giving you an idea of what to expect out of your day.
- **Explore different ways to express your feelings.** Write in a journal about your day, reflect on your feelings or describe memories. Write a letter to the one who died and re-write it as needed, even though it is something you will never mail. Take up a hobby, join a support group, use art as a form of self-expression, practice meditation, yoga or tai chi, guided imagery, pray, listen to music, write music or poetry, spend time in nature, and/or attend religious services.



Helping Children Cope with Grief



Children follow the cues around them and model how adults grieve. Providing a supportive environment where parents and caregivers openly show emotions, talk about their grief and express their frustration can help children understand that it is okay for them to feel the way they do. Mourning as a family gives children a sense of security and provides an outlet for their feelings.

Try to keep in mind that children cannot carry the same burden or pain as an adult. Balance the sharing of sad feelings with more pleasant activities. Be sure to let your children know how much they are loved and valued; reassure them that someone will always be there for them.

How to help

- **Set a time to explain what happened.** If you feel it's necessary, ask a trusted friend or family member to assist you with the conversation. Make sure you agree on the approach and what will be said. Do not be afraid of emotions and sharing tears. Again, you are modeling grief for the children. Be honest and give accurate, age-appropriate information. Remember, it may be necessary to have separate conversations with different aged children. Take time to listen to the child's response and any fears they may have. Help them understand death is a normal part of life. You can use this time to discuss your beliefs about what happens after death.

- **It is OK for your children to see you cry.** Crying together can be good for all of you.
- **Use simple and direct terms to describe the situation to young children.** Relate the situation to something they understand or use examples your child can see. Allow them to speak openly and share their feelings about what happened.
- **When you speak about death, refer to it as “death.”** Don’t use terms that can be confusing or equate it with sleeping or sickness. Make sure your child understands that the person died because his or her body stopped working. If the person died from an illness which involved a recent hospitalization, it is important the children not equate going to the hospital with death. Be sure to emphasize the seriousness of the illness.
- **Don’t exclude children from the funeral.** Explain what takes place at a funeral and ask whether they want to participate. Ask them what they would like to do or offer suggestions; have a back-up plan in case they are too emotional to participate. Encourage them to attend, but do not force them. Allow for questions and discussion. Funerals can offer an opportunity for children to say goodbye and to help foster a sense of control that is often lacking after the death of a loved one.

- **Disarm fears and guilt: Death is nobody's fault.** Talk to your children about this directly to make sure they are not feeling unspoken guilt. Research suggests that kids often feel like they did something to cause the death, so make it clear that they did not.
- **Gather memories together.** Talk together about the good times. Consider having your child write a letter or draw a picture to help say goodbye. Give your child a picture or a memento.
- **Stick to routines.** Routines foster a sense of security and consistency for children. Regular morning or evening rituals, such as eating breakfast together or reading a book, will provide stability for your children.

For young children

Although it is tempting to shelter young children from the pain of grieving, it can be even harder to recover emotionally if the death is not explained. Children may ask a lot of questions about the loved one's dying or death in general. Let them know that you will help them find answers, even though no one fully understands death. Consider asking your child to repeat your answers back to you so you are clear about their understandings. They may repeat some of their questions, and you will have to explain the finality of death.

Things to consider doing

- Seek out local grief groups for kids of all ages.
- Encourage drawing to express their feelings.
- Purchase grief books targeted to different developmental levels of children – some are read-along, some are individual workbooks, etc. Find the right resources for your children.
- Remind children that feelings about grief don't happen in a certain order and there are many feelings that they may have, such as anger, fear, guilt or sadness. Reassure them that these feelings are normal. Remember, children do not express feelings the same way an adult does, so they grieve differently as well.
- Keep pictures and mementos of the deceased in the house or in a special place for children. Removing references of the loved one will not make it easier for anyone to grieve and may even create confusion, especially for the children.

For older children and teenagers

Teenagers are already working through the changes of adolescence. The way teenagers grieve and the support they need depends on their emotional and physical maturity, past experiences, and family dynamics. Keep these tips in mind to help your teenager get through this difficult time.

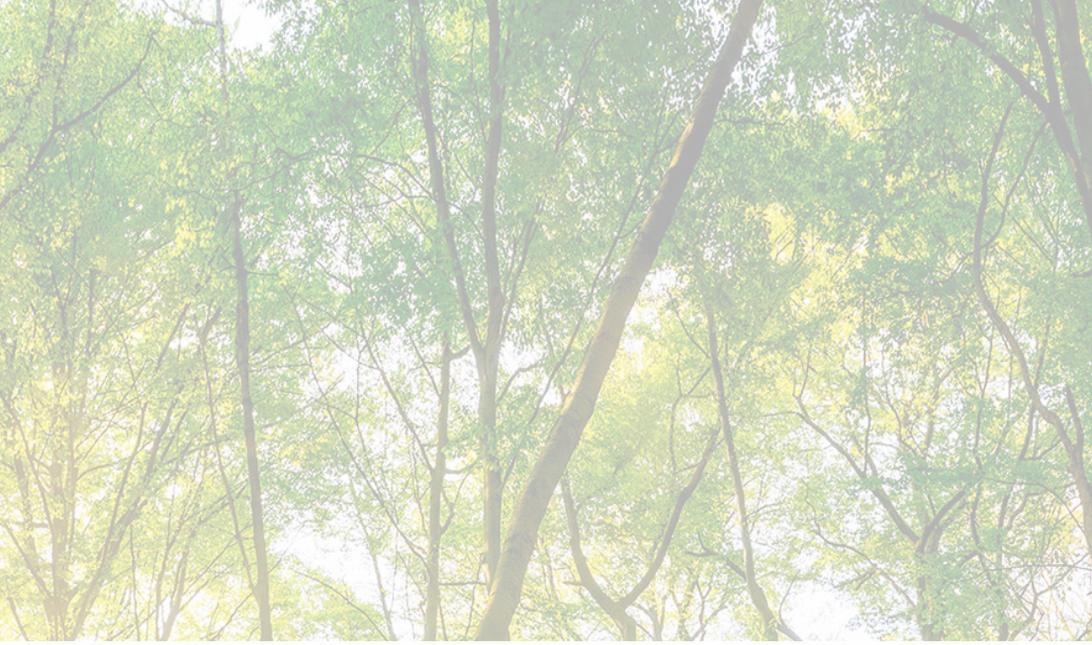
- Be sensitive to challenges your children already face. Puberty and hormonal changes can influence a teenager's perception of a stressful event.
- Address concerns your children have about how the household will continue to function. Talk as a family about how roles may change within a family. This is especially important if a parent dies.
- Don't try to direct grief. Teenagers tend to respond better to adults who choose to be companions in their grief. Be aware of your own issues and get help for yourself or your teen if it's needed.
- Don't forget children away at college. Children at college may feel very alone after a death in the family. Keep in close contact to provide support while your kids are away at school. Encourage them to seek out campus counseling or support groups offered by their college or university for additional help.
- Keep talking. Give your kids plenty of opportunities to talk about how they feel. Bereavement can be a stressful time and may cause past conflicts to flare. It's crucial to talk about shared losses and to support each other.
- Be aware of risk-taking behaviors. Teens may start to think more about their own mortality.

Additional support for children and teens

Children and teens can suffer from complicated grief, too. They may develop serious problems after the death of a loved one. Like adults, they may require professional help and may need someone they trust to suggest they seek counseling.

What are signs that a child or a teenager is having serious problems?

- Extreme and prolonged anger and acting out behaviors.
- Loss of interest in daily activities and friends.
- Inability to sleep, loss of appetite, prolonged fear of being alone.
- Acting much younger for an extended period of time.
- Excessively imitating the deceased.
- Repeated statements of wanting to join the deceased.
- Drop in school performance or refusal to attend.
- Long-term denial of death or avoidance of grief.
- Experimentation with drugs and alcohol.



Honoring the Memory of Your Loved One



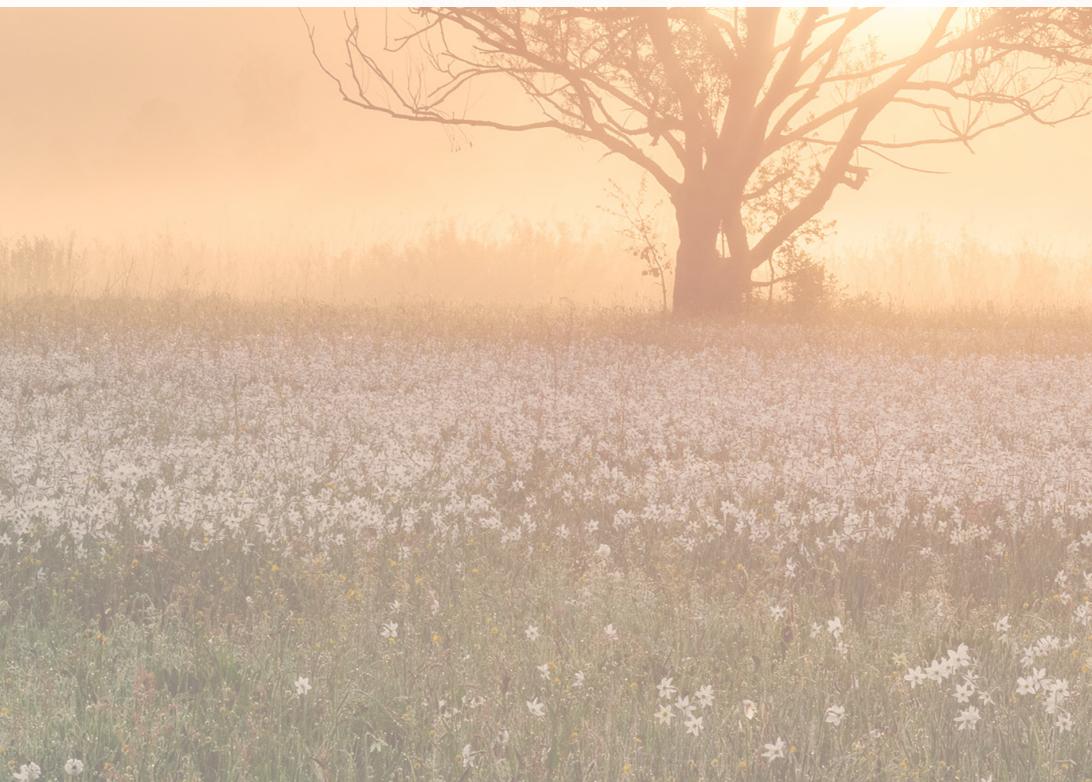
Finding ways to hold the memory of your loved one close to you is important. The anniversaries, birthdays and other significant days can be difficult, but some families find comfort in planning for those special days. Also consider using the suggestions below for various times throughout the year, even if it is just a day when you particularly miss the person who died.

Examples to honor your loved one's memory

- Do an activity that you and your loved one enjoyed.
- Visit their gravesite and place cards, flowers and/or mementos.
- Burn a special candle to acknowledge your loved one's absence.
- Plant a tree, a garden or flowers.
- Create a unique art piece by painting a picture, making a craft and/or decorating a memory vessel.
- Let balloons go on your loved one's birthday.
- Honor your loved one at a religious service.
- Set a place at the table during meals for the one who died, especially for holidays and special family celebrations.
- Keep pictures displayed and watch family videos when needed.
- Create a memory box to store cards, pictures, and mementos from your loved one.



Financial Matters



The initial hours and days after the death of a loved one will be hectic and confusing. During this difficult time, it's important to gather around you the people you trust to help manage the details. Funeral directors are a valuable resource for information; by law, they cannot charge a fee for information services. Learn what options are available to you for cemeteries, memorial services or anatomical donation. Use this information to decide what's best for you and your family.

The information in this guide is intended to help you through the potential financial matters that may require your attention following a family member's death. Not everything in this section will apply to your situation, but it may help assist with future planning. Although it can be difficult to focus on these matters, it may be helpful to ask a trusted friend or family member to assist you with these details.

Within the first days

- **Locate a copy of the will.** The will usually names the executor or the person responsible for carrying out the terms of the will. If no executor is named or a will is not available, it is best to seek legal counsel.
- **Look for a letter of instruction from the person who passed away.** This is sometimes kept with the will.
- **Look for records of funeral arrangements.**

- **Obtain death certificates from your funeral director or county health department.** You will need as many as 12 certified copies which can be ordered from the county clerk's office. A certified death certificate may be required when you apply for benefits.
- **Locate a cemetery plot deed(s) that may have been purchased.**
- **Locate any safety deposit boxes and keys.**
- **If your loved one was a veteran, locate any Veteran Administration paperwork including discharge papers, benefit information and claim numbers.** There may be some financial assistance with funeral, burial plot or other death benefits.
- **Financial assistance with burial services.** If the deceased resided in the State of Michigan and their estate is not enough to cover burial services, you can apply for assistance through the Michigan Department of Health and Human Services, no later than 10 days after the burial takes place.

Within the first month

- **Contact a lawyer or accountant** if you think you will need help with the financial or legal aspects of settling the estate.
- **Determine whether probate is necessary for dealing with the estate.** Probate procedures can be complex depending on the size of the estate and the

claims against it. An attorney may be helpful in this situation.

- **Locate important papers and certificates, including:**
 - ◇ Trust papers.
 - ◇ Birth certificates of the deceased, spouse and dependents. These are available at either the state or county public records offices where the deceased was born.
 - ◇ Marriage certificate. This is available at the county clerk where the marriage license was issued.
 - ◇ Social security numbers of the deceased, spouse and dependents. Contact your local Social Security office to find out if you are eligible for new benefits. Social Security benefits are not automatically paid out after death. You must apply for them.
 - ◇ Armed service discharge papers.
 - ◇ Divorce/Separation papers.
 - ◇ Driver's license number.
 - ◇ Bank/credit union statements and account numbers for savings/checking account(s).
 - ◇ Tax and W-2 statements from previous years.
 - ◇ Credit card statements and account numbers.

- **Locate insurance and benefit documents, including:**
 - ◇ Medical insurance papers and policy number(s).
 - ◇ Life insurance papers and policy number(s).
 - ◇ Car insurance papers and policy number(s).
 - ◇ Car title(s) and car registration certificate(s).
 - ◇ Homeowner's or renter's insurance policy number(s).
 - ◇ Make a list of assets: property or real estate deed(s), mortgage papers, retirement funds or annuity papers, other pension funds, IRA's, Keoughs, stock and/or bond certificates and statements, and appraisal papers for valuables.
 - ◇ Labor union, fraternal or professional organization benefit papers, Veterans Affairs benefits and claim numbers.
- Write a formal letter to your loved one's employer, union or any other professional organizations. Many of these organizations have insurance policies from which you may receive benefits. Organizations may need a statement of claim and a death certificate before a surviving spouse can receive benefits.
- Notify insurance companies in writing of his or her death.

- Inquire about any 401(k), pension or company stock benefits. Change name on stocks and bonds.
- Notify Medicare/Medicaid of the death and change in status.
- Arrange for family medical benefits to continue.
- Consolidate or close bank and credit union accounts.
- Change or cancel services.
 - ◊ Cancel loved one's driver's license.
 - ◊ Stop newspaper, online subscriptions, and magazine subscriptions.
 - ◊ Contact utility companies to change or discontinue service.
 - ◊ Contact U.S. Postal Service, if necessary, to forward mail.
 - ◊ Contact phone, cable and internet providers to change or disconnect services.

Within the first six months

- Handling social media accounts.
 - ◊ Each social media website has its own rules for dealing with death. Some may require forms to be completed on-line, proof of the death, and/or proof that you are the user's lawful representative.

- ◇ Don't ignore the account or log into the deceased's account yourself (this could be considered a violation of the social media's terms of use and it could also be against the law).
- ◇ Once documentation is provided, the social media account can be deleted or turned into a "memorial" account.
- Obtain all hospital and medical bills incurred and file insurance papers that have not been filed by the hospital and doctors.
- Locate loan papers and account numbers for outstanding loans and those owed to the deceased.
- See a tax accountant or tax lawyer. You will need to file tax returns for the person who died. In many cases, federal law requires that an estate tax return be filed within nine months of the death. Since tax laws are always being revised, it is important to seek out expert advice to determine your full tax liability.

Within the first year

- If you are the surviving spouse, determine your annual income, consisting of your salary, benefits and income-producing assets. This will also include investments and savings.
- Create an annual budget.

Additional Resources

American Cancer Society

800-227-2345

www.cancer.org

Compassion Books

1-800-970-4220

www.compassionbooks.com

Books, audios, and videos to help children and adults through serious illness, death and dying, grief, and bereavement.

Compassionate Friends

National Office

1-877-969-0010

www.compassionatefriends.org

Assists families following the death of a child of any age.

Cancer Care

1-800-813-4673

www.cancercare.org

Provides support and resources for people who have experienced the loss of a loved one.

Cancer.Net

www.cancer.net

Information about grief and loss.

GriefNet

www.griefnet.org

An internet community of people dealing with grief, death and major loss.

National Cancer Institute

1-800-4-CANCER

www.cancer.gov

Information about cancer, grief, and bereavement.

National Suicide Prevention Lifeline

1-800-273-8255

Crisis line for individuals contemplating suicide.

Online Grief Support - A Social Community.

www.onlinegriefsupport.com

Social Security Information

1-800-772-1213

www.socialsecurity.gov

United Way 211

www.211.org

Free and confidential service that helps people across North America find the local resources.

University of Michigan Rogel Cancer Center Grief and Loss Program

www.rogelcancercenter.org/support/grief_loss.shtml

This program provides information regarding grief and loss resources and referrals.

Children

Ele's Place

www.elesplace.org

Healing center for grieving children and teens. Four branch locations support families throughout the Ann Arbor, Grand Rapids, Flint and Lansing areas.

Gilda's Club

www2.gildasclubdetroit.org

A free support community for men, women and children living with any type of cancer, their families and friends.

Children's Grief Center of the Great Lakes Bay Region

www.childrensgriefglbr.org

The mission of the Children's Grief Center is to provide a healing environment for children, teens and their families grieving a death.

Dougy Center

www.dougy.org

The Dougy Center provides support in a safe place where children, teens, young adults, and their families grieving a death can share their experiences.

Financial

Burial Services

Michigan Department of Health & Human Services

www.michigan.gov

Summary

We hope that you found this guide helpful, whether your grief is still very new or whether you've had some time to heal. Be patient with yourself as some days will be better than others.

We would like to again express our deepest sympathy as you go through this difficult time. Remember that there is no right or wrong way to grieve. Please make sure you give yourself permission to grieve in the way that comes naturally and is best for you.

Sincerely,
University of Michigan Rogel Cancer Center
Patient and Family Support Services

When you are sorrowful, look again in your heart,
and you shall see that in truth you are weeping for
that which has been your delight.

- Kahlil Gibran



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