

Taking Care of Survivors

It is often said that death is harder on the survivors than it is on the deceased. For the one who has died, his or her problems are over. Often the survivors' problems have only begun. This chapter will explain how you can help the survivors as quickly as possible.

Getting Money for the Spouse and Family

Unfortunately, death can come at the worst time financially. Cash will be in high demand for funeral arrangements, travel, gatherings of family and friends, and bills and daily maintenance. Some sources are more available than others and some sources have tax penalties attached, requiring advice and planning.

The first sources to be considered are savings and checking accounts where you are named as a co-owner. No death certificate or court order is needed to withdraw funds. All financial institutions will require some verification of the death and your right to the funds.

The next fastest sources of money are unpaid wages or company and union death benefits. Be careful to save enough of this money for living expenses for at least two months, since it may take that long to collect funds from remaining sources.

The remaining sources of money will require more time and paper work. Life insurance will require certified copies of the death certificates, claim forms, company processing time, and possibly birth certificates of the beneficiaries or court arrangements if the beneficiaries are minors. If the insurance is payable to the deceased's estate, probate may be necessary

and the personal representative will need to sign the claim forms.

Retirement benefits are normally paid through the employer's personnel department, employee's union or through a third-party plan administrator. To receive benefits, you must provide a death certificate. The earliest you can expect funds from this source is one week after getting a death certificate. This is true for benefits for persons who were employed or who were already drawing a pension. Getting funds from the IRA is quicker in that you can deal directly with the IRA sponsor. However, a death certificate is still needed. All withdrawals from pension and IRA accounts have tax results, some serious. Contact an attorney, accountant or other specialist in pension and IRA matters before withdrawing the money.

Selling assets takes time and legal authority to sell. This should be one of the last sources of cash. The last is borrowing. Until a clear picture of the income and liquid reserves is known, avoid getting into more debt.

Court proceedings during probate can arrange for funds in a lump sum or in monthly payments. Monthly support can be paid to the spouse or to a guardian for the support of minor children if there is no spouse. Any acknowledged child of the deceased is entitled to apply for this source of support. Other dependents who are family members may also apply, but the reward is based upon necessity and the discretion of the court.

Social security and Veterans Death Benefits will take longer and require specific forms and documentation of service records, death certificates, etc.

The important documents you will need to get these funds are:

- Certified copy of the Death Certificate
- Certified copy of the Community Property Agreement filed with the County Auditor's Office, if any

- Certificate of Qualification by the court as the personal representative (sometimes referred to as “letters testamentary”)
- Social Security Number
- Veteran Service Number and Records

If the deceased was employed at the time of death, check with the employer or union to determine the family’s options for continuing medical insurance. Some employers are required by law to allow family members to continue their medical benefits for up to 36 months. The family will need to pay the employer the premiums for this coverage.

Under Washington State law, no one may be turned down for medical insurance or be asked to pay a premium higher than those offered to other individuals of the same age, sex, and smoking status. If the surviving spouse of the deceased has less than a three-month break in insurance coverage and the original insurance covered the pre-existing item, the new insurance carrier may not reimpose a new pre-existing condition clause. Check with your insurance broker or medical insurance provider for additional information.

Contact the Social Security Administration for Medicare benefits. If the family simply does not have any assets or enough income to provide care, you may contact the Washington State Department of Social and Health Services which has a variety of medical assistance programs. Medicaid is part of this program.

Pension, social security or trust income checks in the name of the deceased may have to be returned or may belong to other beneficiaries. Ask your attorney for advice before cashing these.

Emotional and Daily Care of Survivors

For all those deeply affected by the death, self-help is probably least effective. Contact your local agencies which provide social and mental

health services to obtain individual counseling, advice or recommendations for group support.

Children left without a custodial parent need immediate adult supervision and direction. Important steps to consider are:

- Move them to the home of family or friends
- If possible, get a letter authorizing someone to provide medical and educational care
- Notify their schools and learn their school hours and how to get them to and from school
- Notify their teachers
- Contact the YMCA or YWCA or other social and mental health agency for day programs when school is not in session
- A guardian will be named by the court two to four weeks after the will is submitted for probate
- Arrange medical insurance coverage: either continuation of the deceased's coverage or a new plan
- Maintain normal daily routines: meals, bedtime, friend contact, responsibilities, religion, etc.
- Arrange counseling for the children through a church, synagogue, service agency such as Children Grieve Too, etc.

Other family members, close friends and old friends can be found in the deceased's address book. Give this to a family member who is willing to contact these people.

Elderly or Handicapped Dependents

The care needed for these family members is generally beyond the abilities and experience of most friends or other family. Immediately contacting a professional support agency through the Department of Social and Health Services (DSHS) is suggested. New legal authority to provide and decide for these dependents may also be needed.

Family Pets

Experience indicates that pets will often run away if not attended to or given affection. Neighbors are usually the best and quickest short term care solution. Longer term placement may be necessary. Keep secure control of the animals with leashes, fenced yards or pens until daily care is arranged. Arrange for daily feeding, water, and cleaning of their area. As with children, take the pet's toys and familiar things with them when they are moved.

Of course, if the deceased left written instructions regarding the pet's care, or has given the pet to a family member or friend under the will, these instructions should be followed if at all possible.

When it is not possible to find the pet a permanent new home, you may have to get outside help. If the pet is a purebred dog, Seattle Purebred Dog Rescue (telephone, 654-1117) has an excellent chance of placing the dog for adoption. Otherwise, try using the "bulletin board" service of the PAWS Animal Shelter (telephone, 787-2500). When there are no other alternatives, both PAWS Animal Shelter and the King County Humane Society SPCA (telephone, 641-0080) can assist you.

Special Situations

During winter months, if the house is unoccupied, winterize the home by keeping some heat on, putting anti-freeze in the toilets, and insulating outside faucets. Winterizing sprinkler systems may be necessary, as well.

Neighbors can keep an eye on things and take protective action for any of the property. They will be protected in their actions when done in good faith. Consider changing the locks on the residence if no one will be there.

Any business operated by the deceased should be contacted so someone can be designated to be in charge and to pay utilities and payroll.

The next of kin might have a moral duty to keep track of the deceased's property but usually is not legally responsible for it.

Vehicles, boats, etc. should be secured, insured and the keys collected.