

Planning for Yourself While Caring for Someone with a Disability

Most of us have been on a plane and heard the preflight safety instructions that include some version of the oxygen mask principle: *Secure your own mask before assisting others.*

Why do they emphasize this point? Because you cannot effectively help someone else if you are struggling to breathe.

Millions of Americans may not realize that this situation is analogous to their role as a caregiver. When you prioritize caring for somebody else, your own health, finances, and planning may suffer. Over time, these stressors can lead to burnout. Emotionally and financially, you run out of air; it feels like you are suffocating under the caregiving burden.

Applied to caregiving, the oxygen mask principle is a reminder that getting your own affairs in order is not selfish but essential. Caring for yourself and planning for your future helps ensure that you can continue to care for a loved one over the long term.

The Caregiver Crisis in America

With baby boomers entering retirement in record numbers and most wanting to age in place in their homes, demand for long-term care at home is rapidly rising. Yet the supply of professional caregivers has not kept pace, leaving many families without reliable support and placing growing pressure on informal, unpaid family caregivers. This gap has contributed to America's caregiver crisis.¹

Approximately one in four US adults, or 60 million Americans, serve as unpaid family caregivers for loved ones in the home, an increase of almost 50 percent since 2015.²

These caregivers provide hundreds of billions of dollars worth of essential services every year, often with little or no training, institutional support, or financial assistance. Many are simultaneously working full time and raising children while managing the daily needs of aging parents or disabled loved ones.

Caregiving responsibilities can quietly push personal goals aside, including retirement planning, career advancement, and future financial security. It also takes place, often unheard and unseen, behind closed doors and largely outside the formal healthcare system. But the value of unpaid caregiving—estimated at roughly \$1.1 trillion annually³—exceeds all out-of-pocket healthcare spending in the United States.

Here are some additional figures that put the family caregiver crisis in perspective:

¹ *What Is the Caregiver Crisis?* Johns Hopkins (July 28, 2025), <https://publichealth.jhu.edu/2025/what-is-the-caregiver-crisis>.

² AARP, *Caregiving in the US: Research Report 7* (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>.

³ Katherine Gallagher Robbins & Jessica Mason, *If Americans Were Paid for Their Caregiving, They Would Make More Than \$1.1 Trillion*, nationalpartnership, (June 26, 2025), <https://nationalpartnership.org/if-americans-were-paid-for-their-caregiving-they-would-make-more-than-1-1-trillion>.

- The average amount of time spent in an informal caregiver role is 24 hours per week,⁴ but nearly one-quarter of caregivers provide more than 40 hours of care per week.⁵
- Caregivers spend an average of 26 percent of their income on caregiving activities.⁶
- Nearly half of caregivers report having out-of-pocket financial impacts due to caregiving responsibilities: 28 percent stopped saving; 23 percent took on more debt; 22 percent used up short-term savings; and 19 percent left bills unpaid or paid them late.⁷
- Caregivers' average lost wages and benefits over a lifetime are \$324,000 for women and \$284,000 for men.⁸
- One in five caregivers reports poor health; one in four struggles to care for their own health because of caregiving duties;⁹ and the same number report feeling socially isolated.¹⁰
- Most caregivers (nearly 70 percent) report difficulty balancing professional obligations and caregiving responsibilities; many are forced to make career sacrifices, including reduced hours, missed promotions, leaves of absence, early retirement, or exiting the workforce altogether.¹¹ Those who leave the workforce and come back after caregiving are often paid less with fewer benefits.

How Caregivers Can Care for Themselves

Caregiving tends to begin modestly, with occasional voluntary tasks that may gradually increase in frequency, complexity, and emotional weight. Caregiver burnout and financial strain can likewise progress incrementally and quietly.

But even when caregiver stress is evident, it often goes unacknowledged. Only 13 percent of caregivers say that anyone has ever asked what support **they** need.¹²

Caregivers frequently feel isolated. They say they need more support. The question is: Where does it come from?

⁴ Shawn Britt, *Home Health Care and the Caregiver Crisis in America*, Nationwide, <https://www.nationwide.com/financial-professionals/topics/health-care-cost-longevity/pages/caregiver-crisis-in-america> (last visited Feb. 25, 2026).

⁵ *New Report Reveals Crisis Point for America's 63 Million Family Caregivers*, AARP (Aug. 1, 2025), <https://states.aarp.org/maryland/caregiving-report>.

⁶ Laura Skufca & Gerard Rainville, *Caregiving Can Be Costly—Even Financially*, AARP (June 29, 2021), <https://www.aarp.org/pri/topics/ltss/family-caregiving/family-caregivers-cost-survey>.

⁷ AARP, *Caregiving in the US*, *supra* note 17, at 43.

⁸ MetLife, *The MetLife Study of Caregiving Costs to Working Caregivers: Double Jeopardy for Baby Boomers Caring for Their Parents 4* (June 2011), <https://www.homecaregenerations.com/wp-content/uploads/2012/02/study.pdf>.

⁹ AARP, *Caregiving in the US*, *supra* note 17, at 55.

¹⁰ *Id.* at 9.

¹¹ *New U.S. Workforce Report: Nearly 70% of Family Caregivers Report Difficulty Balancing Career and Caregiving Responsibilities, Spurring Long-Term Impacts to U.S. Economy*, AARP (May 16, 2024), <https://www.aarp.org/press/releases/2024-5-16-us-workforce-report-70-caregivers-difficulty-balancing-career-caregiving-responsibilities.html>.

¹² AARP, *Caregiving in the US*, *supra* note 17, at 15.

The obvious but overlooked answer may be themselves, with assistance from their trusted advisors or other professionals.

Caregiver burnout may escalate to a situation where a mental health clinician is needed.¹³ But before caregiving reaches a personal crisis level, additional resources and structured planning can help ease a caregiver's burden and give an oxygen boost that lets them think more clearly.

Balancing Your Role as a Caregiver and a Planner

- **Navigating day-to-day caregiving demands.** Simplifying and organizing financial and administrative tasks can reduce decision fatigue and free up time and energy for caregiving.
- **Designating successor caregivers.** Identifying who would step in if you were temporarily or permanently unable to provide care helps protect your loved one and reduces uncertainty during emergencies.
- **Establishing powers of attorney for your own finances and healthcare.** Naming trusted decision-makers ensures that your wishes are honored and prevents disruptions if you are unable to act on your own behalf.

Planning Ahead to Reduce Emotional and Financial Burnout

- **Automating finances and simplifying administration.** Automating bill payments, savings, and recurring tasks keeps financial continuity intact when caregiving limits your time and attention.
- **Building an emergency fund for personal needs.** Caregivers may be forced to put others' needs first. An accessible reserve can cover unexpected personal expenses without adding stress or debt.
- **Protecting your own retirement savings and investments.** Supporting a loved one today should not permanently undermine your security tomorrow. Planning can help balance present caregiving costs with long-term financial stability.

Other resources that caregivers may find useful can be found through the Family Caregiver Alliance,¹⁴ the Caregiver Action Network,¹⁵ the Zen Caregiving Project,¹⁶ and the Administration for Community Living.¹⁷

You may also want to explore Medicaid and Veterans Affairs programs that pay family caregivers.¹⁸ In addition, caregiving technology and apps can assist caregivers with tasks such

¹³ *Id.*

¹⁴ *Family Caregiver Services by State*, Fam. Caregiver All., <http://caregiver.org/connecting-caregivers/services-by-state> (last visited Feb. 26, 2026).

¹⁵ *The Family Caregiver Toolbox*, Caregiver Action Network, <https://www.caregiveraction.org/toolbox> (last visited Feb. 26, 2026).

¹⁶ *Better Caregiving Through Mindfulness*, Zen Caregiving Project, <https://zencaregiving.org/for-caregivers> (last visited Feb. 26, 2026).

¹⁷ *Caregiving and Direct Care Workforce*, ACL (Feb. 4, 2026), <https://acl.gov/programs/support-caregivers>.

¹⁸ Julie B. Kennedy, *Five Ways Family Caregivers Can Get Paid*, NCOA (Jan. 8, 2025), <https://www.ncoa.org/article/five-ways-family-caregivers-can-get-paid>.

as medication reminders, activity logging, managing appointments, and coordinating a team of caregivers.¹⁹

Do Not Let Caregiving Crowd Out Your Own Planning

Managing someone else's care can lead to you neglecting your own legal and financial planning. But planning for yourself is part of planning for others. Only after you catch your breath will you have the energy to help someone else.

As a planning principle, we have our masks at the ready so that we can care for the caregivers and ensure that everyone involved makes it through the turbulence.

¹⁹ Rachel Lustbader, *The Best Caregiving Apps of 2024: 6 Apps to Help You Through Common Caregiving Challenges*, Caring (Feb. 11, 2026), <https://www.caring.com/resources/best-caregiving-apps>.