

Navigating the Dual Journey

**An Evidenced-Based Framework for
Addressing the Financial and Emotional
Crises of Widowed Solo Parents**



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Introduction: A Practical-First Model for Bereavement Support

The death of a spouse is a profound personal tragedy, conventionally viewed through the lens of emotional loss. For a solo parent, this loss launches a difficult "dual journey": they must guide their children through grief while navigating their own devastating loss. However, the conventional, emotion-focused approach to bereavement support often overlooks a more immediate and destabilizing reality. For the 86% of widowed families who are not financially stable, widowhood is a severe practical and financial crisis that strikes at the very foundation of the family's security.¹

This paper argues that for bereavement support to be truly effective—especially for a solo parent—it must adopt a "practical-first" model. The well-intentioned advice to "focus on your emotions" can be counterproductive when a parent is consumed by the fear of losing their home or the inability to pay their bills.² A person cannot begin to focus on their emotional healing, much less be emotionally present for their children, while their foundational safety is in jeopardy.³

Re-examining the grieving process through the established frameworks of psychology and financial science, this research makes the case that addressing tangible, high-stress issues is the necessary prerequisite to building the capacity for emotional healing. By addressing the practical crisis first, we do not delay the emotional journey of grief; we make it possible.⁴ This report demonstrates the deep connection between financial stability and emotional well-being, explores the unique impact of this crisis on the solo parent and their children, and offers a clear call to action for all who support the widowed community.

Chapter 1: The Dual Crisis of the Solo Parent

For a solo parent, the death of a spouse launches a dual crisis of overwhelming proportions. They are immediately faced with the monumental task of guiding their children through grief at the exact moment their own world has been rendered profoundly unstable. This reality is not just a matter of subjective feeling; it is a quantifiable crisis, measured in both dollars and distress, that directly impacts a parent's ability to be the anchor their family needs. This chapter details the financial and emotional shockwave of widowhood and provides a framework for parenting during the chaos.

Section 1.1: The Overwhelming Reality: A Crisis of Finance and Well-being

The immense challenge facing a widowed parent is best understood as a perfect storm of financial, emotional, and physiological distress. The initial shock is captured by the Holmes-Rahe Stress Scale, which ranks the death of a spouse as the single most stressful life event a person can endure, assigned the maximum score of 100 Life Change Units.⁵ This extreme stress is not an abstract concept; it is rooted in a sudden and severe economic crisis that threatens the family's stability on two fronts: plummeting income and soaring costs.

The first blow is a precipitous drop in household income. On average, a widow's household income declines by 37%, and for half of all widows, the drop is a staggering 50% or more.⁶ This financial devastation pushes many into precarious situations; research shows that widows are three times more likely to live in poverty than married women.⁷ The second blow lands simultaneously, as this loss of income is met with a surge of new and unexpected expenses. For a new solo parent, childcare is a primary concern; 42% of widowed parents face additional childcare costs after their partner's death.⁸ This new line item is a significant burden, as the national average price of childcare would consume an estimated 32% of a single parent's median income—more than four times the federal affordability benchmark.⁹ Layered on top of this are the administrative costs of loss itself. Settling an estate is a monumental task, requiring an average of 570 hours of work and costing between \$2,500 and \$10,000 in legal fees for a typical estate.¹⁰

This one-two punch of financial crisis unfolds while the parent is in a state of acute emotional and physiological distress. In the first month after a spouse's death, 38.2% of the bereaved experience depression.¹¹ This is often compounded by the widely reported phenomenon of "widow brain" or "widow fog"—a state of cognitive impairment characterized by confusion, memory loss, difficulty concentrating, and mental fatigue that can persist for two years or more.¹² It is within this storm of financial fear and cognitive disruption that a solo parent must find the strength to be a guide for their children.

Section 1.2: Parenting Amid Chaos: A Framework for Guidance

It is within this perfect storm that a parent must provide a stable environment for their grieving children. A parent's capacity to do so is directly contingent on their own well-being, a reality that forms the basis of the core principles for parenting through loss.

The Duality of Grief (The Oxygen Mask Principle)

The foundational concept for a grieving parent is that they must tend to their own needs to care for their children effectively. This is not a selfish act but a psychological and biological necessity. As Abraham Maslow's Hierarchy of Needs illustrates, humans are wired for survival. When a parent's own foundational "Safety Needs"—such as financial security and shelter—are under direct threat from the crisis of widowhood, their brain instinctively dedicates all available resources to managing that threat.¹³ The higher-level emotional and cognitive resources required to be a patient, present, and empathetic guide for a child are severely diminished. Securing one's own oxygen mask first is the only way to ensure you can help the person next to you.

Radical Honesty in Communication

In the disorienting aftermath of a death, a child's trust in the world's predictability is shattered. The surviving parent becomes the primary anchor and source of information, making communication a fundamental act of rebuilding that trust. This requires honest, direct, and age-appropriate language, which means avoiding confusing euphemisms.¹⁴ Phrases like "went to sleep" can be terrifying to a literal-minded child, and the discovery of a half-truth can erode the parent-child bond at a moment of supreme vulnerability.¹⁵ Using clear terms and answering questions honestly provides a solid, understandable concept that is far less frightening than the amorphous fears that flourish in the absence of information.

Establishing Security Through Routine and Ritual

In the chaos that follows a loss, a child's fundamental sense of safety is compromised. The parent can counteract this by establishing security through the powerful, non-verbal therapeutic supports of routine and ritual.¹⁶ Maintaining consistent daily schedules provides a crucial anchor of stability, sending a potent message to the child: "Even though something terrible has happened, I am still here, and I will continue to take care of you". This is especially important for younger children, who require constant reassurance that they are not to blame for the death—a vital step to counter the "magical thinking" that can lead to secret guilt.¹⁷ Creating new family rituals, like building a memory box or honoring a birthday, provides a structured way to process the loss and fosters a sense of ongoing connection with the person who died.¹⁸

The Indispensable Role of Self-Care

Given the high rates of depression and the cognitive impairment of "widow fog", actively building a support system is a non-negotiable survival strategy for the solo parent. Self-care in this context is not a luxury; it is the central mechanism that makes all other support possible. It involves the difficult but necessary step of asking for and accepting practical help, such as meal trains or childcare, from friends and family. This practical assistance creates the invaluable time and emotional bandwidth the parent desperately needs to attend to their own grief, replenish their capacity to cope, and, in turn, be fully present for their children.¹⁹

Chapter 2: The Child's Journey: Supporting Grief Across Developmental Stages

While the solo parent navigates their own crisis, they must simultaneously serve as a compassionate and stable guide for their child. A child's understanding of death is not static; it develops over time, requiring parents to adapt their approach as a child moves from the concrete thinking of early childhood to the abstract questioning of adolescence. This chapter provides the core principles for supporting children through loss and offers a detailed roadmap for applying them across key developmental stages.

Section 2.1: Core Principles of Communication and Security

In the disorienting aftermath of a death, a parent's primary role is to rebuild a foundation of trust and safety for their child. This is achieved through two core principles: radical honesty in communication and the unwavering establishment of security.

Building Trust Through Truth

An overwhelming consensus in bereavement research underscores the need for honest, direct, and age-appropriate communication. Attempting to shield a child with well-intentioned euphemisms can create deep-seated anxieties and, when the truth is inevitably learned, can profoundly erode the parent-child bond.¹⁵ A cornerstone of this approach is the use of concrete language, as children are overwhelmingly literal thinkers. Experts consistently warn against phrases like "went to sleep," "passed on," or "we lost him". A child who is told their father "went to sleep" may develop a debilitating fear of bedtime, terrified that they or their surviving parent might not wake up.¹⁴ The recommended best practice is to use the clear, unambiguous words "dead" and "died," and explain them in simple, biological terms: "Dying means that the body has stopped working. It can't breathe or move anymore."²⁰ It is normal for a child to ask the same questions repeatedly; this is evidence of their healthy effort to make sense of a new reality, and the most effective response is to repeat the same simple, honest answer consistently.²¹

Foundations of Security

In the chaos that follows a death, a child's world feels unpredictable and frightening. The establishment of security through routine, reassurance, and ritual becomes a powerful, non-verbal form of therapeutic support.¹⁶ The power of routine cannot be overstated; maintaining consistent schedules for meals, bedtime, and school provides an essential anchor of stability. Each on-time meal and familiar bedtime story sends a potent message: "Even though something terrible has happened, the world has not completely fallen apart. I am still here, and I will continue to take care of you".²²

Alongside routine, children require constant and explicit reassurance that they are not to blame for the death. This is vital for younger children whose developmental stage includes "magical thinking"—the belief that their thoughts or wishes can cause external events. A child who once thought, "I'm so mad at Daddy, I wish he would go away," may harbor a terrible, secret guilt, believing their thought caused the death. This must be addressed directly and proactively: "Nothing you said, or did, or thought, or felt made this happen. It is not your fault".¹⁷ Finally, rituals provide a structured way to process the loss. Beyond the funeral, creating new family rituals—such as lighting a candle on the person's birthday or creating a memory box—helps foster a sense of "continuing bonds," which allows the child to integrate the memory of the deceased into their ongoing life.¹⁸

Section 2.2: Age-Specific Guidance for Grieving Children and Teens

While the core principles apply universally, their application must be tailored to a child's developmental stage. Effective support requires meeting the child where they are.²³

Ages 0-5: The Language of Safety and Presence

For infants and preschoolers, grief is not a cognitive understanding of loss but a deeply felt sense of disruption and absence. They are acutely sensitive to changes in routine and the emotional state of their caregiver, even without understanding the cause.²⁴ Because they lack verbal skills, their grief is expressed almost entirely through behavior. Parents should expect to see significant regression in milestones like potty training, as well as intense clinginess, separation anxiety, and changes in eating or sleeping patterns.²⁵

The primary goal when supporting a child under five is to re-establish a profound sense of safety. This is achieved through abundant physical comfort (holding, cuddling, rocking) and a strict adherence to routine. This consistency is a direct therapeutic act, non-verbally communicating that the world is still predictable and safe. When explanations are needed, use simple, concrete language and directly address magical thinking by repeatedly reassuring the child, "It is not your fault".²⁶

Ages 6-9: The Language of Honesty and Expression

As children enter elementary school, they begin to grasp that death is final, but may see it as something that happens only to the old or sick.²⁷ It is common for them to personify death as a tangible entity like a "bogeyman" in an attempt to make an overwhelming concept more concrete. Their grief frequently manifests in externalizing behaviors, such as a decline in school performance, aggression, or a notable increase in physical symptoms like stomachaches and headaches.²⁸

The parent's primary goal is to provide factual information to combat fear and create safe channels for emotional release. This age group's seemingly macabre questions about the biological details of death are a healthy attempt to replace fantasy-based fear with fact-based understanding. Providing simple, factual answers is a direct intervention to reduce their anxiety.²⁹ It is also crucial to validate all their feelings, especially anger, and help them find safe, constructive outlets for these powerful emotions, such as sports, running, or drawing.

Ages 10-12: The Language of Nuance and Connection

Preadolescents, or "tweens," have a firm, adult-like understanding of death's finality and now personalize it, leading to the new and frightening realization, "This will happen to me, too".³⁰ Their anxieties often center on practical, secondary consequences, such as "Will we have to move?". The defining characteristic of grief at this age is the powerful desire not to be perceived as different from their peers. This social pressure is a primary driver of their behavior and can lead them to hide their feelings, suppress their sadness, and put on a "brave face" so as not to stand out.

Supporting a grieving preadolescent requires a nuanced approach that respects their growing need for peer connection while creating private, safe spaces for emotional expression. Instead of demanding they talk, parents should create casual, low-pressure invitations for conversation, perhaps during a car ride or shared activity. It is vital to acknowledge the importance of their friendships and, if possible, connect them with peer support groups.³¹ In this context, their experience is the norm, not the exception, which can be incredibly validating.

Ages 13-18: The Language of Respect and Autonomy

When death occurs during the tumultuous teenage years, it complicates every aspect of their developmental journey toward identity and independence. They possess an adult-like cognitive understanding of death but often lack the emotional framework to manage the resulting existential questions and intense feelings.³² A significant concern for this age group is an increase in risk-taking behaviors, such as substance use, reckless driving, or unsafe sexual activity.³³ This is often a desperate attempt to cope with overwhelming emotions—a way to either numb unbearable pain or to "feel something" in the face of emotional numbness.

The guiding principles for supporting a grieving teen are to respect their autonomy and facilitate connection with peers. Do not force them to talk; recognize that they may feel more comfortable confiding in friends, a trusted teacher, or a coach.³⁴ The parent's most powerful role is to be a stable, available, and non-judgmental presence. While it is vital to maintain clear rules and boundaries, it is equally important to view risk-taking behavior through the lens of grief, addressing the underlying pain while setting firm limits. Facilitating connections to teen-focused peer support groups is invaluable, as it helps them feel less isolated.³⁵

Section 2.3: A Directory of Practical Resources for Families

This directory compiles recommended books, workbooks, and organizations to provide families with practical, actionable support. The resources are categorized by age group and resource type to help parents find the right tools for their children.

For Ages 0-5 (Books)

- *The Goodbye Book* by Todd Parr: A simple, reassuring story about loss and the range of feelings that come with saying goodbye.
- *The Invisible String* by Patrice Karst: A heartwarming story that reassures children they are always connected to their loved ones.
- *Lifetimes: The Beautiful Way to Explain Death to Children* by Bryan Mellonie: Explains the life cycle in a gentle, child-friendly way using nature as an example.

For Ages 6-9 (Books & Workbooks)

- *When Dinosaurs Die: A Guide to Understanding Death* by Laurie Krasny Brown: A comprehensive guide that answers a wide range of questions about death, feelings, and customs in a direct, accessible way.
- *The Memory Box: A Book About Grief* by Joanna Rowland: A story about a child who creates a memory box to hold treasured memories.
- *When Someone Very Special Dies* by Marge Heegaard (Workbook): An interactive workbook that allows children to draw and write about their feelings.

For Ages 10-12 (Books & Workbooks)

- *Bridge to Terabithia* by Katherine Paterson: A classic novel that explores friendship, imagination, and the sudden death of a friend.
- *A Monster Calls* by Patrick Ness: A powerful novel about a boy coping with his mother's terminal illness, exploring themes of anticipatory grief, anger, and truth.
- *When Someone Dies: A Child-Caregiver Activity Book* by the National Alliance for Children's Grief (Workbook): An activity book with prompts for children and tips for caregivers to facilitate conversation.

For Ages 13-18 (Books, Workbooks & Online Support)

- *The Grieving Teen: A Guide for Teenagers and Their Friends* by Helen Fitzgerald: A direct guide for teens that gives them tools to work through their pain and grief.
- *Crying in H Mart: A Memoir* by Michelle Zauner: A powerful memoir about a young woman's experience losing her mother, forging her own identity, and finding connection through food and culture.
- *Talk Grief*: An online community for grieving young people (ages 13-25) to learn from peers, find healthy coping strategies, and feel less alone.

Key National Organizations for Parents

- The National Alliance for Children's Grief (NACG): The leading professional organization for childhood bereavement, offering extensive resources and a nationwide directory of local support providers.
- The Dougy Center: A national leader in childhood bereavement that provides resources and a worldwide directory of peer support groups modeled after their approach.
- Eluna Network: Runs Camp Erin, the largest network of free bereavement camps for children and teens, and provides a comprehensive online resource center.

Chapter 3: A New Model of Support: A Call to Action

The evidence is clear: for a solo parent, widowhood is a dual crisis of profound emotional loss and acute practical instability. This reality necessitates a new, integrated model of bereavement support that prioritizes foundational safety to enable emotional healing. This chapter defines the role of the "Financial First Responder" as the critical first step in this new model. It provides a clear call to action for the professionals, employers, and community leaders who serve these families.

Section 3.1: The "Financial First Responder" for the Widowed Family

In the chaotic aftermath of a spouse's death, the surviving parent is confronted with a mountain of paperwork and paralyzing financial uncertainties. This occurs while they are experiencing the severe cognitive impairment of "widow fog," rendering their decision-making ability unreliable. The Financial First Responder is a qualified, ethical professional who steps into this chaos not as a long-term planner, but as a hands-on, stabilizing force in the present. Their primary role is to act as an "external executive function" for the grieving brain, providing the structure and logical processing that the parent temporarily lacks.

This intervention is a form of triage, addressing the most urgent issues first to restore a sense of control. The process begins with creating order from chaos, helping the parent locate and organize the critical documents—death certificates, wills, insurance policies, and account statements—required to move forward.³⁶ From there, the responder assists with the "endless form-filling and telephone calls" to notify all relevant parties, offloading a significant and stressful administrative burden.³⁷ The top priority is to perform a simple household cash flow analysis to answer the parent's most urgent question: "Do I have enough money to maintain my lifestyle?".³⁸ Providing this clarity can offer more immediate psychological relief than weeks of emotional counseling, as it directly addresses the foundational fears driving the most acute anxiety. Finally, the first responder acts as a crucial buffer, protecting the vulnerable parent from making rash, irreversible financial decisions during a period of intense emotional turmoil.³⁹ This role requires the highest ethical standards, which is why a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, who is held to a fiduciary standard to always act in the client's best interest, is uniquely suited for this work.

Section 3.2: Recommendations for Professionals and Employers

For Financial Professionals

The fact that over 80% of widows change the financial advisor originally chosen by their spouse is a stunning indictment of the industry's status quo. This signals a failure to provide guidance through a life-altering crisis.⁴⁰ To better serve these families, professionals must shift their approach. This means expanding the role from a planner to a facilitator, one who proactively encourages crucial family conversations about financial preparedness before a crisis hits. A staggering 53% of widows report that they and their spouse had no plan for what would happen if one of them died, a vulnerability that financial professionals are uniquely positioned to address.⁴¹ When a crisis does occur, advisors must embrace "triage" planning. Recognizing that a newly widowed client is experiencing "widow fog," they must set aside complex jargon and focus on the immediate priorities: securing cash flow, understanding benefits, and delaying major decisions until the client is in a better cognitive and emotional state to make them.¹²

For Mental Health Professionals

Grief counseling is essential, but the overwhelming stress of financial instability can severely undermine its effectiveness. To provide the most effective care, therapists should integrate a form of financial triage into their practice. While they are not financial advisors, they can and should screen for acute financial distress as a major compounding stressor that may be the primary driver of a client's anxiety. Being prepared to connect clients with vetted, ethical resources, such as non-profit financial coaching services, can be a powerful therapeutic intervention. Furthermore, mental health professionals can help their clients by educating them on the physiological realities of "widow fog". Normalizing this experience and explaining its cognitive effects can reduce feelings of anxiety and self-doubt, empowering the parent to be more patient with themselves as they navigate the immense challenge of parenting through grief.

For Employers & HR Leaders

Supporting a widowed employee is not just a compassionate act; it's a critical strategy for retaining a valuable, experienced team member during a temporary life crisis. A crucial first step is to rethink bereavement leave. Standard policies of 3-5 days are profoundly inadequate when an employee must manage an administrative burden that requires an average of 570 hours of work.¹⁰ Offering extended, flexible leave options allows an employee the time needed to manage this process without depleting their standard paid time off. HR departments should also transform their role from passive administrators to proactive "concierges," helping the employee navigate the complexities of life insurance claims, COBRA, and retirement plan beneficiaries, thereby offloading an immense cognitive burden. To accommodate the new reality of a solo parent dealing with "widow fog," employers should offer flexible work arrangements, such as adjusted hours or remote work options. Finally, it is essential to equip managers with training in compassionate leadership so they can support a grieving team member effectively through empathy, temporary adjustments in performance expectations, and awareness of company resources like the Employee Assistance Program (EAP).

Section 3.3: Recommendations for Community and Non-Profit Leaders

The challenges facing widowed families are systemic and require community-level solutions. The data clearly show that providing only grief support or only financial aid is insufficient. Community leaders should focus on developing integrated support models that offer a single hub for widowed parents, providing access to peer support groups, financial coaching, and legal guidance in one place. These leaders can also advocate for structural changes that address the significant barriers to a widowed parent's financial recovery, such as the high cost of childcare and a lack of flexible work arrangements in their communities. Finally, non-profits can mobilize pro-bono legal and financial professionals to create "First Responder" Financial Services. Given the immense administrative burden that falls on a grieving parent who is simultaneously trying to care for children, these services can be a lifeline, helping solo parents navigate the immediate onslaught of tasks and protecting the entire family unit from further disruption.

Conclusion: Fostering Resilience Through Integrated Support

The journey of a solo parent guiding a child through grief is a dual one, demanding simultaneous attention to the child's evolving needs and the parent's own profound loss. As this paper has demonstrated, this journey is often navigated amid a severe and quantifiable crisis. For the majority of widowed parents, the emotional tragedy of loss is compounded by a financial shockwave that undermines the family's foundational security, creating a state of "restoration-oriented overload" that can impede the healing process for both parent and child.

The research is unambiguous: a parent consumed by the stress of plummeting income, a surge in new costs, and the cognitive impairment of "widow fog" is not equipped to be the stable, present, and compassionate guide their grieving child desperately needs. A child's grief is a developmental process, requiring tailored support that respects their evolving understanding of death. The parent's ability to provide this nuanced care is directly contingent on their own well-being.

This is why a new, integrated model of support is not just a recommendation; it is a necessity. The "practical-first" approach, led by a "Financial First Responder," is a direct intervention designed to stabilize the crisis at its source. By bringing order to financial chaos and answering the most urgent questions of survival, this model restores the essential feeling of safety. It is upon this newly stable ground that a parent can truly begin to address their own grief and, in turn, create the secure environment necessary for their children to heal.

Ultimately, the goal is not merely to offer comfort, but to foster resilience. By equipping professionals, employers, and community leaders with the framework to address the practical crisis of widowhood first, we do more than manage a financial transition. We empower a parent, we stabilize a family, and we provide the indispensable groundwork upon which a new, resilient life can be built for the entire family unit.

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Appendix B: Disclosure

This research paper is intended for informational and educational purposes only and does not constitute financial, legal, tax, medical, or other professional advice. The information provided is general and may not apply to all individual circumstances. The conclusions and opinions expressed are those of the author.

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 and Executive Director of Wings for Widows, a 501(c)(3) non-profit organization, and the Managing Director of WidowWise LLC and Widowers Support Network. 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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