

**The following information may be helpful as you journey through your time of grief.**

Remember, there is no timetable for you to grieve and mourn. This process is as individual as you are and is influenced by many things. It is your process and cannot be dictated by those around you, no matter how well intentioned. Since grief follows no set pattern, the following pages are intended to be used as a resource and as a guideline for you. Use what you find helpful and seek the support of caring, loving friends, family, pastors and professional counselors to help you through the grieving process.

### **What You Can Expect**

**Although the grieving process is individual, there are some common grief responses that may be helpful for you to know. These are the normal and expected reactions to your loss.**

- You may sleep a great deal or be unable to sleep.
- Your appetite may increase or decrease.
- It may be difficult to concentrate, or remember things, or your judgment may be impaired.
- You may lack motivation to get even the most mundane daily tasks completed.
- You may be very irritable or “on edge.”
- You may have the need to tell the story of the death over and over again.
- You may experience unpredictable crying.
- You may be fearful even in situations you are familiar with and previously felt safe.
- You may or may not feel like connecting with friends, family or other social contacts.
- You may begin to question your faith.

### **Common Reactions in Adults**

**Physical** ♦ Stomach problems, vomiting, diarrhea, sweating, rapid pulse, numbness, startle reactions, trouble breathing, chest/head pains, general weakness.

**Psychological** ♦ Helplessness, powerlessness, hopelessness, sense of injustice, vulnerability, feeling not yourself, anger, depression, sadness, nervousness, frustrations, embarrassment, guilt.

**Relational** ♦ Withdrawing/clinging to others, being demanding of others, changes in sexual activity, breakdown in trust, suspiciousness, fear of others.

**Cognitive** ♦ Too many thoughts at once, distortion of time, flashbacks, thoughts of suicide/homicide, euphoria or guilt about being alive, confusion, uncertainty, hyper-vigilance, hallucinations.

**Behavioral** ♦ Moodiness, changes in how you usually act, silence or talkativeness, crying, calmness, hysteria, risk-taking behaviors, sleep disturbance.

**Spiritual** ♦ Loss or clinging to faith, doubts about God’s love, withdrawal from church, despair, questioning of beliefs or meaning of life, religious reappraisal, sense of abandonment, issues of forgiveness.

For any physical complaints, it is usually important that you check in with your physician and not assume that they are related to what you are experiencing. While all other reactions above are normal, you may find yourself leaning toward behaviors that are harmful to yourself or others; drug or alcohol abuse, overeating, lashing out. For any behaviors such as these it is beneficial to see a professional who can guide you through a healthy grief process. It is essential to understand that these are normal reactions in normal people responding to a very difficult and out of the ordinary season of life.

## How Friends Can Help

**A balance between companionship and privacy** ♦ A grieving person needs time to reflect on their feelings as well as time to share their feelings.

**An opportunity to express grief without embarrassment or judgment** ♦ An emotionally safe environment where the bereaved can open up and express feelings if they choose.

**Recognition of the many symptoms that may occur as a result of intense grieving** ♦ Loss of sleep, appetite, strength, motivation and inconsistencies in behavior are all normal after a loss. They resemble that which accompanies a serious illness.

**Support and assistance in becoming socially reactivated** ♦ Someone who can assist them when they are ready to reenter a social world and someone who respects their need to reenter on their own time schedule.

**Special assistance with business and legal matters** ♦ Someone to help them think clearly to settle important issues and to plan for the immediate future.

**Someone to listen** ♦ Above all, a grieving person may need to tell and re-tell their loss experience. An active listener can dramatically facilitate the healing process. Be patient and non-judgmental. Help them to draw their own conclusions. Sharing is healing.

## How A Counselor Can Help

Your life need not be crippled by your grief, although in the beginning it feels that way. A few sessions with a professional grief counselor can help you resolve any disabling issues (i.e. anger, panic, guilt, despair, revenge, fear or any other issues that limit your functioning.

## Support Groups

There are many organizations that provide support groups for those who have been impacted by the death of someone in their lives. Some groups are professionally led and others are led by those who have had similar losses and now are able to give back to others who are grieving. All of the groups offer an emotionally safe place to listen, share or just be with others in similar circumstances.

Many groups are provided at no, or low cost. Most often if a cost is associated, it can be waived due to financial hardship. It may be helpful to inquire about fees when calling to get specific meeting information.

## Library Resources

### Books for Adults

*When Your Spouse Dies*, Cathleen Curry

*Five Cries of Grief – One Family’s Journey to Healing After the Tragic Death of a Son*, Merton Strommen and A. Irene Strommen

*When Bad Things Happen to Good People*, Harold Kushner

*How to Go on Living When Someone You Love Dies*, Therese Rando

### Children’s Books

*Tear Soup*, Pat Schweibert

*Someone Special Died*, Joan Singleton Prestine

*Sad Isn’t Bad: A Good Grief Guidebook for Kids Dealing with Loss*  
Michaelene Mundy

*Straight Talk About Death for Teenagers*. Earl A. Grollman

### For Parents of Grieving Children

*A Child’s View of Grief*, Alan D. Wolfelt

## Helping Your Children

### Common Reactions of Children

**Fear and Anxiety** ♦ Children are afraid that the trauma will happen again, and that they or their family will be injured or killed. A child's most central fear is that he or she will be left alone. These fears are very real to a child, even if they seem exaggerated to adults.

**Regressive Behavior** ♦ Children's fear and anxiety may cause them to act younger than their age. They may begin behavior such as bed-wetting, thumb-sucking, and being very clingy or afraid of strangers. An older child, who has been independent in his or her activities away from the family, may wish to spend more time at home. A child does not want to act immaturely, and may not even realize that he or she is behaving like this, but the anxiety may temporarily disrupt his or her normal more mature behavior.

**Bedtime Problems** ♦ Frequently, children show their anxiety and fear through having nightmares or being afraid of sleeping alone. They may develop fears of the dark or have difficulty falling or staying asleep at night.

**Physical Reactions** ♦ Some children have stomachaches, headaches, nausea, eating problems or other physical symptoms of distress. These can be in response to fear, guilt, anger or feeling vulnerable to future tragedies.

**"Trigger" Responses** ♦ Sometimes a child will associate a particular smell, sound, object or activity with the trauma. Whenever he is exposed to that reminder, excessive anxiety, avoidance, and sometimes physical reactions will follow.

**Problems With Thinking** ♦ Children of all ages can experience difficulties with concentration. Many find that they are easily distracted and feel somewhat confused and disoriented.

## Developmental Reactions Seen in Children

**Birth to 2 years** ♦ When children are preverbal and experience a trauma, they do not have the words to describe the event or their feelings. They can, however, retain memories of particular sights, sounds or smells.

Infants may react to trauma by being irritable, crying more than usual or wanting to be held and cuddled. As they get older, their play may involve acting out elements of the traumatic event that occurred several years in the past and was seemingly long forgotten.

**Preschool 3 to 6 years** ♦ Preschool children often feel helpless and powerless in the face of an overwhelming event. Because of their age and small size, they lack the ability to protect themselves or others. As a result, they feel intense fear and insecurity. Preschoolers cannot grasp the concept of permanent loss. They see consequences as being reversible. In the weeks following a traumatic event a preschooler's play activities may involve aspects of the event.

**School Age 6 to 10 years** ♦ The school aged child has the mental ability to understand the permanence of loss from a trauma. Some children become intensely preoccupied with the details of a traumatic event and want to talk about it continually. This preoccupation can also interfere with a child's concentration at school, and their academic performance may decline. The maturity of school age children gives them the ability to understand more complicated issues, and can result in a wide range of reactions, i.e. guilt, feelings of failure, anger that the event was not prevented or fantasies of playing rescuer.

**Pre-Adolescence to Adolescence 11 to 18 years** ♦ As children get older, their responses begin to resemble adult reactions to trauma. They may have a combination of some of the more childlike reactions mentioned previously, and in addition, others that seem more consistent with adult reactions.

## What Can I Do To Help A Child

**Keep Family Routines** ♦ Children benefit from the family routine of meals, activities, and bedtimes being kept as close to normal as possible. This allows a child to feel more security and control. As much as possible, children should stay with people with whom they feel most familiar.

**Indulge Special Needs** ♦ Allow a traumatized child to be more dependent on you for a period of time following the trauma. This may involve more holding or hugs than usual, not sleeping alone, having the light left on, returning to a favorite teddy bear or blanket or permission to be clingy rather than socially outgoing.

**Talk About What Happened** ♦ Children express their feelings in different ways. Some children will be numb, withdrawn, and unable to talk about the event. Others will experience intense spurts of sadness or anger and recognition of what happened, and other periods of denial when they act as if the event has not occurred. Others will express themselves non-verbally in drawings or play that may be confusing to parents.

Children are often confused about the facts and their feelings: talking can help clarify what they understand and what they need to hear. If you're unsure how to help your children please seek professional help.

**Spend Focus Time Together** ♦ In special times of need, children benefit from more attentive time together with their loved ones. Spending time reading or playing with your children will help them through this season of grief.

## Some Ideas For Talking With A Child

- Notice when your child has questions and wants to talk.
- Listen to your child's feelings and accept them, even if they are different from yours.
- Give honest, simple, brief answers to your child's questions.
- Make sure that your child understands your answers and the meaning that you intend.
- Use words or phrases that won't confuse your child or make the world more frightening (i.e. using "sleep" for death)
- Create opportunities for your children to talk with each other about what happened and how they are feeling.
- Be especially loving and supportive, more than anyone else, your child needs your understanding at this time.

## First Steps After A Death

Do not become overwhelmed at the amount of things to do. Take your time and do what you can, when you can. This is the time to lean on your friends and family for support and guidance.

**CalPERS** ♦ CalPERS provides benefits to the beneficiaries or survivors of active and retired members upon their death. Benefits and eligible recipients vary based on whether the member was still working at the time of death or was retired; by the member's employer (State, school, or local public agency); occupation (miscellaneous (general office and others), safety, industrial, or peace officer/firefighter); and the specific provisions in the contract between CalPERS and the employer. Customer Contact Center 888-225-7377.

**Social Security** ♦ Most funeral directors will notify the Social Security Administration for you as part of their service to you. If you want to verify that this has been done, call 800-772-1213. You will need to provide the deceased's full legal name and Social Security number. Social Security benefits may include a one-time benefit of approximately \$225 to the surviving spouse or dependent children.

**Veteran's Benefits** ♦ For nationwide information and claim assistance call the Veterans Affairs Office at 800-827-1000

**IRS** ♦ The surviving spouse or family member has to file the deceased's final state and federal income tax returns. That return will serve as notice of death to the IRS. Leave a bank account open with the deceased's name on it if there will be a refund due.

**Credit Card Companies** ♦ Determine if the deceased had credit card insurance. If so, the balance has been paid off. You should also destroy all of the deceased's credit cards. If it is a joint account, close the account and open a new account in one name only. Contact credit card companies to notify them of the death. Some credit cards and charge accounts include a life insurance policy. They may want a certified copy of the death certificate. If the card is held jointly, find out what

documentation is required to change the cards into the survivor's name. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of the deceased.

**Life Insurance** ♦ Locate the policy and notify the company of the deceased's death. Find out from the company what kind of documents they need in order to issue a check. Most companies will need the original policy and a certified copy of the death certificate. If the living trust was the beneficiary, they may need a copy of the trust. Send the original policy by certified mail and make a copy of the policy before sending it. If you can't locate the policy, but suspect there is one in existence, contact the American Council of Life Insurance, Policy Search, 101 Constitution Ave. NW, Suite 700 Washington D.C. 20001

**Beneficiaries** ♦ If the deceased was named as a beneficiary on your life insurance policy, retirement plans, or bank accounts, then you should contact the various institutions to change the beneficiary.

**Federal Tax Records** ♦ To file the deceased's final tax return, it is helpful to have the past three years returns. If they are not in the home, determine if an accountant prepared them. If not, you can get them directly from the IRS if you are an executor of the estate or trustee of the trust. For assistance call 800-829-3676 or [www.irs.gov](http://www.irs.gov)

**California Tax Returns** ♦ To get California income tax returns, obtain a Power of Attorney form 3520 and a Request for Tax Return form 3516. Call the Tax Forms Request Unit at 800-852-5711 or [www.ftb.ca.gov](http://www.ftb.ca.gov)

**Financial Documents** ♦ Locate bank and brokerage statements, passbooks, stock certificates, and insurance. Change over all bank accounts and remove the deceased's name from those accounts, you may need a copy of the death certificate to do this. Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. You may need a certified copy of the death certificate to do this.

**Real Property Documents** ♦ Find deeds to all real property. If you can't find them at home, check for a safe deposit box. If they aren't there, locate a property tax bill and contact the County Recorder to request a copy of the deed. Change the deed on your property and remove the deceased's name from that deed. This is done at the county seat where the property is located. You will need a certified copy of the death certificate to do this.

**Automobile Documents** ♦ Before you can transfer a car you need to locate the title and bring it to the DMV with a death certificate. If you can't find the title, you can request a duplicate title from the DMV. If there are still car payments due, you will need to pay of the loan before transfer.

**Safe Deposit Box** ♦ Anyone who has possession of the key to a safe deposit box, along with a death certificate and proper identification, may enter the box for the purposes of obtaining the will, any trust documents or burial instructions.

**Will or Trust** ♦ Check the safe deposit box first. If nothing is there, try to located the deceased's attorney. A copy can be used if the original is lost or destroyed.

**Monitor the Mail** ♦ Some statements are sent quarterly or annually. Those may alert you to accounts for which the deceased had no record.

**Contact Any Financial Institution** ♦ Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by credit life and what needs to be done to file the appropriate claim.

**Change All Utilities** ♦ Change all utilities from the deceased's name.

**Review Your Own Insurance Needs** ♦ Often these needs can change after the death of a family member or other loved one. Good organization on your own insurance information can aid survivors at the time this information is needed.

**If You Have a Large Estate** ♦ If you have a large estate, you may want to consult an attorney. If you use an attorney you will have to pay for his or her services, however, the help you receive may be invaluable.

**Keep Extra Copies of the Death Certificate** ♦ There will be other times when you will be asked to provide a copy of the death certificate, for example: when you file your tax return.

**Gather All of the Bills** ♦ Make sure you are aware of all the credit obligations of the deceased. Many installment loans, service contracts and credit card accounts are covered by life insurance, which pay off the account balance in the event of the death of the customer.

**Death Certificates and "Pending" Information** ♦ Under some circumstances the Medical Examiner prepares the initial death certificate that indicates the cause of death as "pending". Your mortuary then completes the death certificate and files it with the Vital Records and Statistics Office of the County Health and Human Services Agency. When a final determination is made on the cause of death, the Medical Examiner files with the Vital Records Office an amendment to the death certificate that records the actual cause of death in lieu of "pending". If you requested certified copies of the death certificate from your mortuary, it will obtain them for you from the Vital Records Office. As a "pending" death certificate generally will not be accepted by insurance companies for payment of life insurance or other benefits, it is recommended that you instruct your mortuary to wait until the amendment to the death certificate has been filed before ordering and paying for the copies you need.

# “When Someone Dies”

*Coping With Grief and Loss*



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