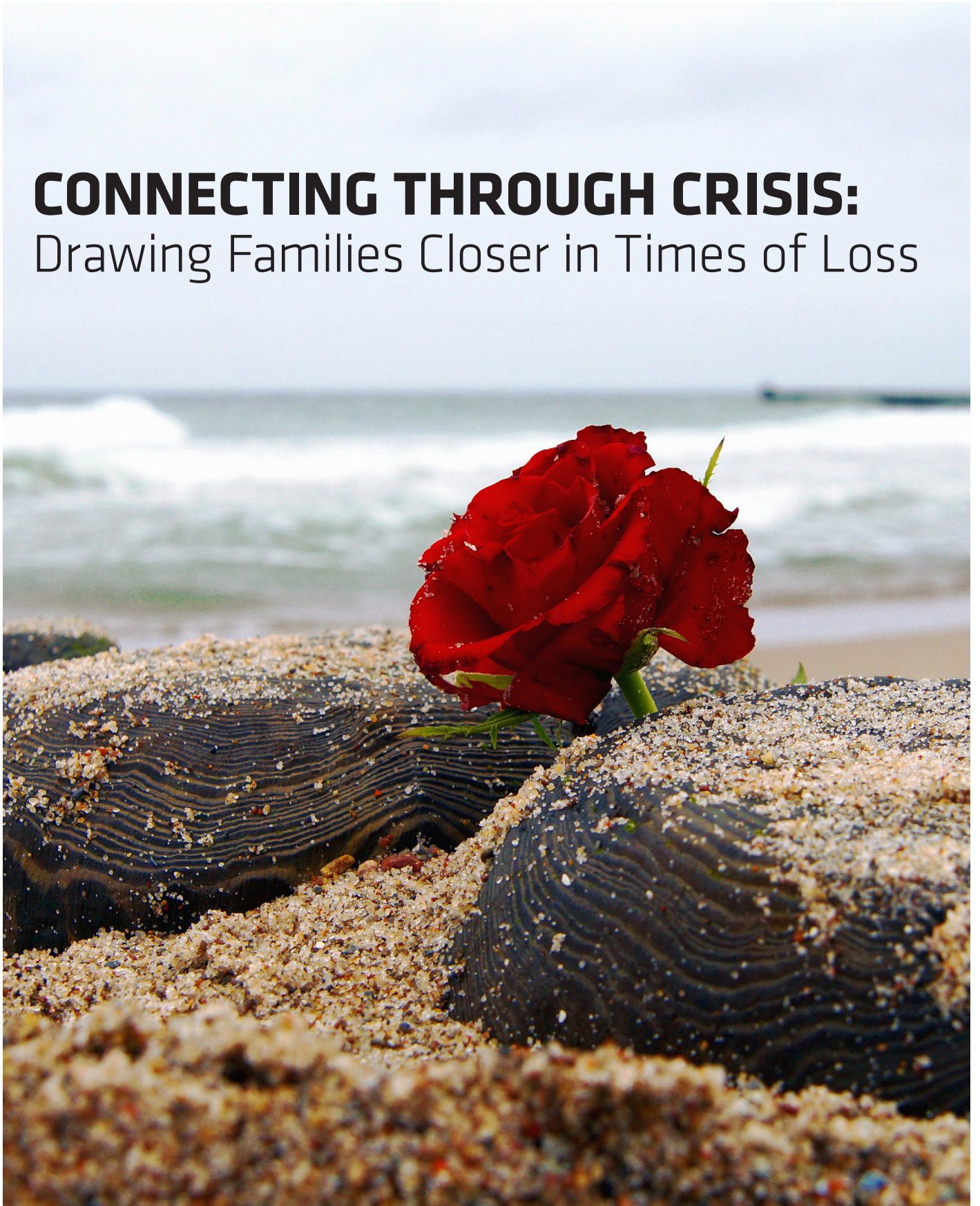


CONNECTING THROUGH CRISIS:

Drawing Families Closer in Times of Loss



Life is volatile, especially today, and even the best prepared among us can be caught off guard when unexpected tragedy strikes. Navigating tragedy has only grown more difficult during the pandemic as many of us remain physically separated from our loved ones.

To gain insights into how we might weather life's great challenges, we sat down with Bob Waldinger and Marc Schulz at the Lifespan Research Foundation. They offer the benefit of insights gleaned from their own clinical practices and from the Harvard Study of Adult Development—an eight-decade-long study of the factors that shape individuals' capacities for health, happiness, and success at all stages of life.

This article represents the third in a series we are co-authoring with the Foundation, sharing their work and perspectives. In the first two, “Wealthy, Healthy, and Wise: What an 80-Year Study Tells Us about Finding Meaning in Success” and “When All Things Aren't Equal: How to Divide Assets without Dividing Your Family,” we explored how family members can encourage clear and open communication when passing down values, legacies, and assets from one generation to the next.

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BERNSTEIN: How do you begin a conversation about a difficult subject?

LRF: It helps if family members start with the goal of wanting to understand each other. Values develop and change over time. It is not uncommon for priorities and values to differ across generations.

It may be hard for anyone to sit still and listen when hearing things that challenge your views. In these situations, we recommend reflective listening techniques. For example, the conversation might begin with, “Tell me a little bit about your values. What is most important to you in your life?” The person responding would describe one of her most important values. The goal of the questioner is to listen and paraphrase. “Here’s what I heard you say.” This phrasing is done in a neutral manner without additional comments, agreements, or disagreements about values.

Everybody should be able to share their views without being judged. It’s not about being right or wrong, or winning an argument. It’s about curiosity and learning what’s important to others. The most valuable skill in this context is listening.

When planning these discussions, think about where the family will meet and choose a place where family members will feel safe. It might be a place where enjoyable family gatherings have happened in the past. It might be around the dinner table or in a family room where everyone feels relaxed.

BERNSTEIN: Family values may get lost when the family patriarch or matriarch dies.

LRF: When a surviving family member takes on initiatives or takes over business operations that had previously been led by the person who died, it can be a way to preserve the legacy of the previous generation.

But if a new leader’s actions don’t seem to be aligned with the family’s core values, take time to discuss how to make efforts align more closely with what the family cares about most. Such open and honest conversations are crucial for sustaining shared family values.

In these situations, it’s good to pause and consider what is in the best interests of the family and how to protect and honor the legacy of the loved one who passed away.

BERNSTEIN: We know that each person mourns losses differently and at their own pace.

LRF: There are lots of variations in how people grieve. Grief can be very intense. Some people may worry they are not doing it right, but there isn’t a right way or a wrong way to grieve.

An important part of grieving is keeping the memory of the lost loved one in the conversation. Focusing attention on memories of the person can bring a family together. In past generations it was not uncommon for people to avoid talking about someone who had passed. Some people thought that the best way to deal with loss was to turn away from it and try to move on. But, even after death, the person is still an important member of the family and they often can become a powerful symbol of a value that is central to that family.

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An integral part of the grieving process may be to recall stories about the person who died. In many traditions, surviving relatives can’t properly grieve without a chance to talk about the departed’s special qualities, whether at a funeral, a memorial service, or more informally. After the initial burst of energy around story sharing, a family might consider weaving these stories into discussions about family values, perhaps by asking, “What would Mom or Dad have said about how we are doing this? Does this decision or action help sustain her legacy? Would she want us to do it this way?” Try to make it an explicit and deliberate part of family discussions.

There are not only somber but also light-hearted ways to reinforce memories. Someone who, for example, recalls how their father would frequently grab whole handfuls of mints at a restaurant counter, may keep that person’s memory alive by also taking a mint on the way out of a restaurant. Balancing the profound and humorous can break the tension associated with loss.

BERNSTEIN: What if family bonds start to come undone around the loss of a family member? What steps can a family take to ease tensions, for example, when family members differ in how they want to handle the death of a loved one?

LRF: Conflicts can emerge, or intensify, when a parent dies. In some cases, there is pressure for certain members to hold the family together in a particular way to ensure that the wealth created by previous generations is protected.

The period when a family leader passes away is a moment of uncertainty. The family structure changes; the routines change. Some families face the question of who will emerge as the “glue”—the person who will hold the family together. A younger family member, eager to escape from what was perceived as an over-controlling parent, may become fearful that an older sibling will take on that authoritative position in the family.

Different types of support are needed when someone dies, and it is good to talk about individuals’ personal needs openly. As the recalibration occurs, vital new roles may include managing the family businesses and finances as well as bringing the family together emotionally. Some people are more open to sharing feelings and being explicit about grief. Others are more comfortable focusing on the tasks that need to get done following the death. All of these types of support can be helpful but can also generate conflicts.

During their lifetimes, the matriarch and patriarch may have kept the lid on tensions and ensured that family members behaved. But once parents are gone, some of those dormant divisions can get activated, as members of the next generation sort out their new or modified roles and responsibilities within the hierarchy. The key is to talk about sources of conflict and agree on how the family wants to move forward in ways that will mitigate the tensions.

BERNSTEIN: We often think of death as something to plan and prepare for, something we can anticipate. How do you help families when death occurs suddenly or unexpectedly?

LRF: Logistical support is really critical, and this might include help with financial questions, or how to run a business, or how to distribute assets.

Sometimes family members—even spouses—exclude each other from what’s going on or from certain family financial decisions. In those cases, the financial advisor may play a role bridging divides and opening up communication within the family.

If others can help with logistical support, it frees up grieving family members to pay attention to what else is critical in the aftermath of a sudden death, to focus on taking care of each other and making sure

to attend to the basics like eating, sleeping, and managing emotional well-being.

BERNSTEIN: When a parent with young children dies, how can surviving family members best preserve that deceased parent’s legacy for the children?

LRF: Most people have an expectation of living a normal life span. When death occurs prematurely, whole sets of hopes and dreams are destroyed. There is a loss of what might have been. It’s something that can be helpful to name and talk about.

One of the most profound stressors for a child is the early loss of a parent. Death of a parent can be hard at any age, but the sense of lost protection tends to be felt at a much deeper level by a child.

For a surviving spouse or partner, recalling stories from shared times together will help preserve the memory of the deceased and carry on the legacy of the lost parent. Incorporating the recently deceased into the conversation can be quite healthy and helpful.

“ Sometimes, there is pressure to hold the family together in a certain way to protect wealth from previous generations. ”

By sharing stories about the person who died, that person’s particular talents and strengths can be used to teach lessons and help children figure out how to navigate the world. Telling children, “Your mom was really good at this,” or “Your dad thought about that a lot, and he would have said...” allows a family to highlight strengths and values that they want to preserve.

BERNSTEIN: Survivors of loss may need to turn to new people in their lives to find support and guidance. As a society we shy away from talking about death and often avoid a grieving person for fear of not knowing how to behave respectfully. However, just being there can be the most powerful way to reinforce connections when they are needed most. Can you share some effective behaviors for people who want to help someone who is grieving?

LRF: Following a loss, feelings of grief may wax and wane while the grieving person tries to maintain daily routines. Grieving is a balance of acknowledging the loss, dealing with sadness, and coming to grips with what that loss means. At the same time, it includes continuing with life and doing things that are important. People have children to care for or businesses to run.

The surviving spouse should remember that he or she does not need to do this alone and should not do this alone. For a surviving parent, keep children connected to the people in their lives who can serve some of the functions that the lost parent did.

When death comes at a younger age, particularly in middle age, the surviving spouse is left with a sense that they should be able to figure this all out. It's a little bit tougher to reach out and say, "I don't know how to do my taxes" or, "I don't know how to shut off the sprinklers," or "I don't know how to pay the kids' tuition."

One thing that anyone, whether a family member or friend, can do to support a bereaved person is to help them identify who else might already be in their "village" of relationships who can provide needed support. Compared to older people, middle-aged or younger adults may not be as accustomed to relying on help in such an intimate way.

Knowing that people have different needs and comfort levels for accepting help reinforces the importance of asking the grieving person what they need—asking often, and being a good listener. Find out what might help and take it to heart.



BERNSTEIN: When offering help, if broad questions aren't working, should you start with simpler questions? Like: "I'd like to bring you food next week, what's better for you, Tuesday or Wednesday?"

LRF: Yes. One of the fundamentals is to keep showing up. Grieving doesn't stop after the funeral, it lasts much longer and takes different forms. Look out for the bereaved person or family in instrumental ways like bringing them groceries, doing errands, sending a text message of encouragement before going to bed. Show up and play with the kids or bring your tools to help with household tasks. Change a lightbulb.

People may hold back from reaching out to a grieving person for fear of not knowing what to say. But finding the right words is not what matters most. It's the gesture of reaching out and providing support. That's what the grieving person needs.

BERNSTEIN: Some illnesses such as Alzheimer's disease, involve "ambiguous loss," when a loved one is present but incrementally fading away mentally. Or COVID-19, when a dying loved one may be kept physically isolated under quarantine, making it impossible to visit and say goodbye. What steps do you recommend a family take when the grieving process occurs in these stressful situations?

LRF: Many of us know families that are losing loved ones to dementia. The "Long Goodbye." The end is clear, but the timeline is uncertain and can unfold over many years. The unknowns are deeply challenging and the gradual losses that occur over time are very sad. Keeping that awareness in mind when family members are dealing with each other helps to underscore why family interactions that would otherwise be routine may suddenly feel surprisingly stressful. It also presents a situation in which financial planning becomes more important and can also be more challenging. With a slowly progressing illness, all family members may have roles to play at different times as the disease runs its course.

 **Grieving doesn't stop after the funeral, it lasts much longer and takes different forms.** 

Speaking candidly about current and future needs makes it possible for family members to agree on priorities at work and home, and plan for changes down the line. It is also a time for shared stories and comfort.

BERNSTEIN: We are having this conversation while experiencing an unprecedented pandemic. COVID-19 remains fresh on everybody's mind. What has made getting through the pandemic so challenging for some people?

LRF: Today, people wonder if there has ever been a situation like the COVID-19 crisis. It is an event of great cultural and social significance; one that touches all of us. But what's different for us now, compared to when our study began after the Depression, is that we've just come out of a period of prosperity, growth, and security. What remains the same between then and now, as we struggle to understand and reconcile the impact of this deadly disease, is that our daily experiences may cause us to step back and consider what really matters. Things that seemed critically important before the pandemic may no longer seem important.

The Harvard study has shown us that where each of us is in the life cycle will influence how this pandemic redefines or reaffirms our purpose in life, and that will shape the values that guide us going forward. For example, parents with young children may view the changes in work routines triggered by COVID-19 in a different way than people closer to the end of their careers. Professionals in the prime of life who have recently started working from home may develop new career aspirations, while older individuals may prioritize developing new kinds of connections within their families and their communities.

BERNSTEIN: What advice can you give about helping us all weather this difficult time?

LRF: It's really challenging. Each of us needs to figure out ways to show that we care. And there are lots of things we can do. Make phone calls, send cards, help an older person by getting supplies, learn how to navigate Zoom or FaceTime if you haven't used them before so that you can hang out together in that space. People are finding creative ways to come together with technology, such as having surprise birthday parties on Zoom.

Offer to deliver groceries. Donate to shelters for the homeless. Say thank you to the people who are helping us. Children are putting paper hearts and stuffed animals in the windows to convey love and support for healthcare workers who go by on their way to clinics and hospitals.

We need to remind each other that this is temporary and that we will get through this. People have survived terrible times in history. Right now, the end point is completely unclear. We can fall into despair, overwhelmed by the sense that this is how it's going to be forever, or we can remind ourselves of what is far more likely—that there will be a time when we can be together again in the same room. We need to focus on that future.

We are also experiencing upsetting losses of our usual opportunities to connect. We have all seen images that are deeply moving: children of hospital staff not being able to hug their parents when they come home. Or elderly parents not recognizing family visitors who are covered in protective gear. Or people unable to be present with family members who are in the hospital.

We are wired for physical contact. It's critical for our well-being. So we need to figure out other ways to help when physical contact isn't possible. During the pandemic, it can be tempting to minimize or discount someone's sense of loss over missing high school graduation

or not being able to spend time playing basketball with friends. It's easy to see these losses as less profound when compared with the fact that people are dying. But these are all real and legitimate forms of loss that require empathy and understanding.

BERNSTEIN: How can clearly identified guiding values help families weather crises like the current one?

LRF: It can be challenging to sustain a sense of family connection through times like these. Whether facing a health challenge or an economic challenge, these kinds of events can create tensions within existing relationships. But shared values and a common mission within a family, just like the mission statements that guide companies, can help build cohesion and sustain us in difficult times.

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We've talked about the COVID-19 pandemic and the impact it has on the whole of society. Shared values will help families get through the crisis. It's important, though, to recognize that we will deal with other crises in our lives when this pandemic ends. We deal with periods of uncertainty all the time. Every family has stories of overcoming challenges. How a family dealt with hard times in the past, and knowing how everyone was able to get through those crises, can help guide families now.

BERNSTEIN: Can you give an example of how families can successfully share values through transitions?

LRF: This particular time of uncertainty presents an opportunity to pause and reflect on our lives. Keep notes about what is happening. Such reflection can help us directly—to better understand the current crisis while it is happening—and it can also be an incredibly valuable resource to share with future generations who will want to understand what it was like to deal with the pandemic and learn how it impacted our families.

Likewise, to get through this, we may want to reflect on the ways that family leaders in past generations approached life's slings and arrows.

As we study how people navigate through life stages, we see pivotal times when values change. For example, when people transition from being newlyweds to becoming first-time parents, their priorities sometimes shift, and these are the times when one gains a different sense of purpose in life.

We talked about sharing experiences across generations in an earlier part of this discussion. One way to nurture and sustain important family values is to ask family members questions that relate to life stage transitions. For example, a young adult could ask a grandparent to talk about when and how his thinking about a specific issue or dealing with a certain situation may have changed. Also ask the grandparent to reflect on what values have remained consistent over time. And: “What values do you cherish most?”

BERNSTEIN: Through eight decades of research, have you found any values to be universal among families?

LRF: The importance of our connections with each other is a theme that seems almost universal among families. Our research has preserved incredible stories of people who lived through times when they had to make extraordinary sacrifices. Many of their memories are about family members, friends, and, for survivors of wars, fellow soldiers who helped them get through hard times. They commonly cite relationships as a source of strength when facing adversity.

“We are all a product of our times.
Big events in life influence how
we define what matters most.”

One very important consideration is that we are all a product of our times. Big events in life influence how we define what matters most in our lives. The original participants in our study went through the Great Depression. Many served in World War II. They would talk about serving in the war as both the most difficult thing they ever did and the most important thing they ever did.

BERNSTEIN: On a more upbeat note, are there any best practices for families to use to successfully impart their values? And can they be applied during happier times?

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LRF: We’ve found that in addition to good listening practices, it can be useful to use techniques that make it easy for people to share their values and discuss differences. Examples include a value card activity or having individuals write a description of their main priorities in life, which are great conversation starters. It can be valuable to pair a member of the younger generation with an older member and ask questions like “what was important to you when you were my age” and “how did your ideas about what’s important in life change over the years?”

These questions can lead to meaningful conversations and deeper understanding across generations. They also impart life lessons that shape the character of a family.

Some families have expanded on these activities and created video recordings of these interviews to share with current and future generations.

Sharing across generations is a good way to understand different perspectives. Rather than being annoyed by idealistic teenagers, parents or grandparents can celebrate that idealism and encourage the younger generation to do things that their elders may no longer have the interest or energy to do.

It’s natural that values and priorities will change as people go through life. It’s a normal process to celebrate.

Bernstein’s Family Engagement Group is here to help you and your family initiate and navigate your own critical discussions about family asset planning.

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