



THE KENTUCKY CENTER FOR  
GRIEVING CHILDREN & FAMILIES

# CHILDREN'S GRIEF AWARENESS MONTH TOOLKIT

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**November is Children's Grief Awareness Month**, a time to acknowledge, uplift, and support children who are grieving the death of an important person or experiencing non-death losses. This toolkit was created by The Kentucky Center for Grieving Children and Families (KCGCF) for families, caregivers, and professionals who work with children. The KCGCF works to equip individuals across Kentucky with resources, language, and tools to support grieving youth of all ages and abilities.

# KEY GRIEF TOPICS FOR CAREGIVERS, EDUCATORS, AND PROFESSIONALS

## Resources to Help You Understand and Support Grieving Youth

### Grief in Early Childhood (Ages 0–5)

Understanding how grief shows up in very young children.

### Substance-Related Grief & the Opioid Crisis

Unique challenges for kids grieving a caregiver lost to overdose.

### How to Talk to Kids About Death

How to use honest, age-appropriate language about death.

### Identifying Grief in Children

Supporting grief from toddlerhood to adolescence.





# GRIEF IN EARLY CHILDHOOD

**Young children grieve differently than older children and adults.** Because they often express grief through behavior or play rather than words, caregivers play a key role in recognizing signs and offering comfort.



## Infants (0-12 Months)

- **Understanding of Death:** No concept of death, but sense absence and caregiver emotions.
- **Signs of Grief:** Crying, clinginess, disrupted sleep/eating, developmental regression.
- **How to Support:** Provide comfort (touch, rocking, soothing voice), keep routines steady, minimize caregiver changes.

### Do's and Don'ts

- ✓ Offer closeness and reassurance
- ✓ Maintain calm, predictable routines
- ✗ Expose to chaos or frequent caregiver changes
- ✗ Assume they are “too little to notice”

## Toddlers (1-3 years)

- **Understanding of Death:** Don't grasp permanence; may think the person can return.
- **Signs of Grief:** Searching for the person, repeated questions, tantrums, regressions.
- **How to Support:** Use short, clear explanations (“Grandma died and can't come back”), reassure safety, allow comfort objects, be patient.

### Do's and Don'ts

- ✓ Use simple, honest words
- ✓ Reassure often and stay consistent
- ✗ Use euphemisms (“sleeping,” “gone away”)
- ✗ Punish grief-related regressions





### Preschoolers (3–5 years)

- **Understanding of Death:** See death as temporary or reversible; engage in magical thinking (“Did I cause this?”).
- **Signs of Grief:** Repeated questions, funeral or death play, regressions, worries about safety, emotional swings.
- **How to Support:** Use concrete language (“When someone dies, their body stops working”), correct magical thinking, encourage art/play expression, involve them in simple memorials.

#### Do’s and Don’ts

- ✓ Normalize emotions (“It’s okay to be sad or mad”)
- ✓ Provide outlets through play or art
- ✗ Say “went to sleep” (can cause fears)
- ✗ Dismiss grief because they’re young



## KEY REMINDER

**Children under five often grieve in short bursts.** They may ask about the death one moment and return to play the next. This is a normal part of their development. At this age, grief is most often expressed through behavior and play rather than words.





# HOW TO TALK TO CHILDREN ABOUT A SUBSTANCE USE-RELATED DEATH

Adapted from the National Alliance for Children's Grief Toolkit



## Ages 0–5 | Keep It Simple

*Focus on safety and basic understanding.*

### **Say:**

“(Name) died. That means their body stopped working and they can’t come back. They had an illness called substance use disorder.”

### **Tips:**

- Use calm, short sentences.
- Repeat explanations when needed.
- Reassure them: “You are safe and cared for.”

## Ages 6–12 | Honest and Reassuring

*They can understand cause and permanence but may blame themselves.*

### **Say:**

“(Name) used something that made their body stop working. It wasn’t your fault.”

### **Tips:**

- Give simple facts without extra details.
- Encourage questions: “What do you wonder about?”
- Let them talk about feelings through art, play, or writing.



## Teens (13+) | Open and Direct

*They can understand complexity and need honesty and space.*

### **Say:**

“(Name) died from using a substance. I wish I understood why. I’m here to talk about anything you’re feeling.”

### **Tips:**

- Ask for their thoughts and opinions.
- Respect their need for privacy and independence.
- Check in around milestones, anniversaries, or hard days.



## KEY REMINDER

**Every child grieves differently.** Use clear language (“died” instead of “passed away”) and keep the conversation open as they grow.

**If you’re worried about their safety or mental health, call or text 988 or visit [988lifeline.org](https://988lifeline.org).**





**Be honest and concrete.**

Use simple, clear language. Avoid euphemisms like “went to sleep.” Instead, use clear language like “died” and “death.”

**Follow their lead.**

Answer only the question asked, then pause. Children process information in small pieces.

**Repeat and reassure.**

Kids often ask the same questions repeatedly—it helps them process.

# ***HOW TO TALK TO KIDS ABOUT DEATH***

**Validate feelings.**

Say things like, “It’s okay to feel sad or angry. I feel that way too sometimes.”

**Model healthy grief.**

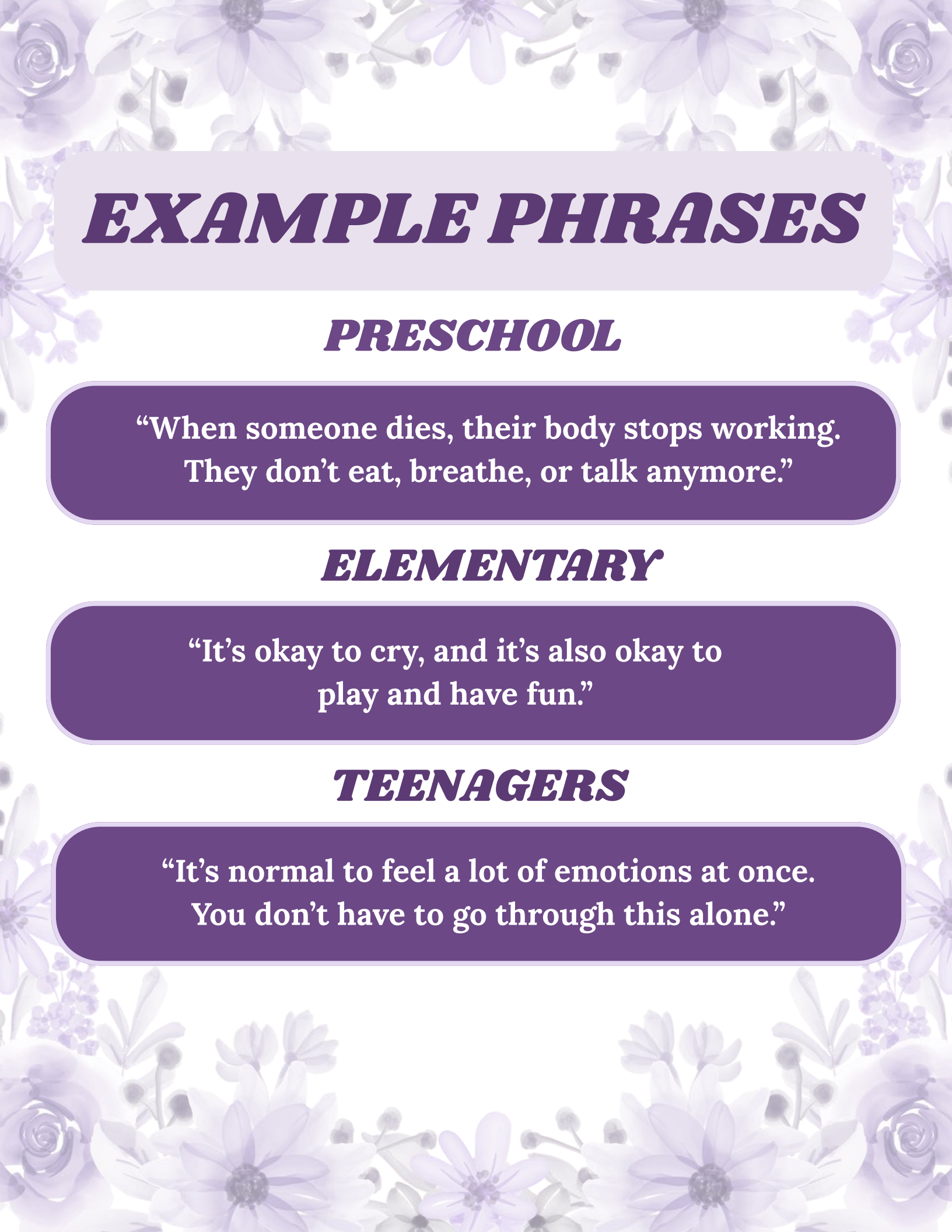
Show them it’s okay to cry or talk about feelings.

**Allow expression.**

Encourage play, art, writing, or movement to help process emotions.

**Maintain structure.**

Routines help children feel safe when life feels uncertain.



# ***EXAMPLE PHRASES***

## ***PRESCHOOL***

“When someone dies, their body stops working.  
They don’t eat, breathe, or talk anymore.”

## ***ELEMENTARY***

“It’s okay to cry, and it’s also okay to  
play and have fun.”

## ***TEENAGERS***

“It’s normal to feel a lot of emotions at once.  
You don’t have to go through this alone.”



# Identifying Grief in Children

Children grieve differently than adults, often through behavior, play, or physical symptoms rather than words. **This guide will help you recognize signs of grief and support children compassionately.**

## Common Signs of Grief in Children



### Emotional Signs

- Sadness, crying spells, mood swings
- Anger, irritability, or tantrums
- Guilt (“I caused this”) or shame
- Worry or anxiety about safety and the future
- Emotional numbness (appearing unaffected)

### Behavioral Signs

- Clinginess or separation anxiety
- Aggression or defiance
- Regressive behaviors (bedwetting, thumb sucking, baby talk)
- Withdrawal from friends, activities, or family
- Risk-taking or acting out, especially in teens



### Cognitive Signs

- Repeated questions about the loss or death
- Difficulty concentrating or remembering
- Decline in schoolwork or grades
- Preoccupation with death in play or conversations
- Confusion about time, permanence, or cause of death



# Common Signs of Grief in Children

## Social Signs

- Pulling away from peers or family
- Conflict with siblings or friends
- Overly dependent on caregivers
- Seeking comfort from teachers or peers



## Physical Signs

- Headaches, stomachaches, or vague body pains
- Sleep problems (nightmares, fear of the dark, trouble falling asleep)
- Appetite changes
- Low energy, fatigue, or restlessness

**Children grieve in unique ways that change as they grow, often through behaviors or physical symptoms rather than words.**

Recognizing these signs and offering empathy, honesty, and support helps them navigate loss in healthy ways.

# ADDITIONAL TOOLS AND RESOURCES FOR GRIEF

Below are trusted, professional resources that offer expert guidance, education, and support for children and families experiencing grief. These organizations provide evidence-based tools, programs, and materials to help caregivers, educators, and communities navigate childhood bereavement.

1. [National Alliance for Children's Grief](#)
2. [Dougy Center](#)
3. [Eluna Network](#)
4. [Comfort Zone Camp](#)
5. [Coalition to Support Grieving Students](#)
6. [Judi's House/JAG Institute](#)
7. [The Kentucky Center for Grieving Children and Families](#)
8. [The Sesame Network on Grief](#)
9. [Grief Sucks for Teens](#)



# PODCASTS FOR GRIEF

Below are podcasts that explore grief across ages and abilities, with a focus on supporting children, teens, and families:

## **1. KCGCF Podcast: Children's Grief Across Developmental Stages**

This podcast explores how children's understanding and expression of grief evolve across developmental stages, emphasizing the need for age-appropriate support based on their cognitive growth.

## **2. KCGCF Podcast: Childhood Grief and Navigating Loss at Every Age**

This podcast explores how children at different ages experience and understand grief, emphasizing that recognizing these differences is essential to offering meaningful, tailored support.

## **3. Widowed Parent Podcast by Jenny Lisk**

The Widowed Parent Podcast, hosted by Jenny Lisk, offers compassionate conversations, expert insights, and personal stories to support parents raising grieving children after the loss of a spouse.

## **6. The Dougy Center's Grief Out Loud Podcast**

The Dougy Center's Grief Out Loud podcast series has features on my kinds of grief and interviewees who have experienced loss at many ages and stages of life.

## **7. Hello Grief by the Comfort Zone Camp**

Hello Grief, created by Comfort Zone Camps, is a podcast dedicated to supporting grieving children and their families through the maze of loss. In each episode, you'll gain valuable insights through practical tips, inspiring stories from experts, and heartfelt conversations with those who are walking the path of grief themselves. Discover what works, what doesn't, and how to navigate the journey of grieving, healing, and growth.

## **8. Grief Let's Talk About It**

Tony Lynch, author and speaker, explores how grief and loss impacts men and their families. He looks at his own journey of pain to purpose after the loss of his child.

## **9. All There Is with Anderson Cooper**

CNN correspondent Anderson Cooper's podcast All There Is explores the many sides of grief and loss and how it unfolds (or waits) over time. It is a fascinating portrait of a man who experienced loss early in life and who only begins to explore its depth and meanings as an adult.

## **10. Connecting Through Grief When a Child Dies**

Connecting Through Grief When a Child Dies is a podcast created at St. Jude Children's Research Hospital by parents who have experienced the death of their children. Each episode focuses on the early stages of the grieving process.

Childhood bereavement is a critical issue and an increasingly important national priority.

The Childhood Bereavement Estimation Model® (CBEM) approximates rates of bereavement for U.S. youth. Results from the CBEM are updated annually using vital statistics from the Centers for Disease Control and Prevention.\* The 2025 report reflects 2019 to 2023 data, the five most recent years available.

## 1 in 9



Kentucky children will experience the death of a **parent or sibling** by age 18

### 11.7% ~ 117K

children **will be** bereaved by age 18

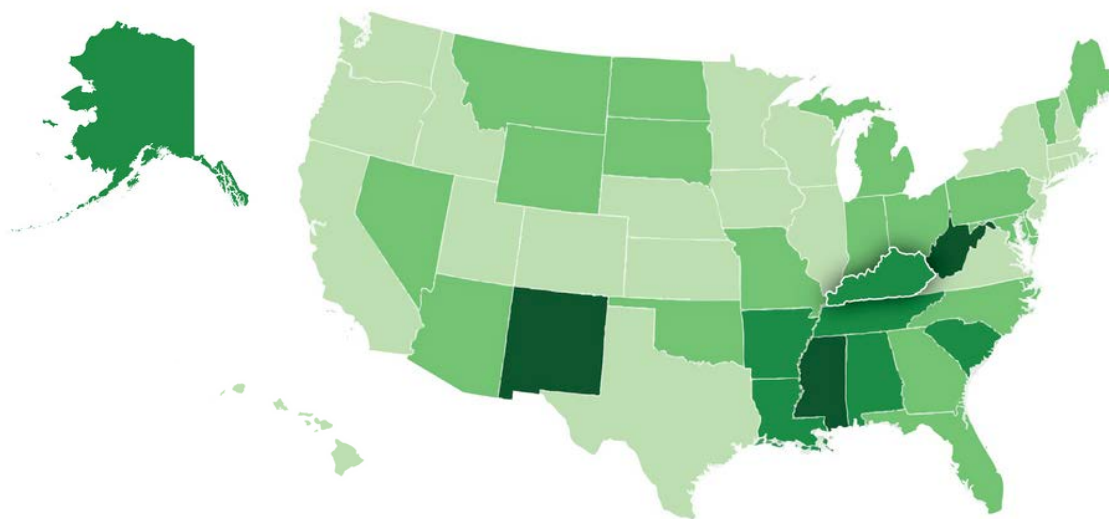
**HIGHER** than national rate of 8.9%

### & MORE THAN DOUBLES

### 277K

youth **will be** bereaved by age 25

#### Childhood Bereavement Rates by State†



#### KEY

6.8% - 8.7%

8.8% - 10.5%

10.6% - 12.4%

12.5% - 14.2%

† Bereavement due to parent or sibling death by age 18.

#### Relationship to the Deceased

The CBEM provides independent estimates of the percentage and number of youth ages 0-17 who will experience the death of a parent or sibling.

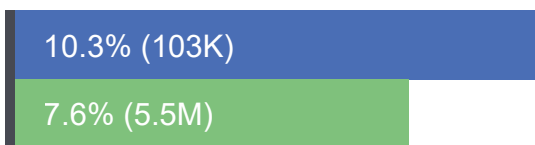
##### Sibling



1.5% (15K)

1.3% (963K)

##### Parent



10.3% (103K)

7.6% (5.5M)



## CBEM Leading Cause of Death

The CBEM can produce bereavement estimates by cause of death. The tables below reflect the percentages of all **bereaved** children who will experience bereavement due to the leading causes of death for youth and adults, respectively.

### Death of a Sibling (Ages 0 - 17)

| Cause of Death              | Percentage of Bereaved Children‡ |
|-----------------------------|----------------------------------|
| Conditions Related to Birth | 23.0%                            |
| Accidents                   | 19.6%                            |
| Birth Defects               | 15.6%                            |
| Homicide                    | 5.1%                             |
| Suicide                     | 4.3%                             |

### Death of a Parent (Ages 25 - 45)

| Cause of Death | Percentage of Bereaved Children‡ |
|----------------|----------------------------------|
| Accidents      | 41.6%                            |
| Heart Disease  | 10.8%                            |
| Suicide        | 8.6%                             |
| Cancer         | 7.7%                             |
| Homicide       | 4.8%                             |

‡The percentage of bereaved children for a specific cause of death is calculated by dividing the number of children who will experience bereavement due to that cause by the number of all bereaved children.

## Cost of Inaction

The death of a parent, sibling, or other important person in a child's life is one of the most frequently reported disruptive childhood experiences and without appropriate support, can adversely affect lifelong health and well-being. The findings below represent research about the impact of bereavement in the U.S. and abroad.



**97%**  
of teachers

believe grief adversely impacts learning.



Bereaved children are

**2x** MORE  
LIKELY

to experience significant challenges at home.



**1 in 4**  
youth

who die by suicide were bereaved.



Bereaved youth are

**175%** MORE  
LIKELY

to develop Substance Use Disorder in adulthood.

## Call to Action

Projected CBEM results can help center childhood bereavement as a public health priority. States have the power to enact change locally. For example, **Utah** added a checkbox on death certificates to identify children who lost a caregiver and connect them with resources, while **New Jersey** passed legislation mandating grief education for students in grades 8 through 12. Together, we can ensure that comprehensive grief care becomes universally available.

To learn more about nationally available resources, visit [judishouse.org/essential-services](https://judishouse.org/essential-services).

*How is your state taking action?*

## Sources

To access the reference material used in this report, please visit [judishouse.org/2025-CBEM-sources](https://judishouse.org/2025-CBEM-sources).



Judi's House/JAG Institute is a research-based nonprofit in Aurora, CO devoted to supporting grieving children and their families.



NEW YORK  
LIFE  
FOUNDATION

Judi's House/JAG Institute partnered with New York Life Foundation to create the Childhood Bereavement Estimation Model (CBEM).

# Childhood Bereavement Household Income

## Kentucky 2024



### The Issue

Childhood bereavement is a critical issue and an increasingly important national priority. The death of a parent, sibling, or other important person in a child’s life is one of the most frequently reported disruptive childhood experiences that, without appropriate support, can have adverse effects. Social determinants of health, such as income, can influence lifelong well-being including early mortality. This report highlights variations in childhood bereavement prevalence across income categories in Kentucky. Understanding these variations is necessary to direct crucial resources to families who need them most so that every child can find hope and healing.

### CBEM

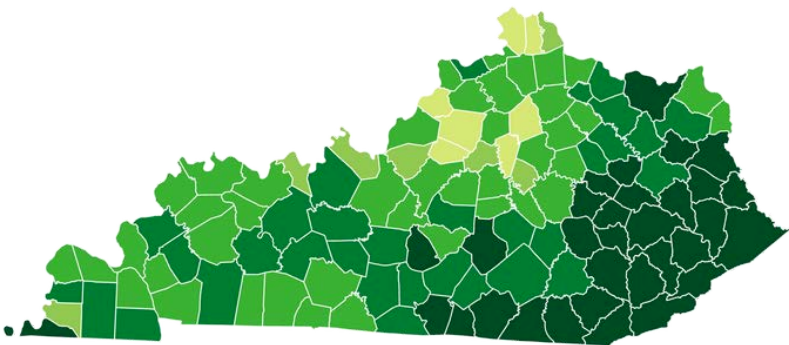
The Childhood Bereavement Estimation Model® (CBEM) approximates rates of U.S. children who will experience the death of a parent or sibling by the time they reach adulthood. Using data from 2018 to 2022, Judi’s House/JAG Institute conducted analyses focused on youth under age 18 to explore how median household income impacts CBEM results in each Kentucky county.

### Bereavement Due to Parent or Sibling Death by Median Household Income

Beginning with the median household income for Kentucky as a reference point, five income distribution bands were developed. Counties with median incomes within a band were combined for CBEM analyses. This process was applied consistently for all 2024 CBEM Key Topic reports.\*

#### What is Median Household Income?

A median is the middle value that divides data into two equal parts. For household income, the median is the dollar amount where half the population in a specified geographic region (e.g., state, county) earns more, and half earns less.

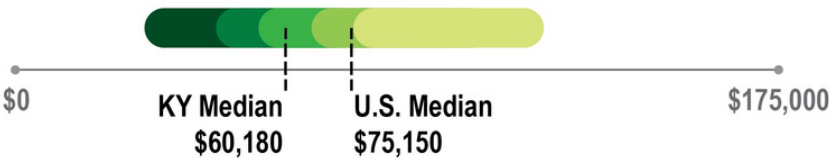


Income Groups and CBEM Results

| Income               | Bereavement     |
|----------------------|-----------------|
| \$28,670 - \$45,140  | 15.0% or 1 in 7 |
| \$45,141 - \$54,160  | 11.0% or 1 in 9 |
| \$54,161 - \$66,200  | 12.2% or 1 in 8 |
| \$66,201 - \$75,230  | 9.3% or 1 in 11 |
| \$75,231 - \$117,330 | 9.0% or 1 in 11 |

### State and National Income Comparison

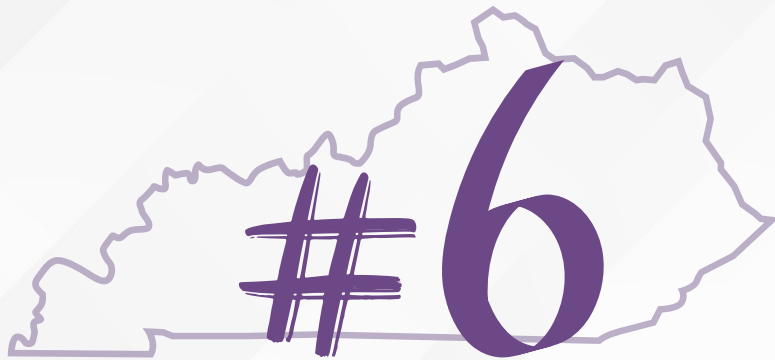
In Kentucky, the state median income is **lower** than the national median income.



Kentucky children under age 18 in the lowest income group are **67% more likely** to experience a parent or sibling death compared to peers in the highest income group.

67%  
MORE LIKELY

# The Impact of Opioid Loss on Kentucky's Children



Kentucky ranks #6 nationally for childhood bereavement.

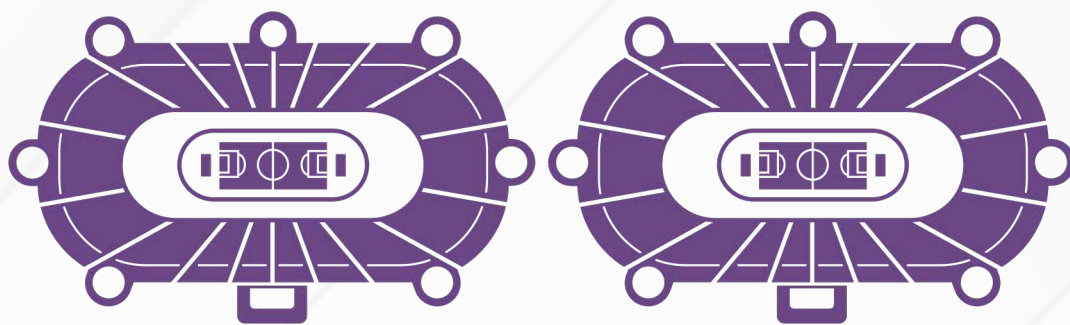


1 in 9 children in the state will experience the death of a parent, caregiver, or sibling by age 18.

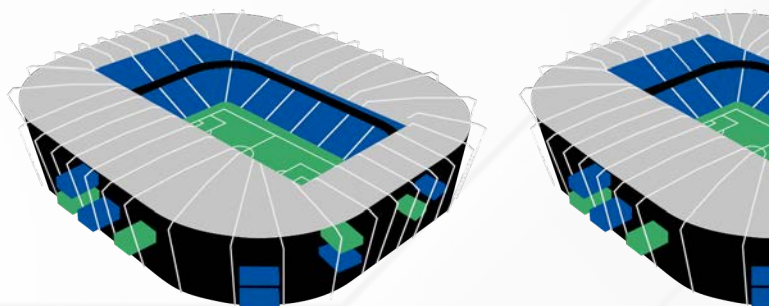
25%

25% of these losses are related to substance use, primarily opioids.

# Parental Death For Kentucky's Children



**Current Estimated # of Children Bereaved by Age 25: 95,000+**  
*This number of children would fill up Rupp Arena twice*



**Current Estimated # of Children Bereaved by Age 18: 43,000+**  
*This number of children would fill up Kroger Field 1.5 times*



**25% of Parent Deaths are Opioid or Overdose-Related**

[www.kcgc.org](http://www.kcgc.org)



THE KENTUCKY CENTER FOR  
GRIEVING CHILDREN & FAMILIES

**CURRENT ESTIMATE  
OF CHILDREN  
BEREAVED BY 18:  
BLACK**

**CURRENT ESTIMATE OF CHILDREN BEREAVED BY 18: BLACK**

**PROJECTED ESTIMATE OF CHILDREN BEREAVED BY 18: GRAY**

1/20  
1/10

1/21  
1/11

1/15  
1/8

1/19  
1/10

1/17  
1/9

1/16  
1/8

1/7  
1/14

1/9  
1/19



## Substance Use



## Mental Health

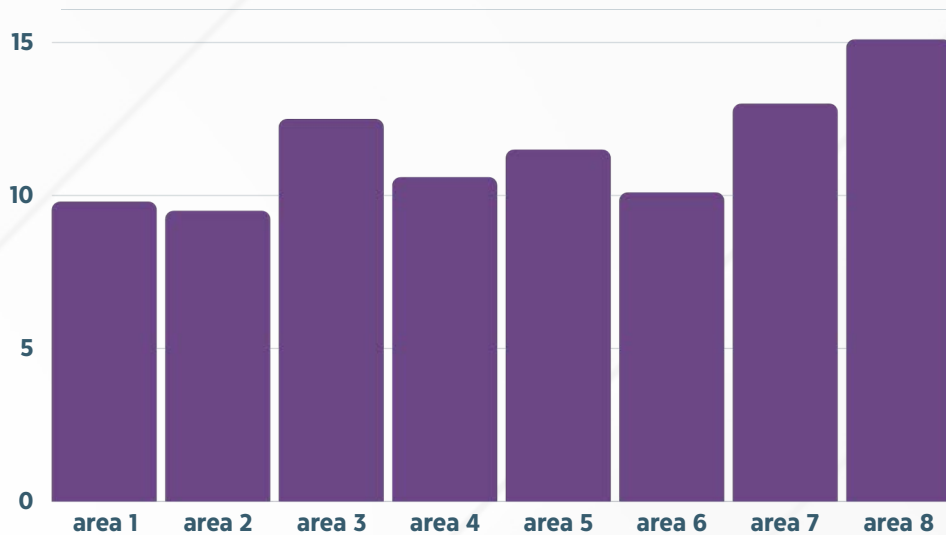


Data on Death Losses are organized by Kentucky MCO Regions and provided in May 2024 by Judi's House/JAG Institute.

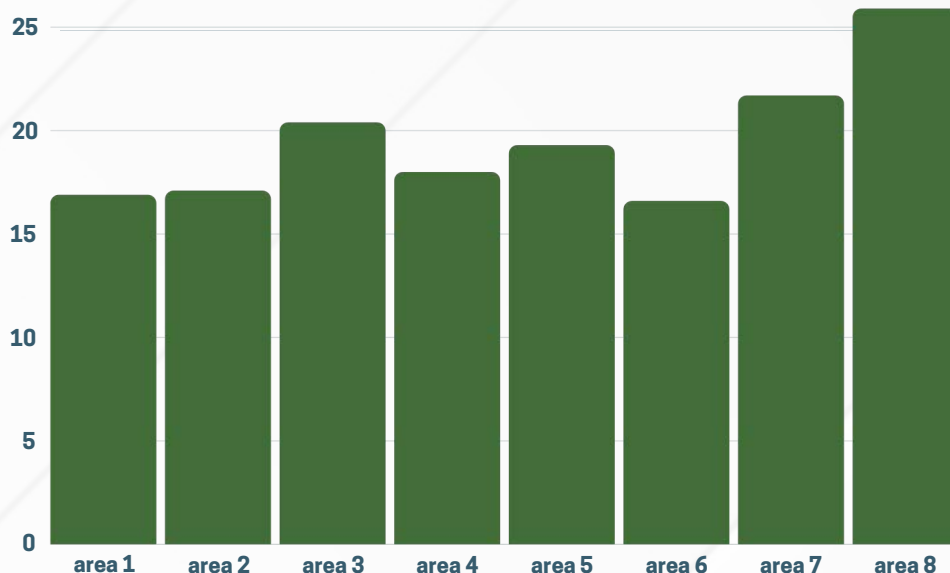
# Population Health Crisis

**MCO (Managed Care Organization) Regions for the state of Kentucky**

**1 in 9 Kentucky children will lose a parent or sibling by age 18.**



**1 in 5 Kentuckians will lose a parent or sibling by age 25.**



## Important Information About Social Security Benefits for Surviving Children

Any surviving child of a deceased eligible worker may qualify for Social Security benefits. The surviving guardian will need to go through the following steps to start the process to see if the child/children qualify and what amount they will possibly receive. Applicants must apply **within 2 years** of the parent's death.

### Who is eligible:

- Children under the age of 18 (up to 19 if a full-time student in elementary or secondary school) may be eligible to receive monthly social security benefits based on the deceased parents' social security benefits. A surviving spouse may also be eligible for benefits as well. Additionally, there may be a one-time lump sum amount that is available.
- If the deceased is the biological parent, but not listed on the child's birth certificate, the child may still be able to receive death benefits. Please discuss this with a representative at your local Social Security Administration office.

### Documentation you may need to provide the Social Security Administration:

- The child's birth certificate or other proof of birth or adoption.
- Proof of the worker's marriage to the child's natural or adoptive parent if the child is the worker's stepchild.
- Proof of the child's U.S. citizenship or lawful alien status if the child was born in the United States.
- W-2 form(s) and/or self-employment tax returns if the child had earnings last year.
- If the worker is deceased, proof of the worker's death and U.S. military discharge paper(s).

### To apply for benefits:

You will need to call the Social Security Administration toll free number at 1-800-772-1213 to make an appointment or visit your local Social Security Administration office. No appointment is required; however, you can call ahead to make an appointment which may reduce your wait time.

There are three regional Social Security Administration offices:

2241 Buena Vista Road  
Lexington, KY 40505

1060 Gibson Bay Drive  
Richmond, KY 40475

140 Flynn Ave.  
Frankfort, KY 40601

Rejections or problems applying for benefits from the Social Security office can be also directed to Congressman Andy Barr's office. His Lexington office number is 859-219-1366.

### **FAQs:**

- 1. Are these benefits taxable?** The survivor benefit is not taxable if they are the child's only income. Parents/guardians are not responsible for taxes on this income.
- 2. Is there a time limit to apply?** The application for benefits must be made within two years of the parent's death. The benefit, if approved, will be retroactive to the date of the death.
- 3. Does each child get a separate benefit?** Yes, each child applied for can receive a separate benefit, which will continue through the age of 18 (or 19 if the child is still enrolled in high school).
- 4. Does the benefit count as household income?** Yes, the benefit counts towards household income for some needs-based programs, including subsidized housing. Ask the program you are enrolled in for subsidized housing about how the benefit would affect you before applying for it.

# Social Security Benefits for Children After the Death of a Parent



## Who is eligible for survivors benefits as a child?

If a young person you teach, work with, or care for experiences the death of a parent, they may be eligible for monthly Social Security survivors benefit payments. Under certain circumstances, we can also pay benefits to married children, stepchildren, adopted children, grandchildren, and step-grandchildren.

Child survivor benefits are generally paid until age 18 or high school graduation. In addition, adults who were disabled before age 22 can receive childhood survivors benefits at any age.



## Why are survivors benefits important?

The death of a parent can affect a child's emotional and behavioral health, financial situation, and academic achievement in school. Social Security benefits can help provide support during these difficult times.

## What is the average monthly survivors benefit amount?

A child receiving survivors benefits can get about \$1,100 each month (as of September 2024).



## How to apply for survivors benefits?

The Social Security application for survivors benefits is not available online. Applications are completed either by phone or in person at a local Social Security office.

To set up an appointment, call us at **1-800-772-1213** (TTY: **1-800-325-0778**) between 8:00 a.m. and 7:00 p.m., Monday through Friday. Wait times to speak to a representative are typically shorter early in the day (before 10 a.m.) or later in the afternoon (after 4 p.m.). The wait is also shorter later in the week (Wednesday to Friday) and later in the month. We can usually schedule an appointment in 30 to 60 days.

The person who calls should have the Social Security number of the worker who died. Our representatives can provide any additional information needed for their appointment.



## When to apply for survivors benefits?

It's important for the child's family to contact Social Security as soon as possible. The date they contact us to file an application can affect when the child's benefits will begin.

For more information, visit <https://www.ssa.gov/survivor>.





**Our Mission:** The Kentucky Center for Grieving Children and Families (KCGCF) supports children, youth, and families as they *grieve and grow*.

**What We Believe:** Grief is a natural response to loss. We provide safe and caring spaces where children and families can connect and discover their own path towards healing.

**Our Work:** The KCGCF creates programming, outreach, and educational opportunities designed to improve the experiences and outcomes of children with grief and loss.

**Our school and community-based groups** and events offer connection and support for youth and families impacted by death losses. Our wide-ranging **training series** is designed to help educators, clinicians, case workers, community professionals, and anyone working with children build their competency and skill set in supporting children and families with loss. Finally, we engage with **research, policy, and advocacy** around grief and loss in order to build grief-aware child welfare and family service systems across the state of Kentucky.

**Learn More:** A variety of resources, toolkits, and program opportunities for families, young adults, and professionals can be found on our website at [www.kcgcf.org](http://www.kcgcf.org).

**Follow us on Facebook and Instagram**

The Kentucky Center for Grieving Children and Families  
424 Lewis Hargett Circle, Suite 250  
Lexington KY 40503  
859-813-2759, [kychildrengrieve@gmail.com](mailto:kychildrengrieve@gmail.com)



**GRIEVE AND GROW**