

[00:02:24] **Carolyn Moor:** Yes. Yeah, so I started Modern Widows Club, well, I don't believe anyone who starts a movement like this realizes what they're doing in the beginning. I was simply wanting to relieve the suffering of two other widows and invited them into my home on a Thursday and it really turned into this, I learned the very first universal rule and that is widows know widows.

[00:02:46] Because there is so minimal support for them, they are constantly looking where the good support is, where the valuable support is. So it really just grew very organically. One widow knew another widow, can I come with you? And you know, grew into now 40 communities around the U. S. and we're in four countries and constantly getting emails from women from around the world who want to bring a Modern Widows Club to their country.

[00:03:14] So, but, but it did start out as this very simple sharing, really kind of resilience knowledge and this personal growth that we had had and just handing it down to the newest generation of widows.

[00:03:28] **Jon Depierro:** So this was many years ago, you said you got into a car accident.

[00:03:32] **Carolyn Moor:** Yes. Yeah. So this was actually Valentine's day, 2000. So 23 years ago. I had just stepped away. We had a 50-person interior design firm. He was an architect, Chad, and I was an interior designer. So that was our whole life was architecture and design.

[00:03:50] And I was able to step away, be a stay at home mom for one month. And so it was my job to plan the Valentine's date that year. And, and we did, we went on a wonderful date and on the way home, the hit and run driver crashed into our car and caused us to spin out of control and we hit a light pole and that light pole came down, hit his head and missed me.

[00:04:16] So I was a first responder at this accident, I had had a background in nursing. So I was able to respond as someone in triage, not as a wife who was watching this happen to the person I love the most in the world. So that experience came very shocking. We were very young. And it really set a new trajectory for my life and never really had thought about what would happen if one of us had died, although we had done what's important financially and legally before that.

[00:04:53] But the emotional and the mental impact, the truly all-affront attack on my health, I didn't understand. I didn't, I didn't understand what was happening to my body. And we find that now today at Modern Widows Club through our research is, the physical response is really misunderstood by most women in widowhood.

[00:05:18] **Jon Depierro:** So I can't even imagine what those early days must have been like. Maybe you could tell us a little bit about, if you can think back, what that felt like in your body. It must have been so horrifying and disorienting.

[00:05:30] **Carolyn Moor:** Disorienting is a great way to describe it. One day you are happily, blissfully self-actualized, and you know who you are, the owner of a business, a designer, a wife, a mother, a co parent, all of these things, and the next day, nothing is certain, the roof over your head, the income coming into your household. Interestingly enough, I don't have a lot of active memories from what was happening.

[00:06:01] I don't have, I had to interview people who were around me to ask, how did this get done? How did that get done? I lost a lot of memory my very first year. And, but what I can remember is the emotional impact. I think for me, I was in shock. I was in shock. I was crying, but I wasn't thinking rationally.

[00:06:25] I could not regulate my emotions, but yet I had these two little girls who needed me, you know, needed to, didn't understand why mom was crying, why she was being short, why she was doing really just. I lost, right, the leader, the only adult in the household, and I'm lost. And I didn't have the luxury of having any family nearby.

[00:06:49] And when your whole life is about your career, we moved to Central Florida for our careers. You don't have a social support network when this suddenly happens. And so for me, two weeks later, I was in the house with these two young children.

[00:07:09] Not exactly an ideal situation for an optimal outcome. And I realized then there's something wrong here. There's something missing. Why am I not being referred to people who genuinely understand this experience, who, who are also surviving this? And I can see, hope in the future that there's a way through this.

[00:07:31] That was what was missing for me, and I, and I think for me, I experienced probably prolonged grief, is what they call it now. But that wasn't discussed, you know, 23 years ago. So I believe that the suffering that I experienced was very much the catalyst to who I became today.

[00:07:51] Understanding that when we shorten the distance of suffering for people who are going through this sudden detachment experience. That it really matters what they decide to attach themselves to and my primary thought was, we have to do better at this because I didn't realize it but a million new women become widowed every year in the United States that year.

[00:08:15] I was one of them. Mm hmm. So I suffered too long not having the proper support that I needed and in those formidable years for my daughters being under the age of seven I was aware that this is critical, critical for me to find the support that I needed, and I looked everywhere and did everything I possibly could do that was offered.

[00:08:38] **Jon Depierro:** Wow. I mean, what you've really highlighted is this extraordinary and extraordinarily painful journey of taking your suffering and driving meaning from it, or finding meaning in it.

[00:08:51] **Carolyn Moor:** Yes, meaning and purpose is definitely a driver for a lot of women, partly because, you know, when you become widowed there, you, you, it's a life experience you don't want, right?

[00:09:04] And the love that you had for this person has nowhere to go. And so you spend a tremendous amount of time. Some people will stay in the, why did this happen to me? And at Modern Witness Club, we focus differently. And that is, what is possible for you now? And we stay in that space. And so the work, that you've been involved with and Dr. Stephen Southwick became critical for me to really find a framework for moving forward.

[00:09:34] And also to mentor others in those 10 key components of resilience, that was a really big a-ha moment for me when I discovered this information, because it, well, affirmed, it affirmed the things that I was attempting to do by myself, but it also affirmed the things that I knew that I was looking for was exactly what, what needed to be created.

[00:09:57] **Jon Depierro:** So it sounds like you've used some of these resilience factors that we write about, we talk about a lot, like social support, having good role models, having sense of purpose to really guide the work of your organization and to use it as a framework of how you support other widows.

[00:10:15] **Carolyn Moor:** Correct. We, in 2015, we were featured in the Wall Street Journal with the book and our organization.

[00:10:22] And I remember reaching out to Dr. Steve Southwick and said, I think we need to be introduced because I haven't ever read your book. So how can we be an example of a book that I didn't know existed? And I was blown away when I read it because I went, this all starts, it's just, it really made sense to me that I had spent the eight components that you can do yourself, I had spent 15 years doing that. But the two that I needed, the, the imitating the resilient or sturdy role models, and then finding a community or, or outreach where you can both give and receive, that was missing. And so I naturally knew that these two things were so important.

[00:11:08] So for Dr. Steve, he said, you know, you created what you needed most out of the realization of your suffering, there was something missing. So I do integrate all of the 10 key components into our programs. And, I just recently did a blog and we actually asked, I mentioned the road to resilience. And I, I did a poll and I asked, the readers, how many of the 10 key components are they utilizing now?

[00:11:37] Or embracing now, and it was very eye-opening, very few of them were embracing all 10. I would say it's probably like 20, it was like about 25 percent were embracing all 10. So that made me really think, what if 100 percent of us knew this knowledge? What if they were embracing all 10? What would the different outcomes in their life and their family's life be?

[00:12:04] And that's my brain space. That's what I'm constantly looking at. How do we help widows better than we have in the past? Because the next generation is really going to matter.

[00:12:17] **Jon Depierro:** And you've said something really important, which is that you were figuring it out on your own, and through your organization you've created a framework where women mostly don't have to do that.

[00:12:31] **Carolyn Moor:** Correct. Correct. In the, in the aloneness and the isolation, we don't see personal growth. We don't see resilience being activated. We see the stress taking over the response in their life. That means they're not facing fears. They're not coming out of their homes. They're not connecting with, with people who would really create a lot of healing and relief in their life.

[00:12:59] And so a lot of our spaces that we, our Widow Empowerment event, a lot of our online e course programs, it's, there's a lot of trust building that has to happen in the beginning because a lot of women have lost their confidence. And not only do they not really trust, sort of, the universe and the world because they feel like this awful thing has happened to them.

[00:13:24] They don't even trust themselves anymore. And that's where the part I didn't quite understand is how can I go from this beautiful career business woman on top of the world and have no confidence in. And all the things that I needed to make decisions on, that the loss of confidence was probably the number one thing that shocked me, was where did that woman go?

[00:13:51] And, and it impacted me. There were some decisions I made early on that I paid tremendously for in a negative way. And I think I really believe that empowering women in widowhood with knowledge sooner, they're smart, they're smart. These are women, you know, multitaskers, they're mothers, they're career women, what, they're grandmothers, they're, they take knowledge and integrate it quickly.

[00:14:18] And that's what we've seen happen in our organization.

[00:14:22] **Jon Depierro:** Yeah, what strikes me is you're giving concrete knowledge, you're giving lots, or structure, you're giving voice to this experience. And as you were talking, I couldn't help but think, really, a lot of what we do as therapists, when someone is depressed, when someone is struggling with grief that's very distressing and it's sticking around for many years and affecting their daily life, is foster social connection.

[00:14:47] Lots of effective treatments for prolonged grief work on all the social connection that was disrupted after the loss. People withdrawing, not leaving their house for five years. Or, stopping, connecting to people because they don't want to be reminded or they don't want to be asked about how they're doing or asked about the loss.

[00:15:05] So they isolate and they don't make use of the very people that they need to heal.

[00:15:12] **Carolyn Moor:** That's right. And, and I call that really the resilience and the, the people that come into your life because it will change. I call, it takes both willpower and waypower. You know, willpower is the, I can do this part. The waypower is, what's in my toolkit?

[00:15:29] So, a therapist provide tools into that toolkit and so do books like the Resilience, the Science of Mastering Life's Biggest Challenges. We need all of that in our waypower toolkit. But it takes both because I think a lot of people, there's a lot of shame around, I can't make myself do this. I can't force myself to do it.

[00:15:51] And that's because they're not equipped with the way power. And there was a physician, Dr. Rick Snyder, and he, he wrote the psychology of hope. And I always go back to his work and I say, he discovered what creates hopeful, hopefulness. And it was this willpower and this way power. So, I love being able to take what I've learned from you and the book and integrate it into this.

[00:16:20] It just is, you're better equipped, because life isn't going to stop creating new transitional life events. New large and small traumas. It's not going to stop. It's how you respond to it. And so what we teach really at Modern Widow's Club is widow life skills.

[00:16:42] **Jon Depierro:** Yeah. And there's so many practical things that you can't even think about, like life insurance and how does that work and disability and all of those legal paperwork.

[00:16:52] And then there's the, you know, what you do when you're home at night with two kids and you're alone in the house and all those memories keep flooding back.

[00:17:01] **Carolyn Moor:** Right. And it's very easy to attach to something like alcohol, or drugs, or bad relationships, or dysfunctional behaviors. Very easy. Super slippery slope right there.

[00:17:14] Nights and weekends. This is what we talk a lot about in our community. This is where, still, even in my own life, I have to look back. You know, what worked? What was healthy? You know, really kind of before Modern

Widows Club, people didn't talk about, What is a healthy pathway forward for widows?

[00:17:33] What does that look like? I, I joke with everyone in our community and say, what's the widow utopia experience? I haven't figured it out yet myself, but there's a lot of things that would have to change in order for this to happen. What if the United States became the country that cared for widows the best and the most?

[00:17:54] What does that look like? What changes would have to happen? And that's why I'm the visionary at this organization, because I ask those questions, but then I also go and I talk to legislators and policy change makers and You know, physicians and, I've got my PhD in Uncommon Knowledge in this area.

[00:18:16] **Jon Depierro:** As you're talking to us, thinking, what helped you? Certainly, in the long run, starting this organization and embracing altruism in a sense of meaning, but what were those first few years like? And what helped you along the way, yourself?

[00:18:33] **Carolyn Moor:** I think for me, the first few years was, first of all, I had a career that I loved, interior design.

[00:18:40] And, I also had my daughters. I mean, these were my familial responsibilities, and also this love that I had for a career. And yet, I wasn't sure if I would be able to do it, because I had always worked in that space with my late husband. So, for the first time, I was standing on my own two feet. But also I had a great faith in God, you know, and I, and, and I would say it was a battle.

[00:19:05] It was a battle. I was disappointed that this happened in my life, but then I was also humble enough to understand that this happens to a lot of people. Okay. And so I also had a nursing background. So for me, I understood, probably more than most people what was happening to my body, that this certain things were dysfunctional.

[00:19:27] And so... I did reach out for counseling, and you know what, because I had a career, because I had the ability, I could afford that. And, you know, that is a big barrier for a large percentage of women who become widowed is the financial aspect. So, I think it was a combination of my spirit life, my ability plugged back into purpose and meaning of a career, my children.

[00:19:51] And my immense desire to honor the love in which they were created, to carry on their father's legacy of love. And I really think sleep, as much sleep as I possibly could get, really helped me a tremendous amount. And, no, there was no real formal way, there was no social media, there was nothing back then.

[00:20:14] There was no way to find role models and I think that was one of the most difficult parts was, I deeply longed to find a mentor and I could not find it. It took me 10 years, 10 years to find the kind of mentor that I was looking for. So all of those, a lot of those are the resilience factors, right?

[00:20:34] **Jon Depierro:** Yeah. And some of it you intrinsically knew yourself and some you found along the way and some you meet and, and develop. As you're talking too, I was thinking there is a, in general, a mental health crisis in this country and a mental health service crisis and not only having a job and having access to insurance, but finding a therapist with the knowledge to address the need of widows, address the needs of a grieving person, because that's a particular skill set.

[00:21:06] **Carolyn Moor:** It is, and you know, I think, I think a lot of our ladies end up coming and they go back and get their measures and counseling. And they're some of the most effective counselors that we refer to. It's, it's that peer and professional combination that is, makes a therapist extraordinary for sure. You know, we live, we have a country where people only are allowed three days of bereavement.

[00:21:32] We don't respect the process of death, and the need to respect the time that it takes in order to really, what I call move from bereavement to believment. You know, there was a certain amount of time where I just, there was a part of myself that just couldn't believe this happened. And so in that sort of gray zone, I see the, the powerful role that role models play because of the active listening that they are able to have as a person who really understands that space.

[00:22:08] And so in the mental, mental health space, it is very important to find someone who really relates to that. You know, beginning, the beginning space.

[00:22:21] **Jon Depierro:** I don't really believe so much in the stages of grief as they're laid out in an orderly way. One of them you mentioned is facing the reality of the law.

[00:22:30] And so people get stuck in a process of denial. You might see that in people who maybe for decades don't move the object left by someone who's passed away. They, they might've lost a spouse or a child and they leave the room alone exactly as it was. Almost as if they can't confront the loss.

[00:22:50] **Carolyn Moor:** Because it's not real to them. It's only real to people in the outside world. They don't want it to be real. The really big moment for me when I mentor widows is to actually announce to them that this person is not coming back. That you are here and you are alive. And we're going to talk about what you're going to do from this point forward.

[00:23:13] And that might sound very simple, and it is, but to them, it's profound. It's a mountain that they don't even know how to climb over. You know what though? They will climb over it if I walk it with them, because they won't be doing it alone.

[00:23:29] And the isolation that widow's experience, there should be a whole study just on that and it doesn't exist. Because I know the self-sabotage and the self isolation that happens with widows, and because I'm in those spaces online. I'm in that sacred space of them attempting to heal and it, they're fragile. They're extremely vulnerable.

[00:23:55] And so having someone like me say, I'm not a foreigner to this experience. I was right there, I was that broken person, wondering if there was any future for me. And you know, we haven't really talked about suicidal thoughts, but I had those. So many women do, in this experience, and really anyone who's gone through a traumatic experience, but in, in my case, I'm working with women in widowhood.

[00:24:23] And yet I see these ladies several years later when they're given permission to use their willpower, and giving them resources with way power. They're a completely different person. And the people that I think that I have been most blown away are COVID 19 widows. There was no example of how to, to address this.

[00:24:45] And yet, in, you know, 2020, we immediately started having pandemic widows come to us. And I am blown away by who they are two and three years later, compared to where I was at year two to three.

[00:25:03] This idea that widows have a future and that future can be healthy instead of unhealthy. What I was handed was an unhealthy response. And, I was important. I was raising two children that were gonna, you know, grow up and, and have their lives. But I was important in my business. I was important. I was important.

[00:25:28] I always say a formidable woman is a terrible thing to waste. So, you know, when we talk about widowhood, we're talking about wives, mothers, grandmothers, sisters, daughters, aunts, you know, these beautiful parts of civilization. Right? And, you know, the women are living longer than men and so, you know, we have a great purpose.

[00:25:54] And we need to allow women the resources in order to get to figure out what that is for themselves.

[00:26:01] **Jon Depierro:** I have a difficult question that came to mind as you're talking, which is, what's your relationship like with your husband now?

[00:26:07] **Carolyn Moor:** Oh, interesting. Okay. All right. So, so with my, with my, like, husband, Chad.

[00:26:13] Well, first of all, you know, I'm going to show you a picture here, right here. Here's a picture of us. And you know, I look at this picture and I'm like, Oh my gosh, that Carolyn is still here. That person that he loved, still here, still here. But Carolyn had to find her in all of the darkness. I had to go find the light.

[00:26:34] So my relationship with him is. You know, I am able to go back and read a lot of what my journaling was from, I was smart enough to journal in the beginning because now I can actually look at myself from that perspective and see how far I've come. But I, I would say, I know with the, you know, the therapy of continuing bonds, this is very strong.

[00:26:56] He's in all the work that really I do at Modern Widows Club. The fact that I was able to transform, not just transform, but transfigure, right? Transfigure the love that I was given into then showing love to others, is huge because in my mind, becoming more beautiful than I was before is forefront. And that is how I honor his memory.

[00:27:24] So the love that we give continues to blossom in ways that we could never even imagine. Honestly, Modern Widows Club kind of blows me away because it's like, it was just doing my part, but then the power of the million circles of love creates a garden all of its own.

[00:27:45] So that relationship with him, you know, still, of course, is very much, present because of my daughters. You know, when we look at photos, I'm sharing memories that they don't have. And it's in a healthy way. It's like, we were fortunate to have this. This was your beginning. And so I love sharing that, and in our community, sharing is caring.

[00:28:12] **Jon Depierro:** You had also mentioned your faith. What relevance does faith play in your life now?

[00:28:18] **Carolyn Moor:** Oh gosh, you know, in the beginning I was such an angry person. I really didn't see the value of life. I mean, I think, I didn't really think about the value of life very much until this trauma. And I had to choose it. I had to choose life, and I think that's what was huge. I had a rabbi that mentored me in year six, and he said, at year six, you, death knocked at your door, and you gave it too much hospitality.

[00:28:54] And so now we need to figure out how do we step out of that experience. And for me, you know, around seven years, which is what I believe now, you know, I'm, I'm 23 years later, I'm sort of in the fourth stage. That spiritual life has kept me aligned to something bigger, bigger than this life. I'm here for a short amount of time.

[00:29:18] It also really helped me ground myself in understanding my part, right? And my part was really to connect with extraordinary others. And so, somewhere from the Christian faith, I always go, I'm aligned, I'm grounded, and I'm connected. Which, of course, is symbolically the crucifix. And when I share that with people, they're like, Oh my gosh, that makes sense.

[00:29:45] But this isn't how I thought in the beginning. This is over years of my own personal growth in, in working through choosing, choosing hope, choosing healing, choosing the growth, right? Because life can really knock you down. Really knock you down, and you know what, you can sometimes be your own worst enemy and keep yourself down.

[00:30:07] **Jon Depierro:** All the things that you tell yourself, the negative things that you tell yourself.

[00:30:11] **Carolyn Moor:** That's right, because negative is like Velcro, you know, and positive is, we have to see it not like Velcro, we have to see it like Teflon, right? Let that zip on by. Make another choice.

[00:30:24] **Jon Depierro:** Yeah, I imagine a lot of widows are struck by guilt or loneliness, intense sadness, self blame, all of those things, or a sense that they can't go on on their own, all of which are likely not true at all.

[00:30:43] **Carolyn Moor:** Yep. Check, check, check. What is the truth, right? You know, in Modern Widows Club, we're like, hey, yesterday, you got up. You look at all the things you did, praise yourself. We don't praise ourselves enough for the hard things that we accomplish in the world.

[00:31:01] And in the beginning, a hard thing might be getting up and taking a shower and not going back to bed and putting clothes on, right? You know, for me, hard is going to D.C. and sitting in with legislators and attempting to help them understand how little support there is in our country, right? Like my level of, what's difficult grew over time.

[00:31:28] **Jon Depierro:** They started with, you know, getting up, getting dressed, putting your shoes on, getting showered, not in that order, but, and then you, you, you built on that.

[00:31:36] **Carolyn Moor:** Correct. Correct. Because here's what happens when you listen to tens of thousands of widows, you learn things you never knew existed. Because my, even my experience of you put the culmination of what happens to widows, you start seeing patterns. And you start seeing what bereavement leave only three days did to them.

[00:32:01] You start seeing what happens when health care was dropped. You start seeing the real impact and you see these patterns and I'm just there now. I see that, you know, in some of our research, we, we discovered some really interesting three factors, sudden death, loss of health care, and the intensity of the decision making they had to make, at the person's death.

[00:32:29] I mean, it's like a four times chance of being diagnosed with depression and PTSD and anxiety. We're not looking deep enough at, at the invisibility of this demo, of this population because none of the doctors that I went to recognize this in me because I hid it from them because I'm putting on the mask when I go out, right? Just to survive.

[00:32:54] **Jon Depierro:** I'll do a spy.

[00:32:56] **Carolyn Moor:** Well, that should be an actually trigger. If you say, I'm fine and you're, you're in new widowhood, I think we have need to have a deeper conversation.

[00:33:04] **Jon Depierro:** They teach that they want a PhD psychology school. You know, if somebody says they're fine and be a little skeptical.

[00:33:11] **Carolyn Moor:** Well, and I teach our ladies to not be fine, to be honest, and to be brave enough to tell the truth. Because until we become brave enough to tell the real truth of what's happening, we're not gonna get anything changed. Right. So, I'm, I'm glad to hear that.

[00:33:33] **Jon Depierro:** One of the other things I was thinking about is turning, or finding meaning in suffering. And we both know that our colleague, our late colleague, Steve Southwick, was an expert, a master in it, in his own life, but also for the clinical work that he did.

[00:33:48] One of my favorite things that he wrote about many years ago was a group, group therapy that he did for veterans with PTSD. And day one, first day of the therapy meetings, he told the veterans, you've had PTSD for a while, you're experts in PTSD, you know all the symptoms, you're experts in suffering.

[00:34:09] What I'm going to ask you to do is choose what to do with that suffering. It's your choice what to do with that suffering, and ultimately a number of the veterans, the entire group, found projects, ways to take that suffering and to make it so that somebody else didn't suffer like they did. Which sounds like exactly what you did.

[00:34:30] **Carolyn Moor:** Absolutely. Well, you know, Dr. Steve will live forever in our work. I reference his life's work in everything that I do. I don't even know how many people has been impact from reading that book. I just know that

when I read it, it was going to really be powerfully relatable to my community and community.

[00:34:56] The ladies in our organization say all the time, we are grateful, Carolyn, for your suffering. Because without your suffering, this organization never would have been created. So, they're...

[00:35:09] **Jon Depierro:** What do you think about that? Like, what, what is that like to hear that?

[00:35:15] **Carolyn Moor:** Well, it's everything. It's everything. When we talk about having great purpose and meaning, my greatest fear was relieved when I actually realized that my greatest fear was if I died and my daughters didn't have any parents. And yet today, I have this organization that has probably 50, 000 mothers in it. And, I'm pretty sure that when I die, there's going to be a lot of mothers stepping up for my daughters.

[00:35:44] **Jon Depierro:** Knocking on your door to support them.

[00:35:46] **Carolyn Moor:** Yeah, the unintended reward of altruism is the things that you don't realize are going to happen. And I think even with Dr. Steve this collaboration, you know, the connections that we've made, even just here a year and a half later in his book and in bringing, bringing about the third edition. Yeah, we all get to participate in the great purpose that he had.

[00:36:14] **Jon Depierro:** Yeah, that's something that I feel is a blessing for me too, like making connections, and still inspiring my work and really helping a lot of people. Can you tell us a little bit about what we know happens to widows and how that might be different than what happens to widowers over the years after a loss?

[00:36:34] **Carolyn Moor:** Sure. You know, it's been interesting because when you really focus on widows, you can't help but of course widowers are attracted to our organization as well.

[00:36:44] What we have found is that, the experience is distinctly different in the area of desire to heal. I think, for a lot of widowers, a part of their healing process is the repartnering with someone and the healing starts occurring in that repartner.

Whereas with a lot of widows, they are looking to genuinely heal and then offer that healed.

[00:37:09] Whole person into a new partnership relationship if that's what they desire. And you know, then when I really kinda look at it statistically, there are, there's such a higher percentage of single women, you know, who have experienced widowhood. From the age of 40 to the age of 85 in the United States, the percentage goes from 1 percent to 73 percent become widowed of the female population.

[00:37:40] That is tremendous, but the same rate is not the same, for men. And so, you know, when the, when in, in some, you know, in some social circles, it's like remarriage is the solution or remarriage isn't even available as a solution for a tremendous amount of women, whether they want to or not. And so that is extremely so we, we, my.

[00:38:04] Focus has always been, hey, let's focus on the healing. Let's not focus on what's going to happen as a result of the healing, right? Let's get this right first. So that's, a big part in the, in the industry. We call it men replace women heal, you know, just to make it, make it short.

[00:38:21] And, and this is not a case all the way, but statistically we look at the U.S. Census Bureau and widowers do remarry between one to three years. If widows remarry, it's six to seven years. So there's some truth in this idea and this concept.

[00:38:36] Yeah, I don't know that many people would know those statistics. You live and breathe those statistics. But those are pretty shocking differences.

[00:38:44] Well, you know, I really started researching, asking questions like, Why, in our tax status, if you are married, filing jointly one year, and then you don't have a spouse, you only get one year, you know, or if you have children, why do you get two years to be able to file for, I think it's called surviving spouse now, but it used to be called qualifying widower.

[00:39:04] Where did that one to two year number come from? Right? And so I asked these really bizarre questions and go on this adventure of figuring it out. And the only answer I could get was because, men created that policy.

[00:39:18] And so it's at a disadvantage to women to be suddenly being taxed as a single person, whereas most men may enter back into married filing jointly for tax purposes after one to three years. So this kind of starts to make sense.

[00:39:35] And so these are sort of, sort of the policy questions I have for legislators. It's like could we do it gender based, when it comes to widowhood? I don't know. I don't know if that would ever be possible.

[00:39:45] But it's, it's never been brought up before, but you know, when you see so many widows that end up with tax debt because of that policy, now you have, now I have to start asking the question, is this really good? Is this really good for us as a country? Is it good for us as a population? Widows are given an additional hardship because of this.

[00:40:07] **Jon Depierro:** So you're essentially describing a tax penalty of sort for being a widow.

[00:40:11] **Carolyn Moor:** Correct. Correct. There's the better advantage to get remarried, but the large majority of women are not going to be able to do that.

[00:40:18] **Jon Depierro:** Is there a particular widow's story that really stood out to you, that gave you a sense that you were part of something greater?

[00:40:26] **Carolyn Moor:** Yes. I would use, a mother and daughter, actually. A mother who was, did not have the confidence and had a lot of fear coming to Model Widows Club by herself. So she would bring her daughter, Cameron, and Dee. Cameron is the mother. Cameron lived in Section 8 housing, you know, and showed up at my house.

[00:40:49] The two of them came walking through the door. Never met them before. That's a little bit interesting about Modern Widows Club is how we started was complete strangers coming to my house. And me being completely okay with that. But Cameron came with her daughter. And, very quiet. Very quiet, unable to talk, cried most of the time with her daughter comforting her.

[00:41:11] But as time went on, she became friends with a lot of the ladies. And what we found is that Cameron was in the situation a lot of women find themselves in near or in poverty and unable to get out because her salary is capped at around

22,000 to be able to keep those benefits. And in order to get out of it, the amount that she would have to increase on an income was almost impossible.

[00:41:36] But what we did is, we started connecting her with women, women who would allow her to cater their events and allow them, her to clean their house. And so she was actually able to get out of Section 8 housing. She was actually able to create a catering business. And if that, that wasn't enough, the additional impact was her daughter.

[00:41:58] Her daughter came with her and sat with all of these widows talking about these relationships that they had. And the reason why they were grieving is because they had a reason to grieve because they had allowed themselves to love. And Dee, her daughter, formed this idea what a great husband was. And Dee chose her husband based on information that these widows had been, she'd been absorbing this whole time.

[00:42:26] And Dee came back and told me, the reason why I have a great relationship is because of all those conversations that I heard of those women who were honoring their husbands, and I listened. And so now, you know, here's this family out of poverty, into a completely new life, and in great relationships, and that, no one would have ever told me that something like that powerful couldn't have happened to someone when I started Modern Windows Club.

[00:42:57] **Jon Depierro:** What do you want to see happen? What is your vision?

[00:43:00] **Carolyn Moor:** Oh gosh, well, there really is no protocol, we haven't really studied widows well enough to understand where we're failing them. I think that's sort of why research is so important. But I also feel like, my goal someday is to have the very first widow crisis center, maybe a health center where women come and they do an actual assessment.

[00:43:24] And in all these areas, the mental and emotional health, physical health, spiritual health, financial health, finding purpose and meaning, let's figure out the resources that they need. And, bring it to them all in one place. And that's part of the difficulty, is widows are having to go out into the big wide world and, and spend time finding all of this while they're in brain fog.

[00:43:48] And so if we had this one centrally located place where we were studying widows, actively responding to their acute needs, but also looking at their

short and long term needs. Because the research that we've done here is that it takes about seven years for a widow to rebuild her life in all of these areas and to feel confident enough in this new identity that she's built.

[00:44:11] So I think from a health perspective, it makes sense because healthier widows who are mothers, grandmothers, they're going to contribute better into our families and into our communities. So, we have about 13 million widows in this country and every year a million women become widowed.

[00:44:29] So this is just going to continue to increase with the tail end here of the baby boomers. So we have this opportunity to say, Hey, there's this demographic of women that are facing this really tremendous traumatic life event. What does it look like when they have resources quicker and resources that have identified from listening to widows and what their needs are.

[00:44:51] I think that's the big picture for me is really just changing the trajectory and revolutionizing how we care for widows. And then when we do it in here in the U. S., then other countries can come and learn from us.

[00:45:04] **Jon Depierro:** What you're talking about is kind of a wraparound service, where, you know, someone who's just experienced a loss, expected or not, or traumatic, can come and get everything they need in one place.

[00:45:14] **Carolyn Moor:** And I didn't realize, this didn't exist. I didn't realize that the Administration of Children and Families and like the Department of Elder Affairs, they don't see widows as survivors or a vulnerable population. So these are some of the fundamental things that we have to change.

[00:45:30] The, they, they are vulnerable and they are survivors. They're actually, you know, in my case, a super survivor, as Dr. Steve would call me, and so I think it is these super survivors that come back and, and begin to change things for the next generation. I have two daughters. I don't want them to be treated the way I was 23 years ago. This serves no one.

[00:45:51] **Jon Depierro:** For people who want to get more involved in your organization, how should they connect with you?

[00:45:57] **Carolyn Moor:** You can find us at modernwidowsclub.org. And we're also on all the social media sites, so whichever ones you're on and connect with us on LinkedIn is also another great place to connect.

[00:46:12] **Stephen Calabria:** Carolyn Moor is the founder and director of Modern Widows Club, which can be found at ModernWidowsClub.org and on social media. Dr. Jonathan Depierro is the Associate Director of the Center for Stress, Resilience, and Personal Growth. The latest edition of *Resilience: The Science of Mastering Life's Greatest Challenges*, may be found on Amazon and wherever books are sold.

[00:46:34] That's all for this episode of Road to Resilience. It's produced by me, Stephen Calabria, and our executive producer, Lucia Lee. From all of us here at Mount Sinai, thanks for listening, and we'll catch you next time.