

Your Future Caregivers May Not Be Who You Think They Are

Experts warn of a growing national crisis unrelated to politics, the economy, or the usual headline grabbers. It is a caregiving crisis, and it now touches nearly one-fourth of American adults. That means that either you are already feeling the strain of caregiving, or there may come a day when you rely on someone else to step in for you.

More than 60 million Americans act as caregivers to family members, many of whom have chronic, disabling, or serious health conditions.¹ This largely invisible workforce forms the backbone of long-term care in the United States. Caregiving today often goes far beyond helping with errands or meals. It may also involve physical care, medical coordination, emotional support, day-to-day decision-making, and, more often than people expect, financial oversight.

Most caregivers receive no formal training. Many are not fully prepared to shoulder responsibilities that closely resemble—and in many cases, legally are—the duties of a fiduciary. A *fiduciary* is someone legally authorized to act on your behalf and required to put your interests first.

As people live longer and professional caregiving resources remain limited, family members may feel ethically, practically, and sometimes financially obligated to step into these roles. When plans fail to clearly identify who will act or fail to match those roles to real-world capacity, a second crisis can emerge on top of an already stressful situation.

Whether you have already named a caregiver in your planning documents or you simply assume that someone will step in, that choice deserves more scrutiny than familiarity alone. Capability matters as much as preparation. The right question is not only “Who loves me?” but “Who can realistically do this, for how long, and with what support?”

Putting the Caregiving Crisis in Perspective

Three overlapping factors drive the caregiving crisis: Americans are living longer, more older adults require care, and public programs such as Medicaid offer limited access to professional caregivers. As a result, family members increasingly step into these roles regardless of whether they are ready, and many are not.

What frequently begins as a modest commitment can come to resemble a second job. Caregivers may find themselves—without training or preparation—coordinating medical care, managing medications, and handling finances.

According to the *Caregiving in the US 2025* report from AARP and the National Alliance for Caregiving:

- Sixty-three million US adults—almost one in four—provide ongoing care to a relative or friend.²

¹ Caregiving in the US Research Report, p. 7, AARP (July 2025), <https://www.aarp.org/content/dam/aarp/ppi/topics/ltss/family-caregiving/caregiving-in-us-2025.doi.10.26419-2fppi.00373.001.pdf>.

² *Id.*

- Most care recipients (59 million) are older adults with multiple chronic conditions.³
- Caregivers spend an average of 27 hours per week providing care; nearly one in four provides 40 hours or more.⁴

Caregiving typically includes assisting with activities of daily living (ADLs)⁵ such as bathing or dressing, and instrumental activities of daily living (IADLs),⁶ including shopping, appointments, and finances. More than half act as an advocate for their care recipient.

Many are also responsible for complex medical tasks, such as administering injections, monitoring symptoms, and communicating with healthcare providers. Yet only a small fraction of family caregivers have received formal training.

Financial responsibility is equally common. A report by Merrill Lynch found that 92 percent of daily-living caregivers are also financial caregivers.⁷ As care continues, financial responsibilities tend to increase. After two years, more than half of care recipients require assistance managing all their finances.⁸ Yet many caregivers and care recipients never discussed these responsibilities in advance.

The strain is particularly acute for those in the “sandwich generation”⁹ who are balancing care for aging parents while raising children and maintaining careers.

Rethinking Your Choice of Caregiver

Caregivers often become fiduciaries when they manage finances or make medical decisions. The law holds fiduciaries to a very high standard of care. If they fail to act in your best interest, they may be personally liable for the harm their decisions cause.

That authority may arise through court involvement, but it is far more preferable to designate decision-makers in advance through documents such as powers of attorney.

However, naming someone is different from preparing them.

Many people default to familiar choices—spouses, oldest children, or the person who once agreed years ago—without evaluating whether that person is truly positioned to serve now.

Common assumptions include the following:

³ *Id.*

⁴ Caregiving in the US Research Report, p. 8, AARP (July 2025), <https://www.aarp.org/content/dam/aarp/ppi/topics/ltss/family-caregiving/caregiving-in-us-2025.doi.10.26419-2fppi.00373.001.pdf>.

⁵ Peter F. Edemekong, et al., *Activities of Daily Living*, Nat’l Libr. of Med. (May 4, 2025), <https://www.ncbi.nlm.nih.gov/books/NBK470404>.

⁶ Hui Jon Guo & Amit Sapra, *Instrumental Activity of Daily Living*, Nat’l Libr. of Med. (Nov. 14, 2022), <https://www.ncbi.nlm.nih.gov/books/NBK553126>.

⁷ Merrill Lynch, Bank of America Corporation, *The Journey of Caregiving: Honor, Responsibility, and Financial Complexity*, AgeWave, <https://agewave.com/what-we-do/landmark-research-and-consulting/research-studies/the-journey-of-caregiving>.

⁸ *Id.*

⁹ *The Sandwich Generation: Balancing Care for Parents and Children*, CaregiverActionNetwork, <https://www.caregiveraction.org/sandwich-generation> (last visited Jan. 26, 2026).

- My spouse will handle everything.
- My oldest child is the obvious choice.
- They agreed to serve in this role years ago, so surely they can still do so.

But real-world capacity matters more than closeness. Emotional steadiness under pressure, geographic proximity, willingness to make hard decisions, organizational skills, and the ability to work with other family members often matter far more than good intentions.

Warning Signs Your Plan May Not Match Reality

Certain red flags often signal a mismatch between the role you have assigned and the person you have chosen to fulfill that role.

- **Distance.** Someone who lives far away may struggle to respond quickly during medical events or manage ongoing coordination.
- **Surprise appointments.** If the person you have named to a particular role is unaware of their appointment, it is a major warning sign that they are not ready.
- **No backups.** Life changes. Without named backups (*contingents*), courts may end up deciding who steps in.
- **Overload.** Work demands, financial stress, children at home, or existing caregiving responsibilities can push even the most well-meaning people past their limits.
- **Skill gaps.** Comfort with medical decisions, finances, organization, or emotional stress matters hugely and varies widely from person to person.
- **No realistic family option.** In some situations, every family choice carries tradeoffs that increase conflict or risk.

Even if your first choice for a caregiver is a medical or financial professional, practical limits remain important. Do they have the time, proximity, and emotional bandwidth to take on this role? Do they have the support they may need if your care becomes more complex?

These are questions worth asking yourself and then discussing with your estate planning attorney.

Turning Assumptions into Thoughtful Choices

Think of caregiving and decision-making roles as functional positions, not honorary titles. The right structure protects not only you but also your caregiver.

Reassessing your choices after major life events such as divorce, relocation, health changes, or deaths can reveal whether your plan still holds up. One question cuts through the rest: *If this person had to act tomorrow, would they be ready?*

Choosing a caregiver who has crucial decision-making authority should not be based on loyalty or solely on the strength of your relationship. A loving caregiver matters, but so does practicality.

Poor matches can unravel even the most carefully drafted documents. Thoughtful choices, revisited over time and bolstered by attorney-backed advice and resources, help ensure that

your future caregivers really are who you think they are: fit, willing, and ready to serve when your moment of need arrives.