

The Invisible Load

A Check-In For The Caregiver Who Keeps Showing Up



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A Check-In for the Caregiver Who
Keeps Showing Up



You've been showing up. Driving to appointments, managing medications, handling the finances, making the calls, doing the research... and holding it all together while still showing up for the rest of your life, too.

Some of the load is easy to see. **But the heaviest part of caregiving is often invisible.**

We're not assigning numbers. This exercise is about clarity and seeing the full picture of what you're carrying so you can make grounded, informed decisions. Work through each section honestly, at your own pace. There are no right or wrong answers here.

Four ways to see what you're carrying:

1. Your Time

2. Your Invisible Load

3. Your Physical Self.

4. Your Financial Reality

1. Your Time

Most caregivers are surprised when they actually add it up. Time spent on caregiving doesn't just show up in the big moments... it's the daily phone calls, the unexpected detours, the hours spent researching and worrying and coordinating. All of it counts.

Use the table below to estimate how much time caregiving takes from your week. Be honest, and include the tasks you do without anyone asking or noticing. **How much time do you spend each week on...**

Task	Hours per week
Driving to and from your loved one's home or appointments	
Phone check-ins, reassurance calls, and coordination	
Managing finances, insurance, bills, or paperwork	
Grocery shopping, meal prep, or household errands	
Housekeeping, laundry, or home maintenance	
Providing direct personal care or physical assistance	
Medical appointments and prescription management	
Researching care options, reading articles, or planning	
Worrying (yes, this counts – it takes real energy)	
Other _____	
TOTAL:	

Beyond the hours, what part of caregiving weighs on you most - but doesn't show up on any calendar?

2. Your Invisible Load



This is the part of caregiving no one sees - and often, no one asks about. It's the *mental weight* of tracking a dozen moving pieces at once: which doctor said what, which medication needs a refill, which sibling needs a call back. It's also the emotional labor of holding space for your loved one's fears while managing your own. It's grief, guilt, and loneliness that are hard to explain to others.

The invisible load is real ... and it matters. Check anything you've felt or experienced in the last month, even if only briefly, even if you'd never say it out loud. **In the last month, I have felt...**

Guilt when I couldn't do more	X	Grief for the relationship as it used to be	
Loneliness, even around other people		Fear of making the wrong decision	
Resentment - and then guilt about the resentment		Invisible, like no one sees how much I'm carrying	
Anxious about what comes next		Exhausted in a way sleep doesn't fix	
Pressure to hold the family together		Like I've lost a version of myself I used to know	
Sadness I haven't had time to actually feel		Uncertain about whether I'm doing enough	

The mental juggling act... In the last month, I have felt...

Lain awake mentally running through logistics or next steps	X	Researched care options, symptoms, or services on my own	
Coordinated between multiple doctors, providers, or family members		Mentally rehearsed a difficult conversation before having it	
Felt like I was the only one who knew the full picture		Kept track of medications, appointments, or paperwork in my head	
Delayed a decision because I wasn't sure what was right		Googled something at an unusual hour out of worry	

3. Your Physical Self



When you're focused on someone else's health, your own can slip. It often happens gradually... a skipped appointment here, a few nights of poor sleep there... until one day you realize you haven't taken care of yourself in a while. Check anything that's been true for you in the last six months. **In the last six months, I have...**

Skipped or delayed my own medical appointments	X	Ignored a health symptom I'd normally address	
Lost sleep regularly because of caregiving demands		Stopped doing something physical I used to enjoy	
Felt physically exhausted most days		Skipped meals or eaten poorly more often than not	
Canceled plans with friends to handle caregiving		Felt like I don't have time to be sick	
Stopped doing something just for myself		Felt my body running on empty	

Take a Moment to Breathe...

You've done the hard part.

Most people never stop long enough to look honestly at what they're carrying... the emotional weight, the physical toll, the things that don't show up anywhere but inside you. You just did.

If you need to set this down for a moment, please do. There's no timeline here.

When you're ready, the next section is a different kind of reflection. It's practical and grounded, a chance to see the *financial side* of caregiving clearly. Not to feel the weight of it, but to make sure you have the full picture. Because when you can see everything, you can plan from a place of strength instead of uncertainty.

Take a breath. You're doing better than you think.

4. Financial Reality



Caregiving has real financial costs - and most of them go untracked. Direct expenses, hours of work missed, opportunities quietly passed on. This isn't about assigning blame or arriving at a number that feels overwhelming. It's about seeing what's actually there so you can make decisions with a full picture. Fill in what you can. Estimates are fine.

What caregiving costs you each month:

Expense	Est. monthly cost
Gas, mileage, or transportation for caregiving trips	\$
Groceries, medications, or supplies you cover	\$
Paid help, home health aides, or services you've arranged	\$
Home modifications, safety equipment, or medical devices	\$
Other out-of-pocket expenses you absorb	\$
DIRECT COST SUBTOTAL	\$

What caregiving costs you at work::

Expense	Est. monthly cost
Hours reduced or time taken off without pay	\$
Opportunities, projects, or advancement put on hold	hard to quantify... but real
Career decisions made around caregiving needs	hard to quantify... but real
WORK IMPACT SUBTOTAL	\$

TOTAL EST. MONTHLY COST	\$
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You've just done something most caregivers never do... looked honestly at the full weight of what you're carrying.

Whatever you're feeling right now, it's OK. Keep going!