

FAMILY READINESS: PREPARING YOUR FAMILY FOR UNCERTAIN EVENTS DURING THE COVID-19 PANDEMIC AND OTHER DISASTERS

When families experience threats to our health and well-being, uncertainty about the future is expected. Disasters that are unpredictable, such as the COVID-19 pandemic, underscore the importance of family readiness.

Family readiness requires that we plan for the possibility of illness, lengthy hospital stays, incapacitation, or even death of those that we love. As a result, we must weigh decisions that we would otherwise not wish to consider. For example, how do we prepare for lengthy family separations, determine who will look after our children if we become ill, or prepare for which of our family members or friends can take over personal and financial matters as we would desire.

Our loved ones will have increased peace of mind knowing that there is a plan in place in the event of illness, incapacitation, or death.

Such circumstances are difficult, but essential to our own health, as well as our family's health. Practically, prior planning ensures family readiness—that our loved ones will be taken care of should we become incapacitated. Our loved ones will have increased peace of mind

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All of our situations are different, and preparation must be tailored to our own personal needs and goals. Prior planning will lower the stress of family members dealing with unexpected separations, illnesses, or death. Below are considerations to help all of us prepare for the uncertainties that can result from disaster events:

1. Access to Important Information and Documents

- Make sure loved ones know the location of important documents.
- Develop an overview document clearly spelling out the contents and where documents are located.
- Have a separate document with a list of passwords to all your electronic accounts so these can be accessed. Keep this in a protected location, which can be online and/or on paper.
- Provide a list of resources and contact information for family members to consult for assistance.
- Ensure that a trusted person knows how to access important documents in case of an emergency.

2. Legal and Financial Planning (Estate Planning)

- Identify a trusted person to have power of attorney if you become incapacitated.
- Create a "living will" (advance medical directive).
- Prepare a certified last will and testament (if feasible, consider working with an estate attorney).
- As best you can, have adequate insurance coverage.
- Prepare other legal documents to ensure your family is protected if the unexpected occurs (e.g., a testamentary or non-testamentary trust).

- If you have financial savings or own property (e.g., a car or home), establish in advance who you want to manage your assets in the event you are incapacitated or not available.

Helping our families plan in the event of an incapacitating illness or death can be difficult to imagine. However, planning for such events can lower the stress of the unexpected. Good planning will help us feel that we are caring for those that we love.

Resources

American Bar Association. "Estate Planning Info & FAQs." https://www.americanbar.org/groups/real_property_trust_estate/resources/estate_planning/

Military-Specific:

Military OneSource. "Estate Planning." <https://www.militaryonesource.mil/financial-legal/legal/estate-planning/estate-planning>

United States Army Judge Advocate General's Corps. "Estate Planning Tool Kit for Military and Family Members." <https://www.jagcnet.army.mil/Sites%5C%5CLegalAssistancePublic.nsf/0/50576E05C79F2535852580B2005EF1DD/%24File/Estate%20Planning%20Tool%20Kit%202002.pdf>