What to Do When Your Spouse Dies

The death of a spouse or partner can be devastating and overwhelming. There are many decisions to make, people to notify, and events to coordinate. The following list may help guide you through this difficult time:

Immediately

1. Get a legal pronouncement of death if a doctor is not present.
    a. If your spouse dies at home, call 911 so emergency officials can come and take him/her to a hospital to be legally declared dead.
    c. If your spouse was receiving hospice care, call your hospice nurse who can declare the death and arrange for the disposition of the body.
    c. Collect your spouse's belongings if he/she was living in a facility.
2. Call a family member or friend to stay with you for the first few hours.
3. Arrange for the transportation of the body.
    a. The body can be picked up by a funeral home, mortuary, or crematorium if an autopsy is not required.
    b. The choice of funeral home or mortuary can be made prior to death which will make this call less stressful.
4. Notify the attending physician or the county coroner.
5. Review your spouse's wishes for organ donation; if appropriate, deal with the donation of bodily organs.
6. Notify family, friends, clergy, and close neighbors. (Ask for help.)
7. Arrange for care of dependents and pets, if needed.
8. Call your spouse's employer, if he or she was working.
9. If children are in school, notify their school.

Within a Few Days After Death

10. Arrange for funeral, memorial service, and burial or cremation. Determine whether your loved one has left instructions for or prearranged his or her funeral, cremation or burial.
11. Meet with the funeral director.
    a. Bring the following information:
        - Full name and any nicknames.
        - Date and place of birth.
        - Father's name and mother's name including maiden name.
        - Social Security Number so the funeral director can report the death to the Social Security Administration. (Verify if this is done.)
        - Military discharge papers (DD-214). Ask the funeral director to arrange your loved one's military honors and military funeral and to notify the VA of your loved one's death. (Verify if this is done.)
        - List of church, professional organizations, clubs, and memberships.
        - If you wish, indicate memorial to be designated in obituary in memory of your loved one.
    b. Request 10-20 copies of the death certificate.
    c. Prepare the obituary.
12. If the funeral director has not done so, notify the Social Security Administration and the Veterans Administration if your spouse served in the military. Social Security will notify Medicare.
13. Notify any other agencies or organizations from which your spouse may have been receiving benefits to stop monthly checks and to get claim forms for survivor benefits if there are any.

Up to 10 Days After Death

14. Plan funeral or memorial service. Decide where it will be.
    a. The funeral home and Faith Presbyterian Church's *A Guide for Funerals and Memorial Services* can assist you.
    b. On the day of the funeral, have someone remain in your residence while you are at services.
    c. Keep track of who sends cards, flowers, and donations so you can acknowledge them later.
    d. Keep records and receipts of all payments for funeral/other expenses.
15. Obtain copies of the death certificate from the funeral director. Certified copies are needed to begin managing financial and legal affairs on behalf of the deceased.
16. If there is a trust, contact the attorney who prepared the trust or the successor trustee named in the trust if it is someone other than yourself.
17. If there is a will and you are not named the executor, contact the person named as executor in the deceased's will. The will should be taken to the appropriate county or city office to be accepted for Probate. Get letters of "administration", "representation", or "testamentary" to give the executor authority to settle the estate.
18. Make a list of all bills. Record date due, date paid, billing cycle, and how each is paid. Check for errors and multiple billing. Insure all current bills are paid. (This is a list that can be prepared at any time for your use as well as your heirs.)

In the Days and Weeks to Come

19. Notify:
    - Any religious, fraternal, civic, and professional organizations of which your spouse was a member.
    - HR Department at your spouse's employer and former employers and spouse's union, if they had one.
    - Insurance: life, health, auto.
    - Banks and credit unions.
    - Pensions and retirement accounts.
    - Mortgage broker or property manager.
    - The Division of Motor Vehicles. Cancel license to avoid identity theft.
    - One major credit bureau – either Equifax, Experian, or TransUnion. The one will contact the other two. Get a copy of your spouse's credit report to help identify existing debts and prevent fraud and identity theft.
    - The Election Board.
    - The Postal Service if mail needs to be stopped or forwarded.
20. Transfer:
    - Titles and deeds to shared assets and property.
    - Shared policies and accounts. This may require opening your own credit card or bank account.
    - Utility accounts to your name.
21. Cancel:
    - Appointments.
    - Prescriptions.
    - Subscriptions and memberships that are in your spouse's name only.
    - Online and social media accounts.
    - Upcoming trips and reservations.
22. Review and update:
    - Your own estate planning documents including your will, any medical power of attorney designations, and other arrangements such as trusts.
    - Beneficiaries on all legal documents, financial accounts, and insurance.
    - Your own advance directive documents.
23. File your spouse's tax return for the year of passing. It can be complicated, so you may want to work with a professional.
24. Gather important documents in a secure box or filing cabinet. These documents may help you manage your finances after the loss of your spouse. They may also help your loved ones if they need to find them in the future.
    - Will/trust
    - Life insurance policy(s)
    - Your spouse's birth certificate
    - Your birth certificate
    - Marriage certificate
    - Death certificates
    - Divorce decree
    - Social security cards for both of you
    - Any funeral or cremation prearrangements and final requests
    - Military service records/discharge papers (DD-214)
    - Tax returns
    - Statements for bank or investment accounts
    - Pension/retirement plan statements
    - Information on Required Minimum Distributions (RMD)
    - Loan statements
    - Mortgages
    - Leases
    - Deeds
    - Motor vehicle titles
    - Car insurance documents
    - Homeowner's insurance documents
    - Health insurance
    - Passports
    - Safe deposit box information and key (if applicable)
    - Documents for any of your spouse's partially owned business

Give yourself time to grieve

- Do what you need to do; take care of yourself.
- Get regular health exams; get some exercise.
- Let yourself feel; connect with others.
- Join a grief support group; journal.
- Eat well; rest appropriately.