

# Young Widow

by Nancy Roberson



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My 89-year-old mother recently said, “I never dreamed that I would live this long!” Well, I never dreamed that I would be a widow at the age of 27.

David Phillips and I were still teenagers when we met on a blind date as college freshmen. We dated during our college days and married three years later. As college seniors, we were full of dreams and plans. We thought that we were in control of our lives! Nine years later, I watched David die of complications during chemotherapy for Hodgkin’s lymphoma. David was 28, I was 27 and our daughter, Amy, was 2. I never felt so powerless in my life.

The death of a husband, at any age, can be an overwhelming loss, but the loss for a young widow is different. Issues involving children, unfulfilled dreams, finances and loneliness just aren’t the same. In addition, a young widow rarely knows other widowed women her age.

If your husband has died, you know what I mean. You may not know what to do next. You may be vaguely aware that there are legal, financial or

practical matters to address. You may be afraid to do anything for fear of being taken advantage of or doing the wrong thing. If you are very young, you may feel, as I did, like a freak of nature. In this article, I offer a few suggestions for getting started, although this is by no means a comprehensive list.

1. “Plans fail for lack of counsel, but with many advisors they succeed.” (The Bible: Proverbs 15:22) Ask a trusted friend or relative to be your personal assistant during this time. Because grief can be debilitating, you may need an additional set of eyes and ears to help you process the data and decisions that you need to make. Find someone who has time, integrity and aptitude. Keeping a journal of your legal and financial activities and appointments during this time will help you remember details and stay focused.

2. Consult with a lawyer who specializes in estates and trusts to guide you through administering your husband’s estate. Please refer to my article in the Spring 2010 issue of this magazine about identifying a lawyer to assist you.

3. Revise your estate plan. Please refer to my article in the Fall 2010 issue of this magazine that discusses the estate planning documents that you should have. In addition:

If you have minor or disabled children, you should carefully designate your first, second and third choices for your children’s guardian, both during your life and after your death, in the legal documents that your lawyer prepares for you. (In Ohio, where I practice,

the guardian while you are living but incapacitated is designated in a general durable power of attorney, and the guardian after you die is designated in your will.) Deciding upon the guardian is often a tough and even terrifying decision; after all, no one can love and raise your children like you can! Frankly discuss with the people you have chosen their willingness to serve and raise your children as you wish. Write a separate letter of instruction about your values that includes specific guidance for the guardian in the letter and, if necessary due to your particular circumstances, your will.

Revise the beneficiary designations of your payable-on-death and transfer-on-death assets (life insurance, IRAs, pension plans, annuities, some bank accounts). You should coordinate the beneficiaries with your estate plan. Ask your lawyer to assist you with this. While your husband was living, he was probably the primary beneficiary. Now your children should benefit from these assets, but that does not necessarily mean that your children should be the direct beneficiaries. Instead, a trustee or a Uniform Gifts to Minors Act custodian may be a more appropriate beneficiary while your children are young or if they are disabled. These are legal decisions to be made in conjunction with your estate-planning lawyer.

4. Get financial counseling. Eighty percent of the people who receive a financial windfall (an inheritance, winning the lottery, or a personal injury settlement, for example) have all of the money spent in five years, and 20% of

that 80% have all of the money spent in six months. Set up a budget and stick to it. Review your insurance coverage, especially your life insurance, because your children will need all they can get from you.

You are blessed if you received substantial assets from your husband or otherwise have enough to live on. Use your money wisely for yourself and your children. Hire an investment advisor and meet with her or him regularly to review your finances. Protect your money with a premarital agreement before you remarry.

If your husband's death left you financially insecure or even destitute, you may have difficult financial decisions to make. You do not need an investment advisor, but you do need financial advice. Inexpensive resources such as Crown Financial Ministries<sup>1</sup>, Consumer Credit Counseling Service<sup>2</sup> and Dave Ramsey's Financial Peace University<sup>3</sup> can be found online, in houses of worship and in various communities. When I needed financial guidance, I counseled with a pastor at my church.

5. Get career counseling. How will you support your children? You are incredibly blessed if you are already established in your career. (I wasn't, and started law school 11 months after David died.) If you are not established in your career, and if you can afford it or the resources are otherwise available, you may need to get additional education. Consult with a career coach or local educational institutions about career counseling. God created you for meaningful work, so find your place in this world and do it! If you are still trying to figure out what to do with the rest of your life, I suggest that you visit [www.strengthsfinder.com](http://www.strengthsfinder.com) for guidance.

6. Find support groups and resources for yourself and your children. "Grief shared is grief diminished." (Rabbi Grollman)

It's a fact that women and men grieve differently. I recently heard a minister say, "Women grieve and men remarry!" Call me sexist, but I believe that there is a place for gender-specific support groups. I currently co-facilitate two widows' support groups, one for widows under age 50 and another for widows of all ages. I know, from 21 years of experience with the Young Widows' Support Group<sup>4</sup>, that women want to meet exclusively with other women without having to worry about being approached by men. I have seen beautiful, healthy, lasting friendships forged in the crucible of our support group meetings.

Having said that, I emphasize that I am not opposed to coeducational grief support groups. A good one is GriefShare at [www.griefshare.org](http://www.griefshare.org). Many houses of worship and hospice organizations run support groups as well as provide individual counseling sessions.

Children of various ages grieve differently. I hope that you can find support groups for your children. The Southwestern Ohio area, where I live, is blessed with two wonderful resources for children: Oak Tree Corner<sup>5</sup> in Dayton, Ohio, and Fernside<sup>6</sup> in Cincinnati, Ohio.

My closest relatives and friends lived over an hour away, so I arranged for Amy to have a 'big brother and sister' – a young, childless couple at our church who occasionally spent time with Amy.

You will find a number of books at [www.amazon.com](http://www.amazon.com) that are specifically written for the young widow and widower by searching for "young widow." Ask your local library to purchase books you cannot afford.

7. Establish healthy relationship boundaries. You are in recovery. You need to do your grief work to be emotionally healthy for yourself and your children. When you decide to begin forming a new romantic relationship, proceed with caution. Honor your morals and values. Practice safe

sex to protect yourself emotionally and physically. David died in 1977, before the advent of support groups. I found only two helpful grief recovery books. Conventional etiquette at the time suggested observing a one-year mourning period after a husband's death, so I resolved to do that. I eventually remarried seven years after David died, after meeting my current husband, Bob, at a Bible study.

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." (The Bible: Jeremiah 29:11) I never dreamed that I would be a young widow, but God had other plans for me and has given me a wonderful life.

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<sup>1</sup>[www.crown.org](http://www.crown.org)  
<sup>2</sup>[www.consumercredit.com](http://www.consumercredit.com)  
<sup>3</sup>[www.daveramsey.com](http://www.daveramsey.com)  
<sup>4</sup>[www.daytonyws.org](http://www.daytonyws.org)  
<sup>5</sup>[www.oaktreecorner.org](http://www.oaktreecorner.org)  
<sup>6</sup>[www.fernside.org](http://www.fernside.org)



Nancy Roberson is a lawyer who has focused her practice on estate planning and probate law for almost 25 years. She received her B.A. degree in English from Indiana University in 1971 and her J.D. degree from the University of Dayton School of Law in 1981, where she was a member of the Editorial Board for the University of Dayton Law Review.

Nancy is a member of the American Bar Association, the Ohio State Bar Association, the Dayton Bar Association and the Christian Legal Society. She is currently chairperson of the Dayton Bar Association's Estate Planning, Probate and Trust Law Committee. She formerly served as president of the Dayton Trust and Estate Planning Group.

Since 2003, Nancy has been board-certified by the Ohio State Bar Association as a specialist in the areas of estate planning, probate and trust law. Her interest in the fields of estate planning and probate law grew out of her experience of being widowed at the age of 27 when her daughter, Amy, was 2 years old. Amy is now in her 30s, married and working for Nancy. Nancy has been married to Bob Roberson for over 25 years. Nancy cofounded and cofacilitates two support groups for widows, one of which has been operating for over 20 years. In addition, she is actively involved with her church and her family's common interest in basketball. She has presented the "Are You Prepared?" seminar for many years and coauthored the workbook, "Solutions," in 1994 with Pam Walker.

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