



KENTUCKY CENTER FOR GRIEVING CHILDREN AND FAMILIES, CURRENT SERVICES

- Founded in 2020 as a 501(c)03. At that time, only Kentucky, West Virginia, and the Dakotas lacked a child- and family-focused grief center
- Based on a national model of programming. The KCGCF serves statewide through training, policy & advocacy, and seeding programs in local communities across Kentucky
- KCGCF programs now include school-based groups (Fayette, Scott, Madison, Jessamine, Woodford, Anderson, Clark, and Franklin); community-based family groups (Fayette); a statewide online teen group; young adult group pilots (UK & Transylvania University); trainings for child-facing professionals in areas such as education, child welfare, healthcare, social work, therapists, and case managers
- Initial work on family grief support program pilot designed for rural and underserved communities (2026 UPike collaboration for initial project development)



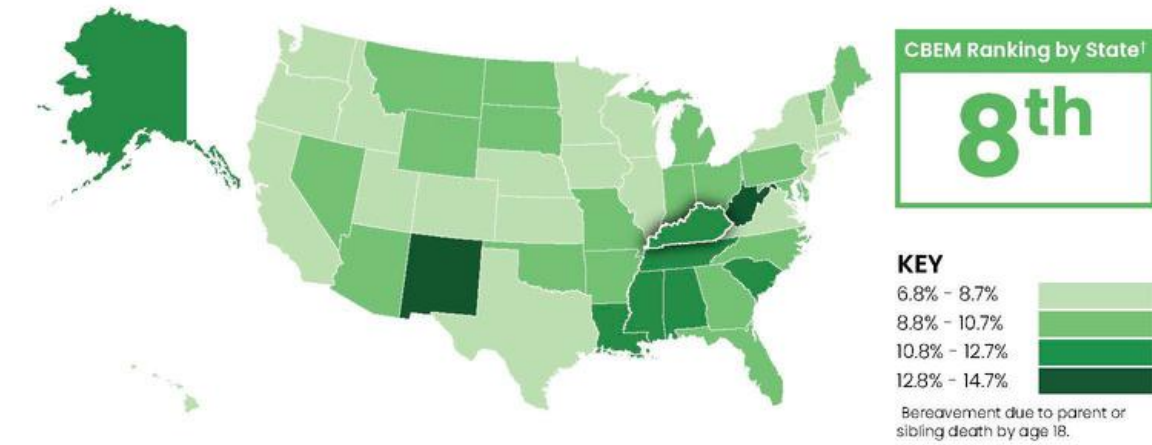
STATE DATA OVERVIEW



Childhood bereavement is a critical issue and an increasingly important national priority.
The Childhood Bereavement Estimation Model® (CBEM)¹ approximates rates of bereavement for U.S. youth. Results from the CBEM are updated annually using vital statistics² from the Centers for Disease Control and Prevention (CDC).^{*} The 2026 report reflects 2020 to 2024 data, the five most recent years available.



Childhood Bereavement Rates by State[†]



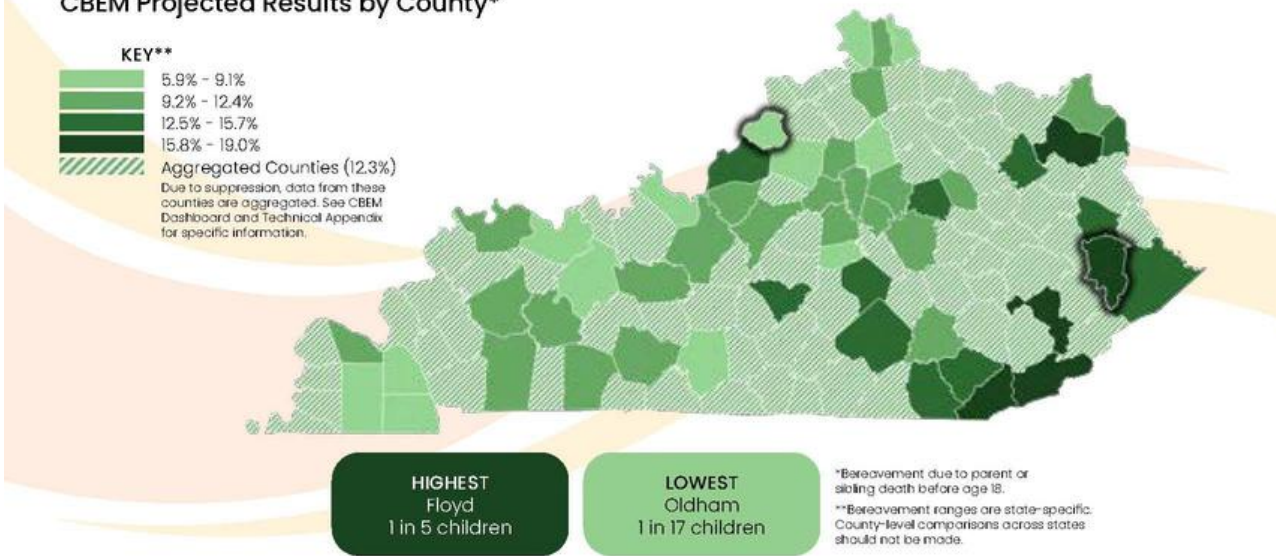
Relationship to the Deceased

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



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The Childhood Bereavement Estimation Model® (CBEM) approximates bereavement rates for U.S. youth¹ using vital statistics from the Centers for Disease Control and Prevention.² The 2025 CBEM Key Topic reports explore bereavement in each U.S. county using data from 2019 to 2023, the five most recent years available.

CBEM Projected Results by County^{*}



CBEM Model Type

CBEM Analyses yield multiple types of estimates. This report focuses on **Projected** and **Current** bereavement estimates related to the death of parent or sibling before age 18. These tables compare Projected and Current estimates in Floyd and Oldham counties in Kentucky.

CBEM Projected results (map above) include both children who are already bereaved and those expected to experience the death of a parent or sibling by age 18. In Floyd County, an estimated 19% or 1 in 5 children, will grieve the death of a parent or sibling in childhood.

CBEM Current results reflect the number of children who have already experienced such a loss. For example, in Floyd County, 9.3% or 1 in 11 children under 18 are currently grieving the death of parent or sibling.

Geography	% of children bereaved		# of children bereaved		1 in X children	
Floyd County	19.0%	9.3%	1,459	717	1 in 5	1 in 11
Oldham County	5.9%	2.8%	975	463	1 in 17	1 in 36
Kentucky	11.7%	5.8%	117K	58K	1 in 9	1 in 17
United States	8.9%	4.5%	6.4M	3.3M	1 in 11	1 in 22

Projected Model Current Model

Call to Action

New CBEM county-level estimates reveal striking disparities in childhood bereavement prevalence across counties, often reflecting broader inequities in health, income, and access to care. These data offer a vital opportunity for local leaders, educators, health providers, and policymakers to take informed action—directing resources where they are needed most. Every child deserves space to grieve, heal, thrive, no matter where they live.



Find Your Local
CBEM Data



ECONOMIC ASPECTS OF CHILDHOOD BEREAVEMENT



Kentucky

Social Security Survivor Benefits³ for Children

According to 2025 CBEM Current results, an estimated 2,614,000 children in the U.S. are **already bereaved** due to **parent** death. Approximately 47,721 of these children live in Kentucky and 10,640 in Jefferson County.

Social Security Administration survivor benefits (SSA) can provide vital financial support to Kentucky children who have lost a working parent. Averaging \$1,100 monthly, SSA benefits help pay for essentials like housing, food, clothing, and education, offering stability during a time of financial and emotional upheaval.

Data show SSA benefits are significantly underutilized.^{4,5} Nationally, 55% of bereaved children do not receive the benefit. Approximately 10% do not qualify, leaving an estimated 45% of eligible bereaved children without critical financial support.

Nationally, an estimated \$15.5B in SSA benefits go unclaimed each year by families with children who have lost a parent.

Estimated Annual Unclaimed SSA Benefits for Kentucky Children[†]

JEFFERSON COUNTY
Bereaved Children

\$63M
ANNUALLY



KENTUCKY
Bereaved Children

\$283M
ANNUALLY

[†] Calculated as: current number of bereaved children × 45% eligibility rate × \$1,100 monthly SSA benefit × 12 months.

Closing the Gap

Social Security Administration (SSA) benefits provide stability for children after the death of a parent or caregiver—but often, that support never reaches those who need it most. Addressing barriers like limited public awareness, burdensome requirements, and adverse impacts on other federal or state benefits (e.g., housing, food, healthcare) would aid access to this financial lifeline.

States like Utah have taken promising steps by identifying bereaved youth and mobilizing resources for bereaved families statewide.⁶ The following actions can close the gap.

- **Bereaved families:** Call SSA at 1-800-772-1213 as soon as possible to initiate benefits access
- **Grief centers and schools:** Identify eligible children and families to facilitate SSA benefits access
- **Advocates & Policymakers:** Work together to advance policy changes and reduce barriers to SSA benefits access

Judi's House/JAG Institute supports the recommendations provided in the 2025 SSI report by the Social Security Advisory Board.⁷ Now is the time for bold, coordinated action to remove administrative hurdles and safeguard access to essential supports. Grief is already heavy enough—families should not also bear the weight of financial hardship. Together, we can ensure every eligible child receives the support they deserve.



For more info about the CBEM and additional national, state, and local data, visit: cbem.judishouse.org

Sources

1. Burns, M., et al. (2023). Frontiers in Pediatrics, 11.
2. Centers for Disease Control and Prevention, National Center for Health Statistics, CDC WONDER Online Database.
3. Social Security Administration (2024).
4. Weaver, D. (2025, June 16) Real Clear Markets.
5. Weaver, D. (2019). Population Review, 58(2).
6. Children's Collaborative (2023). Utah Children's Collaborative.
7. Social Security Advisory Board (2025).



Judi's House/JAG Institute is a research-based nonprofit organization in Denver, Colorado devoted solely to supporting grieving children and their families. Our vision is that no child should be alone in grief.



Judi's House/JAG Institute partnered with the New York Life Foundation to help support grieving children and families by creating 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.^{1,2} Social determinants of health, such as income, can influence lifelong well-being including early mortality.³ 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

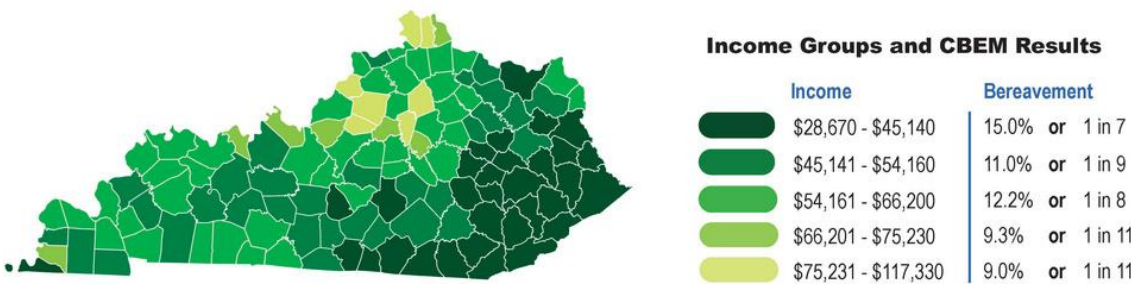
The Childhood Bereavement Estimation Model® (CBEM)⁴ approximates rates of U.S. children who will experience the death of a parent or sibling by the time they reach adulthood. Using data from 2018 to 2022, Judi's House/JAG Institute conducted analyses focused on youth under age 18 to explore how median household income impacts CBEM results in each Kentucky county.⁵

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.*

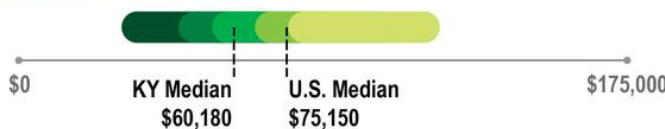
What is Median Household Income?

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.



State and National Income Comparison

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

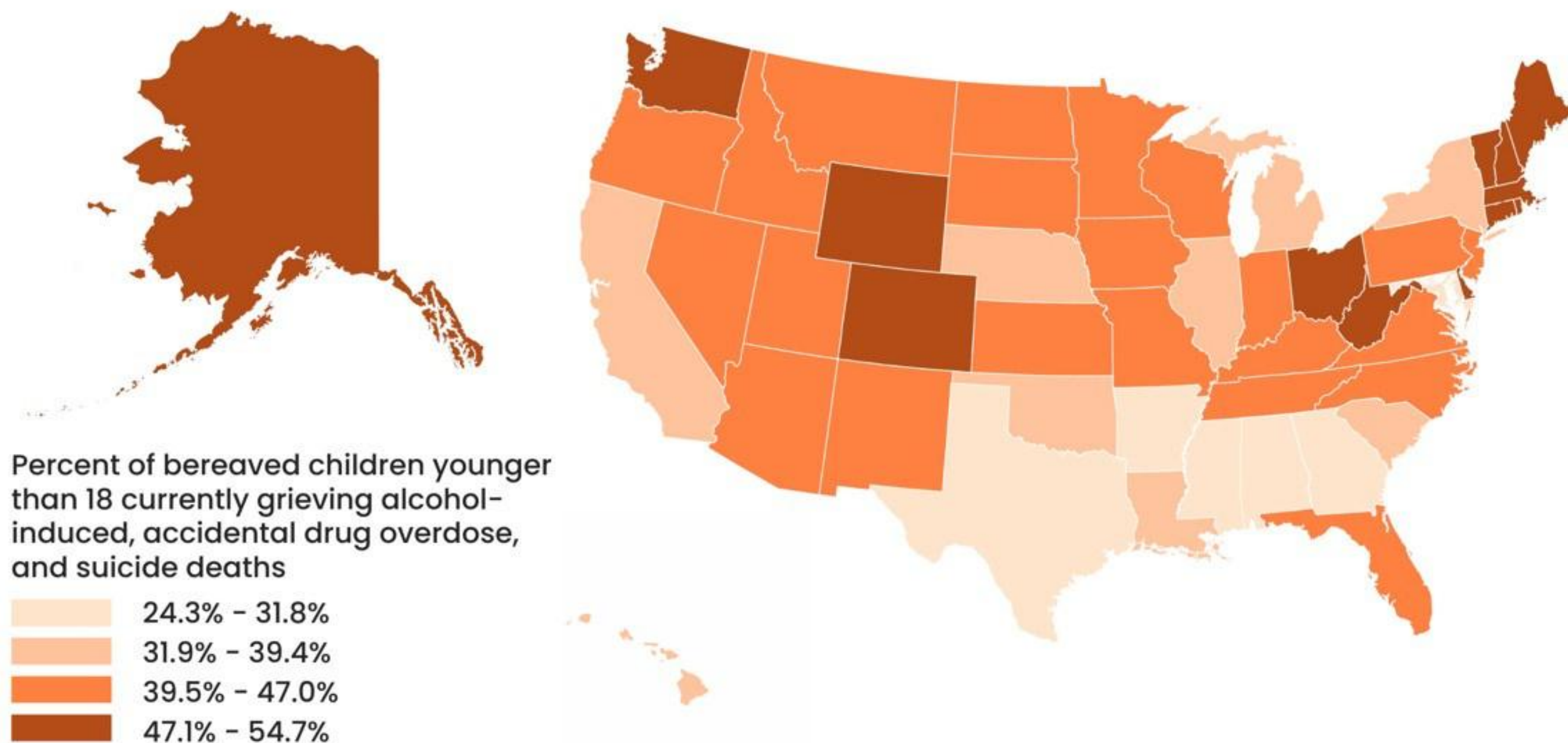


Kentucky children under age 18 in the lowest income group are **67% more likely** to experience a parent or sibling death compared to peers in the highest income group.

67%
MORE LIKELY



SUICIDE, SUBSTANCE- AND ALCOHOL-RELATED PARENT DEATHS



Among all children under 18 currently bereaved due to a parent's death in Kentucky, 43.2% of them are grieving a parent's death due to suicide, accidental drug overdose, or alcohol-induced causes." CBEM data indicate that there are currently 47,087 children under 18 in Kentucky who are grieving a parent's death.



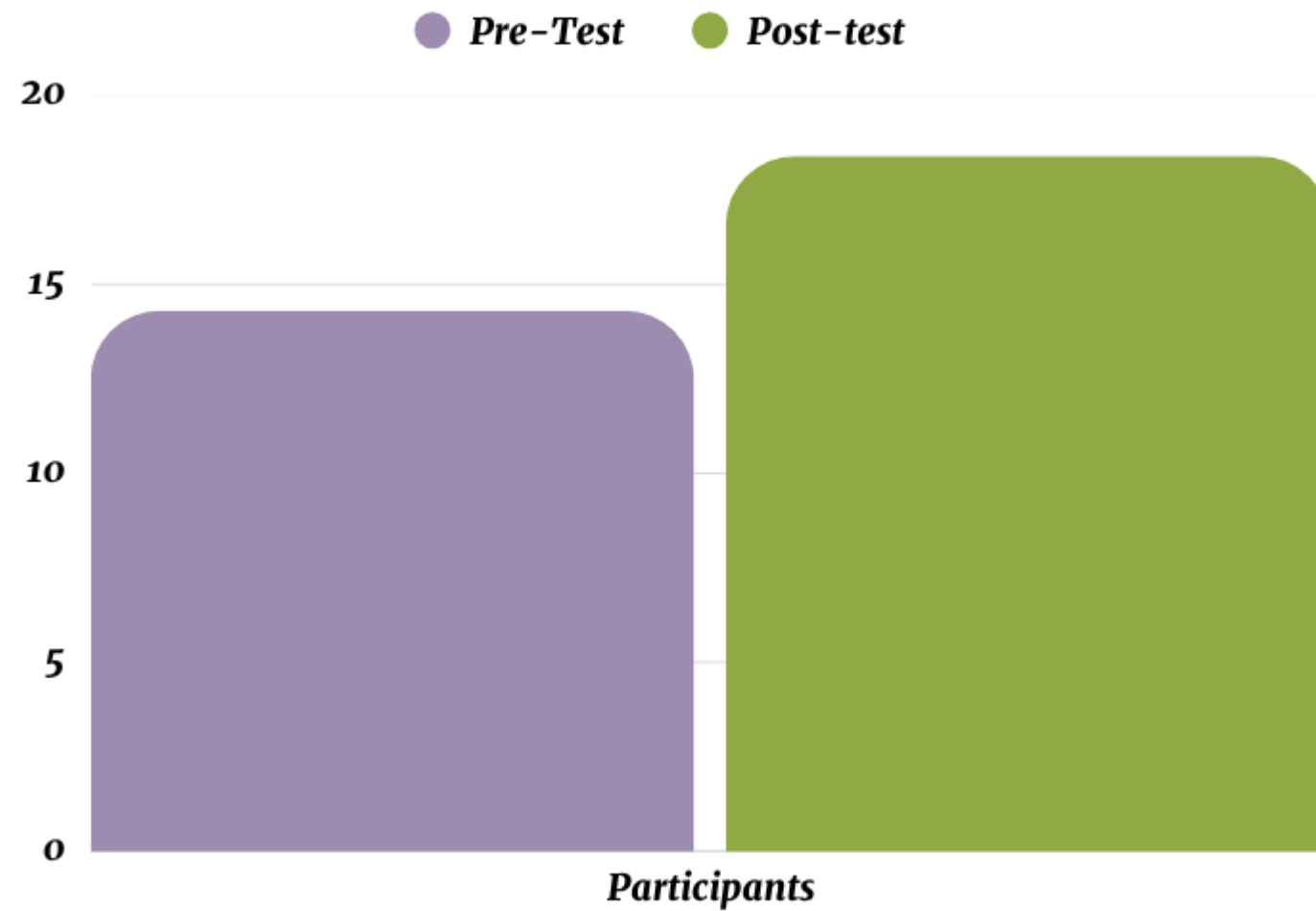
DOWNSTREAM STATE IMPACTS



- Bereaved young people are 175% more likely to experience SUD
- 25% of those who die by suicide in the 17–34 age group are parentally bereaved
- Bereavement as a child/teen results in lower overall educational attainment, which also correlates to lower lifetime income and poorer lifetime health outcomes
- Peer-reviewed research correlates similar outcomes and increases in mental health issues with youth experiencing non-death losses (youth in foster or kinship care, parental separation from incarceration, etc.)

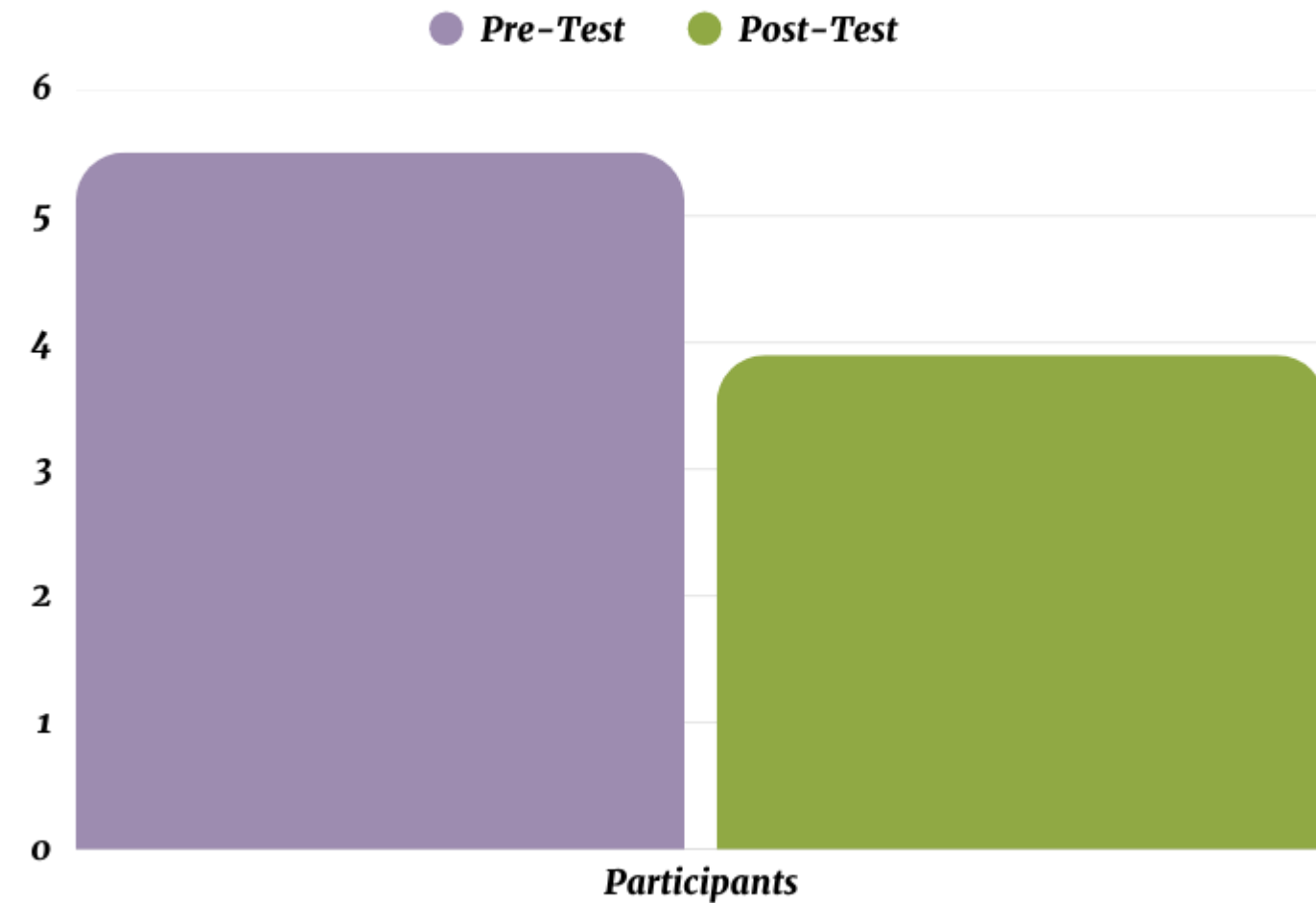
All Student Data 2025-26 School Year

Brief Resilience Scale



28.7% Increase in resilience from pre-test to post-test

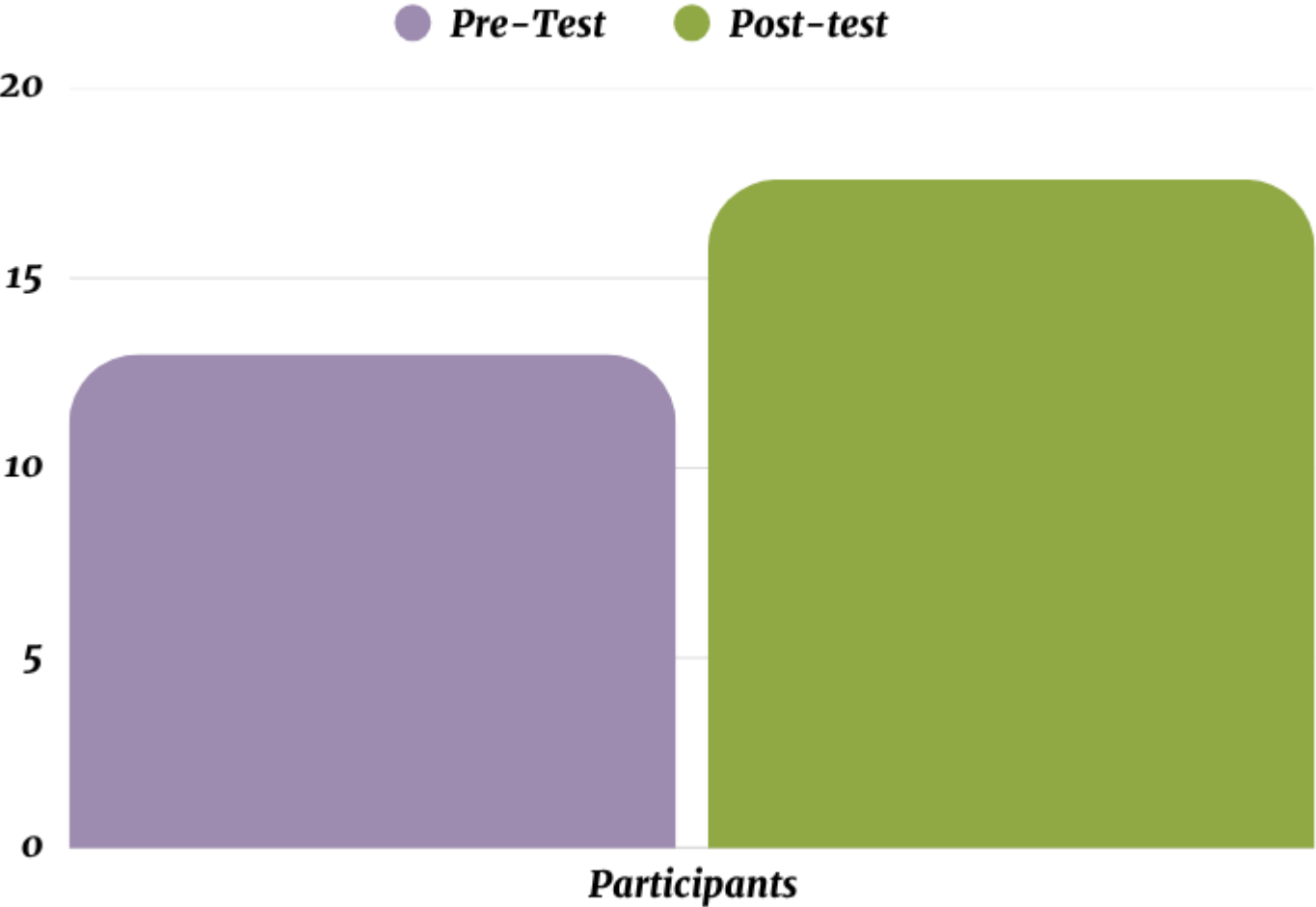
PHQ-4: Anxiety & Depression



29% decrease in psychological stress from pre-test to post test

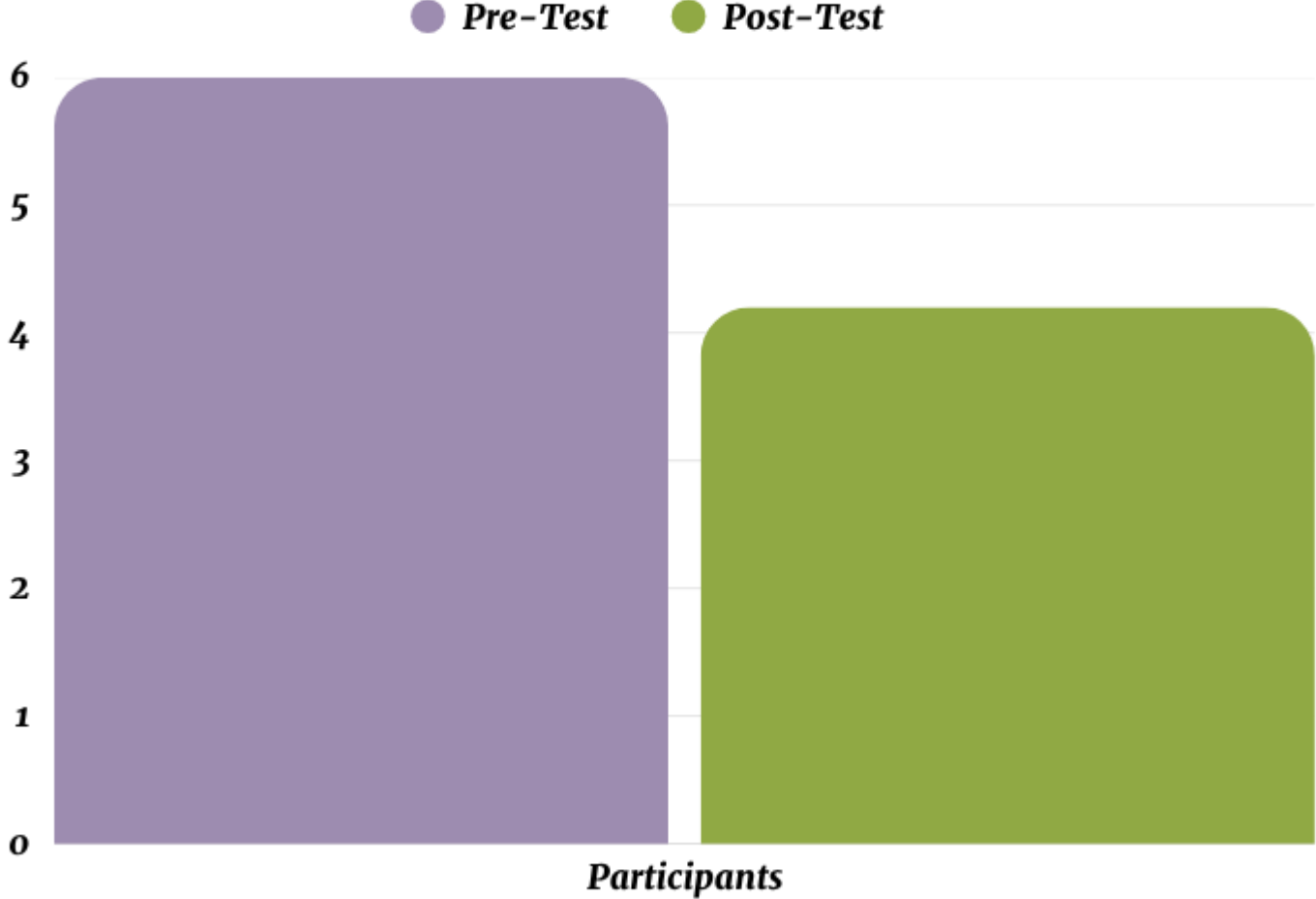
Grief of Non-Death Loss Student Data

Brief Resilience Scale



35.4% Increase in resilience from pre-test to post-test

PHQ-4: Anxiety & Depression



30% decrease in psychological stress from pre-test to post test





MEDICAID IMPACTS, SAVINGS FROM UPSTREAM WORK



- There are not yet national forecasting models for savings from grief interventions for Medicaid. Initiatives in CA, OR, WA, IL, and RI are looking at administration of a Medicaid palliative care benefit for the highest service utilizers and estimate potential cost avoidance savings ranging between \$231 and \$1,165 per Medicaid member per month, with potential return on investment ranging between \$0.80 and \$2.60 for every \$1 spent on palliative care (The National Accademy for State Health Care Policy, 2026)
- On a societal scale, untreated mental illness costs states billions—such as a single state model in Indiana finding \$708.5 million in direct healthcare costs from untreated mental conditions. When including lost workplace productivity, macro-economic studies estimate the overall cost of grief to be anywhere from \$75 billion to \$225 billion annually.



FUTURE WORK & COLLABORATIONS



- Healthcare sector: grief education and collaborative development of screeners, referral and prevention pathways for impacted youth
- Health departments and community agencies: expanding family grief support program pilot testing statewide to create an evidence-based tool for low cost, local implementation
- DCBS: grief support programs for youth in care; opportunity to develop specific peer support model for transition age youth
- School districts: additional education for faculty and staff; collaborative partner in locally-run student and family grief support groups



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