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The price of loss – how childhood bereavement impacts education

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Implications for practice

- The educational consequences of the loss of a parent necessitate better follow-up procedures within school systems to ensure that students' educational potential is realised.
- Good support from remaining parents and teachers will help a child returning to school life following bereavement.
- Improvement of teachers' knowledge about how bereavement impact children and their schooling will make them more comfortable in engaging with children.
- Using available, and developing new specific measures to assist with educational problems related to attention and memory problems can possibly be part of attenuating academic difficulties.

Abstract

Based on a narrative review, this article describes the educational consequences and the risk and protective factors associated with losing a parent before the age of 18. A limited number of studies depict the relations between parental loss and student wellbeing and class relations. More research confirms that parental bereavement negatively impacts educational attainment and completion. Most studies have found that children from homes with low socio-economic resources underperform academically. This impact is stronger on girls in terms of lower educational completion and more negative self-perceived school performance. Having a well-educated surviving parent reduces risk. Deaths due to external factors (ie suicide or accidents) are particularly associated with reduced completion of education. The reasons behind academic decline or achievement are complicated; however, support from surviving parents and support from schools are important factors in helping children realise their academic potential.

Introduction

This article serves as a follow-up to the literature review titled 'The price of loss – A literature review of the psychosocial and health consequences of childhood bereavement', which explored the psychosocial and health consequences associated with such losses (Lytje & Dyregrov, 2019). Due to the scope of these topics, the previous article refrained from exploring the educational consequences of parental bereavement. In the present article we remedy this omission by investigating the educational consequences of losing a parent¹ before the age of 18. However, as many people continue studying after reaching the age of 18, this article also discusses studies on how education in early adulthood is impacted by parental loss during childhood.

The research question for this review is as follows: 'What are the educational consequences and risk and protective factors associated with losing a parent before the age of 18?' We describe how diverse aspects of a child's life, including social and mental wellbeing in school, educational attainment, grades, and educational level, are affected by the loss of a parent in childhood. Furthermore, we consider whether any risk or protective factors² play a role in determining a child's academic performance following parental loss and whether there are forms of support that can mediate any potential risk factors.

Method

While our literature review is limited to sources concerning those under the age of 18, it also explores the challenges that bereaved children might experience during adulthood. Childhood bereavement is defined here as having lost a parent before the age of 18.

Our exploration of the literature takes the form of a narrative review. Greenhalgh *et al* (2018) describe this method as a process in which authors carefully select and present evidence based on what is relevant in terms of answering key research questions. Similarly, Mays and colleagues (2005) describe a narrative review as an effective means of answering a research question through the inclusion of both qualitative and quantitative studies.

According to Greenhalgh et al (2018) narrative reviews are often misunderstood and dismissed in favour of systematic reviews. This tendency has had the consequence that the process of that of search and averaging has been perceived as more important than the thoughtful and reflective process applied in narrative reviews. This perception is problematic, as it is questionable whether systematic reviews suffer from fewer issues than narrative reviews (Greenhalgh et al, 2018). This was underscored when Malterud et al (2016) reviewed 151 systematic reviews and found that the majority had significant issues in terms of the quality or relevance of their underlying documentation. Based on this finding, Greenhalgh et al (2018) concluded that the narrative review is not an inferior review technique but rather an alternative and complementary approach to reviewing material. In our previous review (Lytje & Dyregrov, 2019), we went into further detail regarding the strengths and weaknesses of narrative reviews; should the reader have any questions regarding the validity of this method, we refer them to this previous publication.

In the present review, Scandinavian and English literature is prioritised, with the focus being on studies published from 2000 onward. This approach is intended to highlight advances in our understanding of the educational consequences of bereavement. By including more recent studies, we take into account the improvements in socioeconomic conditions and welfare systems that have occurred in most countries over the last 50 years. Explorations of the educational consequences of loss have mainly been undertaken by researchers working in the fields of psychology, educational psychology, and education. Therefore the studies explored in this review are drawn from these fields, as well as from multidisciplinary bereavement journals (eg Bereavement Care, Death Studies). The included articles were identified based on an earlier review conducted by Lytje (2016) and individual literature searches performed during the drafting of this manuscript (with the last being performed on the 30 May 2021). These searches were performed using PsycINFO and Google Scholar (general search and reverse citation search) as well as Web of Knowledge. Articles were selected based on their quality and ability to present new evidence concerning the educational challenges associated with parental loss. This approach led to the inclusion of 42 studies, which have been utilised for the creation of this review.

Results of the review

In the following review, findings are divided into three categories: 1) wellbeing and class relations, 2) educational attainment and grades, and 3) risk and protective factors. This approach allows the most important study findings to be presented and evaluated in terms of their importance for our understanding of how parental bereavement impacts children's educational achievement.

Well-being and class relations

There are only a limited number of studies depicting the relationship between parental loss on the one hand and student wellbeing and class relations on the other. A Danish study by Jørgensen et al (2019) included 10,792 students aged 10-21. Of these, 323 reported having lost a parent or step-parent. The study did not find any significant differences between bereaved students and students who had not lost a family member in terms of feeling part of the school community; however, the authors noted that 11% fewer of the bereaved children felt accepted for who they were compared with non-bereaved. The authors found that 14% fewer of the bereaved school-aged students were spending time with friends during breaks and that 26% more of the bereaved students had met with a psychologist when compared with non-bereaved classmates. Regarding secondary education, 12% more of the bereaved children had seen a student counsellor when compared with their nonbereaved peers. The results obtained by Jørgensen et al (2019) indicate that while the bereaved students themselves perhaps did not believe that they had changed much, there were clear indications that they required more mental health attention than their non-bereaved classmates.

In addition to struggling mentally, bereaved students also have difficulties in reconnecting with their classmates when they return to school. Lytje (2018a) interviewed 39 parentally bereaved students concerning their experiences of returning to school following a parental loss. The bereaved students were rarely prepared for the sheer number of challenges that arose at school in the wake of their losses, such as how to talk to classmates about what had happened and deal with difficult emotions when at school. As staff did not help students reintegrate into their classes in a healthy manner, the bereaved children felt different from their classmates and alone with their grief. These

findings are in line with those of Nielsen *et al* (2012), who found that 20% of the bereaved individuals in their study had not talked with anyone about being bereaved, and those of Silverman and Worden (1993), who determined that only 46% of the children whom they surveyed had talked with their peers about their deceased parents.

Challenges can also arise when a school attempts to provide support. Lytje (2018a) found that bereaved students often do not feel that they have a say in determining the forms of support that are 'prescribed' for them. This impression can exacerbate the sense of powerlessness caused by the loss itself. Students, therefore, wish to have a say in decisions concerning the support that their schools provide to them. The students in the study also found it problematic that, as time passed, staff often forgot that bereaved students had lost a parent. This led to incidents in which teachers discussed death in class without warning the bereaved students beforehand. The bereaved students described such situations as 'hell' (Lytje, 2016, p257). This finding is in line with the recommendations provided in a study by Dyregrov, Endsjø et al (2015) that included the perspectives of primary and secondary school teachers; the interviewed teachers indicated that students who were bereaved because of an unnatural or stigmatised form of death, such as suicide or murder, should be offered exemption from a class should the curriculum require that type of death to be discussed.

Educational attainment and grades

Over the past decades, studies have explored how parental loss influences children's ability to concentrate and perform in a school system. Early studies often suffered from methodical weakness and small sample sizes, which in turn led to divergent findings. Most studies (eg Abdelnoor & Hollins, 2004; Grollman, 1967; Holland, 1993; Servaty-Seib & Hamilton, 2006) found a decrease in school performance, while a few reported an increase (eg Dowdney, 2000; Silverman & Worden, 1993). In her review of the literature in the field, Dowdney (2000) contended that the divergence in results might be explained with reference to inconsistencies in study sampling, measurements, and methodology; many earlier studies failed to take into account factors such as previous school performance, students' overall level of competence, and type of loss. Holland (2008) suggested that reactions vary from child to child depending on age, experience, personality, and type of loss. Finally, Dowdney (2000) argued that the different variables made it difficult to draw general conclusions concerning the consequences of children's losses other than that they vary.

In a survey of Norwegian teachers (Dyregrov, Dyregrov et al, 2015), more than 80% of the participants answered that, to some degree, it is true that students' school performance declines following a death. However, the cause of parental death was not specified in this study. Berg et al (2014) undertook a register-based cohort study in Sweden that examined the association between parental death before the age of 15 and school performance from age 15–16 in 9,540 children who had lost mothers and 22,313 children who had lost fathers. The authors found that parental death was associated with lower grades and students failing school. The proportion of school failure among children who had experienced parental loss was 6.5% versus 3.5% in the group of children who had not. The study also found that bereaved children generally achieved slightly worse grades. Declining grades were also noted in Denmark, where Jørgensen et al (2018) studied 1,155,214 individuals, of whom 7,141 had lost a parent to cancer. This study found that children who had experienced parental loss achieved slightly lower grade point averages in the ninth grade; this resonates with Abdelnoor and Hollins' (2004) finding that bereaved children scored on average half a grade lower than controls. In addition, at the university level, young bereaved people performed worse compared with students who had not suffered a loss (Prix & Erola, 2017). In contrast, a study of 250 parentally bereaved children (late kindergarten to early school years) drawn from a sample of 21,410 schoolchildren in the United States did not find bereavement to result in lower academic grades (Williams and Aber, 2016). However, Feigelman et al (2017), who employed longitudinal data from the United States to investigate various effects of parental death during childhood or teenage years on the functioning of bereaved individuals in adolescence and early adulthood, found that bereaved children of both genders were more likely to have been suspended or expelled from school and to have repeated a grade. In addition, the bereaved group reported that, on average, they had completed one year less formal education.

A Danish study (Kristiansen, 2021) that included 71,448 parentally bereaved children also found that boys' educational outcomes were more affected than those of girls. In addition, this study also showed that a loss close to educationally important time points (eg such as exams and decision-making regarding future education) had more adverse effects. This study employed a quasi-experimental design where children experiencing a death (or other parental health events) shortly before a cutoff point (eg a school exam or application deadline for senior secondary schooling) were compared with children who experienced a death shortly after a cut-off point. Children who experienced a death shortly before an exam received test scores 21% of a standard deviation lower than those who had lost a parent after an exam.

In addition, several studies have investigated the rates of completion of education among bereaved children. Jørgensen et al (2018) found that educational attainment was negatively affected in a group of bereaved children, as they were 61% more likely to attain the lowest educational level. Sapharas et al (2016) concurred with this finding, as they demonstrated that paternal death predicted a 79% decrease in the likelihood of completing high school among female students. A register-based Norwegian study conducted by Burrell et al (2020) explored the impact of parental death on education based on 373,104 individuals, of whom 3,692 had experienced parental death due to external causes (eg accidents, homicides, and suicides) before the age of 18. The authors found that regarding compulsory education, 95.1% of children who had not been bereaved completed their school education, while 95.8% of bereaved children did the same. For high school, these figures were 67.2% and 56.3%, respectively, and, for university education and college education, they were 33.4% and 24.9%, respectively. Thus, the effect was non-existent for the completion of basic school education but evident for high school and university education. Cause of death was not associated with reduced completion of university or college education, but parental suicide was explicitly related to reduced completion of vocational education. These results are in line with those of studies conducted in the Danish and Finnish context which, are summarised below. Høeg et al (2019) explored the educational consequences of losing a parent before the age of 18 using population data from 1,043,813 Danes. Of these individuals, 21,699 had suffered

childhood parental loss, and those individuals had significantly lower attainment rates when compared with their non-bereaved counterparts. For primary and secondary school, the difference was around 4-5%; however, for bachelor-level education, the difference soared to 26% for men and 17% for women. Parents' gender, cause of death, and child's age at the time of the parental death did not modify these associations, nor did socio-economic status or history of psychiatric illness in the family. Veldman and colleagues (2015) also found the death of a parent to be associated with reduced educational attainment in a Dutch prospective cohort study with a nine-year follow-up (N = 2,230). In a Finnish register study, Kailaheimo and Kotimäki (2019) used data concerning 108,875 children to study the highest educational level attained by the age of 22 among 3,485 children who had lost fathers in childhood. The authors found that paternally bereaved children had a 7.3 percentage point lower probability of attaining a university education but concluded that the association was not reliable. The authors here suggested that safety nets available in the Finnish welfare system might mitigate some of the risk associated with parental death. Such safety nets would not be available in many other countries.

When exploring the potential causes of lower educational attainment, several authors have suggested concentration difficulties. This has been highlighted through research involving both children (Lytje, 2018a; Nielsen et al, 2012) and their teachers (eg Dyregrov, Dyregrov et al, 2015; Holland, 2003). According to Dyregrov (2004), the problem is often attributed to the grieving child experiencing intrusive memories of the deceased parent when attempting to concentrate, especially when the death is associated with trauma. Intrusive memories are particularly problematic in education that requires a high level of attention. In addition, both psychological and social issues, such as a child experiencing depression or a decrease in family income, can lead to changes in life situations, which can affect a child's ability to function in school (Cerel et al, 2006). Other factors, such as regressive behaviour, increased absenteeism from school, and reduced self-esteem, may also affect performance (Dyregrov, Dyregrov et al, 2015; Holland, 2008). Dyregrov (2004) concluded that although we have a broad understanding that losses can lead to difficulties in learning, we have limited knowledge of the causes. This still seems to be the case.

Risk and protective factors

When adjusting for socio-economic factors in relation to the impact of bereavement on school performance, authors have obtained conflicting results. Høeg *et al* (2019) did not find that socio-economic status or psychiatric illness in the family had an influence on the significantly lower attainment rates among bereaved children. However, a Scottish cohort study (Paul & Vaswani, 2020) including 2,815 children found that children born into the lowest income households had a greater risk of losing a parent or sibling than children born into high-income households.

Berg et al (2014) found bereaved children to be at increased risk of lower grades and school failure but were able to attribute such difficulties to preexisting socio-economic disadvantages and psychosocial problems in the family. Furthermore, the authors found that a greater impact could be noted when the death of a parent was due to external causes (ie accident, violence, or suicide) when compared with natural deaths. The importance of socio-economic factors is supported by Jørgensen et al (2018), who found that the educational achievements of children growing up under disadvantaged circumstances (eg a low socioeconomic status) are more negatively affected. In addition, Kailaheimo and Kotimäki (2019) demonstrated that social background impacts educational outcomes, as children with a highly educated deceased father were at increased risk of underperforming in school, especially if the father's death was due to an accident, suicide, or alcohol. This risk was particularly high if the father was the only highly educated parent. If both parents were highly educated, the child would have the greatest likelihood of academic success; therefore, a highly educated mother serves as a protective factor. Further complicating the findings, the protection offered by a mother's high education was found for deaths due to suicide and alcohol, but not for accidents. Finally, Cerel et al (2006) considered a higher socio-economic status to be a protective factor, as it was associated with a child being more resilient in the time following a loss.

However, some studies indicate that sociodemographic factors only have a minor impact on school performance. Sapharas *et al* (2016) demonstrated that children with mothers who had dropped out of high school were also less likely to complete their education, and Prix and Erola (2017) determined that children did not drop out of higher education (secondary school) if their mothers had access to substantial socio-economic resources. The authors therefore concluded that when young people experience a loss, those belonging to groups with access to substantial socio-economic resources should be better able to mitigate the negative effects of the death. This finding is echoed in Williams and Aber (2016) who questioned the generally assumed socio-emotional outcomes in bereaved children. They argued that children and adolescents generally seem to work through their grief with the support of positive networks and resources (eg friends, family, hobbies) in their immediate environment. The focus of future research should therefore be on examining the specific reasons why a minority of students do not do well.

Generally, the exploration of what constitutes protective and risk factors has been an area of significant focus. As noted previously, several studies have shown that higher socio-economic status and a well-educated parent seem to act as protective factors (eg Berg et al, 2014; Cerel et al, 2006; Kailaheimo & Kotimäki, 2019; Prix & Erola, 2017). In addition, other consequences of bereavement have been investigated. Berg et al (2014) found that children who had lost a parent due to external causes attained lower grades and were more likely to fail school compared with children who had lost a parent due to natural causes. This result is partly supported by Burrell et al (2020), who found that death due to external causes was linked to reduced completion of all educational levels; parental suicide was particularly related to reduced completion of vocational education. Furthermore, Burrell et al (2020) did not find significant differences depending on the gender of the deceased parent. However, they found maternal loss to only be associated with reduced hazard ratios for the two highest education levels, whereas parental bereavement, in general, was associated with reduced hazard ratios for all education levels.

Researchers have also investigated the importance of the gender and age of bereaved children. As mentioned previously, Burrell *et al* (2020) found few gender differences among bereaved children in terms of the completion of different education levels. However, sons had slightly reduced hazard ratios for completing compulsory education following parental suicide and transport accidents. Other studies have shown a more significant impact on girls. Sapharas and co-workers (2016)

found a 79% decrease in the likelihood of completing high school among females, while Abdelnoor and Hollins (2004) also found that parentally bereaved girls were more affected than boys, especially after losing mothers; however, the latter study was subject to methodological limitations. Finally, Raphael *et al* (1990) found that adolescent girls held more negative perceptions of their school performance than did boys.

Concerning the age of bereaved children, Berg et al (2014) found no difference in school performance depending on age at the time of the parent's death, whereas Abdelnoor and Hollins (2004) found that children below the age of five at bereavement and children bereaved at age 12 had lower grades than controls. While this study had few participants and limited methodological rigour, the results are in line with those of Burrell et al (2020), who found that bereavement before five years of age and between 10–15 years old reduced the likelihood of completing vocational education. In contrast, all ages were associated with significantly reduced hazard ratios for completing the two highest education levels.

Holland (1993) found that parents were the most important resource in terms of helping a child, followed by schools, churches, health visitors, and social services. The importance of schools as a significant support factor in the lives of bereaved children has been established in a range of studies (Dyregrov & Dyregrov, 2008; Holland, 2008; Lytje, 2017). While some studies (Lytje, 2018b; Tracey, 2011) have found that children generally welcome such support, other studies (eg Holland, 2008; Levkovich & Elyoseph, 2021) have shown that many teachers do not feel adequately trained to handle bereavement. Holland (2001) reported that British teachers were generally wary of engaging with bereaved children, as they were worried about 'causing an upset' (p 121). Levkovich and Elosoph (2021), in a small-scale Israeli study, further found that teachers often felt 'helpless, confused, overloaded emotionally and anxious' when having to support bereaved students.

Teachers reported that the many tasks that they are responsible for during school hours, as well as a strong focus on academic achievement, make it difficult to find the time to provide psychosocial support to bereaved children (Dyregrov, Endsjø *et al*, 2015; Holland, 2008). In addition, the possible benefits of school support have seldom been explored. In a focus group study with 39 students

aged 9–16 who all attended school, Lytje (2016) concluded that those who had good support from teachers generally seemed to do better. Not only did such support help them return to school but it also meant that teachers often helped entire classes to find a way to deal with what had occurred. As such, there is a strong case for educating staff on how to make significant differences in the lives of bereaved children.

Discussion

Following a loss, bereaved children are less likely to thrive, and they strive to reconnect with and talk to their peers about their grief (Jørgensen et al, 2019; Lytje, 2018a; Nielsen et al, 2012; Silverman & Worden, 1993). Most of the available research confirms that parental bereavement negatively impacts educational attainment and completion (Berg et al, 2014; Burrell et al, 2020; Dyregrov, Endsjø et al, 2015; Høeg et al, 2019; Jørgensen et al, 2018; Kailaheimo & Kotimäki, 2019; Prix & Erola, 2017; Sapharas et al, 2016). Most of these studies indicate a reduced school performance that results in a decline in school grades. However, longitudinal studies illuminating both the process and academic results over time will better inform targeted interventions. By not being able to realise their educational potential, bereaved children risk earning lower incomes throughout their lives and having lower socio-economic status than those who have not suffered parental loss.

The findings regarding protective and risk factors are mixed. While one study indicates that socioeconomic factors have no impact (Høeg et al, 2019), several studies show that higher socio-economic status and well-educated parents act as protective factors (eg Berg et al, 2014; Cerel et al, 2006; Jørgensen et al, 2018; Kailaheimo & Kotimäki, 2019; Prix & Erola, 2017; Sapharas et al, 2016). Although socio-economic factors alone do not predict how well a bereaved student will perform, the studies highlighted in this review indicate that children from homes with low socio-economic resources are at increased risk of underperforming. In addition, they are more likely to lose a family member and have weaker support networks. These factors make an already vulnerable group even more susceptible. Further studies on how socioeconomic resources interplay with resilience following parental bereavement would therefore be welcome. Several studies reviewed suggest a stronger impact on girls in terms of lower

educational completion and more negative self-perceived school performance (eg Abdelnoor & Hollins, 2004; Raphael *et al*, 1990; Sapharas *et al*, 2016). Differences might reflect cultural and gender roles in different societies, but there is a need for further studies to better understand how gender and cultural differences interact when children are bereaved.

The overall divergence may partly reflect different welfare practices in various countries. The Nordic countries have welfare models that offer free schools and universities and protect vulnerable individuals and families from poverty. However, even in welfare societies, several studies have demonstrated how loss can negatively impact school performance and completion (eg in Norway by Dyregrov, Dyregrov et al (2015) and Burrell et al (2020), in Sweden by Berg et al (2014), in Finland by Prix and Erola (2017) and Kailaheimo and Kotimäki (2019), and in Denmark by Jørgensen et al (2018) and Høeg et al (2019)). These countries should be able to support vulnerable children after a loss both in their respective school systems as well as in society in general. In contrast to these Nordic welfare countries, several studies have found no change or, in some cases, increased performance in countries with less robust state support systems, such as the United States and the UK (eg Abdelnoor & Hollins, 2004; Dowdney, 2000; Silverman & Worden, 1993; Williams & Aber, 2016). Therefore, it would be meaningful to determine how school personnel in different countries perceive and interact to support bereaved children's school efforts and motivation.

Although bereaved children may or may not be offered support in various countries, such support is not necessarily tailored to the needs of individual children. Challenges can arise when schools attempt to provide support, as demonstrated by Lytje (2018a), who found that students felt trapped by the prescribed support that they were provided in schools. Educational problems may develop in parallel with students reporting that their teachers cannot adequately understand what they have been through (Dyregrov, 2004). Even though wellestablished guides for responding to bereavement in the school context exist, some teachers report that a strong focus on academic achievement limits their ability to provide psychosocial support (Holland, 2008; Dyregrov, Endsjø et al, 2015). It seems clear that children require psychosocial support from their schools, which can both help

ease the return to school and ensure that the classroom is a supportive place in which they can fulfil their academic potential. If a teacher understands a child's grief and the educational challenges a loss entails, better school outcomes can be expected. However, further research is needed to determine the influence of general teacher support (for a review, see Duncan (2020)) and whether more specific measures intended to assist with attention and memory difficulties can improve bereaved children's learning ability. Nevertheless, teacher involvement necessitates that teachers feel comfortable engaging with bereaved children and perceive doing so as part of their core duties.

As Holland (1993) noted, schools are not the only important source of support for bereaved children. The remaining parent and siblings are major sources of support, and, if parental capacity is reduced, this can significantly impact a bereaved child's situation following the loss. The study by Høeg et al (2019) provides convincing evidence that a loss itself also significantly influences a child's resiliency. Supporting the remaining parent and children, promoting adaptive parenting, and strengthening effective coping skills lead to fewer mental health problems in bereaved children (Sandler et al, 2018). To mitigate some of the possible risks, we believe it is important to support both the remaining parent and the bereaved child. Parents can benefit from support intended to help them cope with their grief, as it can allow them to remain stable and resourceful adults for their child(ren) and maintain healthy family functioning post-loss. As Williams and Aber (2016) argued, bereaved children generally work through their grief better with the support of positive networks and resources.

Conclusion

This review has described how the loss of a parent not only impacts the mental and physical wellbeing of children but can also lead to challenges that impact their educational attainment. Should they not receive adequate support, parentally bereaved children might struggle to reconnect with friends and classmates upon their return to school. Grief and intrusive thoughts may also lead to a decline in grades and such children not attaining the same level of education as their classmates. While low socio-economic resources seem to increase the risk of children experiencing challenges with their

education, several protective factors also seem to exist. Chief among these is strong support from the remaining parent and teachers, which may help a child ease back into school life following the bereavement.

While our understanding of how childhood bereavement affects education has increased with time, there is still much we do not understand. Further insights are needed into the factors that help and hinder children's educational attainment. While factors such as age, gender, and type of loss (eg external cause or natural death) have been considered, factors such as previous school performance and type of support system or individual support offered to a child have not received much attention. By gathering data from multiple sources (eg parents, teachers, and bereaved children) and including children's individual characteristics (eg their self-esteem or pre-bereavement ability to concentrate), a better foundation for adequate interventions could be established.

Notes

- 1 In this narrative review, losing a parent refers exclusively to the death of a parent.
- 2 In this article, we perceive risk and protective factors as presented by Substance Abuse and Mental Health Services Administration (n.d.) https://www.samhsa.gov/sites/default/files/201 90718-samhsa-risk-protective-factors.pdf

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