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Why I'm no longer scared of dying alone



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By **Brianne Hogan**

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“I can’t believe he’s dead,” read the text from a friend. The “he” in question was my friend’s partner’s co-worker, who was in his early 40s and single. He hadn’t shown up to work one morning, my friend said. After not picking up calls or texts, a couple of his co-workers ventured to his apartment. No answer. Later, after contacting the superintendent and authorities to access the premises, they found him on the kitchen floor. He had died of cardiac arrest. Alone.

“Can you imagine dying that way?” my friend asked. Dying alone, as a single person, with days passing before anyone noticed? For the first time in my life, yes, I could imagine that. And it terrified me.

I have been thinking a lot about death lately. Specifically, mine. Now that I am closer to 40 than 20, life has become less precarious and more precious. My recent Google searches — “retirement investment savings,” “warm places to settle down,” “how old is Clint Eastwood?” — reflect my current state. This probably explains why my perpetually single friends are suddenly getting married and having children. I, however, am not. I am 36, single and have been for most of my adult life.

Being a single and independent *living* woman is one thing. It evokes a powerful, fist-pumping image worthy of a Beyoncé anthem. But a single woman, face down on a kitchen floor, evokes an image that is mostly sad, lonely and a little scary. Who will really remember me? Who will get my stuff?

“Where’s your will?” I asked my parents a few months ago. I had finally come to terms with my parents’ mortality. Not so much in an emotional or spiritual “aha” sense, but more in a matter-of-fact one. Helping them move and settle into their retirement life over the past year had caused me to take a sharper notice of their assets, as well as their increasing gray hairs and wrinkles.

“Here,” my dad said, finally setting it down on the kitchen table, before asking: “So, where’s your will?”

I do not have one. Truthfully, I have never considered getting a will drawn up. Without a mate, children or property (I’ve lived in rentals for most of my life) I did not think I needed one.

Most young single people do not have wills, said Robert Steele, an attorney and partner at New York-based law firm Schwartz Sladkus Reich Greenberg Atlas. “I suppose younger people think nothing will happen to them, and even if it did, they have no concerns. Bottom line is that single people without a significant other and no children will not have a will if they have no dependents or loved ones.”

It is not that I have a lot of stuff to dole out to people once I am gone — a Volkswagen Beetle, a jumpy black cat, a box full of People magazine’s “Sexiest Man Alive” editions. However, the fact that I didn’t have a will made me realize that, while I have been able to take care of myself as a single, living person — eating well, exercising, paying my taxes — when it came to the prospect of death, I was a hot mess.

If I were to die tomorrow, sans will, Steele said my nearest relatives, such as my parents, would typically be appointed to administer my estate. However, if someone has no close relatives, a public official called the public administrator would be appointed to manage these assets and to perform an “heir search” to locate any other relatives. Dawn R. Levine, a Georgia-based estate planning and

probate attorney, said these heirs are often called “laughing heirs” because “they never met you, so they have no reason to cry.”

Ouch.

Levine said while the process without a will is more expensive, it is often the disagreement over who should be in charge of the estate that is the biggest problem. “We have often seen courtroom brawls over which sibling should be in charge. We have also seen parents of the deceased get into fights,” she said. “I often tell my single clients that planning is even more important for them since they don’t have an obvious go-to person like a spouse.”

Great. So if I were partnered up, I would probably have my affairs in order. If I had a will, then I would most likely have life insurance and provisions for my funeral, which I do not. The man who died alone — my friend’s partner’s co-worker — did not have a funeral planned. With sick elderly parents who lived out of state, his co-workers and friends took it upon themselves to plan his memorial. However, it took months for it to come together. “I can’t help but think if he had a partner, that it would’ve been done by now,” my friend remarked to me.

According to Levine, when a person dies alone and that person’s body is not claimed, there is usually still a burial, which is comforting to know. “If there are assets, the funeral home will work through the probate court to get paid and work with an appointed public administrator.” If the person does not have any assets, some states might be able to assist with a burial. This can get tricky, as each state’s laws are different.

That is all we really are when we die: a body. It is not the body our loved ones remember, but the soul within. Death is finite, but love is forever. I am scared of dying alone not because I am scared I have not lived enough, but because I am scared that maybe I did not love enough. Maybe that is why I am usually the last person on a phone call to hang up. I text back instantly; I forgive and forget easily.

Over the years, I find myself asking these two questions a lot: “Will I regret this if I die and don’t say it?” and “Will I die if I do say it?” The answer is always, respectively, yes and no.

Joel Karlin, a hospice social worker at Visiting Nurse Service of New York, has worked multiple cases of single people dying alone. He said while people have regrets at the end of life, they tend to make peace with their regrets “to let go.”

“There is grief at not having a primary caregiver, but often people are single because of an independent streak, and that seems to serve the dying well — to a point. Loss of function at the very

end is usually that point,” Karlin said. He added that while, financially, being single near the end of one’s life can be a bit of a struggle, he finds that, for his single patients, being single “does not mean that life was not complete.”

Hannah Schwartz, a Visiting Nurse Service of New York care coordinator, said she has learned that “when someone single and alone reaches the end of life, the family becomes those who are around you.”

Love, like death, is one of life’s biggest games of chance, and death has a way of putting things in perspective. We cannot go around thinking this might be the last time we will watch a mesmerizing sunset or see our loved ones again, because fixating on those prospects robs us from experiencing the present. It is who or what we have right now that matters most.

Maybe that is why Bailey Matheson’s [self-written obituary](#) went viral in April after she died at the age of 35. Urging people to “live a little,” she made the most out of her life after she was diagnosed with cancer, including traveling to 13 countries over two years with her loved ones, including her new boyfriend.

Her friend Julie Carrigan told me Matheson always prioritized making sure her loved ones would be okay after her passing, which included implementing a will and setting aside money for her funeral. “She said, ‘The worst part isn’t the fact that I’m dying, I’ve always tried to live my life to the fullest every day so I feel fulfilled and happy . . . the worst part is seeing your family and friends hurt, and there’s nothing you can do about it.’ ”

I know my parents will miss me if I die. I know my friends will miss me, too. But the truth is: We all die alone. Like our birth, our death is a solo journey. As a single person for nearly four decades, I know I can meet my own needs. This means I can implement systems to protect my assets and continue to extend love to myself and others.

That is why I made an appointment to get a will done. Steele told me, in most states, a will must be in writing, signed, declared to be a will and witnessed, and while it is recommended to see a lawyer, it is not legally required. (However, do not even think of doing it online, a method he compares to “self-dentistry.”)

So, please, do yourself a favor, my fellow single people: Go get yourself a will.

Correction: This story originally attributed a quote from Hannah Schwartz to another name.