



Coping with bereavement in older age: How bereavement impacts the personal finances, health and social wellbeing of an individual

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## Part 1: Literature Review

Marriage or long-term partnerships and close sibling relationships usually become the closest social relationships that an individual has during their lives. In the following discussion, the term 'widowhood' has been used as a generic term for the death/ loss of a very close long-term relationship.

### Social relationships

Widowhood in later life marks the ending of a deeply interwoven spousal relationship. Alone after many years of marriage, a widowed older adult's social relationships, their sense of identity, and ability to manage daily living are greatly impacted upon by spousal bereavement (Lieberman 1996)<sup>1</sup>. Access to social resources – close relationships, support, and opportunities for social participation – to assist in cushioning the impact of spousal loss is important during the transition to late-life widowhood. Without sufficient resources, widowed adults living alone would be forced to rely on community services as they age, increasing pressure on an already stressed aged care system (Department of Health and Ageing 2012)<sup>2</sup>. It is therefore imperative that we understand how and why changes in social resources occur during the transition to late-life spousal loss. This knowledge can aid awareness of the particular needs of older adults living alone in the community following spousal bereavement.

In Australian society spousal loss in later life is a common event. The median age of widowhood in Australia is 78 years of age for a man and 75 years for a woman. The average duration of widowhood for a man is 9 years, compared with 15 years of widowhood for a woman (Australian Bureau of Statistics 2007)<sup>3</sup>. Hence widowed older adults typically face many years of living alone following spousal bereavement. An increasing trend away from remarriage following widowhood is also emerging, with only 8% of widowed men and 3% of widowed women choosing to marry again (Australian Bureau of Statistics 2007)<sup>4</sup>.

Becoming widowed is a far more common occurrence for older women than men. While just 9.1% of men aged 65 years and older in Australia are widowed, 37.9% of older women experience widowhood. The risk of becoming widowed also increases with age, and is particularly prevalent in the fourth age (85 years and older). The likelihood of a man being a widower rises from 5.2% in males aged 65-74 years to over one-third (35.9%) of those aged 85 years and older. For women the

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<sup>1</sup> Lieberman, M. A. (1996). *Doors close, doors open: Widows, grieving, and growing*. New York: G. P. Putnam's Sons.

<sup>2</sup> Department of Health and Ageing (2012). *Living longer, living better*. Canberra: Commonwealth of Australia.

<sup>3</sup> Australian Bureau of Statistics (2009). *Living alone: Australian social trends*. Canberra: ABS.

<sup>4</sup> Australian Bureau of Statistics (2007). *Lifetime marriage and divorce trends*. Canberra: ABS.

corresponding risk of being a widow increases from 19.4% of women aged 65-74 years to over three-quarters (76.6%) of females aged 85 years and over (Australian Bureau of Statistics 2012)<sup>5</sup>.

Spousal bereavement engenders a far greater impact on an individual than purely an emotional loss. Widowhood also involves the adjustment to a new role as a single person and the subsequent changes in life that this entails (Bennett 1997a; Carr and Utz 2000-2001; Utz 2006; Wells and Kendig 1997)<sup>6,7,8,9</sup>. McCallum (1986, p138)<sup>10</sup>, describing the extensive life changes brought about by spousal bereavement, writes that 'widowhood causes severe shock and forces the person to cope with the absolute loss of a lifelong partner, to learn to live a single life and to take on new activities and responsibilities.'

### Differences in age at bereavement

The experience of widowhood is likely to be considerably different for older adults (aged 65 years and older) compared with younger widowed individuals. Those individuals widowed in later life face additional challenges relating to the ageing process which impact adversely upon their ability to successfully cope with spousal bereavement (Carr 2006; Feldman et al. 2000)<sup>11,12</sup>. Concurrent stressors such as health concerns, reduced mobility, financial pressures, relocation, cognitive decline, and the loss of friends or family members are commonly experienced during late-life widowhood (Carr 2006; Moss, Moss and Hansson 2001; Sanders 1993; Wolff and Wortman 2006)<sup>13,14,15,16</sup>.

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<sup>5</sup> Australian Bureau of Statistics (2012). *Census of population and housing 2011*. Canberra: ABS.

<sup>6</sup> Bennett, K. M. (1997a). Widowhood in elderly women: The medium- and long-term effects on mental and physical health. *Mortality*, 2, 2, 137-148.

<sup>7</sup> Carr, D., & Utz, R. (2001-2002). Late-life widowhood in the United States: New directions in research and theory. *Ageing International*, 27, 1, 65-88.

<sup>8</sup> Carr, D. (2006). Methodological issues in studying late life bereavement. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>9</sup> Wells, Y. D., & Kendig, H. L. (1997). Health and well-being of spouse caregivers and the widowed. *The Gerontologist*, 37, 5, 666-674.

<sup>10</sup> McCallum, J. (1986). Retirement and widowhood transitions. In H. Kendig (Ed.), *Ageing and families: A support networks perspective*. Sydney: Allen & Unwin.

<sup>11</sup> Carr, D. (2006). Methodological issues in studying late life bereavement. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>12</sup> Feldman, S., Byles, J., & Beaumont, R. (2000). 'Is anybody listening?' The experiences of widowhood for older Australian women. *Journal of Women and Aging*, 12, 3/4, 155-176.

<sup>13</sup> Carr, D. (2006). *ibid*.

<sup>14</sup> Moss, M. S., Moss, S. Z., & Hansson, R. O. (2001). Bereavement and old age. In M. S. Stroebe, R. O. Hansson, H. Schut, & W. Stroebe (Eds.), *Handbook of bereavement research and practice: Consequences, coping and care*. Washington DC: American Psychological Association.

<sup>15</sup> Sanders, C. M. (1993). Risk factors in bereavement outcome. In M. S. Stroebe, W. Stroebe & R. O. Hansson (Eds.), *Handbook of bereavement: Theory, research and intervention*. New York: Cambridge University Press.

<sup>16</sup> Wolff, K., & Wortman, C. B. (2006). Psychological consequences of spousal loss among older adults: Understanding the diversity of responses. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

Baltes and Smith (2003)<sup>17</sup> have differentiated between the third and fourth ages in later life. The third age (65-84 years) has been associated with improved physical and cognitive well-being for successive cohorts. The fourth age (85 years and over), however, remains a period of decreasing reserves and plasticity, with greater inherent risks of functional loss and co-morbidity (Baltes 1998; Baltes and Smith 2003)<sup>18,19</sup>. The impact of spousal loss will therefore be particularly challenging for older adults in the fourth age. The potential heterogeneity of experiences of widowhood should thus be recognised in policy responses and research exploring late-life widowhood; in particular differentiating between widowed individuals in mid-life and also in the third and fourth ages of later life (Chambers 2005)<sup>20</sup>.

### Effect of gender

The impact of widowhood appears to differ for older men and women, with widowed males experiencing poorer psychological well-being and greater risk to mortality and physical health (Bennett 1997a; Chipperfield and Havens 2001; Goldman, Koreman and Weinstein 1995; Lee and DeMaris 2007; Pinquart 2003; Stroebe, Stroebe and Schut 2001; Wolff and Wortman 2006)<sup>21, 22, 23, 24, 25, 26, 27</sup>. Widowhood creates gender-specific strains for widowed men and women. This is particularly true for the current cohort of older widowed males and females who have tended to fulfil traditionally gendered roles over their lifetimes (O'Bryant and Hansson 1996)<sup>28</sup>. For older males, the detrimental impact of widowhood is associated with the size and accessibility of their social networks, the previous gendered demarcation of household activities, and limited preparedness for widowhood.

Men develop smaller social networks throughout the life course, and experience difficulties in accessing adequate levels of support at times of need such as during

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<sup>17</sup> Baltes, P. B. & Smith, J. (2003). New frontiers in the future of aging: From successful aging of the young-old to the dilemmas of the fourth age. *Gerontology*, 49, 123-135.

<sup>18</sup> Baltes, M. M. (1998). The psychology of the oldest-old: The fourth age. *Current Opinion in Psychiatry*, 11, 4, 411-415.

<sup>19</sup> Baltes, P. B. & Smith, J. (2003). *ibid.*

<sup>20</sup> Chambers, P. (2005). *Older widows and the lifecourse: Multiple narratives of hidden lives*. Aldershot: Ashgate Publishing Ltd.

<sup>21</sup> Bennett, K. M. (1997a). Widowhood in elderly women: The medium- and long-term effects on mental and physical health. *Mortality*, 2, 2, 137-148.

<sup>22</sup> Chipperfield, J. G., & Havens, B. (2001). Gender differences in the relationship between marital status transitions and life satisfaction in later life. *Journal of Gerontology: Psychological Sciences*, 56B, 3, 176-186.

<sup>23</sup> Goldman, N., Koreman, S., & Weinstein, R. (1995). Marital status and health among the elderly. *Social Science & Medicine*, 40, 12, 1717-1730.

<sup>24</sup> Lee, G. R., & DeMaris, A. (2007). Widowhood, gender and depression: A longitudinal analysis. *Research on Aging*, 29, 1, 56-72.

<sup>25</sup> Pinquart, M. (2003). Loneliness in married, widowed, divorced, and never-married older adults. *Journal of Social and Personal Relationships*, 20, 1, 31-53.

<sup>26</sup> Stroebe, M., Stroebe, W., & Schut, H. (2001). Gender differences in adjustment to bereavement: An empirical and theoretical review. *Review of General Psychology*, 5, 1, 62-83.

<sup>27</sup> Wolff, K., & Wortman, C. B. (2006). Psychological consequences of spousal loss among older adults: Understanding the diversity of responses. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>28</sup> O'Bryant, S. L., & Hansson, R. O. (1996). Widowhood. In R. Blieszner & V. H. Bedford (Eds.), *Handbook of aging and the family*. Santa Barbara, CA: Greenwood Press.

the transition to widowhood (Chipperfield and Havens 2001; McLaughlin, Adams, Vagenas and Dobson 2011)<sup>29, 30</sup>. Also traditionally in Western society wives hold the role of 'kin-keeper' during marriage, facilitating social interactions for the couple. With the loss of their spouse, widowed men have less involvement with friends and family, and are thus at greater risk of social isolation (Pickard 1994; Rosenthal 1985)<sup>31, 32</sup>. Furthermore, within the current older cohort, men tend to experience difficulties undertaking those practical activities within the home (e.g. household chores) previously performed by their wives (Bennett, Hughes and Smith 2003; Carr and Utz 2001-2002)<sup>33, 34</sup>. Finally, given that demographically widowhood in later life tends to be a predominantly female experience, widowhood is far less of an expected event for older men than women (Davidson 2006; Michael, Crowther, Schmid and Allen 2003)<sup>35, 36</sup>. Hence older men are less likely to prepare both practically and emotionally for the possibility of spousal bereavement.

Van den Hoonaard (2010)<sup>37</sup> has suggested that widowed older women are more successful than men at rebuilding their lives following spousal bereavement. However, older women also face gender-specific strains which present difficulties in their adjustment to widowhood. These strains include issues regarding lack of transportation, reduced income leading to financial stress, and difficulties undertaking home maintenance and managing financial and legal affairs (Carr 2006; Gillen and Kim 2009; Utz 2006)<sup>38, 39, 40</sup>. Challenges are additionally encountered by older widowed women within their social realms. Historically, the role of being a wife tends to be more central to an older woman's sense of identity than being a husband is for a man (Pickard 1994)<sup>41</sup>, although this is lessening. Consequently older widowed women may experience difficulty in adapting to a new role as a single person. The sustaining of relationships with married friends also appears to be

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<sup>29</sup> Chipperfield, J. G., & Havens, B. (2001). Gender differences in the relationship between marital status transitions and life satisfaction in later life. *Journal of Gerontology: Psychological Sciences*, 56B, 3, 176-186.

<sup>30</sup> McLaughlin, D., Adams, J., Vagenas, D., & Dobson, A. (2011). Factors which enhance or inhibit social support: A mixed-methods analysis of social networks in older women. *Ageing and Society*, 31, 18-33.

<sup>31</sup> Pickard, S. (1994). Life after a death: The experience of bereavement in South Wales. *Ageing and Society*, 14, 191-217.

<sup>32</sup> Rosenthal, C. J. (1985). Kinkeeping in the familial division of labor. *Journal of Marriage and the Family*, 47, 4, 965-974.

<sup>33</sup> Bennett, K. M., Hughes, G. M., & Smith, P. T. (2003). "I think a woman can take it": widowed men's views and experiences of gender differences in bereavement. *Ageing International*, 28, 4, 408-424.

<sup>34</sup> Carr, D., & Utz, R. (2001-2002). Late-life widowhood in the United States: New directions in research and theory. *Ageing International*, 27, 1, 65-88.

<sup>35</sup> Davidson, K. (2006). Flying solo in old age: Widowed and divorced men and women in later life. In J. Vincent, C. Phillipson & M. Downs (Eds.), *The futures of old age*. London: Sage Publications.

<sup>36</sup> Michael, S. T., Crowther, M. R., Schmid, B., & Allen, R. S. (2003). Widowhood and spirituality: coping responses to bereavement. *Journal of Women and Aging*, 15, 2/3, 145-165.

<sup>37</sup> van den Hoonaard, D. K. (2010). *By himself: The older man's experience of widowhood*. Toronto: University of Toronto Press, Inc.

<sup>38</sup> Carr, D. (2006). Methodological issues in studying late life bereavement. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>39</sup> Gillen, M., & Kim, H. (2009). Older women and poverty transition: Consequences of income source changes from widowhood. *Journal of Applied Gerontology*, 28, 3, 320-341.

<sup>40</sup> Utz, R. L. (2006). Economic and practical adjustments to late life spousal loss. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>41</sup> Pickard, S. (1994). Life after a death: The experience of bereavement in South Wales. *Ageing and Society*, 14, 191-217.

particularly problematic for widowed women, with resultant enforced changes to social networks occurring (Lopata 1996)<sup>42</sup>.

Given that women tend to have a longer life expectancy, marry men of an older age, and usually do not remarry following widowhood, spousal bereavement is a more common life transition for females (Carr, Wortman and Wolff 2006; Jenkins 2003)<sup>43, 44</sup>. Indeed, spousal loss in later life has been described as 'the feminisation of bereavement' (Williams, Baker, Allman and Roseman 2006, p 3)<sup>45</sup>. Thus the majority of qualitative studies examining the experience of widowhood in later life have focused on older women. However, with the narrowing of male and female life expectancy, the proportion of widowed men in Australia is increasing (Australian Institute of Health and Welfare 2007)<sup>46</sup>. Additionally older men and women, as described above, experience differing challenges during widowhood, with men having poorer outcomes following spousal loss. It is therefore important to understand the experience of late-life widowhood from the perspective of both men and women (Martin-Matthews 1999; O'Bryant and Hansson 1995)<sup>47, 48</sup>.

Qualitative studies have suggested that older women and men face particular gender-specific barriers which hinder participation in social activities during widowhood. Issues regarding transportation, financial strain, and discomfort in certain social situations (particularly those that were previously attended with the spouse) following widowhood, may prevent older widowed women from participating fully in available social activities (Lopata 1996; Pickard 1994; van den Hoonaard 2001)<sup>49, 50, 51</sup>. Widowed older men meanwhile, given their typically smaller social networks and lower investment in social relationships, as well as the loss of their spouse as organiser of their social life, may perceive that they have fewer opportunities for social activity and contact (Antonucci 2001; Fingerman and Birditt 2011; van den Hoonaard 2010)<sup>52, 53, 54</sup>.

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<sup>42</sup> Lopata, H. (1996). *Current widowhood: Myths and realities*. Thousand Oaks, CA: Sage Publications, Inc.

<sup>43</sup> Carr, D., Wortman, C.B., & Wolff, K. (2006). How older Americans die today: Implications for surviving spouses. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in later life*. New York: Springer Publishing Company, Inc.

<sup>44</sup> Jenkins, C. L. (2003). Introduction: widows and divorcees in later life. In C. L. Jenkins (Ed.), *Widows and divorcees in later life: On their own again*. New York: The Haworth Press, Inc.

<sup>45</sup> Williams, B. R., Baker, P. S., Allman, R. M., & Roseman, J. M. (2006). The Feminization of Bereavement Among Community-Dwelling Older Adults. *Journal of Women & Aging*, 18, 3, 3-18.

<sup>46</sup> Australian Institute of Health and Welfare (2007). *Older Australians at a glance: 4<sup>th</sup> edition*. Canberra: AIHW.

<sup>47</sup> Martin-Matthews, A. (1999). Widowhood: Dominant renditions, changing demography, and variable meaning. In S. M. Neysmith (Ed.), *Critical issues for future social work practice with aging persons*. New York: Columbia University Press.

<sup>48</sup> O'Bryant, S. L., & Hansson, R. O. (1996). Widowhood. In R. Blieszner & V. H. Bedford (Eds.), *Handbook of aging and the family*. Santa Barbara, CA: Greenwood Press.

<sup>49</sup> Lopata, H. (1996). *Current widowhood: Myths and realities*. Thousand Oaks, CA: Sage Publications, Inc.

<sup>50</sup> Pickard, S. (1994). Life after a death: The experience of bereavement in South Wales. *Ageing and Society*, 14, 191-217.

<sup>51</sup> van den Hoonaard, D. K. (2001). *The widowed self: The older woman's journey through widowhood*. Waterloo, Ontario: Wilfrid Laurier University Press.

<sup>52</sup> Antonucci, T. (2001). Social Relations: An examination of social networks, social support and sense of control. In J. E. Birren & K. W. Schaie (Eds.), *Handbook of the psychology of aging*, New York: Academic Press.

<sup>53</sup> Fingerman, K. L. & Birditt, K. S. (2011). Adult children and aging parents. In K. W. Schaie & S. L. Willis (Eds.), *Handbook of the psychology of aging*. New York: Elsevier.



*I am so grateful that my wife insisted I learn to cook following my retirement. I was responsible for meals at least 2 days a week and became quite a gourmet cook! I no longer bother with gourmet but I can definitely feed myself healthy and nourishing food. I do a lot more housework now.*

Bob, 87, regional NSW

*Every woman should learn to drive. Many people don't like asking for help, they need positive pressure to get them to go out socially.*

Ethel, 86, Sydney

## **Impact of bereavement on health and well-being**

Widowhood has been shown to have a detrimental impact on the mental and physical well-being of the bereaved spouse (Bennett 1997b; Byles, Feldman and Mishra 1999; Hagedoorn et al. 2006; Norris and Murrell 1990; Wells and Kendig 1997)<sup>55, 56, 57, 58, 59</sup>. Widowed individuals (and especially males and those in the early period of bereavement) are at higher risk of premature mortality (Moon, Kondo, Glymour and Subramanian 2011; Stroebe, Schut and Stroebe 2007)<sup>60, 61</sup>, serious illness and unhealthy lifestyle practices (Stroebe et al. 2007; Williams 2004)<sup>62, 63</sup>, loneliness (McInnis 2001)<sup>64</sup>, lower levels of positive emotions (Ong, Bergeman and Boker 2009)<sup>65</sup>, and relocation to a residential aged care facility (Nihtila and Martikainen 2008)<sup>66</sup>.

Widowed older adults with less favourable personal resources (poor health, less income, and lower self-esteem) experience more difficulties in their adjustment to

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<sup>54</sup> van den Hoonaard, D. K. (2010). *By himself: The older man's experience of widowhood*. Toronto: University of Toronto Press, Inc.

<sup>55</sup> Bennett, K. M. (1997b). A longitudinal study of wellbeing in widowed women. *International Journal of Geriatric Psychiatry*, 12, 1, 61-66.

<sup>56</sup> Byles, J. E., Feldman, S., & Mishra, G. (1999). For richer, for poorer, in sickness and in health: older widowed women's health, relationships and financial security. *Women and Health*, 29, 1, 15-30.

<sup>57</sup> Hagedoorn, M., Van Yperen, N. W., Coyne, J. C., van Jaarsveld, C. H., Cornelia, H. M., Ranchor, A. V., van Sonderen, E., & Sanderman, R. (2006). Does marriage protect older people from distress? The role of equity and recency of bereavement. *Psychology and Aging*, 21, 3, 611-620.

<sup>58</sup> Norris, F. H., & Murrell, S. A. (1990). Social support, life events, and stress as modifiers of adjustment to bereavement by older adults. *Psychology and Aging*, 5, 3, 429-436.

<sup>59</sup> Wells, Y. D., & Kendig, H. L. (1997). *ibid*.

<sup>60</sup> Moon, J. R., Kondo, N., Glymour, M. M., & Subramanian, S. V. (2011). Widowhood and mortality: a meta-analysis. *PLoS ONE*, 6(8): e23465. doi:10.1371/journal.pone.0023465.

<sup>61</sup> Stroebe, M., Schut, H., & Stroebe, W. (2007). Health outcomes of bereavement. *Lancet*, 370, 1960-1973.

<sup>62</sup> Stroebe, M., et al (2007). *ibid*.

<sup>63</sup> Williams, P., Barclay, L. & Schmeid, V. (2004). Defining social support in context: A necessary step in improving research, intervention, and practice. *Qualitative Health Research*, 14, 7, 942-960.

<sup>64</sup> McInnis, G. J. (2001). A phenomenological exploration of loneliness. *Archives of Psychiatric Nursing*, 15, 128-139.

<sup>65</sup> Ong, A. D., Bergeman, C. S., & Boker, S. M. (2009). Resilience comes of age: Defining features in later adulthood. *Journal of Personality*, 77, 6, 1777-1804.

<sup>66</sup> Nihtila, E., & Martikainen, P. (2008). Institutionalization of older adults after the death of a spouse. *American Journal of Public Health*, 98, 7, 1228-1234.

widowhood (McCallum 1986; van Baarsen, van Duijn, Smit, Snijders and Knipscheer 2001-2002)<sup>67, 68</sup>.

Although widowhood is the most distressing of life transitions faced by many individuals (Lund, Caserta and Dimond 1993)<sup>69</sup>, in actuality most bereaved older spouses exhibit remarkable adjustment over time (Bonanno et al. 2002; Brown, House and Smith 2006; Carr and Utz 2001-2002; Wolff and Wortman 2006)<sup>70, 71, 72, 73</sup>. While extreme distress and grief may be experienced during the early period of widowhood, most older adults adapt well to their loss within two years of bereavement (Bennett 2010a; Bonanno et al. 2002; Bonanno, Boerner and Wortman 2008; Byles and Feldman 2006)<sup>74, 75, 76, 77</sup>. Indeed resilience appears to be the most prevalent pattern of adjustment following spousal bereavement (Bonanno et al 2002; Stroebe et al. 2007)<sup>78,79</sup>.

High levels of social isolation and subjective feelings of loneliness are reported to be independently linked to self-reported lower levels of physical wellbeing, while mortality levels for persons aged 52 or above were higher for those who were socially isolated.<sup>80</sup>

Younger respondents to the CPSA survey and interviews (3 people <65) had lost their parents, while all others had lost their spouse. Most respondents had a long period of decline before the bereavement.

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<sup>67</sup> McCallum, J. (1986). Retirement and widowhood transitions. In H. Kendig (Ed.), *Ageing and families: A support networks perspective*. Sydney: Allen & Unwin.

<sup>68</sup> van Baarsen, B., van Duijn, M. A. J., Smit, J. H., Snijders, T. A. B., & Knipscheer, K. P. M. (2001-2002). Patterns of adjustment to partner loss in old age: The widowhood adaptation longitudinal study. *Omega: Journal of Death and Dying*, 44, 1, 5-36.

<sup>69</sup> Lund, D. A., Caserta, M. S., & Dimond, M. F. (1993). The course of spousal bereavement in later life. In M. S. Stroebe, W. Stroebe & R. O. Hansson (Eds.), *Handbook of bereavement: Theory, research and intervention*. Cambridge: Cambridge University Press.

<sup>70</sup> Bonanno, G. A., Wortman, C. B., Lehman, D. R., Tweed, R. G., Haring, M., Sonnega, J., Carr, D., & Nesse, R. M. (2002). Resilience to loss and chronic grief: A prospective study from preloss to 18-months postloss. *Journal of Personality and Social Psychology*, 83, 5, 1150-1164.

<sup>71</sup> Brown, S. L., House, J. S., & Smith, D. M. (2006). Interpersonal and spiritual connections among bereaved older adults. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>72</sup> Carr, D., & Utz, R. (2001-2002). Late-life widowhood in the United States: New directions in research and theory. *Ageing International*, 27, 1, 65-88.

<sup>73</sup> Wolff, K., & Wortman, C. B. (2006). Psychological consequences of spousal loss among older adults: Understanding the diversity of responses. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>74</sup> Bennett, K. M. (2010a). op cit.

<sup>75</sup> Bonanno, G. A., Wortman, C. B., Lehman, D. R., Tweed, R. G., Haring, M., Sonnega, J., Carr, D., & Nesse, R. M. (2002). Resilience to loss and chronic grief: A prospective study from preloss to 18-months postloss. *Journal of Personality and Social Psychology*, 83, 5, 1150-1164.

<sup>76</sup> Bonanno, G. A., Boerner, K., & Wortman, C. B. (2008). Trajectories of grieving. (In) M. S. Stroebe, R. O. Hansson, H. Schut, & W. Stroebe (Eds.), *Handbook of bereavement research and practice: Advances in theory and intervention*. Washington DC: American Psychological Association.

<sup>77</sup> Byles, J. E., & Feldman, S. (2006). The lives of older widowed women. *Just Policy*, 39, 23-28.

<sup>78</sup> Bonanno, G. A., et al. (2002). ibid.

<sup>79</sup> Stroebe, M., et al (2007). Op cit.

<sup>80</sup> CPSA (2016). "Reaching socially isolated older people".

The personal response to bereavement is quite different when the death is the result of a long illness, compared with a sudden death.

*My wife "died" to me one or two years before her physical death - she did not know who I was, and she was less than a shadow of her previous self. In this case the process of grieving is more gradual and "softer". In my case the death of my wife followed five years of increasingly severe dementia. So in a sense she died to me gradually over this period. Her final death was expected and very predictable, so there was no sense of shock. I had prepared for most of the grief and pain long before. It would be very different with the sudden death of a spouse.*

Richard, 81, regional city NSW

*I still talk with my wife when I get into bed. I miss her terribly (2½ years since her death). We were in love from the minute we met 65 years ago, and married for 61 years.*

Bob, 87, regional NSW

Some people who responded to the CPSA survey or to personal interviews had received a range of support in their early post-bereavement, but the overwhelming majority had received no formal support.

*I received support from the local church, close friends, Centrelink, local GP, local clinical psychologist, and local solicitor. There were no services I needed that were not available.*

Richard, 81, regional city NSW

*Online legal information sheets about being the executor of an estate, plus a Centrelink publication What To Do Following a Death were useful*

Carol, 64, Sydney

*I would have appreciated assistance with preparing for the funeral and other arrangements whilst dealing with the grief*

Alice, 71, Sydney

One person who was visited by a grief counsellor found it of limited help.

*This person was asked to visit me after my husband died (I don't know who arranged it), but on their second visit she announced that she did not think I needed her ongoing support. I was crying myself to sleep every night, and had a permanently sodden pillow, but I was not going to tell an unsympathetic stranger about that.*

Ethel, 86, Sydney

## **Potential for personal growth**

Personal growth is a common and often overlooked experience following spousal bereavement (Carr 2004; Lopata 1996; Martin-Matthews 1999)<sup>81, 82, 83</sup>. While not denying the feelings of immense loss which may accompany the death of a spouse, qualitative studies exploring the experience of late-life widowhood consistently reiterate the tenacity of older adults in the transition to widowhood. Through the utilisation of social and personal resources developed throughout the life course, growth can occur. The development of new skills, the ability to live alone, feelings of enhanced self-confidence and strength, the establishment of new friendships, and the capability of moving on to a new phase of life have previously been identified in qualitative studies of late-life widowhood (Bennett and Bennett 2000-2001; Chambers 2005; Feldman, Byles and Beaumont 2000; Lopata 1996; van den Hoonaard 2001)<sup>84, 85, 86</sup>. However, older women tend to experience more personal growth after the loss of their spouse than men (Carr 2004)<sup>87</sup>.

Spousal bereavement constitutes a dynamic process of continued change and reconstruction, and this process of adjustment may occur over several years. The transition to widowhood therefore begins for many older adults during the final illness of their spouse, continuing through the initial period of bereavement and the years of adjustment beyond. Thus even prior to spousal loss, the surviving spouse may have already had to adapt to major changes in their life. A curtailment of social activities and the need for support from members of their social network is commonly experienced; also at times the relocation of the ailing spouse to a medical or aged care facility occurs (Carr et al. 2006; Schulz, Boerner and Herbert 2008; Utz 2006; van den Hoonaard 2001)<sup>88, 89, 90, 91</sup>. Hence widowhood is a transition occurring across time, not just a discrete event that follows the death of a spouse (Brown et al. 2006; Carr and Utz 2001-2002; Carr et al. 2006)<sup>92, 93, 94</sup>.

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<sup>81</sup> Carr, D. (2004). Gender, preloss marital dependence, and older adults' adjustment to widowhood. *Journal of Marriage and Family*, 66, 1, 220-235.

<sup>82</sup> Lopata, H. (1996). *Current widowhood: Myths and realities*. Thousand Oaks, CA: Sage Publications, Inc.

<sup>83</sup> Martin-Matthews, A. (1999). Widowhood: Dominant renditions, changing demography, and variable meaning. In S. M. Neysmith (Ed.), *Critical issues for future social work practice with aging persons*. New York: Columbia University Press.

<sup>84</sup> Bennett, K. M., & Bennett, G. (2000-2001). "And there's always this great hole inside that hurts": An empirical study of bereavement in later life. *Omega*, 42, 3, 237-251.

<sup>85</sup> Chambers, P. (2005). *Older widows and the lifecourse: Multiple narratives of hidden lives*. Aldershot: Ashgate Publishing Ltd.

<sup>86</sup> Feldman, S., Byles, J., & Beaumont, R. (2000). 'Is anybody listening?' The experiences of widowhood for older Australian women. *Journal of Women and Aging*, 12, 3/4, 155-176.

<sup>87</sup> Carr, D. (2004). Gender, preloss marital dependence, and older adults' adjustment to widowhood. *Journal of Marriage and Family*, 66, 1, 220-235.

<sup>88</sup> Carr, D., Wortman, C. B., & Wolff, K. (2006). How older Americans die today: Implications for surviving spouses. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in later life*. New York: Springer Publishing Company, Inc.

<sup>89</sup> Schulz, R., Boerner, K., & Herbert, R. S. (2008). Caregiving and bereavement In M. S. Stroebe, R. O. Hansson, H. Schut, & W. Stroebe (Eds.), *Handbook of Bereavement Research and Practice: Advances in Theory and Intervention*. Washington DC: American Psychological Association.

<sup>90</sup> Utz, R. L. (2006). Economic and practical adjustments to late life spousal loss. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>91</sup> van den Hoonaard, D. K. (2001). *The widowed self: The older woman's journey through widowhood*. Waterloo, Ontario: Wilfrid Laurier University Press.

<sup>92</sup> Brown, S. L., House, J. S., & Smith, D. M. (2006). Interpersonal and spiritual connections among bereaved older adults. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York:

Social resources – having close relationships, exchanging social support, and having opportunities to participate in social activities – are accumulated throughout an individual's lifetime. These resources are crucial for human development throughout the life course and assist with adaptation to life events such as widowhood (Lang 2001)<sup>95</sup>. The more resources an individual has, the better their ability to cope with the losses associated with older age (Baltes and Lang 1997)<sup>96</sup>.

With one exception, all respondents to the CPSA survey and personal interviews noted that they were going out a lot more, and were talking to friends and family on the telephone more often. A quarter of respondents (all of whom had been carers) noted that they now had more time for their own interests and hobbies.

Social resources play an important role in the facilitation of successful adjustment to widowhood (Brown et al. 2006)<sup>97</sup>. The utilisation of social resources in late-life widowhood has been associated with better psychological and physical well-being (Balaswamy and Richardson 2001; Zettel and Rook 2004)<sup>98,99</sup>. However, not all older widowed adults will possess similar levels of social resources. As a consequence of physical limitations and decreasing social networks, ageing has been associated with an increased risk of diminishing social resources (Martin, Poon, Kim and Johnson 1996)<sup>100</sup>. Hence those older adults in the fourth age (aged 85 years and older) are at particular risk of possessing fewer social resources during late-life widowhood.

Not all older adults have the same opportunities to participate in social activities during widowhood. Longitudinal (Janke et al. 2008b; Utz et al. 2002)<sup>101,102</sup> and

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Springer Publishing Company, Inc.

<sup>93</sup> Carr, D., & Utz, R. (2001-2002). Late-life widowhood in the United States: New directions in research and theory. *Ageing International*, 27, 1, 65-88.

<sup>94</sup> Carr, D., Wortman, C.B., & Wolff, K. (2006). How older Americans die today: Implications for surviving spouses. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in later life*. New York: Springer Publishing Company, Inc.

<sup>95</sup> Lang, F. R. (2001). Regulation of social relationships in later adulthood. *Journal of gerontology: Psychological Sciences*, 56B, 6, 321-326.

<sup>96</sup> Baltes, M. M., & Lang, F. R. (1997). Everyday functioning and successful aging: The impact of resources. *Psychology and Aging*, 12, 433-443.

<sup>97</sup> Brown, S. L., House, J. S., & Smith, D. M. (2006). Interpersonal and spiritual connections among bereaved older adults. In D. S. Carr, R. M. Nesse, & C. B. Wortman (Eds.), *Spousal bereavement in late life*. New York: Springer Publishing Company, Inc.

<sup>98</sup> Balaswamy, S. & Richardson, V. E. (2001). The cumulative effects of life event, personal and social resources on subjective well-being of elderly widowers. *International Journal of Aging and Human Development*, 53, 4, 311-327.

<sup>99</sup> Zettel, L. A., & Rook, K. S. (2004). Substitution and compensation in the social networks of older widowed women. *Psychology and Aging*, 19, 3, 433-443.

<sup>100</sup> Martin, P., Poon, L. W., Kim, E., & Johnson, M. A. (1996). Social and psychological resources in the oldest old. *Experimental Aging Research*, 22, 2, 121-139.

<sup>101</sup> Janke, M. C., Nimrod, G., & Kleiber, D. A. (2008b). Reduction in leisure activity and well-being during the transition to widowhood. *Journal of Women and Aging*, 20, 1/2, 83-98.

<sup>102</sup> Utz, R. L., Carr, D., Nesse, R., & Wortman, C. B. (2002). The effect of widowhood on older adults' social participation: An evaluation of activity, disengagement, and continuity theories. *The Gerontologist*, 42, 4, 522-533.

cross-sectional (Patterson 1996)<sup>103</sup> studies examining predictors of change in social activity in late-life widowhood have identified that lower levels of income and education, childlessness, poorer perceived health status, functional impairment, and depression are associated with participation in fewer activities.

Significant declines in activity involvement in later life have also been associated with ageing rather than widowhood per se (Bennett 2005)<sup>104</sup>. Due to increased risk of deterioration in physical health (Bennett 1997b; Janke and Davey 2006)<sup>105, 106</sup>, poorer perceived health status (Patterson 1996), the shrinking of social networks owing to deaths of friends (Antonucci 2001)<sup>107</sup> and reduced financial status (Jenkins 2003)<sup>108</sup>, advanced age may threaten participation in social activity during widowhood. Widowed adults in the fourth age are, therefore, at particular risk of lower levels of social participation. Evidence of compensation for ageing-related losses, however, was found in a cross-sectional study by Adams (2004)<sup>109</sup> examining the social participation of 327 older adults aged 65-94 years. Activities requiring more physical or social effort (such as entertaining in the home, meeting new people, and going to meetings or clubs) became less appealing as participants aged. To compensate, these older individuals placed more investment and time participating in activities with close family, and also in spiritual and intellectual pursuits, thus enabling continued social contact with others.

*I have no legal problems, with everything in place: will; power of attorney, and advanced care plan.*

Bob, 87, regional NSW

There is some evidence that those individuals experiencing complicated grief are least likely to seek support<sup>110</sup>.

There is consensus that multiple bereavements are much harder to deal with, especially in the fourth age.

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<sup>103</sup> Patterson, I. (1996). Participation in leisure activities by older adults after a stressful life event: The loss of a spouse. *The International Journal of Aging & Human Development*, 42, 2, 123-142.

<sup>104</sup> Bennett, K. M. (2005). Psychological wellbeing in later life: The longitudinal effects of marriage, widowhood and marital status change. *International Journal of Geriatric Psychiatry*, 20, 280-284.

<sup>105</sup> Bennett, K. M. (1997b). A longitudinal study of wellbeing in widowed women. *International Journal of Geriatric Psychiatry*, 12, 1, 61-66.

<sup>106</sup> Janke, M. C., & Davey, A. (2006). Implications of selective optimization with compensation on the physical, formal and informal leisure patterns of adults. *Indian Journal of Gerontology*, 20, 1/2, 51-66.

<sup>107</sup> Antonucci, T. (2001). Social Relations: An examination of social networks, social support and sense of control. In J. E. Birren & K. W. Schaie (Eds.), *Handbook of the psychology of aging*, New York: Academic Press.

<sup>108</sup> Jenkins, C. L. (2003). Introduction: widows and divorcees in later life. In C. L. Jenkins (Ed.), *Widows and divorcees in later life: On their own again*. New York: The Haworth Press, Inc.

<sup>109</sup> Adams, K. B. (2004). Changing investment in activities and interests in elders' lives: Theory and measurement. *International Journal of Aging and Human Development*, 58, 2, 87-108.

<sup>110</sup> S. Cohen, 'Beyond the myths of coping with loss' in H. Friedman (Ed) 'Foundations of health psychology', (Oxford: OUP, 2007), p314.

*I lost my husband a few years ago, and I used to have a large family of brothers and sisters with whom I was close. My siblings died in their birth order with my last brother dying only 4 months ago. I have lost all desire to go out socially*  
Ethel, 86, Sydney

### **Impact of bereavement on personal finances**

A European wide study found that the “prevailing pension laws” in a given country can influence the level of financial difficulty someone may face, as well as a gender differential which may reflect domestic cultures and the participation rates of women in the workforce<sup>111</sup>. However, there is little evidence available in Australia regarding the differential effects that different groups face based on their personal characteristics, including ethnicity and socio-economic status.

A UK seniors organisation (personal communication, 2016) reported that bereaved people in Britain have been found to be “at particular risk of poverty and problem debt” and that the death of a partner can prompt new welfare claims<sup>112</sup>. After many years of making financial choices as a couple, someone experiencing loss has to adjust to life on their own, potentially with a reduced income. This represents a significant proportion of the older population likely to suffer the financial consequences of loss.

Nearly all respondents noted that the deceased person had been receiving a pension of some type and it was now very hard to pay the bills without that spouse/ family member pension.

*We lived in a moderate-sized town house, with strata fees, rates etc to pay. My pension decreased from the married couples’ rate to the single rate (about 2/3 of the married rate) after my wife died. If I stayed in the same place I could not meet all these payments and ordinary living expenses from the single pension.*

*My “solution” was to sell my house and remarry! (Not that it was planned like that, but that is what did happen.) However housing is a major problem for the surviving partner unless they are very rich. Remarrying creates complex inheritance problems for children. However they are soluble, and I think I have achieved a fair and reasonable outcome.*

Richard, 81, regional city

*In the 18 months prior to my mother’s death I had financial power of attorney and needed independent financial advice about how to manage her finances in order to afford her in home care and, then later, residential care. There used to be a*

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<sup>111</sup> Ahn, N. (2005) “Financial consequences of widowhood in Europe: Cross-country and gender differences” European Network of Economic Policy Research Institutes

<sup>112</sup> Corden, A. Hirst, M. and Nice, K. (2008) “Financial Implications of Death of a Partner” The University of York, Social Policy Research Unit

*wonderful government service called NICRI which friends of mine had used, but sadly it was shut down by the time I needed to use it.*

Ann, 67, Sydney

A third of respondents stated that they needed financial and/or in-kind assistance to make ends meet immediately after the bereavement, and that they were still struggling financially.

*It's a lot harder now my wife had received her own allowances plus a bonus for officially being my carer.*

Bob, 87, regional NSW

Some noted their ongoing problems.

*I have to go to the food bank for general items as it is too expensive at the supermarkets. I cannot even afford to fix the stove as it would cost over \$200: switch is \$55.00 and service fee \$145.00. Forget getting help from the local council, they don't have an electrician.*

Betty, 63, Sydney

Others were more positive.

*I was lucky with the superannuation arrangements that my husband made. I regret that I sold our house, I could have just closed off rooms, but it was haunted by my husband. I moved into a retirement village with a group of friends but they all died off within 2 years. I did not like the village itself so I bought a small place near the shops and train, and that has been good.*

Ethel, 86, Sydney



## Part 2: Recommended Policy Responses

All human beings suffer from bereavement at various times in their lives. Older people in our society tend to suffer bereavement in greater frequency than the rest of the population. Sometimes older people have developed greater resilience during their lives so there is less impact from the death of close family or friends, but sometimes a significant death becomes the last straw in someone's life.

There is consensus that multiple bereavements are much harder to deal with, especially in the fourth age.

This policy paper should be read in conjunction with its companion paper outlining the quantitative and qualitative literature in regard to factors affecting bereavement in older age.

There is significant literature detailing that the death of a spouse can lead to the death of the survivor within six months; this impact can even be detected at the cellular level (Bartrop et al, 1976). The literature review outlined the reported impact of the death of a partner or similar close person on health, social interactions and personal financial situations.

This information has then been used to formulate recommendations to the NSW Government on potential policy responses to ameliorate the emotional, psychological, physical, social and financial effects of bereavement on older age.

Widowed older adults with less favourable personal resources (poor health, less income, and lower self-esteem) experience more difficulties in their adjustment post-bereavement. This policy paper focuses its recommendations on older adults with limited income, requiring support that is free or low cost. Although, of course, all older adults suffering bereavement would benefit.

### Background Demographics

In Australian society spousal loss in later life is a common event. The median age of widowhood in Australia is 78 years of age for a man and 75 years for a woman. The average duration of widowhood for a man is 9 years, compared with 15 years of widowhood for a woman (Australian Bureau of Statistics 2007)<sup>113</sup>. Hence widowed older adults typically face many years of living alone following spousal bereavement. An increasing trend away from remarriage following widowhood is also emerging, with only 8% of widowed men and 3% of widowed women choosing to marry again (Australian Bureau of Statistics 2007)<sup>114</sup>.

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<sup>113</sup> Australian Bureau of Statistics (2009). *Living alone: Australian social trends*. Canberra: ABS.

<sup>114</sup> Australian Bureau of Statistics (2007). *Lifetime marriage and divorce trends*. Canberra: ABS.

Becoming widowed is a far more common occurrence for older women than men. While just 9.1% of men aged 65 years and older in Australia are widowed, 37.9% of older women experience widowhood. The risk of becoming widowed also increases with age and is particularly prevalent in the fourth age (85 years and older). The likelihood of a man being a widower rises from 5.2% in males aged 65-74 years to over one-third (35.9%) of those aged 85 years and older. For women the corresponding risk of being a widow increases from 19.4% of women aged 65-74 years to over three-quarters (76.6%) of females aged 85 years and over (Australian Bureau of Statistics 2012)<sup>115</sup>.

The experience of widowhood is likely to be considerably different for older adults (aged 65 years and older) compared with younger widowed individuals. Those individuals widowed in later life face additional challenges relating to the ageing process which impact adversely upon their ability to successfully cope with spousal bereavement. Concurrent stressors such as health concerns, reduced mobility, financial pressures, relocation, cognitive decline, and the loss of friends or family members are commonly experienced during late-life widowhood.

## **Potential Government Policy Responses**

### Grief counselling

Governments fund a range of resources (personnel and information) to assist individuals dealing with grief and bereavement. In addition, there are specialised centres providing training, education, information and outreach services to both individuals and organisations (e.g. Australian Centre for Grief and Bereavement [www.grief.org.au](http://www.grief.org.au), Beyond Blue [www.beyondblue.org.au](http://www.beyondblue.org.au))

However, the survey and personal interviews of older adults with recent bereavements conducted by CPSA indicated there was little use of these services by most respondents.

**Recommendation 1:** That NSW Health explore options for active referral to grief counsellors immediately post-bereavement, possibly through hospital based social workers.

**Recommendation 2:** That the NSW and Australian Governments ensure that services are available to provide immediate post-bereavement assistance with funeral planning and applying for benefits.

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<sup>115</sup> Australian Bureau of Statistics (2012). *Census of population and housing 2011*. Canberra: ABS.

**Recommendation 3:** That the NSW and Australian Governments improve awareness of the free financial advice service provided by Centrelink following changed circumstances frequently caused by older life bereavement.

### Social isolation and gender

The impact of widowhood appears to differ for older men and women, with widowed males experiencing poorer psychological well-being and greater risk to mortality and physical health. Widowhood creates gender-specific strains for widowed men and women. This is particularly true for the current cohort of older widowed males and females who have tended to fulfil traditionally gendered roles over their lifetimes. For older males, the detrimental impact of widowhood is associated with the size and accessibility of their social networks, the previous gendered demarcation of household activities, and limited preparedness for widowhood.

Men develop smaller social networks throughout the life course, and experience difficulties in accessing adequate levels of support at times of need such as during the transition to widowhood. Also traditionally in Western society wives hold the role of 'kin-keeper' during marriage, facilitating social interactions for the couple. With the loss of their spouse, widowed men have less involvement with friends and family, and are thus at greater risk of social isolation. Furthermore, within the current older cohort, men tend to experience difficulties undertaking those practical activities within the home (e.g. household chores) previously performed by their wives. Finally, given that demographically widowhood in later life tends to be a predominantly female experience, widowhood is far less of an expected event for older men than women. Hence older men are less likely to prepare both practically and emotionally for the possibility of spousal bereavement.

As one strategy to lessen social isolation, the South Australian Government introduced free access to public transport outside peak hours for all pensioners. Evaluations have shown an improved social connection by many pensioners, relatively small cost impact on government, and an improved usage of public transport by the whole community.

Some older people become confused when there are changes to public transport ticketing, particularly when the system to which they have become accustomed has been in place for a significant time period.

Private transport raises particular problems for older women. The majority of households possess a car, but the driver tends to predominantly or even exclusively be the husband. This leads to many widows feeling scared of driving themselves.

**Recommendation 4:** That the NSW Government maintains the \$2.50 daily all day public transport cap for pensioners and seniors.

**Recommendation 5:** That the NSW Government engages with local councils to explore ways of disseminating information about social activities, seniors groups and Home Care services to people experiencing grief and social isolation.

#### Impact of bereavement on health and well-being

Widowhood has been shown to have a detrimental impact on the mental and physical well-being of the bereaved spouse. Widowed individuals (and especially males and those in the early period of bereavement) are at higher risk of premature mortality, serious illness and unhealthy lifestyle practices, loneliness, lower levels of positive emotions, and relocation to a residential aged care facility.

Not all older adults have the same opportunities to participate in social activities during widowhood. Longitudinal and cross-sectional studies examining predictors of change in social activity in late-life widowhood have identified that lower levels of income and education, childlessness, poorer perceived health status, functional impairment, and depression are associated with participation in fewer activities.

High levels of social isolation and subjective feelings of loneliness are reported to be independently linked to self-reported lower levels of physical wellbeing, while mortality levels for persons aged 52 or above were higher for those who were socially isolated.

**Recommendation 6:** That the NSW Government encourages local community services to provide free or highly subsidised exercise classes for older adults, designed and delivered by experts in the needs and constraints of older people.

#### Impact of bereavement on personal finances

A European wide study found that the “prevailing pension laws” in a given country can influence the level of financial difficulty someone may face, as well as a gender differential which may reflect domestic cultures and the participation rates of women in the workforce<sup>116</sup>. However, there is little evidence available in Australia regarding the differential effects that different groups face based on their personal characteristics, including ethnicity and socio-economic status.

A UK seniors organisation (2016) reported that bereaved people in Britain have been found to be “at particular risk of poverty and problem debt” and that the death of a partner can prompt new welfare claims. After many years of making financial choices as a couple, someone experiencing loss has to adjust to life on their own,

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<sup>116</sup> Ahn, N. (2005) “Financial consequences of widowhood in Europe: Cross-country and gender differences” European Network of Economic Policy Research Institutes

potentially with a reduced income. This represents a significant proportion of the older population likely to suffer the financial consequences of loss.

Nearly all respondents to the CPSA survey and interviews noted that the deceased person had been receiving a pension of some type and it was now very hard to pay the bills without that spouse/ family member pension.

In addition, older women in particular may find it very difficult to undertake or to pay for routine home maintenance.

**Recommendation 7:** That the NSW Government establishes a program which provides free or highly subsidised home maintenance services for pensioners.

**Recommendation 8:** That bereavement of a spouse/partner during the last 24 months for a person over 65 be included in the eligibility criteria for priority social housing assistance.