

# Men - Soften That Tenacious Machismo

Protect your family's financial future.

By Kristen M. Jackson, Attorney

While traditional gender roles are changing as women advance in business and politics, some things have not changed. Men continue to die at an earlier age than women, leaving women solely responsible for the financial welfare of themselves and their families. Due to a shorter life span and despite their traditional hesitancy to make end of life plans, men must work with their wives to plan for a future without them.

Millions of Americans do not have a comprehensive estate plan in place despite knowing how important it can be. Although women put off estate planning as well, it is more common for men to put off a trip to an estate planning attorney even when their wives encourage it. An attorney will explain what could happen if the husband doesn't create an estate plan and emphasize how he, his wife, his children, and/or a business he owns could all suffer if he fails to plan ahead.

There are various reasons why men tend to avoid estate planning. The No. 1 reason is men procrastinate more than women, and estate planning is an easy thing to put off or procrastinate about. Another common reason is that men typically avoid things that they are not familiar with or have no control over, or simply feel that estate planning is unnecessary. Why? Men believe theirs is the stronger gender, can better manage pain, and don't need doctors as often as women and children. Unfortunately, more men than women find that their first visit to the doctor is on a stretcher.

Women, on average, live five to seven years longer than men, so it is the women that bear the burden of the financial, retirement and estate planning decisions made during the marriage. Among those 65 years of age and older more than three times as many women than men are widowed. Men are at a higher risk of premature death than women partly because men are more likely to over indulge in certain lifestyle behaviour and activities that lead to premature death such as smoking, drinking, and risk taking such as motorcycle riding, rock climbing, contact sports, construction work and so many more.

For the benefit of their wives and family, men must put aside their hesitancy to plan and work with their wives and families to ensure their family's wellbeing in the event of an untimely death. A plan should be implemented to ensure that the health care and estate planning needs of their family are addressed, such as protection against the incapacity and the death of a spouse. Certain documents such as Durable Powers, Living Wills, Health Care Surrogates or Proxies, and Last Wills are basic essentials to protect yourself and your loved ones.

In the interest of protecting the financial future of their families and themselves, men need to soften their tenacious macho and make an appointment to see an experienced estate planning attorney today. **L**



**Kristen M. Jackson** is a founding partner of Jackson Montoya Law Firm (407-363-9020). In practice 29 years, she is experienced in estate planning, business and real estate law. Her firm has earned an AV rating by Martindale Hubble signifying the highest level of professional excellence as obtained through opinions from members of the Bar and Judiciary.