Helping a Grieving Client

by Dr Bill Webster

More and more professionals in the service industries are becoming aware of the issues clients face as they confront the many inevitable challenges that life losses present. And many wonder how they can help at such crucial times of need where we struggle with what to do or what to say to render effective support and service.

Loss is a universal experience. This has been described as a death denying culture, and few would argue. But death is not the only significant loss that causes us grief. There are many losses that affect us all through the life cycle.

We experience relational losses not only when loved ones die, but through divorce or separation, or through mobility, when friends or family move to another geographical location. Such losses do not have to be bad or negative. Even the positive situations of relational loss cause grief, such as a grown child moving out, or an upwardly mobile family transferred to another city.

People also experience material loss, not only when the stock market dips, or an investment disappoints. Think of those who experience a loss in a fire or other natural disaster, a robbery, a bankruptcy or other financial reversal and material loss. And often, when talking to such individuals, they can be more upset by the loss of sentimental articles than valuable objects. For example in a fire or hurricane, a house may be gone, but people are more upset over the photograph albums, mementos of children, or irreplaceable artifacts that have been lost. The attachment to such special things is powerful, as is the grief when they are gone.

Another significant area of loss is functional or role loss. When the opportunity to work or function in a familiar way is no longer possible, that change brings an adjustment. Retirement is one example. When someone retires, there is much rejoicing and celebration. But at the same time, some things are lost. Many people put high value on what they do. Some use what they DO to define who they ARE.
Therefore, to some, retirement often brings a loss of identity, a sense of loss of meaningful activity, a loss of income, the role of being a useful contributing member of society. And the sense of loss is heightened when the attitude is that retirement should be seen as a celebration. It can be, but we cannot assume that an individual will interpret it as such.

There is another category of loss, often overlooked. It is a more symbolic loss. Someone dies, or some physical loss is experienced; but at the same time, the griever struggles with a deeper bereavement. The situation triggers the loss of hopes and dreams that have perhaps long been held. This loss, these circumstances, that eventuality was not what was expected, and means the end of these dreams. So, in addition to the actual loss, the individual struggles with the grief of their unmet expectations. This is not the way things were supposed to be, and certainly not the way they believed everything would work out. So they struggle to find meaning in situations that do not seem to make any sense to them.

When you serve a client who has experienced a significant loss, whether death of someone loved, or some of the “little deaths” suggested above, or losses that are inescapable throughout life, most of us struggle to know how we can effectively help that person. We often feel quite inadequate to know what to say or do, or how can you help? Yet, even in this desperate time, your client has many practical issues that must be addressed. Providing the right support at this stage can allow the grieving person to better understand their situation, and move on to the important financial decisions you need to help them make.

Each one of us has enormous potential to help a grieving person. Some important principles:

1. Be there. Sometimes we are concerned about what we can DO to assist others. But what is needed is for someone to be there. The gift of presence is one of the greatest things you can give to a person in grief. Don’t wait or hesitate. People in crisis tend to grasp whatever help is offered, so your approach will probably be welcomed.
   Principle: Better to call too soon and have to call back later, than to call too late!
2. Listen. Let one lady describe her experience in the weeks after the death of her husband. “Alone in my house I long for someone to call. I watch from the window hoping that every car that slowed down and every set of footsteps was someone coming to visit. Anyone would have done. I wanted to talk. But when they came they seemed to talk about every other subject than the one most on my mind. Then I longed just as strongly that they would leave.” Grieving people need to talk and for that to happen someone has to be willing to listen. Principle: If you are doing most of the talking, you may not be helping.

3. Make a Specific Offer of Help: Don’t ask people to “let you know” if you can help. They don’t know WHAT they need right now, and probably won’t call. Try to assess, What might they need right now, and offer “Can I come and do THIS for you. Be specific, and even if that is refused, call again later with some other definite suggestion. Principle: What would I want, or need, if I were in this situation

4. Accept them unconditionally as wounded people. Grief is like a wound that needs time and attention to heal. For the individual it may feel like part of them is missing. They may be experiencing many unusual and uncharacteristic emotions and reactions. Let them know what is “normal” through books and resources about grief. The grieving person may look to see if we understand or if we are willing to accept them as hurting people before they share their hearts with us. Accept them as they are. Do not try to “fix” everything. They are not looking for answers or solutions at this point. Let them know they have permission to grieve and that you accept them in their weakness and vulnerability. Principle: Your attitude speaks volumes
5. Be realistic about the help you can offer. While there is a lot you can do to help, you cannot rectify the situation that is causing the grief. Often what the grieving person wants the most is the return of that which is lost - and that is the one thing we cannot do. The best you can do is to make the experience better than it might have been if you had not been there.

Principle: Even if they do not respond today, people will remember that you cared enough to ask.

6. Let your care and concern show. Do not be afraid to show your own emotions at the loss. You can say “I find this difficult” or “I’m not sure what to say”. Your grief at the situation normalizes their grief. Remember that grief does not come all at once, and often special days like holidays, birthdays, anniversaries can be difficult. If you are aware of the days throughout the year that could be particularly challenging, your sensitivity will impress the client greatly.

Principle: No-one rises higher than when they reach out and lend a hand to someone who is down.

So how do we respond? Here are a few practical suggestions:

DON’T SAY: 

maybe it’s for the best
I know how you feel
It’s a blessing in disguise
There must be a purpose in this
You mustn’t cry
You’ve got to be strong
It’s God’s will
You have to get over it
Get a hold of yourself
Keep a stiff upper lip

DO SAY:

I’m sorry
Tell me how you feel
I can’t imagine how painful this must be
It must be difficult to see any meaning right now
(Say nothing, and let them cry)
You are entitled to grieve
I’m sure this is not what you wanted
I’d like to help you through it
Let me offer you my support
It’s OK that you feel hurt

Time will make it better  Let me help, no matter how long it takes.

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SOME DON’T’s:

Don’t wait to make contact
Don’t use cliches
Don’t say too much
Don’t dispense unrequested advice
Don’t treat them any differently than before
Don’t criticize unusual or “morbid” behavior
Don’t be afraid to mention the deceased by name
Don’t make promises you are not going to keep

Don’t stop giving support, for grief takes a long time
Don’t forget difficult days and holidays by a card or a call
Don’t try to bring meaning too quickly