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*Legal knowledge, human wisdom:
Helping you plan today, so you can
sleep better tonight.*

Your Future Caregivers May Not Be Who You Think They Are

Most people assume they know who will step in for them if they ever need help. A spouse. A child. A sibling. Someone who loves them.

But love alone is rarely enough.

Across the country, more than **60 million Americans** are quietly serving as caregivers for aging parents, spouses, or loved ones. Many never expected to take on that role—and almost none were trained for it. Caregiving today often means far more than helping with errands or meals. It can involve managing medications, coordinating medical care, making financial decisions, and acting as the go-between for doctors, insurers, and family members.

In other words, caregivers often become decision-makers with legal responsibility, whether they realize it or not.

As people live longer and professional caregiving resources remain limited, families are increasingly filling the gap. What starts as “helping out for a little while” can quickly become a second full-time job—one that requires organization, emotional steadiness, and the ability to make hard decisions under pressure.

This is where many estate plans quietly break down.

When planning documents name someone based on tradition or familiarity—“my spouse will handle everything” or “my oldest child is the obvious choice”—they may overlook whether that person can realistically take on the role. Distance, work obligations, health issues, or existing caregiving responsibilities can all make even the most loving person a poor fit.

A better question than “*Who loves me?*” is often:

“Who can actually do this—and for how long?”

That answer can change over time. Moves, marriages, divorces, illnesses, and careers all affect capacity. If the person you named years ago had to step in tomorrow, would they be ready? Would they even know they were named?

Thoughtful planning means matching the role to real-world ability, not just good intentions. It also means revisiting those choices as life evolves—before a crisis forces decisions into the hands of a court.

Caregiving is an act of love. Planning for it realistically is an act of kindness—to yourself and to the people you may someday depend on.