

FAMILY SAFETY

How To Create A Family Password And Identity Plan

Plain-English how-to. ~90 minutes. The 'what if mom gets hit by a bus' plan, family edition.

Most families have one person who handles 'all the computer stuff' — passwords, accounts, financial logins. When that person is unavailable (vacation, illness, worse), the family is locked out. Bills go unpaid. Insurance can't be reached. Banking is paralyzed.

A family password and identity plan solves this. It documents the critical accounts, gives a trusted second person access during emergencies, and ensures no one in the family is helpless if life takes an unexpected turn.

By the end of this guide your family will have a documented plan: shared password manager, identity document inventory, emergency-access procedures, and an annual review on the calendar.

Quick snapshot

What you'll learn	Set up family password sharing, identity document inventory, emergency-access plan.
Skill level	Couple/family-level project
Time required	90 minutes
What you'll need	Password manager with family plan, document inventory time
Risk if you skip this	Family is locked out if primary digital person becomes unavailable
PDF kit	■ Download at the bottom of this page

Why this matters

Modern life requires dozens of digital accounts. Health insurance portals, utilities, mortgage, taxes, kids' school logins, banking — all gatekept by passwords often known only to one family member.

Without a plan, emergencies cascade. Spouse can't pay the mortgage if the other one can't access the bank. Adult child can't help an aging parent if they don't have access to insurance accounts. Estate planning becomes nightmare.

The good news: solid family plans exist. 1Password Families, Bitwarden Families, and similar tools support shared vaults with emergency access. Pair with a documented identity inventory and you're set.

Before you start

Family conversation first. Get buy-in: this isn't surveillance, it's resilience. Each adult retains private vaults; only specific shared items go in the family vault.

Pick a password manager with a family plan. 1Password Families (\$5/mo for 5 people), Bitwarden Families (\$3.33/mo), or 1Password Personal with manual sharing. Each adult gets their own vault + a shared family vault.

Set aside 90 minutes — most of it is inventorying what should go in the family vault and documenting identity info.

Step 1 — Set up a password manager with a Families plan

1Password Families: signup at 1password.com/families, invite each adult. Bitwarden Families: signup at bitwarden.com, invite.

Each family member gets their own private vault. Set up a 'Shared - Family' vault that all adults can access.

Step 2 — Decide what goes in the shared family vault

Mortgage / rent portal. Utility accounts (electric, gas, water, internet). Family bank account if shared. Insurance portals (health, auto, home). Kids' school logins (parent-facing). Family Netflix / streaming. Tax software.

What stays PRIVATE per person: individual email, social media, work accounts, individual brokerage, personal therapist or doctor portals.

Step 3 — Add each shared account

For each shared account: store the URL, username, password, security questions, and any 2FA backup codes. Add notes for non-obvious recovery flows.

Use the password manager's secure note feature for things that aren't typical login pairs (Wi-Fi password, alarm system PINs, etc.).

Step 4 — Inventory identity documents

List for each adult: SSN (don't store directly — note where the physical card is), driver's license #, passport #, birth certificate location, marriage license location.

For kids: SSN, birth certificate location, school records, medical records, immunization records location.

Step 5 — Document emergency contacts and accounts

Banking + financial: bank names, account types, broker contact info, retirement plan administrators.

Medical: insurance company, member numbers, primary care doctor, pharmacy. Legal: attorney name + contact, where the will is stored, executor info.

Step 6 — Set up Emergency Access

1Password: **Settings** → **Emergency Kit** — printable card with Secret Key. 1Password also supports 'Emergency Access' where designated contacts can request your vault after a wait period.

Bitwarden: **Settings** → **Emergency Access** — designate trusted contacts who can request access after a wait you specify.

Step 7 — Print + safely store the master access kit

Print: master password recovery instructions, location of Emergency Kit, list of trusted contacts. Store in a fireproof safe at home AND a safety deposit box / with the attorney.

DON'T email the master password. DON'T leave it on a sticky note. The whole point is that it's recoverable AND secured.

Step 8 — Annual family review

Once a year (pick a date — anniversary, tax day): 1-hour family review. Update accounts, add new ones, remove unused, refresh emergency contacts, verify each adult can still access shared vault.

Include kids old enough to need their own accounts (typically 13+). They get their own vault + their own emergency access plan.

PRO TIP

Each Adult Keeps Privacy. Family Gets Resilience.

Shared vault = explicitly shared items only.

Private vault per adult — never accessed without consent or emergency.

Emergency Access feature with wait time = strong + safe.

Annual review keeps it current.

If you want to go further: power-user upgrades

Power-user upgrade #1 — Add executor instructions

Document for your attorney: how to access shared vault if all adults are unavailable.

Trade-off: requires lawyer involvement.

Power-user upgrade #2 — Use a hardware key as recovery factor

YubiKey can unlock the shared vault as an additional factor.

Trade-off: hardware key required.

Power-user upgrade #3 — Implement a family digital legacy plan

Decide what happens to photos, social media, email after death. Inactive Account Manager (Google), Legacy Contact (Apple), Memorialization (Facebook).

Trade-off: takes a Saturday to set up across services.

Power-user upgrade #4 — Separate 'kids' vault for parents

Inside family vault: a sub-folder for each kid's accounts. Migration path as they grow up.

Trade-off: maintenance over time.

Power-user upgrade #5 — Set up family group email + phone

family@yourdomain.com for shared account signups. Keeps personal email private.

Trade-off: requires domain ownership.

Power-user upgrade #6 — Quarterly recovery drill

Spouse practices unlocking the shared vault. Makes the plan real, not theoretical.

Trade-off: 15 min/quarter.

Common mistakes & pitfalls

Mistake — No plan at all — assuming 'we'll figure it out.'

Fix — Crises are the worst time to figure it out. Plan now.

Mistake — Sharing one personal vault between spouses.

Fix — Each adult needs privacy. Family vault for shared only.

Mistake — Storing master password on a sticky note.

Fix — Defeats the whole system. Use proper Emergency Kit.

Mistake — Skipping the document inventory.

Fix — Passwords are half the story. Identity docs matter too.

Mistake — Never reviewing.

Fix — Outdated plans fail when needed.

Mistake — Excluding adult children from the plan.

Fix — If your kid is 18+, they likely need to know how to help in emergencies.

Mistake — Putting everything in one vault.

Fix — Mixes privacy and resilience. Use shared + private structure.

Pro tips

Pro tip 1. 1Password's Emergency Kit PDF is excellent — print, store in safe.

Pro tip 2. Use the password manager's note feature for things like 'where the will is' or 'who has spare key.'

Pro tip 3. Schedule the annual review on a memorable date — anniversary, tax day, New Year.

Pro tip 4. Tell your attorney where the Emergency Kit is.

Pro tip 5. Treat the master password like the keys to the house — only people you trust enough to give a house key.

Frequently asked questions

What if my spouse and I disagree on what should be shared?

Default to private. Only share what both agree should be shared. Privacy + resilience can coexist.

Can I really trust a password manager with everything?

1Password and Bitwarden have strong security records. Compared to the alternative (passwords in spreadsheets, sticky notes, browser autofill), they're vastly safer.

What if both adults die together?

That's why Emergency Access with designated executor is critical. Also why your attorney needs to know.

Should our adult children have access?

Often yes, as Emergency Access contacts. Or at minimum, know where the plan is stored.

What about social media accounts after death?

Each major service has a legacy/memorialization option. Set them up in advance.

Is this overkill for a young couple with no kids?

If you have any shared accounts (bills, lease, joint banking), no — it's still useful. Smaller scope, but the principle applies.

What if I'm a single adult?

Designate a trusted person (sibling, parent, close friend) as Emergency Access. Worth doing.

Quick recap — do these in order

DO THIS RIGHT NOW

The 8-step recap.

1. Set up family-plan password manager.
2. Decide what's shared vs private.
3. Add all shared accounts to family vault.
4. Inventory identity documents.
5. Document emergency contacts + accounts.
6. Configure Emergency Access feature.
7. Print + safely store master access kit.
8. Annual family review on the calendar.

Mini glossary

Family plan: Multi-user password manager subscription with shared vault.

Emergency Access: Feature that lets designated contacts access vault after a wait.

Shared vault: Vault folder visible to multiple family members.

Private vault: Personal-only vault, not visible to family.

Emergency Kit: Printable card with master access info, stored safely.

Executor: Person designated to handle affairs after death.