

The role of gender, administrative burden, & financial concerns in the transition to widowhood: a qualitative study

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UTS:HEALTH

BACKGROUND

- Larger numbers of women in older ages¹
- Resilience yet risk²
- Physical and emotional health sequelae³
- ↑ Healthcare utilisation⁴, living alone⁵, social isolation⁶
- Change in health behaviours⁷
- ↓ Income⁸
- Gender socialisation⁹
- Medicalisation of bereavement¹⁰⁻¹¹



METHODOLOGY & METHODS

Phenomenological approach

Sample

- Women aged ≥ 65 whose husband died within past 2 yrs
- English-speaking, community-dwelling
- Convenience, purposive, snowball sampling
- Recruitment via health professional networks, NGOs

Interviews

- Serial in-depth semi-structured, face-to-face or telephone
- Audio-recorded, transcribed verbatim
- 2 follow-up interviews within 12 months
- Interpretive Phenomenological Analysis¹²



Results: Participant Characteristics (n=21*)

Characteristic	Mean (SD)	Range
Age	71.43 (6.13)	63 - 82
Number of children	2.24 (1.58)	0 - 5
Years married	43.14 (15.12)	8 - 63
At 1st interview, # of months since death	14.29 (11.07) 12 (Median)	2 - 47
Duration of caregiving (husband's illness)	3.3 years	3 months – 12 years
	%	N
Carer for husband	81	17
Living alone	95	20

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RESULTS: THEMATIC ANALYSIS

- 1) Administrative burden increases vulnerability
 - a. Distressing symbolism
- 2) Gender roles impact on transitions
- 3) Financial adjustments render housing insecurity and health risk

ADMINISTRATIVE BURDEN INCREASES VULNERABILITY

- *“I’ve never appreciated the responsibility of being the executor of the Will and it is very hard to do when you are grieving. To send out all those death certificates to all these people... I would like to have been better prepared, what being the executor meant.”*
- *“...That “will I cope?” feeling. In the first few months, I felt terribly anxious and I think I felt overwhelmed with this to do and that to do and how I was going to get it done.”*
- *“So that’s going to be a complicated thing and I have to go to the solicitor for that; so yes, I’ll just have to wait until I feel strong to do that.”*



DISTRESSING SYMBOLISM AND DEMORALISING INTERACTIONS

- *“You have to get in touch with the banks and the solicitors and the Councils and the electricity people and all those sorts of people to have it in your name only and that is very distressing – transferring the name... I had to do it myself and I found all that very distressing.”*
- *“This has been a huge shake to my confidence as this has been so demoralising ...At this time, you certainly don’t need banks telling you you’re stupid or financial advisers.”*
- *“They don’t stop to think of the consequences of what they’re doing and saying... They just don’t realise how much grief they put a person through...”*

GENDER ROLES IMPACT ON TRANSITIONS

- *“Like most women of my vintage, I didn’t have anything to do with the money. I left it all to my husband... Of course, when he died, I had to handle everything... I have found it very difficult... If I could have had more financial help, that would have been good...”*
- *“If you want to know the worst part of the year in having to cope without my husband, it has been the money...it’s not knowing anything about it, understanding how it works.”*
- *“One of the things I was very glad about, when my husband retired and I was still working for a while after that,...so I took over the finances. It was one of the best things I had done.”*

FINANCIAL ADJUSTMENTS RENDER HOUSING INSECURITY AND HEALTH RISK

- *“I’ve already spent thousands of my superannuation to catch up on bills because the estate is not through...I’ll be able to see if I can stay in my current home.”*
- *“Now that means I just have to sell. There are no two ways about it...What a terrific shock to have to leave the home I loved and end up a rentee.”*
- *“I’m gonna have to move because this place is far too big for me, the garden, the huge pool...I don’t really know where I want to live (voice shaky, near tears).”*

DISCUSSION

- Administrative and financial tasks impact on grief and strain
- Decreased income and increased costs
- Housing insecurity and financially precarious circumstances
 - Housing options
 - Home care packages
- Early assumption of formerly 'gender-boundaried' tasks
- Experience, coping, and needs informed by life course and generational cohort

CONCLUSIONS

- Unmet need for support in early bereavement period
- Local application of cross-sector approaches to address bereavement-associated administrative burdens
- Need for innovative approaches at individual, community, organisational, and policy levels



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STUDY OUTPUTS (TO DATE):

- A. **DiGiacomo M**, Lewis J, Philips J, Nolan M, Davidson PM. (2014) The business of death: older women's financial concerns upon widowhood, *BMC Women's Health*, 15:36
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- B. **DiGiacomo M**, Lewis J, Nolan M, Phillips J, Davidson PM. (2013) Transitioning From Caregiving to Widowhood, *Journal of Pain and Symptom Management*, 46:817-825;
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- C. **DiGiacomo M**, Lewis J, Nolan M, Phillips J, Davidson PM. (2013) Health transitions in recently widowed older women: a mixed methods study, *BMC Health Services Research*, 13:143.
- D. **DiGiacomo M**, Davidson PM, Byles J, Nolan M. (2013) An integrative and socio-cultural perspective of health, wealth, and adjustment in widowhood, *Health Care for Women International*, 34:12, 1067-1083, DOI: 10.1080/07399332.2012.712171.

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