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For Black caregivers, it's a family affair.

When a parent or older family member needs care, it's often a child, a grandchild or a younger relative who becomes the primary caregiver. In many Black families, caregiving can often be seen not only as a responsibility for younger generations, but an expectation.

The pandemic has increased the challenges and stresses caregivers face, especially in the Black community where COVID-19 has had a greater impact. Lockdowns and quarantines have made it more difficult to balance work and home life while providing care at the same time. Nearly half of Black caregivers we surveyed in 2020 said the pandemic has prevented them from providing the care they once did, and 44 percent said COVID-19 has made it nearly impossible to complete their caregiving duties.

As a result, Black caregivers have experienced an increase in physical, emotional and financial stress during the pandemic. Over half of Black caregivers (58%) said they were financially prepared for current or potential caregiving responsibilities (vs. 77% of all caregivers.)

To help others understand the challenges Black caregivers have faced over the past year, Nationwide associate Hope Patterson shared her personal story of caregiving for her mother throughout the pandemic.

Hope describes the effort and sacrifice she made to provide care to her mother, even after other family members tested positive for COVID-19. She also discusses the joy she experienced while providing care to her mother and the importance of having a plan to help her through this difficult time.

Like many Black caregivers, Hope has worried about who would provide care to her mother if she was not able to do so. This is why it's important for families to have conversations about long-term care before caregiving is needed. A financial professional can help caregivers make plans that may reduce the emotional and financial stress of caregiving.

Despite the challenges, the rewards Hope has experienced as a caregiver are well worth it. While providing care to her mother during the pandemic, Hope learned much about her mother's life she didn't know and found their relationship has grown closer and stronger over this time.

[Listen to Hope's story.](#) Then, learn more about the perspectives of Black caregivers by reviewing the results of the 2020 Nationwide Retirement Institute Black Caregivers survey. You can also find resources to help Black caregivers prepare for the emotional and financial challenges of caregiving.

To encourage discussions about long-term care costs in retirement, Nationwide's [Health Care/LTC Cost Assessment tool](#) provides a meaningful, personalized cost estimate that will help financial professionals and clients plan for future medical and long-term care expenses.

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