

Lower-Income Family Caregivers

SUMMARY

Lower-income family caregivers (household income under \$50K) are more likely to perform complex medical tasks without sufficient support and often struggle with future planning for themselves and their care recipients. The demands of caregiving take a toll on their health, with many reporting difficulty maintaining their well-being and more frequently rating their health as fair or poor compared to

higher-income caregivers. With fewer resources and less support, these caregivers face heightened financial pressures, such as often borrowing from loved ones, leaving bills unpaid, pausing savings, and depleting both short- and long-term savings. As a result, they are financially squeezed and making trade-offs that threaten their financial security long after caregiving ends.

DATA HIGHLIGHTS

Nearly
1 in 3 caregivers have
a **household
income under
\$50k**

42%
have **unpaid help**
with caregiving

24%
have **paid help**
with caregiving

59%
handle **medical/
nursing tasks**

35%
have a **care plan**
in place

32%
report **fair or
poor** health

Experience more financial impacts because of caregiving

27%
took on
more debt

32%
borrowed money
from family
or friends

28%
been **unable to
afford** basics

34%
left **bills unpaid**
or **paid late**

35%
used up
**short-term
savings**

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