



Serving Widows Well

A practical guide to presence, capacity, trust, and agency

FOR ADVISORS, ATTORNEYS & PHILANTHROPIC PROFESSIONALS

At 12:04 a.m. on April 4, 2022, my husband, Blaine, died. We had been married for 38 years. We had wills and shared plans, and I had spent more than two decades working in generosity and charitable planning.

On paper, we were prepared.

But an estate plan can prepare the paperwork. It cannot fully prepare a woman to activate that plan without the person with whom she created it.

Professionals bring knowledge she may need deeply. They also enter her life at a time when familiar decisions may feel unfamiliar, and even a straightforward task can carry the weight of another painful confirmation that her husband is gone. She may need guidance and still need to remain the person making decisions about her life.

This guide does not ask you to become a grief counselor. It asks you to notice what she carries, communicate in ways she can absorb, and use your expertise without making her voice smaller.

Reduce the burden without reducing the woman.

She is already in the room

The future widow may be sitting across the table from you today. She may lead the finances, share responsibilities, or defer some details to her husband. There is no single model for a marriage, and participation in a particular meeting should not be confused with competence.

Ask yourself whether she experiences herself as your client and a co-steward, or primarily as the spouse of your client. Address both spouses. Learn what each understands, values, and wants to know. Document both voices and communication preferences. Make sure both know the professional team and understand what would happen if either spouse died.

Do not wait until she is widowed to discover who she is—or to ask whether you have given her reason to trust you.

Get comfortable with being uncomfortable

When a client's husband dies, you may feel the pull to be useful immediately. There are documents to locate, accounts to address, deadlines to understand, and people looking to you for answers. The work matters. Moving straight into it can also leave her feeling that the person she lost has become a list of tasks.

Her tears or silence may make you uncomfortable. You may want to reassure her, move to the next item, or say something hopeful. Notice that impulse. She does not need to manage your discomfort on top of everything else.

Begin by acknowledging what happened. You might say, "I am so sorry Blaine died. We can go through what needs attention, and we can pause whenever you need to." Then allow the pause. If she cries, you do not have to stop the tears. If the room is quiet, you do not have to fill it.



Presence is part of professional care. It gives you a chance to hear what she is telling you before deciding how to proceed.

Capacity is not the same as capability

A widow may be highly capable and have very little capacity right now. She may struggle to concentrate, retain information, organize tasks, or make decisions. Those limits do not tell you what she is capable of; they tell you something about what she is carrying today.

Ask, “What feels manageable for you in this meeting?” Limit the agenda. Explain one decision at a time. Repeat information without embarrassment or judgment. Offer a written summary she can return to later.

Pay attention to the difference between carrying the process and taking ownership of her life. You can organize information, coordinate next steps with permission, and make the work easier to navigate while leaving decisions that are hers in her hands.

Name what is urgent and what can wait

Some matters are time-sensitive. Others feel urgent because they belong to a familiar professional workflow. When everything is presented as equally pressing, everything can feel like an emergency.

Sort the work into Now, Soon, and Can Wait. Tell her what creates a real deadline and what happens if a decision is delayed. If action is needed, explain why. If there is room to wait, say so plainly.

Do not assume that a widow who wants to act quickly is avoiding grief, or that one who wants more time cannot decide. Help her understand the options and consequences of acting now or later. Let her tell you what she is ready to address.

After a meeting, send a brief summary of what was completed, what remains, who owns each next step, any actual deadlines, and what has been deliberately deferred. Clarity can lighten the load before another decision is made.

Explain without taking over

Your expertise can make a complicated path clearer. It should not turn her into a spectator.

Use plain language. Explain options, costs, risks, and tradeoffs. Ask what she already knows and how much detail is helpful today. Instead of “This is what you need to do,” try, “Here are the options and what each would mean. What questions do you have?”

Family members or other supporters may attend a meeting. Welcome the support she has chosen, while continuing to address her. If someone answers every question for her, bring her back into the conversation: “I’d like to hear what you think about this, too.” Ask whom she wants involved and what information she wants shared.

Agency does not mean she must navigate alone. It means she remains steward of her life while receiving support she chooses.



Trust can be lost in a sentence

In an early meeting after Blaine died, an advisor told me, “I know what Blaine would have wanted.” It may have been meant as reassurance. After 38 years of marriage, I felt displaced by it.

Be careful about speaking for her husband. Separate what was documented from what you remember and what you assume. You might say, “In an earlier meeting, Blaine expressed this preference. How does that feel to you now?”

If something you say does not land well, pause. Listen rather than defending your intention. An apology can be simple: “I’m sorry. I spoke as though I knew what this meant for you. Help me understand.”

Trust can be lost in a sentence. It can also begin to be repaired in the next one.

Honor the plan without freezing her inside it

An estate plan reflects intentions formed within a particular life. The life around the plan has changed.

Some provisions remain right. Some are requirements she needs to understand. Others allow choices that now belong to her. Help her distinguish among them. Explain the original intention, the legal or practical constraints, and where she has room to decide.

Do not use urgency to push her toward change. Do not use loyalty to her husband to prevent her from considering it. She can remember what they built together and still make decisions for the life she is living now.

Memory and agency can remain in the same room.

Approach generosity with curiosity

Giving may express shared faith, values, gratitude, relationships, and purpose. After a death, generosity can be a place where love and loss meet.

Do not assume every giving commitment should continue. Do not assume she wants to stop. Do not use “legacy” to press for a decision.

Ask what they valued together, what mattered especially to her husband, and what matters to her. Ask what she wants to continue, what she wants to reconsider, and what needs more time. If she now leads a giving vehicle or charitable plan, explain its structure, her authority, any requirements, and the flexibility available to her.

Generosity may hold remembrance and becoming at the same time. Let her tell you what it means now.

Build support around her, not authority over her

After a death, the circle of professionals may expand to include advisors, attorneys, accountants, trustees, family members, and organizational representatives. Coordination can reduce her burden. It can also cause her to lose sight of decisions being made in her name.

Ask whom she wants involved and obtain permission before coordinating. Clarify each person’s role. Address her first, and make sure she receives the information shared with the team.

With her permission, identify a primary contact who can help coordinate next steps so she does not have to serve as messenger or project manager between professionals. Make the process easier for her to see and direct. Efficiency must not become secrecy.



Put this into practice

Before widowhood: Know both spouses, both voices, and both communication preferences. Build trust with her before she needs to rely on it alone.

Before a meeting: Identify true deadlines. Limit the agenda. Ask whether she wants someone with her, and coordinate with others only with her permission.

During a meeting: Acknowledge the loss. Speak directly to her. Use plain language, allow silence, notice her capacity, and make room for her questions and decisions.

After a meeting: Send a clear summary. Name who owns each next step and which decisions can wait. Follow through on what you promised.

As you work, ask yourself:

- Am I supporting her participation or replacing it?
- Am I treating reduced capacity as reduced capability?
- Does she know what is happening and why?
- Are we making the process lighter without making her smaller?

What she may remember

Documents will be signed. Accounts will be updated, claims processed, assets transferred, and plans reviewed. The work matters.

She may also remember whether you looked at her, used her name, acknowledged her husband's death, gave her time, explained rather than directed, noticed when she had reached her limit, and did what you said you would do.

You cannot make the loss itself easier. You can keep your process from adding weight. You can bring clarity without control, offer support without taking over, and recognize her vulnerability without questioning her capability.

She does not need you to save her. She needs you to see her, serve her well, and remember that she remains steward of her own life.

She is carrying what feels unbearable. Your presence can help make the next step bearable.

About Connie and WidowRISE Connie Hougland is the founder of WidowRISE, a widow, and a professional whose work for more than two decades has centered on generosity, charitable planning, and stewardship. WidowRISE helps widows feel seen and helps others see more clearly.

This resource offers educational guidance from lived perspective. It does not replace individualized legal, financial, tax, mental health, or other professional advice.