

Case Study: Facing the Holidays as a “Married Single”

BY JANE W. BARTON, MTS, MASM, CSA

Today you are meeting with a client named John about some pressing financial concerns. John and his wife, Sarah, were your first clients 25 years ago when you opened your financial planning business. They were childhood sweethearts and have been married 63 years, with four children and 10 grandchildren. Over the years, you have consistently provided sound and beneficial financial advice to John and Sarah. Consequently, they have been a great referral source. Because of your long-term relationship with John and Sarah, it is difficult to consider them merely clients; they are friends. For these reasons and many more, today proves to be incredibly hard for you.

John shares the devastating news that earlier this week he admitted Sarah into a dementia-specific care unit in a nursing home. Sarah was diagnosed with Alzheimer’s disease 10 years ago. Even though plans were

in place for this eventuality, the reality is shocking. If you are shocked, how must John feel? How is he able to hold it together as he confirms payment plans for the nursing home expenses?

It is hard to determine what is going on in his heart and mind. John looks absolutely exhausted, almost dazed. Several times as he goes through his notes, he mumbles that he can’t believe this is happening. When he can’t find the needed information, he grows impatient and frustrated—not typical of John. At one point, it seems as if John totally shuts down, unable to hear anything you are saying.

Over the past 10 years, John and Sarah have been extremely courageous and honest in meeting the challenges posed by Alzheimer’s. It is obvious that they derived much of their strength and inspiration from each other. The changes in Sarah’s cognitive abilities were initially frustrating; then they became frightening. John and Sarah did their best to cope with the changes, often using humor in discussing their growing concerns and fears about the future. As the Alzheimer’s progressed, John and Sarah mourned the incessant, incremental losses caused by this



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If you are working with a client who's grieving this holiday season, consider giving him or her a copy of this issue's Handout for Senior Clients: [*Hope for the Holidays: How to Cope When You're Grieving.*](#)

cruel disease. On several occasions, they ended up crying in your office, holding on to each other as if their lives depended on it. What a stark contrast to today's meeting. Today, John is alone, physically, emotionally, and psychologically—and lost.

Since the diagnosis of Alzheimer's 10 years ago, John has been progressively moving from "we" to "I." But even though he was anticipating this week's event, how does one switch from being married to being single after 63 years?

This is the question John has been struggling with. He now describes himself as a "married single." Although Sarah remains physically alive in the nursing home and is expected to live for some time, John feels as if she has already died. He actually started grieving and mourning her death the first time she failed to recognize him. He tries to explain to you the heartache he feels every time he looks into her eyes and realizes he is not known by his lifetime love. But there are no words for that kind of pain and sorrow.

Sarah remains a part of his life, but so much is lost. Today he expresses his anxiety about the first holiday season with Sarah in the nursing home. Last year, even though Sarah wasn't fully aware of the holiday festivities and wasn't available cognitively or emotionally, at least she was home. John found solace in her physical presence throughout the holiday season, as the kids and grandkids filled

in the gaps, ensuring the family traditions continued and including Sarah as much as possible. It provided a needed sense of normalcy, even though things were far from normal.

This year, John says he knows there will be no pretense of normal. Nothing will be normal. He can't imagine engaging in the traditional holiday activities without at least being able to see Sarah in the house. He then begins weeping uncontrollably, as the pain of his loss fills his entire being.



Jane W. Barton, MTS, MASM, CSA, is the founder of [Cardinal, LLC](#), a consulting firm that provides educational programs to assist people in confronting the daunting

challenges posed by aging, serious illness, and disability. Previously, she served as director of education for a palliative care educational institute. She has also served as a hospice chaplain and bereavement facilitator in hospice and palliative care.

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