

Caring for the Caregiver: A Call to Action

7 Steps to Thrive as a Caregiver



What happens when life calls you to a different kind of leadership—the role of a caregiver? Whether you are overseeing the care of aging parents, supporting a spouse through illness, or juggling multiple personal care challenges, caregiving is an experience that demands not only your resources but also your emotional and physical well-being. In the United States, an estimated 53 million people are unpaid caregivers¹. Many of them are part of the "sandwich generation," simultaneously raising children and caring for aging parents. This number continues to rise.

The urgency of caregiving has intensified in recent years, driven by a significant demographic shift. By 2030, the U.S. Census Bureau projects that one in five Americans will be 65 or older, underscoring the growing demand for caregiving². This change highlights the critical need for effective strategies while emphasizing the importance of self-care for those supporting others.

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As you navigate the realities of an aging population, caregiving is likely becoming a central part of your life, touching not just your world but also the broader landscape of businesses, healthcare systems, and economies. Balancing these individual and societal responsibilities can be challenging, especially when juggling multiple priorities. Creating sustainable caregiving solutions is essential not only for your loved ones but also for your own well-being, helping everyone thrive together.

Balancing Wealth and Well-Being

Caregiving can be a fulfilling extension of the roles you already manage, but it also comes with complexities that deserve acknowledgment. You may recognize some of the challenges:

- **Emotional Strain:** Caregivers may experience symptoms of depression. This emotional toll often arises from the burden of providing care while managing household, family, and professional responsibilities. Without proper support, this strain can lead to burnout, impacting your overall quality of life.
- **Physical Health Risks:** Caregiving can lead to neglect of personal health. Statistics show that caregivers often have a higher mortality rate than non-caregivers of the same age. Beyond physical health, the chronic stress of caregiving is linked to increased rates of insomnia, anxiety, and cardiovascular issues.
- **Financial Impact:** Even for those with substantial resources, caregiving can divert time, attention, and energy away from professional endeavors. Many caregivers experience unexpected financial strain as the costs of out-of-pocket medical care, personal support services, and in-home modifications can quickly accumulate.

Caregivers often describe their experience as being "always on call." The unpredictable nature of care needs may make it difficult to establish boundaries or maintain a sense of normalcy, further compounding these challenges.

For individuals of means, caregiving offers unique challenges and opportunities. Outsourcing or streamlining tasks and bringing in professional support can ease some burdens, but the emotional, psychological, and relational challenges often persist. Additionally, your role as a caregiver may intersect with other responsibilities, such as managing family trusts, overseeing businesses, or planning philanthropic endeavors.

"Caregiving isn't just about managing tasks and schedules; it's about showing up in a meaningful way." says Alexis Abramson, PhD, Executive Director at Wells Fargo Bank, N.A. *"Even for those with resources, the emotional burden of caregiving remains deeply personal and is difficult to delegate."* It may be essential to approach caregiving with a mindset that balances efficiency and empathy, ensuring that both practical needs and heartfelt connections are prioritized.

Understanding the Full Spectrum of Caregiving

While caregiving can appear as a straightforward responsibility, it often involves complex and dynamic layers of care. For instance, caregivers frequently juggle medical appointments, manage medications, and act as financial stewards for their loved ones. This multifaceted role can be akin to running a small enterprise, requiring coordination, negotiation, and long-term planning skills.

Moreover, the transition into caregiving often comes suddenly, triggered by an unexpected diagnosis or a crisis. You may find yourself navigating unfamiliar territory, needing to make swift and informed decisions while managing emotional strain. Recognizing these challenges is a first step toward preparing and empowering yourself for the journey ahead.

Caregiving also encompasses advocacy. Whether managing the complexities of healthcare systems, coordinating with multiple specialists, or helping ensure that loved ones receive the dignity and respect they deserve, caregivers often act as frontline advocates. This role tends to require not only knowledge but also tenacity and persistence.

7 Steps to Thrive as a Caregiver

Step 1: Cultivate Mental Resilience

The psychological weight of caregiving is undeniable. This constant mental load can lead to caregiver burnout—a state of emotional, physical, and mental exhaustion that leaves many unable to continue providing care. Dr. Pauline Boss, author of *Loving Someone Who Has Dementia*, writes that caregivers often feel “ambiguous loss,” mourning the life they once knew while still being physically present for their loved ones.

Building mental resilience starts with acknowledging your feelings without judgment. Counseling tailored to caregivers is widely available, offering a safe space to unpack emotions, process grief, and learn coping techniques. Mindfulness, a scientifically backed practice, can help reduce anxiety and strengthen emotional regulation. Apps like Insight Timer offer guided meditations specifically designed for caregivers. Journaling is another powerful tool. *The Artist’s Way* by Julia Cameron suggests a technique called “morning pages,” where individuals write three pages of unfiltered thoughts daily to clear mental clutter and access deeper emotional insight.

Innovative Pro Tips:

- Redefine your caregiving mindset by creating a resilience portfolio—a personalized toolkit of mental, emotional, and practical strategies designed to adapt as your needs change. Include unconventional approaches like “micro-resets,” where you step away for 60 seconds during high-stress moments to recalibrate through breathwork or visualization.
- Leverage AI-powered mental health apps for real-time emotional support tailored to caregivers.
- Build a “burnout dashboard”—a visual tracker that uses colors or symbols to monitor your emotional, physical, and mental states daily. This proactive approach lets you spot stress patterns early and implement targeted self-care solutions before reaching a breaking point.

Step 2: Assemble a Professional Team

Caregiving is not a solo endeavor; it’s a team sport. Yet many caregivers take on every responsibility, driven by love, obligation, or a sense of guilt. This approach is not sustainable. The role of a caregiver often mirrors that of a CEO, requiring logistical coordination, financial oversight, and crisis management. For this reason, experts recommend enlisting a professional team to ease the load.

Geriatric care managers, available through organizations like the Aging Life Care Association, focus on creating tailored care plans, from managing medical appointments to handling in-home care logistics. Elder law attorneys are equally critical, helping ensure that powers of attorney, healthcare proxies, and wills are up-to-date and aligned with caregiving needs. In addition, eldercare specialists can help establish caregiving trusts, plan for long-term care, and navigate Medicare eligibility.

Teepa Snow, a dementia care expert and author of *The Positive Approach to Care*, emphasizes the importance of delegation. “Caregiving is like running a relay race,” she writes. “You can’t do it all without handing the baton off to others.” Snow encourages caregivers to view professionals not as a luxury but as partners who can bring expertise to the table.

Innovative Pro Tips:

- Think beyond traditional roles by incorporating *specialized niche experts* into your caregiving team. For instance, consider hiring a technology consultant who focuses on elder care to help streamline caregiving through smart home devices, remote health monitoring, and AI tools.
- Hire a lifestyle concierge to curate activities and services that may enhance your loved one's quality of life, such as virtual cultural experiences or personalized fitness programs.
- To help ensure the team operates cohesively, appoint a "*caregiving project manager*" who acts as the central hub, coordinating all professionals and family members.

Step 3: Embrace the Power of Respite

Many caregivers view taking a break as an indulgence, but the truth is far more compelling: it's a necessity. Caregivers who utilize respite care report significantly lower stress levels and higher satisfaction with their caregiving role. Despite this, an overwhelming number of caregivers never take advantage of respite services, citing guilt or a lack of trust in others to provide adequate care. Organizations like the ARCH National Respite Network and local Area Agencies on Aging connect caregivers with temporary care options, from professional in-home services to short-term stays at assisted living facilities.

Respite doesn't have to be extended to be impactful. Even "micro-respites"—a walk in the park, a 15-minute coffee break, or 30 minutes spent enjoying a hobby—can help restore mental clarity and physical energy. Jennifer Wolf, author of *A Caregiver's Guide to Self-Care*, encourages caregivers to treat respite as a prescription: "*You wouldn't skip your loved one's medication, so why skip yours?*"

Innovative Pro Tips:

- Redefine respite as an essential strategy for long-term caregiving success by creating a *personalized respite blueprint*. Start by identifying activities or environments that genuinely rejuvenate you, whether a weekend nature retreat or an online class in a subject you love.
- Incorporate innovative respite options like "caregiver swaps," where you trade caregiving duties with others in your network for mutual benefit or use apps like Papa Pals to access trusted companions for your loved one.
- Turn respite into a shared experience. Explore activities that both you and your loved one can enjoy together in a relaxing way, like attending a music therapy session, visiting a sensory garden, or taking a gentle art class. These shared moments can rejuvenate you while helping foster connection and joy for both of you.

Step 4: Build a Financial Strategy That Works

Caregiving often comes with steep financial costs, even for those with substantial resources. According to AARP, 78% of caregivers face significant out-of-pocket expenses due to their caregiving responsibilities³. These costs can add up quickly, especially when considering reduced work hours, higher healthcare expenses, long-term care facility fees, or the need for home modifications.

Planning is critical to avoid financial waste. Tax advantages may provide some financial relief by covering a percentage of your qualifying care expenses if you or your aging loved one meets the eligibility requirements⁴. Long-term care insurance could also offer another layer of protection, helping manage expenses such as home health aides, nursing facilities, or assisted living.

Cameron Huddleston, author of *Mom and Dad, We Need to Talk*, emphasizes the importance of early planning. “The sooner you start preparing financially, the more options you’ll have,” she advises.

Innovative Pro Tips:

- Set up a dedicated fund for caregiving expenses so you’re not constantly pulling from other accounts. Work with your trusted financial advisor and other financial professionals, including your tax and legal advisors, to explore creative options like tax-advantaged accounts or trusts specifically for caregiving.
- Explore including an inflation protection rider or automatic benefit increase rider with your long-term care policy. This add-on helps ensure your benefits keep pace with the rising costs of care by automatically increasing coverage annually.
- To keep family dynamics running smoothly regular check-ins with a mediator or family advisor can help everyone stay on the same page regarding caregiving responsibilities and financial expectations.

Step 5: Forge a Network of Personal Support

Sometimes, caregiving can feel like a solitary journey, but it doesn’t have to be. Building a network of support is essential for both emotional and practical reasons. Your support team can include family, friends, neighbors, faith-based organizations, and community resources. Beyond emotional support, your personal network can assist with tangible tasks like meal preparation, transportation, or errand running.

Local organizations, such as Area Agencies on Aging, offer resources like transportation services, companion care, and chore assistance. Online platforms like Lotsa Helping Hands allow caregivers to create private communities where tasks can be delegated and schedules coordinated. As mentioned previously, professional caregiving agencies may be able to provide trained companions or aides for intermittent or ongoing support if family and friends are unavailable.

Author and caregiving advocate Gail Sheehy, in her book *Passages in Caregiving*, emphasizes the power of asking for help. “No one is a superhero,” she writes. “By sharing the burden, we allow others to show their love and support.”

Innovative Pro Tips:

- Consider joining or creating an *exclusive caregiving mastermind group* with other caregivers. These peer networks provide a platform to share resources, such as vetted private caregivers or access to premium senior care facilities, while brainstorming innovative solutions for complex caregiving challenges. Generally, these peer networks charge a membership fee to provide a platform.
- For an extra layer of support, engage with high-end senior care advisors or global relocation specialists who can help identify the best care options worldwide, whether a villa with onsite medical staff or a fully integrated smart home designed for aging in place.
- Create a “*Caregiving Collective*” with specialized roles. Assemble a curated team of trusted friends and family members, each with a defined role to support your caregiving responsibilities. For example, designate a “wellness ambassador” to coordinate mental health resources.

Step 6: Leverage Technology to Simplify Caregiving

Technology has become a game-changer for caregivers, offering tools that streamline caregiving tasks and can help enhance safety for loved ones. The rise of telehealth, for example, has made it easier than ever to consult with healthcare professionals from the comfort of your home. This resource is particularly valuable for caregivers juggling multiple responsibilities or living in rural areas with limited access to medical services. Devices like GPS trackers and home monitoring systems may be lifesavers for caregivers managing loved ones with dementia or mobility issues, helping ensure safety.

Medication management apps such as Pill Reminder or MediSafe can help track complex medicine compliance schedules and send alerts for missed doses. Smart home technology, including devices like Amazon Echo or Google Nest, can set reminders, play calming music, or automating daily tasks like turning on lights or adjusting the thermostat.

Research conducted by Healthcore found that caregivers who integrated technology into their routines reported a 30% reduction in stress levels compared to those who relied solely on manual caregiving techniques⁵.

Innovative Caregiving Technology:

- Explore *ambient technology* like invisible sensors embedded in furniture or floors that monitor movement, detect anomalies, and communicate directly with your devices. Consider next-gen robotics, such as assistive robots that can physically aid with mobility or perform basic caregiving tasks like meal preparation.
- For real-time oversight, consider subscription-based health platforms that offer advanced digital twin technology, which creates a virtual replica of your loved one’s environment. These tools are on the horizon and will soon allow you to monitor their day-to-day activities in a highly detailed simulation while receiving AI-driven suggestions to optimize care.
- Leverage AI-driven predictive analytics for proactive care. Adopt platforms that use machine learning to analyze patterns in your loved one’s health data—such as sleep, nutrition, or movement—and provide early warnings about potential issues like falls, cognitive decline, or emerging health conditions. These insights may empower you to act before problems escalate, potentially helping you transform caregiving from reactive to preventative.

Step 7: Reflect on Legacy and Purpose

Caregiving is more than a role; it's a profound expression of love and resilience. However, amidst the daily challenges, it's easy to lose sight of the bigger picture. Reflecting on the purpose and legacy of caregiving can bring a sense of meaning to this demanding journey. Documenting your experiences, through journaling, blogging, or recording video diaries creates a lasting family history and can serve as a therapeutic outlet.

Books like *The Caregiver's Companion* by Carolyn Purnell and *A Bittersweet Season* by Jane Gross explore the deeper emotional and spiritual aspects of caregiving, providing insight into how caregiving can shape your life and relationships.

Advocacy is another way to find purpose. Many caregivers find fulfillment by using their experiences to support systemic changes, whether volunteering for caregiver organizations like the Rosalynn Carter Institute for Caregivers or participating in community discussions about elder care reform. Even small acts, like mentoring a new caregiver or sharing your story with a local support group, can help you feel connected to a larger mission.

In his memoir *The Soul of Care*, Dr. Arthur Kleinman reflects on his time caring for his wife: "*Caregiving connects us to what it means to be human. It reminds us of our shared vulnerability and strength.*" Embracing this perspective can transform caregiving into an act of personal growth and enduring love.

Innovative Pro Tips:

- Create a living legacy project that transforms your caregiving journey into something deeply meaningful and enduring. Collaborate with your loved one to co-author a multimedia family memoir, combining video interviews, digitized photo archives, and written reflections to celebrate their life and your shared experiences.
- Consider using professional storytelling platforms like StoryCorps or LifeBio to professionally document and preserve your loved one's memories for future generations.
- Embrace the concept of legacy mentoring by reaching out to other caregivers navigating similar challenges, offering them insights, emotional support, and practical advice. By turning your caregiving story into a source of inspiration and change, you honor your loved one and may help create a ripple effect of purpose and connection.

As someone who understands the importance of thoughtful planning and resource management, your caregiving journey can be both a challenge and an opportunity for growth. By prioritizing your well-being, leveraging professional and personal networks, and incorporating caregiving into your larger legacy, you can approach this role with resilience and intention.

Rosalynn Carter's words offer a poignant reminder: "*There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers.*"

As you embrace this universal truth, remember that caring for yourself is not a luxury; it's a necessity that may help you excel in all areas of your life.

References

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