

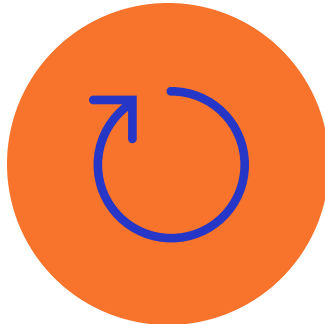
The Case for Wings for Widows

A Comprehensive Analysis of Integrated
Practical and Emotional Support Services



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Introduction

The death of a spouse is a profound personal tragedy, conventionally viewed through the lens of emotional loss. However, this perspective often overlooks a more immediate and destabilizing reality: widowhood is frequently a severe practical and financial crisis that strikes at the very foundation of an individual's security. For the bereaved, the path to healing is not linear, and the well-intentioned advice to "focus on your emotions" can be ineffective and even counterproductive when a person is consumed by the fear of losing their home or the inability to pay their bills.

This research re-examines the grieving process through the frameworks of psychology and financial science. It makes the compelling case that for bereavement support to be truly effective, it must adopt a "practical-first" model. By addressing the tangible, high-stress issues of financial and administrative stability, we create the necessary foundation upon which true emotional healing can be built. This report provides the evidence for this new model of care and offers a clear call to action for all who support the widowed community.

"By addressing first things first, we do not delay the emotional journey of grief; we make it possible."



Author's Note



After a career in the military and financial services, Chris Bentley earned his CERTIFIED FINANCIAL PLANNER™ designation and built a successful wealth management practice. However, it was his experience founding Wings for Widows, a non-profit dedicated to helping the newly widowed, that revealed a profound truth about the nature of grief.

In working with thousands of widowed people through Wings for Widows, a consistent and

powerful theme emerged: a person cannot begin to focus on their emotional healing while their foundational safety is in jeopardy. The idea for this paper was born from a core belief developed from listening to their stories—that for many, the practical and financial crises following a loss must be resolved before they can possess the capacity to address their grief. The team at Wings for Widows knew this was true from their work; the next step was to see if the research supported it.

To build this case, multiple AI-powered research platforms were leveraged to gather and synthesize decades of academic and scientific findings. The goal was to connect the dots between established psychological theory, solid financial data, and the lived experiences of the widowed community.

The result is the report. It is intended as a piece of thought leadership and, more importantly, as a call to action for professionals in the bereavement and mental health fields. For too long, the practical matters of loss have been treated as secondary—something to be dealt with after the emotional work is done. This research makes the case that this sequence is flawed.

The author's hope is to raise awareness among these critical support professionals that for a widowed person seeking counseling, a discussion about their mortgage, their budget, or their benefits is not a distraction from their grief. It is a central and urgent component of it. These practical matters cannot be shoved to the back of the room; they must be front and center in every therapeutic conversation. By doing so, providers can help create the stability and safety that makes true healing possible.

A handwritten signature in black ink, appearing to read "Chris Bentley", with a long horizontal flourish extending to the right.

Chris Bentley
Founder & Executive Director, Wings for Widows
Managing Director, WidowWise LLC

The Foundation of Well-Being

Re-examining Grief Through Maslow's Hierarchy

The death of a spouse is a profound and multifaceted crisis. While conventionally understood as an emotional event centered on the loss of love and companionship, this perspective often overlooks the systemic shockwave it sends through an individual's entire existence. To truly comprehend the needs of the bereaved and to design support systems that are not just compassionate but effective, it is essential to look beyond the emotional and examine the foundational pillars of human well-being. The psychological framework of Abraham Maslow's Hierarchy of Needs provides a powerful lens through which to analyze the full spectrum of disruption caused by widowhood. This analysis reveals a critical sequence: the practical, tangible needs for safety and security must be addressed before an individual can possess the psychological and biological capacity to engage with the emotional work of grieving.

Re-examining Grief Through Maslow's Hierarchy

Abraham Maslow's Hierarchy of Needs is a seminal motivational theory in psychology, often depicted as a five-tier pyramid that organizes human needs from the most basic to the most complex.¹ The fundamental principle of the theory is that needs lower down in the hierarchy must be reasonably satisfied before individuals can attend to, or be motivated by, needs higher up.¹ This progression is not a rigid, one-way staircase, a common misinterpretation that arose from later popularizations of his work.² Maslow himself acknowledged that the order of needs could be flexible, influenced by individual differences or external circumstances.¹ Life experiences such as divorce or the loss of a job can cause a person to fluctuate between levels, often regressing to focus on more fundamental needs that have suddenly become unmet.¹

The five tiers of the hierarchy are as follows:

- 1. Physiological Needs:** These are the most basic, biological requirements for human survival. They include the need for air, food, water, shelter, clothing, warmth, and sleep. Maslow considered these the most important of all needs, as all other needs become secondary until these are met. If these needs are not satisfied, the human body cannot function optimally.¹
- 2. Safety Needs:** Once physiological needs are met, the need for security and safety becomes the primary motivator. This tier encompasses personal security, emotional security, financial security, health and well-being, and safety from accidents, illness, and their adverse impacts. These needs are about creating order, predictability, and control in one's life.¹
- 3. Love and Belonging Needs:** After physiological and safety needs have been fulfilled, the third level of human needs becomes salient. These are social and involve feelings of belongingness, acceptance, and connection. This includes friendship, intimacy, trust, and being part of a group or family. Maslow argued that the need for love and belonging is essential for psychological well-being.¹
- 4. Esteem Needs:** This fourth level includes the need for self-esteem, achievement, competence, independence, status, and respect from others. Maslow classified these into two categories: the desire for reputation or respect from others, and the need for self-respect or dignity.¹
- 5. Self-Actualization Needs:** At the very top of the hierarchy is the need for self-actualization, which refers to the realization of a person's full potential, self-fulfillment, seeking personal growth, and having peak experiences. It is the desire to become everything one is capable of becoming.¹

Maslow distinguished between "deficiency needs" (the first four levels) and "growth needs" (self-actualization). Deficiency needs arise due to deprivation and are said to motivate people when they are unmet. The motivation to fulfill such needs becomes stronger the longer they are denied. In contrast, growth needs do not stem from a lack of something, but rather from a desire to grow as a person.¹ The disruption caused by widowhood primarily attacks these foundational deficiency needs, creating a crisis that must be resolved before growth can resume.

Mapping the Impact of Widowhood on to the Hierarchy

The death of a spouse is a "poly-crisis" that simultaneously attacks every level of Maslow's hierarchy. However, the most immediate and destabilizing impacts are felt at the pyramid's base, creating a cascade of insecurity that makes higher-level functioning profoundly difficult.

Physiological Needs (Base Tier): The emotional trauma of loss has a direct and debilitating effect on the body. Grief is physically draining.³ The bereaved often experience a host of physiological symptoms that threaten their basic well-being, including profound fatigue and loss of energy, sleep disturbances like insomnia or oversleeping, and changes in appetite.³ The intense stress compromises the immune system, making the individual more susceptible to illness.³ In some cases, the physical manifestations are acute, such as tightness in the chest, shortness of breath, elevated blood pressure, and dizziness.⁴ This state of physiological depletion, often compounded by the financial strain that can limit access to nutritious food or necessary healthcare, represents a direct assault on the most fundamental tier of human needs.⁶

Safety Needs (Second Tier): This is the level where widowhood inflicts its most catastrophic and tangible damage, completely undermining an individual's sense of security.

- **Financial Security:** The loss of a spouse frequently triggers an immediate and severe financial crisis. For many, it means the loss of the primary or sole breadwinner, resulting in a dramatic drop in household income.⁸ Even if the surviving spouse works, the loss of the partner's income, pension, or Social Security benefits can render the previous lifestyle unsustainable.¹⁰ This loss of job security and financial stability is a direct threat to the safety tier.¹
- **Personal Security and Shelter:** The financial shock often translates into a direct threat to shelter. One of the most pressing anxieties for bereaved partners is the security of their home.⁸ Without mortgage protection or sufficient income to cover housing payments, the fear of foreclosure becomes a terrifying and immediate reality.⁸ This loss of a safe and stable home environment is a fundamental violation of safety needs. Furthermore, the death of a partner can leave the survivor with a

heightened sense of personal vulnerability, anxiety, and a new, frightening awareness of their own mortality.³

- **Order and Predictability:** Life's entire structure—routines, roles, future plans—is shattered. The predictability and control that are central to the feeling of safety are replaced by chaos and uncertainty, leaving the bereaved individual feeling adrift and fearful.¹

Love and Belonging (Third Tier): This is the most widely recognized impact of spousal loss. The death of a partner removes the primary attachment figure, creating a profound void of love, intimacy, and companionship.¹³ This loss is the epicenter of the emotional pain we call grief. However, the argument supported by Maslow's framework is that this emotional pain, while immense, cannot be the primary focus of recovery when the foundational tiers of physiology and safety are crumbling. The drive to re-establish a connection with the deceased is a natural and powerful motivator, but it operates within a system where survival needs take precedence.¹³

Esteem and Self-Actualization (Upper Tiers): The ripple effects of the loss extend to the highest levels of the pyramid. The loss of a spouse often triggers a profound loss of identity and self-esteem. Roles such as "husband" or "wife" are erased, and if social or financial status was tied to the deceased, that too is jeopardized.¹¹ The ability to pursue future goals and realize one's potential—the essence of self-actualization—is completely upended as the survivor must grapple with a future they never planned for.¹¹

The Psychological Argument

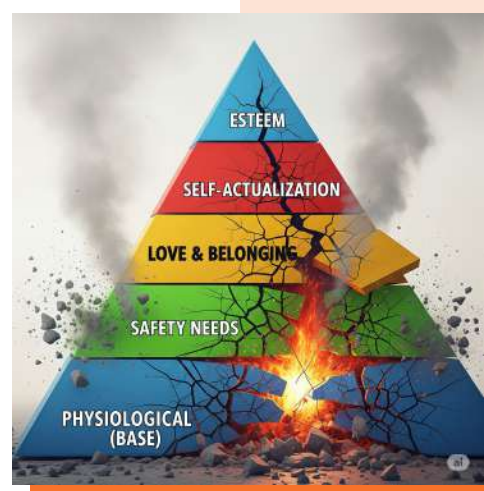
Maslow's own words provide the clearest articulation of why practical matters must come first: "It is quite true that man lives by bread alone — when there is no bread."¹ This statement encapsulates the core principle of the hierarchy. When a widow is consumed by the terrifyingly real prospect of losing her home, the inability to pay for her children's needs, or the uncertainty of where her next meal will come from, these "deficiency needs" for safety and survival become the all-consuming drivers of her thoughts and behaviors.¹

The human brain is wired for survival. When faced with multiple threats, it instinctively prioritizes the most immediate and fundamental ones. The fear of homelessness (a Tier 2 crisis) will biologically and psychologically overshadow the pain of loneliness (a Tier 3 crisis). The cognitive and emotional bandwidth required to process the complex feelings of grief—the anger, the sadness, the yearning associated with the loss of love and belonging—is simply unavailable when the mind is in a state of high alert about its immediate safety.¹

Life experiences like the death of a spouse force an individual to "fluctuate between levels of the hierarchy," causing a regression to the most basic, urgent, and unmet needs.¹ Therefore, the conventional wisdom that one must "deal with the emotions first" runs contrary to the fundamental mechanics of human motivation and psychology. Attempting to engage in higher-level emotional processing while the foundations of one's life are unstable is like trying to decorate a house while its foundation is cracking and its walls are collapsing. The structure cannot support the effort.

This framework provides a clear, evidence-based rationale for a "practical-first" model of bereavement support. It is not a model that dismisses or devalues the emotional journey of grief. On the contrary, it recognizes that to create the necessary psychological and biological capacity for that journey to be undertaken successfully, the ground beneath the griever's feet must first be made solid. Addressing the financial, legal, and administrative crises is not about ignoring grief; it is the essential prerequisite to creating the safety and stability required to grieve in a healthy, healing way.

"Addressing the financial, legal, and administrative crises is not about ignoring grief; it is the essential prerequisite to creating the safety and stability required to grieve in a healthy, healing way."



Maslow's Hierarchy Under Siege

The Unique Crisis of Widowhood

A Cascade of Stress and Financial Disruption

The theoretical framework of Maslow's Hierarchy illustrates why safety is paramount. An examination of the empirical data reveals the staggering scale of the threat to that safety in widowhood. The death of a spouse is not just another difficult life event; it is a unique and uniquely devastating crisis, quantifiable in its psychological stress and severe in its financial impact. The evidence demonstrates that widowhood triggers the highest level of life stress recognized by researchers and is accompanied by a financial shockwave that is structurally different and often more acute than other major life transitions, such as divorce.

Quantifying the Stress: The Most Severe Life Event

For decades, health practitioners have used the Social Readjustment Rating Scale, more commonly known as the Holmes-Rahe Stress Scale, to measure the stress impact of various life events.¹² Developed by psychiatrists Thomas Holmes and Richard Rahe, the scale assigns a numerical "Life Change Unit" score to 43 different events, with higher scores indicating a greater level of stress and a higher risk of developing a stress-induced illness.¹⁷

"The death of a spouse is ranked as the single most stressful life event an individual can endure, assigned the maximum score of 100."



The findings from this scale are unequivocal. The death of a spouse is ranked as the single most stressful life event an individual can endure, assigned the maximum score of 100.¹² This places it significantly above other major life traumas. For comparison, divorce is ranked second with a score of 73, and marital separation from a mate is third at 65.¹⁷ Even being detained in jail (63) or the death of a close family member other than a spouse (63) are scored as less stressful.¹⁷

This quantification is critical because the scale directly links high cumulative scores to negative health outcomes. A score over 300 within a year raises the statistical probability of a major health breakdown to approximately 80%.¹⁸ Given that a single event—the death of a spouse—accounts for a full third of that threshold, and is often accompanied by other significant stressors on the list (e.g., "Major change in financial state," "Change in residence," "Revision of personal habits"), it becomes clear that a newly widowed person is immediately placed in a state of extreme physiological and psychological vulnerability.¹⁸ This data provides a powerful, objective metric that underscores the sheer severity of the trauma, validating the need for an immediate, crisis-level response.

The Financial Shockwave

The extreme stress of widowhood is not an abstract emotional state; it is deeply rooted in a sudden and severe economic crisis that unfolds on multiple fronts. The financial shock is immediate, profound, and often exacerbated by structural disadvantages in the tax and social security systems.

The Income Plunge: The most immediate financial blow is a precipitous drop in household income.

- Government figures indicate that the household income for widows typically plummets by 37% after a spouse's death, a significantly deeper cut than the 22% decline experienced by widowers.⁹
- Some analyses place the average drop even higher, at 40% [user query].
- A widely cited Merrill Lynch/Age Wave survey found that a staggering half of all widows experience a household income decline of 50% or more.²¹
- Even more conservative data from the Federal Reserve Bank of Chicago, which looks at individual annual income, shows an average fall of \$5,500 (or 11%) that persists for at least two years following the death.²²

Several factors drive this dramatic income loss. The most obvious is the cessation of the deceased's earnings.⁸ A critical and often misunderstood component is the reduction in Social Security benefits. When one spouse dies, the household loses the lower of the two Social Security checks; only the higher benefit remains.¹⁰ Similarly, pension income is often reduced or eliminated. A case study from one financial planner illustrates this starkly: a couple's monthly income of \$13,500 (from Social Security and a pension) was slashed to just \$7,500 after the husband's death, a 44% reduction.¹⁰

The "Widow's Penalty": Compounding the income loss is a punitive and often unexpected tax consequence known as the "widow's penalty".²² In the year of the spouse's death, the survivor can typically still file a joint tax return. However, in the subsequent years, their filing status changes from "Married Filing Jointly" to "Single" (or "Qualifying Widow" for a maximum of two years, if they have a dependent child).²⁶ This shift has dire consequences. The tax brackets for a single filer are much narrower, and the standard deduction is cut in half.¹⁰ The result is a perverse and painful one-two punch: the surviving spouse is forced to pay a higher tax rate on a significantly lower income.²⁶

The Devastating Consequences: Poverty and Debt: The combined effect of income loss and the tax penalty pushes many widows into financial peril. The statistics are alarming:

- A landmark finding revealed that 80% of widows now living in poverty were not living in poverty before their husbands died.²⁸ This statistic powerfully illustrates that widowhood itself is a primary driver of poverty among older women.
- A Thrivent survey found that 51% of widowed women live paycheck to paycheck or struggle to manage their bills.²³
- Debt becomes an inescapable trap for many. The same survey found that 39% of widows carried over \$25,000 in debt immediately following the loss, with 10% carrying over \$100,000.²³

This data makes it clear that the financial crisis of widowhood is not a secondary issue or a minor consequence of an emotional event. It is a primary, acute, and severe crisis in its own right. It is structurally different from the financial challenges of divorce, which typically involve a contentious but planned restructuring of assets.²⁸ Widowhood involves the sudden and permanent evaporation of income streams, compounded by a punitive tax

change, all occurring under the weight of the highest possible life stressor. This reality justifies and necessitates a "first responder" model of support, as the situation is an acute emergency, not merely a difficult transition.

The Human Face of the Crisis: Personal Narratives

Statistics quantify the crisis, but personal stories reveal its human cost. The experiences of widows navigating this terrain illustrate the overwhelming nature of the financial shock and the profound need for guidance.

Consider the story of Bonnie, who was in what she considered a traditional marriage where her executive husband, Carl, managed all the family finances.³⁰ She knew they were comfortable but had no specific knowledge of their income, expenses, or investments. When Carl would bring her tax returns to sign, his response to her questions was always, "We did fine, Bonnie. We have plenty of money...you don't need to worry."³⁰ When Carl was suddenly diagnosed with terminal cancer, Bonnie was too overwhelmed with his care to ask about finances. After his death, she found herself completely ignorant of her financial situation, consumed with anxiety about a future that was a total mystery.³⁰

Theresa's situation was different, yet the outcome was similar. She was the primary caregiver for her husband, Henry, who had Parkinson's disease for nearly eight years.³⁰ While Henry continued to manage their finances, Theresa tried to learn, but the intense demands of caregiving meant that little of the information "stuck." After Henry's death, she was able to pay the bills but had no real sense of her "new normal." She was left feeling overwhelmed and disconnected from the world, uncertain where to even begin rebuilding her life.³⁰

These stories are common. Many women, particularly of older generations, find themselves in this position of financial unpreparedness.²¹ The consequences can be catastrophic, as illustrated by the harrowing experience of a 62-year-old widow named Sharon.⁶ After her husband's death, her household income plummeted from six figures to just \$1,500 a month from Social Security. The cost to continue her health insurance under COBRA was \$390 a month—an amount she simply could not afford. She was forced to drop her coverage despite having significant medical needs of her own. Over three years, medical bills and living expenses ate through her life insurance and retirement savings.

To survive, she resorted to credit cards, accumulating \$22,000 in debt. She was so ashamed and overwhelmed that she hid the situation from her adult children, skimping on food to make the minimum payments on her cards, all while trapped in a financial death spiral.⁶

These narratives—of being left in the dark like Bonnie, of being too overwhelmed to learn like Theresa, and of being forced into debt and impossible choices like Stephens—are not outliers. They are the lived reality for thousands of widows each year.³² They powerfully demonstrate that without proactive intervention and expert guidance, the financial chaos following a spouse's death can quickly become an insurmountable crisis, compounding the emotional pain of loss with the terror of financial insecurity.

"A landmark finding revealed that 80% of widows now living in poverty were not living in poverty before their husbands died."



The Compounding Effect

How Financial Instability Impedes Psychological and Physiological Recovery

The link between the external financial crisis of widowhood and the internal experience of grief is not merely correlational; it is causal and deeply intertwined. Financial instability acts as a powerful impediment to psychological and physiological recovery, creating a vicious cycle of stress that can trap the bereaved. Modern grief theories, particularly the Dual-Process Model, provide a clear framework for understanding how this happens, while physiological research reveals the damaging biological consequences of this compounded stress.

The Dual-Process Model: When Practical Stressors Hijack Grief

Traditional models of grief, such as Kübler-Ross's five stages, often presented grieving as a linear emotional progression.¹¹ However, contemporary research recognizes that grief is a far more dynamic and complex process. A leading framework for understanding this is the Dual-Process Model (DPM), developed by researchers Margaret Stroebe and Henk Schut.⁵

The DPM posits that individuals coping with bereavement oscillate between two distinct orientations or types of stressors:³³

- 1. Loss-Oriented Coping:** This involves confronting the loss itself. It is the process of engaging with the emotional pain of grief, yearning for the deceased, ruminating on the circumstances of the death, and processing the feelings of sadness, anger, and despair. This is the aspect of grief that is most commonly recognized—the direct work of mourning.⁵

2. Restoration-Oriented Coping: This involves addressing the secondary consequences of the loss and the practical challenges of adapting to a new life. These stressors include taking on new roles and responsibilities (e.g., managing finances, home maintenance), learning new skills, building a new identity, and dealing with the day-to-day logistics of life without the partner.⁵

The central concept of the DPM is oscillation. A healthy grieving process is not about staying in one mode but involves a dynamic alternation between them.¹⁶ The bereaved individual moves back and forth, at times confronting their pain (loss-oriented) and at other times setting it aside to focus on practical tasks and rebuilding their life (restoration-oriented). This oscillation allows for breaks from the intense pain of grief and facilitates a gradual adjustment to the new reality. It is the psychological equivalent of alternately treading water and swimming toward shore.

Financial Chaos as a "Restoration-Oriented" Overload

The DPM provides a powerful explanation for why financial instability is so damaging to the grieving process. The immense and urgent financial, legal, and administrative tasks that follow a spouse's death create a state of chronic, high-amplitude "restoration-oriented" stress. The bereaved individual is not just dealing with a few new tasks; they are facing an avalanche.

Academic research explicitly identifies these financial pressures and economic uncertainties as significant restoration-oriented stressors.¹⁶ The sheer volume of work is staggering: notifying government agencies and financial institutions, locating and organizing documents, filing insurance and benefits claims, settling the estate, paying bills from a suddenly reduced income, and navigating a complex and often unsympathetic bureaucracy.⁸ This administrative burden alone can be a huge source of anxiety, anger, and feelings of inadequacy, intensifying emotional distress at a time of peak vulnerability.⁸

When these practical, restoration-oriented stressors are unmanaged and overwhelming, the natural oscillation of the DPM is disrupted. The "pendulum" of grief becomes stuck on the restoration side. The individual is trapped in a relentless cycle of problem-solving, worry, and crisis management.

"This is the physiological basis for the widely reported phenomenon of 'grief brain' or 'widow's fog'—a state of cognitive impairment characterized by confusion, poor memory, and an inability to focus or make sound decisions."

They are forced to focus all their energy on survival—on keeping their financial world from collapsing. This leaves little to no cognitive or emotional capacity to oscillate back to the loss-oriented side to do the necessary work of mourning. The pain of the loss is not processed; it is simply suppressed by the more immediate and pressing fear of financial ruin. In this state of overload, healthy grieving is impossible.

This dynamic creates a direct bridge between psychological theories. Maslow's Hierarchy explains the preconditions for coping, while the DPM describes the mechanics of coping. A stable foundation of safety (Maslow's Tier 2) is the platform upon which the healthy oscillation of the DPM can occur. When financial insecurity shatters that foundation, the individual is

thrown into a constant state of restoration-oriented alert, focused entirely on the crumbling safety tier. This chronic state of emergency prevents the pendulum from swinging back to confront the emotional pain of the loss (Maslow's Tier 3). Thus, addressing the practical, financial crisis is not about preventing emotional processing; it is the necessary first step to enable it by creating the stability required for healthy oscillation to begin.

The Physiology of Compounded Stress

The psychological impediment caused by financial instability is mirrored and magnified by a destructive physiological response. The intense stress of grief and the anxiety of financial crisis are not separate phenomena in the body; they fuel the same biological fire, creating a vicious cycle that degrades both cognitive function and physical health.

The Cortisol Cascade and "Brain Fog": Bereavement is a profound physiological stressor. Research shows that in the first six months after the loss of a loved one, levels of cortisol—the body's primary stress hormone—remain significantly elevated.⁴ This prolonged

exposure to high cortisol levels has numerous damaging effects. It compromises the optimal functioning of the immune, hormonal, and nervous systems. Critically, it inhibits executive, higher-brain functioning.⁴ This is the physiological basis for the widely reported phenomenon of "grief brain," "widow's fog," or "jello brain"—a state of cognitive impairment characterized by confusion, poor memory, and an inability to focus or make sound decisions.⁵ This cognitive fog can persist for two years or more, making the complex financial and legal tasks of widowhood feel insurmountable.³⁸

Financial stressors are known to be potent activators of this very same stress response system.¹⁶ Therefore, the financial crisis acts as a powerful amplifier, prolonging and intensifying the cortisol cascade. This creates a destructive feedback loop:

1. Grief triggers a physiological stress response, elevating cortisol and impairing cognition ("brain fog").
2. The widow must attempt to perform complex financial and administrative tasks while in this state of cognitive impairment.
3. The difficulty, confusion, and anxiety of these tasks generate more stress.
4. This additional financial stress further elevates cortisol, deepening the cognitive impairment and making the financial tasks even harder to manage.
5. This cycle of escalating stress and degrading cognitive function dramatically increases the risk of making costly mistakes—missing deadlines, misinterpreting documents, falling for scams—which in turn creates more financial hardship and more stress.

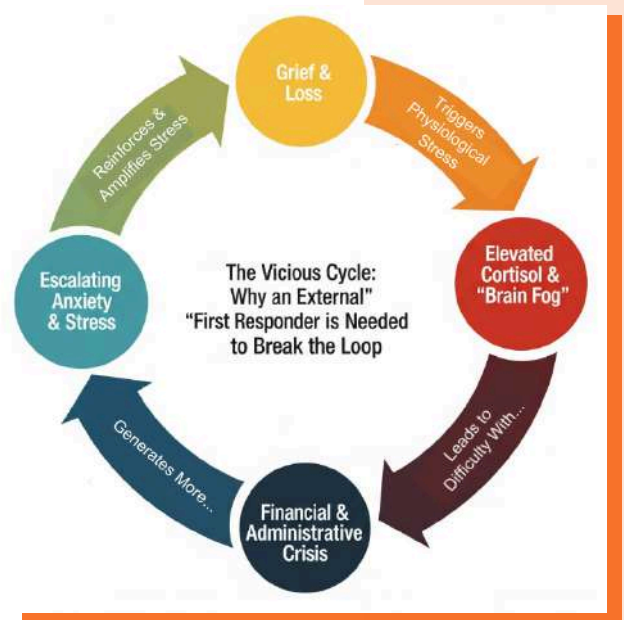
This vicious cycle demonstrates that an external intervention is required to break the loop. The widow is, in a very real biological sense, not equipped to solve the problem on her own.

"Broken Heart Syndrome" and Long-Term Health: The physiological toll of this compounded stress can be life-threatening. The extreme stress of grief can lead to a condition called takotsubo cardiomyopathy, commonly known as "broken heart syndrome," where the heart's main pumping chamber changes shape, compromising its ability to function effectively.⁴ Beyond this acute condition, the chronic stress of widowhood poses significant long-term health risks. Studies show that a perceived decline in financial well-being is directly associated with an increased risk of poor

psychological health, including anxiety, insomnia, and depression.¹⁶ These conditions are, in turn, well-established risk factors for cardiovascular problems and a general decline in physical health through lowered immunity.³ Research has found that employed widow(er)s, who face the dual demands of work and settling their spouse's affairs, exhibit higher levels of proinflammatory markers and perceived stress than their retired counterparts, indicating a heightened biological risk.⁴⁰

In essence, the financial instability following a spouse's death does not just add to the emotional burden; it pours gasoline on a physiological fire. It traps the bereaved in a state of restoration-oriented overload, prevents healthy emotional processing, and creates a debilitating cycle of cognitive impairment and escalating stress that poses a real and present danger to their long-term health and well-being.

"This creates a destructive feedback loop: escalating stress and degrading cognitive function dramatically increases the risk of making costly mistakes—which in turn creates more financial hardship and more stress."



The Destructive Feedback Loop

The Financial First Responder

The Critical Role of Proactive, Practical Guidance

Given the acute, multifaceted crisis that widowhood represents—a crisis that is simultaneously psychological, physiological, and financial—the need for an immediate and expert intervention becomes clear. The traditional support systems of friends, family, and even emotional counselors are often not equipped to handle the complex, high-stakes practicalities that arise. This is the critical role of the "financial first responder:" a qualified financial professional who steps into the chaos not merely as an advisor for the future, but as a hands-on, stabilizing force in the present. This intervention is designed to counteract the forces of disruption directly, restore a sense of control, and build the foundation of safety upon which all other healing depends.

Defining the "First Responder" Role

In the immediate aftermath of a spouse's passing, the survivor is confronted with a whirlwind of emotional turmoil and a sudden onslaught of practical challenges that demand urgent attention.⁴¹ From making funeral arrangements to dealing with a mountain of paperwork and paralyzing financial uncertainties, the tasks can feel insurmountable.⁴¹ The financial advisor, particularly a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, is uniquely positioned to act as a first responder in this environment.

Their role extends far beyond traditional wealth management or investment advice. In this context, they serve as a calm, rational, and objective guide amidst the storm.³⁹ This is especially crucial because the new widow is often experiencing the severe cognitive impairment of "brain fog," rendering her decision-making ability unreliable.³⁸ The financial first responder acts as an external executive function for the grieving brain, providing the structure, organization, and logical processing that the survivor temporarily lacks. Their support is not just advisory; it is active and hands-on, focused on helping to organize, prioritize, and execute the urgent tasks that are causing the most immediate stress.³²

The Triage Process: Immediate Actions and Protections

Like a paramedic at the scene of an accident, the financial first responder engages in a triage process, addressing the most life-threatening issues first to stabilize the patient. For a new widow, these "life-threatening" issues are the practical and financial crises that undermine her fundamental sense of safety.

1. Gathering and Organizing: The first and most crucial step is to create order from chaos. The advisor helps the widow locate, gather, and organize the mountain of critical documents required to move forward. This includes multiple certified copies of the death certificate, the will or trust documents, life insurance policies, bank and investment account statements, retirement plan information, Social Security details, mortgage and loan documents, and tax records.³⁶ Simply creating a filing system and putting these documents in order can provide an immense psychological lift, transforming an overwhelming mess into a manageable set of tasks.³⁶

"This is the critical role of the 'financial first responder': a qualified financial professional who steps into the chaos not merely as an advisor for the future, but as a hands-on, stabilizing force in the present."

2. Alleviating the Administrative Burden: The advisor then assists with the "endless form-filling and telephone calls" that are a major source of stress for the bereaved.⁸ This involves systematically notifying all relevant parties: the Social Security Administration, past and present employers, pension plan administrators, insurance companies, banks, and credit card companies.²⁷ By acting as an intermediary or simply guiding the widow through this process, the advisor offloads a significant administrative burden that is known to intensify emotional distress and feelings of inadequacy.⁸

3. Answering the Core Question: "Will I Be Okay?": Regardless of their net worth, the most frequent and urgent question new widows ask is, "Do I have enough money to maintain my lifestyle?"³⁸ Answering this question is the advisor's top priority. They perform a financial triage, creating a simple household cash flow analysis (income vs. expenses) and a clear

net worth statement.⁴³ This provides a data-driven answer to the widow's deepest fear. Providing this clarity, even if the news is difficult, replaces terrifying uncertainty with a manageable reality. This single act can provide more psychological relief than weeks of emotional counseling, as it directly addresses the foundational safety needs that are driving the most acute anxiety.

4. Creating a Comprehensive Financial Snapshot: After providing the initial high-level answer, the next step is to build a detailed, 360-degree view of the widow's new financial reality. This involves a comprehensive assessment of "all things financial" to establish a clear baseline of where she is and what needs to be addressed. Key components include:

- **Cash Flow and Budgeting:** Identifying all new sources of income (Social Security survivor benefits, pensions, life insurance payouts) and mapping them against all recurring expenses to create a new, sustainable household budget.
- **Debt and Liabilities:** Compiling a complete inventory of all debts, including mortgages, car loans, and credit cards, to understand what is owed and whether the liability is individual or joint.
- **Insurance Coverage:** Conducting an urgent review of all insurance policies. This is especially critical for health insurance, as a surviving spouse may have only 60 days to choose a new plan (like COBRA or an ACA Marketplace plan) if they were on their spouse's employer-sponsored coverage. It also includes updating property and casualty policies for home and auto.
- **Tax Situation:** Understanding the new tax reality is crucial. The advisor explains the shift from a "Married Filing Jointly" status to "Single" or "Qualifying Surviving Spouse," which can result in higher taxes on a lower income—the "Widow's Penalty".
- **Estate Plan Overview:** Reviewing the deceased's will and any trust documents to understand the legal path forward for settling the estate, including the process of probate if necessary.

This comprehensive snapshot transforms abstract fear into a concrete, manageable plan, giving the widow a strong understanding of her financial position and the steps needed to secure her future.

5. Preventing Costly Mistakes: A grieving person is a vulnerable person. In the emotional turmoil and cognitive fog following a loss, widows are susceptible to making rash, irreversible financial decisions and are prime targets for predatory scams or well-meaning but poor advice from family members.³⁸ The financial first responder acts as a crucial buffer. They strongly advise postponing major decisions like selling the family home, making large gifts or loans to relatives, or making significant changes to investments.³⁶ They provide the widow with a safe and authoritative reason to say "no" to financial requests: "My financial advisor has told me not to make any major decisions for the time being".³⁸ This protection from financial missteps is one of the most valuable services they provide in the early stages.

The Power of a Fiduciary Standard

The choice of a professional in this first responder role is paramount. The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is particularly significant because it requires adherence to the CFP Board's Code of Ethics and Standards of Conduct, which mandates that the professional act as a fiduciary.⁴⁶ This is a legal and ethical obligation to always act in the client's best interest, placing the client's financial well-being above all else, including the advisor's own compensation or the firm's profit.⁴⁶

For a widow in a state of extreme vulnerability, this fiduciary commitment is a non-negotiable requirement. It ensures that the guidance received is objective, transparent, and solely focused on her recovery and long-term security. This is precisely why non-profit organizations like Wings for Widows exclusively use volunteer CFP® professionals for their pro bono financial coaching. They recognize that in this moment of crisis, the bereaved deserve nothing less than the gold standard of ethical care and expert guidance.³²

"By systematically organizing the chaos, providing clear answers, and protecting the client from mistakes, the financial first responder does more than manage money; they manage the crisis."

Case Studies in Empowerment and Financial Stability

The effectiveness of this financial first responder model is not theoretical; it is demonstrated in the real-world transformations of the individuals it serves.

- 1. Susan:** A widow whose husband had always handled their complex finances, which included stock options, a limited partnership, and multiple insurance and retirement accounts.⁴⁹ Upon his death, she was utterly overwhelmed. A wealth advisor stepped in, first helping her methodically settle the complex estate by consolidating and distributing assets. Only then did they move on to creating a long-term financial plan that answered her most pressing questions: "Can I stay in my home?" "How long will I need to work?" "How much can I spend each month?" This process transformed her from overwhelmed to empowered.⁴⁹
- 2. Kathleen:** A 62-year-old widow, was left to navigate multiple estates and complex trust documents.⁵⁰ Her financial advisors provided education and empowerment, first helping her simply understand her new financial picture. They then took action to simplify her life by coordinating the sale of a large property, restructuring a major loan that was at risk of default, and redesigning her estate plan to align with her own legacy goals.⁵⁰
- 3. Janet:** A recent widow, illustrates the restoration of peace of mind.⁵¹ Her financial planners addressed her immediate concerns about relocating and retirement spending, but also introduced her to a trusted CPA and implemented tax-efficient gifting strategies. The outcome went beyond financial clarity; it provided "unexpected comfort and joy in her financial journey," restoring her confidence as she navigated a new chapter of life.⁵¹

These cases all share a common thread. The intervention began with addressing the most pressing, practical, and fear-inducing problems first. By systematically organizing the chaos, providing clear answers, and protecting the client from mistakes, the financial first responder did more than manage money; they managed the crisis. They offloaded the cognitive burden, reduced the physiological stress, and restored a fundamental sense of safety. This practical, therapeutic intervention created the mental and emotional space necessary for true healing to begin.

A Model for Bereavement Support

Prioritizing Financial Stability and Safety to Enable Healing

The evidence presented—from psychological theory, financial data, physiological research, and real-world case studies—converges on a single, powerful conclusion: the most compassionate and effective model of bereavement support is one that prioritizes practical stability as the necessary foundation for emotional healing. This "practical-first" approach does not devalue traditional, emotion-focused support but rather reframes the sequence of care. It argues that the efficacy of emotional support is profoundly enhanced, if not entirely dependent upon, a baseline of financial and personal security.

The Limits of an "Emotion-First" Approach

Emotion-focused grief support models, most notably peer support groups like GriefShare, play a valuable and well-established role in the bereavement landscape.⁵² The benefits they offer are significant and should not be dismissed. They provide a vital sense of community for individuals who often feel profoundly isolated in their grief.⁵⁵ In a group setting, the bereaved can share their stories and listen to others, which offers validation and normalizes their complex and often frightening emotions.⁵⁶ This peer support can reduce loneliness and create a safe space to express feelings without judgment.⁵³

However, an "emotion-first" approach has inherent limitations, particularly for a widowed person facing a concurrent practical crisis.

- **Limited Long-Term Efficacy for Symptoms:** Research on the effectiveness of bereavement support groups has shown mixed results. While they can provide significant short-term relief, one study found that they did not reduce symptoms of grief and depression in the long term.⁵⁵ The emotional relief and social connection were often highest shortly after the loss and tended to diminish over time.⁵⁵ This suggests that while comforting, these groups may not be sufficient on their own to resolve the deeper drivers of distress.

- **Inability to Address Practical Crises:** By design, these groups are primarily "loss-oriented." They are structured to help participants process the emotional pain of their loss through videos, workbooks, and discussion.⁵² They are not equipped to provide guidance on the complex "restoration-oriented" stressors of settling an estate, navigating Social Security benefits, understanding tax implications, or creating a new household budget.⁵²
- **The Problem of Misplaced Priorities:** The core issue is one of sequencing. Imagine a widow who has just lost her husband, the primary earner. She is facing a 40% drop in income and has received a notice of late mortgage payment. Her foundational safety is under direct threat. In this context, spending 12 weeks in a support group primarily discussing her feelings of sadness and anger, while valuable, fails to address the root cause of her most acute anxiety. The unresolved safety-tier crisis will continue to generate overwhelming stress that actively undermines the emotional work being done in the group. She may feel understood for an hour a week, but she will return home to the same pile of threatening letters and the same paralyzing fear, erasing any emotional progress with a fresh wave of survival anxiety.

Synergy of Support: Practical First, Emotional Second (or Concurrent)

The argument for a "practical-first" model is not intended to create a false dichotomy between practical and emotional support. Rather, it seeks to establish a more effective and psychologically sound sequence of interventions. The goal is to build a synergistic system where different forms of support are deployed at the time they can be most effective.

The argument for a "practical-first" model is not intended to create a false dichotomy between practical and emotional support. Rather, it seeks to establish a more effective and psychologically sound sequence of interventions. The goal is to build a synergistic system where different forms of support are deployed at the time they can be most effective.

"This approach recognizes that you cannot heal a heart when the ground is shaking. You must first steady the ground."

The "practical-first" model, as executed by a financial first responder, directly addresses the foundational needs for safety and security as outlined by Maslow. By stabilizing the widow's financial situation, answering her most urgent questions, and creating a clear plan, this intervention reduces the chronic, underlying anxiety that paralyzes the grieving process. Once a widow knows that she is financially secure—that she can pay her bills, that she will not lose her home, that her family is safe—a profound shift occurs. The constant state of "restoration-oriented" overload subsides. The cognitive and emotional resources that were previously consumed by worry and crisis management are freed up.

It is at this point that "loss-oriented" support, such as individual grief counseling or a peer support group, can become maximally effective. With a stable foundation beneath her, the widow now has the psychological safety and the mental capacity to engage with her emotions fully. She can explore her grief without the distracting and overriding fear of imminent financial collapse.

The ideal model of care, therefore, is a coordinated one. The financial first responder acts to stabilize the foundation. Then, or concurrently, once the initial triage is complete, the grief counselor or support group can help the individual process their emotions on that newly stable ground. The financial advisor builds the platform; the emotional support specialist helps the widow learn to stand on it again. This approach recognizes that you cannot heal a heart when the ground is shaking. You must first steady the ground.

Building a Resilient Future on a Foundation of Security

The journey through widowhood is one of the most arduous a person can face. It is a path marked by profound emotional pain, physiological distress, and, for many, a sudden and terrifying financial collapse. A truly compassionate and effective response to this crisis must acknowledge and address all of its facets in the proper order.

As this analysis has demonstrated, the conventional wisdom to "deal with the emotions first" is often a misplaced priority that runs counter to the fundamental principles of human psychology. Maslow's Hierarchy of Needs teaches us that survival and safety are foundational. When a widow's financial security and shelter are threatened, her brain and body will enter a state of high alert, dedicating all available resources to resolving this immediate crisis. The emotional work of grieving, a higher-level need, is necessarily put on hold.

The practical chaos of widowhood creates a "restoration-oriented overload," disrupting the healthy oscillation between practical adjustment and emotional processing described by the Dual-Process Model. This is compounded by a debilitating physiological stress response that impairs cognition and endangers long-term health.

The intervention of a financial first responder—an expert and ethical guide like a CERTIFIED FINANCIAL PLANNER™ professional—is designed to break this vicious cycle. By bringing order to chaos, providing clear answers to urgent questions, and protecting the bereaved from costly mistakes, this practical support directly addresses the foundational crisis. It reduces the cognitive load, calms the physiological stress response, and restores the essential feeling of safety.

The work of organizations like Wings for Widows, in providing this critical service on a pro bono basis, is therefore not just "financial advice." It is a front-line, therapeutic intervention that provides safety, restores a sense of control, and lays the indispensable groundwork upon which a new, resilient life can be built. By addressing first things first, we do not delay the emotional journey of grief; we make it possible. We empower the widowed to move from a state of overwhelming fear and confusion toward a future of stability, confidence, and hope.

"The argument for a 'practical-first' model is not intended to create a false dichotomy between practical and emotional support. Rather, it seeks to establish a more effective and psychologically sound sequence of interventions."



APPENDIX A

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APPENDIX B

Disclosure

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The findings presented in this paper are based on a synthesis of information from publicly available sources, including academic journals, government publications, and professional articles, current as of the date of publication. AI-powered research platforms were utilized to assist in the process of gathering and synthesizing information from the cited sources. While every effort has been made to ensure the accuracy of the information contained herein, the author and associated entities make no guarantee as to its completeness or applicability. Laws, regulations, and financial markets are subject to change.

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Chris Bentley is the Founder of Wings for Widows, a 501(c)(3) non-profit organization, and the Managing Director of WidowWise LLC. The perspectives shared in this paper are informed by his professional experience and his work with the widowed community. The presentation of this research is not a solicitation for any products or services.

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