July 23, 2026

Special Needs Planning: Insights & Updates July 2026 – The Other Children in the Room: The Role of Siblings in Special Needs Planning

Many families assume—often without discussion—that one day a sibling will step into a caregiving role for a brother or sister with disabilities.

The assumption may feel natural. One child is the oldest. Another child lives nearby. Someone has always been "the responsible one." Over time, these informal expectations can even begin to feel like a plan.

But assumptions are not plans—and more importantly, they are not always fair.
The responsibilities associated with long-term caregiving, advocacy, and financial oversight can be significant, and not every sibling is equally positioned—emotionally, financially, or practically—to take them on.

Siblings of individuals with special needs often grow up with a deep sense of connection and responsibility toward their brother or sister. Many are willing, and even eager, to remain involved in their care and well-being. At the same time, family dynamics are complex, and sibling experiences vary widely. Although some feel a strong sense of purpose and closeness, others may feel conflicted or may even carry resentment shaped by years of unequal attention or responsibility.

There is no right or wrong in how a sibling feels or the level of involvement they are willing or able to assume. These decisions are deeply personal and reflect the reality that each child has their own life, obligations, and priorities. For this reason, willingness should never be presumed.

Without open discussion, families risk placing unspoken expectations on siblings that may later lead to stress, uncertainty, or conflict—often at the very moments when stability is most needed.

Establishing special needs trusts, coordinating public benefits, and outlining long-term care considerations remain essential components of any well-designed plan. Equally important, however, is evaluating how those plans translate into real-world responsibilities for other children. A frequently overlooked aspect of special needs planning is the thoughtful consideration of the roles siblings may play and ensuring those roles are clearly discussed, intentionally structured, and mutually understood.

Thoughtful estate planning can help address these challenges by creating structure for both legal and practical responsibilities and allocating them in a clear and sustainable way. Aligning roles with each person's strengths, availability, and willingness can lead to more effective and durable long-term support.

Just as every individual with special needs has unique circumstances, there is no single formula for how responsibilities should be structured. Effective planning allows for flexibility—both in how roles are assigned and how they may evolve over time. Responsibilities may be shared among siblings, delegated to professionals, or structured as a combination of both. In some situations, a sibling may serve effectively as trustee of a special needs trust. In others, a professional or corporate trustee may be better suited to managing financial and administrative duties.

The most durable plans are those designed to adapt—responding not only to the changing needs of the individual with disabilities but also to the capacity and circumstances of those supporting them. These plans should provide siblings with the flexibility to step back and prioritize their personal relationship rather than becoming overwhelmed by complex administrative obligations.

Equally important is communication.

Families frequently avoid conversations about future caregiving because the subject feels emotionally difficult and forces the acknowledgment of long-term realities. However, avoiding the discussion does not eliminate expectations; it simply leaves them undefined.

Undefined expectations, particularly when combined with long-term caregiving demands, can lead to confusion and conflict during periods of crisis or transition.

Open, intentional conversations allow siblings to ask questions, express concerns, and better understand both the structure of the plan and the reasons behind it. These discussions often surface practical considerations that might otherwise be overlooked. A sibling who is financially capable may not be well suited for caregiving decisions. Another may be deeply committed but limited by geographic distance. Some may want meaningful involvement, while others may prefer a more limited role.

Good planning recognizes and accommodates these differences.

Ultimately, special needs planning is not solely about preserving benefits, minimizing taxes, or transferring assets. It is about creating a structure that supports long-term stability, protects family relationships, and ensures that a loved one with disabilities continues to receive thoughtful care and advocacy.

The most effective plans recognize a simple but essential truth: Special needs planning is not just planning for one individual—it is providing clarity, balance, and peace of mind for the entire family.

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