



## Uncharted Territory for Widowed Women

### Part II

*In our previous issue, I interviewed Wayne von Borstel, a financial advisor based in Oregon who helps widows and divorcees overcome their anger, fear and loneliness so they can renew their lives and find a new normalcy.*

*Our last discussion focused on the financial and emotional trauma encountered by widows. It was based on a series of interviews Mr. von Borstel conducted with widowed clients willing to share their feelings and experience.*

*In this issue, we continue with the theme. Mr. von Borstel shares his clients' commentary on what they might have done differently as well as advice for other women. Wayne also offers some insight into how he has helped widowed women overcome their fear and isolation in order to find a new normalcy.*

### The Interview

*Mitchell: Last time we talked about the emotions and financial issues widows confronted. What were the most difficult issues these women faced?*

von Borstel: Many of the women just wanted to be alone after their husbands died. They shunned their friends because they thought no one else could possibly understand how they felt, especially their friends who were still happily married. They also didn't want any advice or anyone judging how they felt. They wanted someone to listen and empathize. Unfortunately, friends often tried too hard to make them feel better when they were still mourning and merely needed a shoulder to cry on.

The widows felt a friend should be there just to listen and help open the spigot so all the anger, frustration, guilt and any other emotions that need to be expressed could flow out. They need to muddle through their thoughts any way they can with a friend who listens unconditionally. But the friend(s) must be chosen carefully. One said, "You find out who your real friends are when you open up your heart one day and hear your words come back to you as gossip from someone else the next day. You have to open up to someone who you know is safe."

Some had regrets about what they might have done differently to prepare for being alone. Some refused to think about being alone because it was just too painful. From our conversations, virtually all the women had fears over the uncertainty of the future without their mates and about running out of money. Many felt anger

that their partners had been taken from them although admittedly, there were not sure whom to direct the anger at.

*Mitchell: I suspect being alone after many years of marriage was difficult for them?*

von Borstel: After months of simmering anger, one woman said she was so worn out that she finally “got tired of being angry and had to find something else to do.” Several women confessed that their thoughts had become so ugly they feared they had become acidic to themselves. They ultimately realized if they continued to let negative emotions control them, they might never again have a friendship or relationship. Others may feign understanding for a while, but eventually, they will turn away from someone who lives in the past, insists on being a victim or drowns in sorrow. Life goes on for others and they don’t want to continue to try to help or even be around someone who is addicted to destructive behavior.

Another widow said, “I finally just forced myself to get invited to events even though I knew the others would all be couples. I began inviting old friends over for dinner parties, just like I did when my husband was alive. I started cooking again and it felt great. I just did it. I realized I was single and the “odd woman out” but I enjoyed my friends so why should I have to give that up just because I didn’t have a husband? And you know what? They were fine. There were some awkward moments in the conversation early on but gradually, they grew more comfortable as they saw I was fine talking about things we did as couples together. I created my own circumstances and let my friends know I still wanted to be friends with them and that they should not feel bad because I am a widow. Making them feel at ease helped them keep me in their lives too.”

*Mitchell: What suggestions did the widows have for other women?*

von Borstel: One recommended women create a team made up of people she trusts: doctor, dentist, financial advisor, CPA, attorney and hairdresser were her suggestions. She said a widow needs a reliable team she trusts to be candid and confidential. Mind you, this woman is not a “touchy feely” type; she is a no-nonsense, pragmatic lady who cuts to the quick. She says, “I wanted people who would tell me the plain, unvarnished truth so I could make good decisions and get back to a life.” She adds that using this process, she has found a new font of productivity.

A number of the women offered similar advice regarding a plan of action for widows: “Avoid isolation...go outward, not inward...get interested in tomorrow... Accept responsibility for yourself... Don’t wait, act... Don’t be a victim... Take care of yourself, be selfish...Make a plan and commit to follow it...Take a class...Create an overabundance of activities...Make new friends...Create a support system...Don’t expect a new man to save you.”

They also advised widows to make realistic lifestyle adjustments and reduce debt if necessary and possible. Said one, “Unclutter your life, you probably don’t need nearly as much stuff as you thought.”

*Mitchell: Did the widows have any suggestions for women who are married?*

von Borstel: Again, there was some uniformity in their responses: “Get involved in the family finances, even if it’s boring...Get involved, know what’s going on...Acquire a skill that can earn you a living...make sure you have adequate savings...Don’t live in a dream; assume you will be alone someday...Don’t get blindsided...open your own checking account...If you are working and have a 401K, take advantage of it...Join some groups...Be smarter than I was...Don’t be lazy; learn what you need to know about money and finances.”

Many of the widows told me I would be doing my married women clients a great service by educating them, forcing them to listen to the experiences of other women and to be prepared, just in case. Said one, “They all should recognize that no matter what age, who they are married to or how hard it is to imagine being without that person, the odds are 4 to 1 they will someday be alone. They need to build the self reliance and knowledge they will need should that day arrive.”

A few women admitted that even if I had approached them with this advice while they were still married they probably wouldn’t have listened because they were content and being alone seemed so improbable.

*Mitchell: How were you able to help these women?*

von Borstel: I try to create a plan to bring widowed women back to normalcy. During the first year, they are usually dealing with so many issues that the first thing we have to do is create priorities. There are so many critical issues, so many pieces of the puzzle out of place; we deal with everything as best we can for the short term. We create a road map. In most cases, there is so much emotional upheaval and mourning, it takes months, not weeks, for the woman to get her bearings, and it may take longer than that. It’s impossible to predict how each person will react. The sooner I can alleviate her financial concerns, the sooner she can get back out in the world and find a new life without fear driving her actions.

I try to inspire women, help them find a purpose for going forward. Each person is different so I have to be cautious and make sure I am listening closely to what troubles her most, what she fears most. She may not be comfortable talking about her biggest nightmare right away. There may be so many facets to her situation that she finds it hard to identify the two or three most pressing issues. There may be 15 or 20 issues to consider and set in order of importance. She needs financial triage.

I still have a couple of clients who haven’t come to grips with their anger or isolation. They continue to live like hermits years after the death of their husband. But for the majority I have been able to help, it’s because they finally had enough of the self-inflicted guilt, anger, frustration or fear and decided it was time to find a new normalcy. The first step is always the woman deciding she is ready to start the change, to search for a new existence.

A critical aspect of that is to forgive her husband for dying. That may sound odd but many women blame their husbands for dying, whether it was an illness or an accident that took their life. When a widow harbors anger, everyone around her loses, including her. What allows a woman to find a new normal is to walk away and forget. Her husband may have taken unnecessary health risks, been overweight, smoked, drank in excess or ignored warning signs, but she has to let go of all that before she can get on with her life. Some feel guilty that

they didn't do enough to dissuade their husbands from their risks or bad habits, but again, that guilt has to be shed before they can find a new normalcy.

When widowed women are able to discard whatever is holding them back, they can achieve some amazing things. They are creative and love doing things for others. They are natural caregivers. If I can help them take care of their personal side, they can unleash a phenomenal ability to be creative and helpful to others.

A big part of the solution for women is to find their inner strength. They have to force themselves to join groups: walking, church, knitting, bowling, card playing, classes, volunteering, whatever. One woman walks every day and forces herself to talk to people she meets along the way. Women need to build a new net. It's easier to stay at home but the mind tends to dwell on the negative. If there is no one to share thoughts, depression can set in, promoting further isolation. They must find the strength to know who they are, and whether it's better for them to live alone or find another mate. In either case, they can make confident decisions.

*Mitchell: You referred to financial triage". Can you explain what you mean?*

von Borstel: As an advocate, I have to first sort through all the issues that are afflicting the widow, determine what is critical and what can be controlled. Too often, things get so bad so fast that the woman tries to deal with everything, resulting in paralysis and getting nothing done. The process of financial triage typically involves helping the woman calm down and recover her ability to think rationally. Sometimes I create a temporary no-decision zone. Once a level of composure is established, the various issues involved can be systematically addressed, starting with short-term, high-impact issues that can be controlled.

It provides an environment of clarity and reassurance from which to make rational judgments and decisions.

Obviously, a high level of trust must exist or be created between the widow and her advisor, something that requires time and patience. Before the women can find a level of normalcy, she must be able to openly describe her feelings about what has happened and her fears for the future. Once these emotions have been vocalized, I can begin to help her determine which concerns are real versus perceived, which are most immediate or threatening, and which can be controlled and managed.

*Mitchell: You mentioned that some of the women you interviewed admitted they probably would not have been receptive to advice while they were still married. Assuming they will listen, what advice would you give married women, based on your experience helping widows?*

von Borstel: Married women should learn what is going on in their lives and their finances. Sit in on meetings with the couple's financial advisor, at least occasionally if not regularly, and ask questions without fear of sounding uninformed. At least listen to the discussions about finances, planning, investments, etc. Have your own checkbook. Know how to function independently.

The more a woman is aware of these things, the better she will be able to deal with financial issues should she someday find herself alone.

Women must create a team of advisors, ideally while married. Some team members may be the same people who advise her husband, such as the CPA and financial advisor. Some should be her own: the doctor and of course, the hairdresser. Many of my widowed clients told me I was a key part of their team because I provided the plan for them to move forward and create a new life. They knew they could trust me to tell them the truth, even if we occasionally disagreed or I made them angry. They acknowledged that what I told them was what they needed to be thinking about and dealing with, even when they resisted because it was difficult. Several mentioned that engaging me as their coach was the best thing they ever did. I can tell you that as an advisor, there is nothing you will ever hear from a client that is more fulfilling.

*Thanks for taking the time to discuss this topic with us, Wayne. And please give a special "thank you" to the women you interviewed for sharing their personal experiences as well.*

*Michael Mitchell is an independent financial writer based in San Diego.*