Hiring an In-Home Caregiver

Many seniors on Vashon say they would prefer to stay in their homes, or “age in place,” for as long as possible. But a number of age-related conditions like cognitive decline and decreased mobility can make living at home without assistance difficult and unsafe.

In-home care can make ageing in place much safer, especially when used in tandem with home modifications and assistive technology. In-home care aides can provide the personal care assistance, companionship and monitoring provided in a residential care facility while remaining in the comfort of one’s own home. On Vashon, we are fortunate to have a cadre of independent caregivers with years of experience providing in-home care.

We’ve created this guide to help you better understand home care services and navigate the caregiver hiring process. You’ll find information on signs it’s time for in-home care, services provided, how to find the best caregiver, your responsibility as an employer, cost of home care and how to pay for it. Wishing you success in finding the best help to match your caregiving situation and make your journey more manageable and fulfilling.

Do We Need Assistance? Some Signs That It May Be Time to Consider In-Home Care

Mobility Issues
Trouble walking and moving around can make it tough to safely get around the house (especially if stairs are involved), shower, or go out for errands and social visits. This can lead to a host of other problems, from fall-related injuries to malnutrition. Home caregivers can help your loved one get where they need to go and provide valuable companionship.

A Decline in Hygiene and Grooming
One of the biggest indicators that your loved one needs in-home help is a noticeable decline in hygiene and grooming. This may include infrequent bathing, overgrown facial hair, or a generally unkempt appearance. Typically, hygiene and grooming habits decline when a person is no longer able to keep up with these routines, either physically or due to cognitive impairments. Personal care assistance can help a person with hygiene-related needs like toileting and bathing and help them stick to a more regular routine and grooming schedule.
**Physical Changes**
When you give your loved one a hug, you may notice that they feel thinner and frailer than before. Or, maybe you’ve spotted bruises on their body. Significant weight loss can be a sign they are struggling to prepare meals, having trouble getting around the kitchen or possibly remembering how to cook properly (a sign of cognitive decline). Bruises tend to be evidence of falls or other accidents, although your loved one may be reluctant to admit that this is happening. An in-home caregiver can help ensure that your loved one is getting the proper nutrition and can help them prevent falls.

**Increased Forgetfulness**
We all forget things sometimes but increasing incidents of forgetfulness over time, especially when it comes to important to-dos like taking medication or paying bills, may indicate that home care help is needed. If your loved one’s memory issues are interfering with their everyday activities and well-being, it’s a good indication that they should see a physician about their memory problems, as these may be signs of cognitive decline. Working with an in-home care assistant, you can help ensure that your loved one stays on top of their normal activities, despite any cognitive decline.

**Difficulty Maintaining One’s Home**
Difficulty keeping up with housework is a common indication that an elderly person needs in-home assistance. They may be unable to perform these tasks the way they did before due to mobility issues, cognitive decline, or even depression. Some signs that your loved one is struggling to keep up with the housework may include dust, dirt, or grime in areas that used to be clean, excessive clutter, or piles of dirty dishes. Many in-home caregivers provide housekeeping assistance such as cleaning countertops and appliances, sweeping the floor, running the dishwasher, and doing laundry.

**Loss of Interest in Activities and Hobbies**
Have you noticed that your loved one no longer seems to enjoy many of the hobbies they once loved? Maybe their previously well-tended backyard garden has been neglected, or their weekly card game with friends has gone by the wayside. You might notice that they have even given up more sedentary activities such as knitting, reading, or watching a favorite TV show. Losing interest in hobbies and activities can be a sign of numerous underlying problems, notably depression. While an in-home caregiver won’t be able to solve these medical or mental health issues, they can help ensure that your loved one adheres to treatment plans, has regular social interaction and companionship, and can provide help so they can still enjoy favorite pastimes.

**Family Caregiver Burnout**
Hiring help can relieve a full-time family caregiver of some of the tasks they are responsible for, freeing them to have time for self-care. Having trusted help can provide the opportunity to run errands, go to the doctor, catch up on sleep and socialize with friends. For long-distance and working caregivers, help can provide the care and assistance needed when they can’t be there on a daily basis. Attendants come in fresh with the energy to be engaging and encouraging in a way that a full-time family caregiver might be too exhausted to provide.

**What Is In-Home Care?**
In-home care, also known as home care or personal care assistance, is nonmedical care provided in the client’s home that can address the concerns identified above. It includes assistance with activities of daily living (ADLs) and can include help with:

- **Personal care:** Bathing, eating, dressing, toileting, grooming
- **Household care:** Cooking, cleaning, laundry, shopping
- **Health care:** Medication management, transportation to physician’s appointments,
- **Emotional care:** Companionship, social engagement, cognitive stimulation

In-home care is a good option for those who just need some assistance and are otherwise independent. The amount of care can be personalized for each individual’s needs, from one afternoon per week to 24 hours a day, seven days a week.

NOTE: There are different types of in-home care to accommodate persons with different needs. The levels of care span basic companionship and light housekeeping to skilled medical care. Home health care involves skilled nursing or therapy services. Standard home care does **not** include any type of medical services. Those in need of skilled nursing care such as post-surgery recover care, medication administration, maintaining oxygen tubes and catheters or physical or occupational therapy should look into home health care rather than regular home care. Only home health care providers are qualified to provide medical services.

**How Do I Find the Right In-Home Caregiver?**

It’s important to find an in-home caregiver your family will be comfortable with. The person will be spending hours per day or week in you or your loved one’s home, so in-home care works out better for everyone when there is trust between the client and caregiver.

When starting the process, doing some homework will help you hire a trustworthy and reliable caregiver. On Vashon, the informal way of finding help is through word of mouth— through friends and neighbors. Another helpful resource is the Vashon Caregiver Directory available on the Vashon Care Network website: [https://www.vashoncarenetwork.org/](https://www.vashoncarenetwork.org/) It includes names, contact information, background experience and credentials provided by Island independent caregivers.

The advantages of hiring an independent caregiver:
- You choose the person you want from a pool you have screened. You are the “boss.”
- You can adapt tasks performed to meet your needs.
- It is less expensive than hiring through an agency.
- There is greater opportunity to build a long-term relationship with the caregiver.

Disadvantages:
- If the caregiver is sick, it is your responsibility to find alternate help.
- You are responsible for all aspects of being an employer: hiring/fire, payroll, taxes, liability and insurance.
- May not be covered by long-term care insurance.

**Write a Job Description**

One mistake people tend to make when hiring an aide is to simply tell them that their job is “to take care of Dad or Mom.” This open-ended explanation can lead to misunderstandings and conflicts
between the client and caregiver. Once you have identified the types of help you need, write a job description that spells out the things you need help with and make a detailed list of the tasks you want done. Clarity is essential to effective communication and mutual understanding. In addition to including the tasks you have identified, also be specific about:

- **Training desired:** Three general certifications exist for home care attendants. One is an HHA—home health aide, the second is a CNA—certified nursing assistant, and the third is an LVN—licensed vocational nurse. They are trained to provide most levels of care in the home except for care requiring a registered nurse. [License Verification](#)
- **Driving:** Do you want help transporting care receiver? Their car or yours? Reimbursement for mileage? Check with the DMV to confirm their driving record. [DMV Verification Form](#)
- **Transferring skills:** Getting someone out of bed, chair, using Hoyer lift
- **Experience with people with memory or other cognitive impairments:** It is very important to find out the caregiver’s experience with dementia. Give examples of situations you face and ask how they would handle them.
- **Language skills:** Especially for people who are hard of hearing, or whose primary language is not English.
- **Housekeeping:** What sort of housekeeping do you want in addition to care for the care receiver? Cooking? If so, what kind of foods? Can the caregiver accommodate a special diet?
- **Pets:** What kind of care do they require, and what do you expect the caregiver to do?
- **Smoking:** Does the care receiver smoke? Does the caregiver smoke? If so, is this ok? Where is smoking permitted?
- **Hours:** What times/days are you hiring for?
- **Wages:** Hourly or shift payment? Holiday, vacation, or sick pay (most states now require three paid sick days/year)? How will the caregiver be paid, including withholding and taxes (Social Security, Medicare, disability, unemployment)? Cash or check? Weekly, semi-monthly, monthly? Employee or contract worker (W-2 or 1099)? For a fee, an accountant or household employee payroll service provider can assume this responsibility.
- **Are you providing food** for meals, or does the attendant bring their own food?

Make your expectations clear. If you put all these details in writing, you won’t run the risk of disappointment once you’ve hired your caregiver.

**Interviewing**

Once you have identified potential caregivers, an initial interview/screening can be done by phone. Ask for a resume and references. With those who seem like they would be right for your situation, you can set up an in-person interview. If appropriate, the care receiver should be present at the interview, as their input is important. Other family members or concerned individuals may also be present. Their input can help you make a good decision. The job description can be emailed to the applicant as a way to start the conversation. When interviewing, communicate the importance of a good fit between the caregiver, your loved one and yourself. It’s good to set this expectation from the start, and then, if
you’re finding that you or your loved one don’t feel comfortable with the caregiver, you can talk with them about your concerns.

Here are some initial questions for the interview:

- Why are you interested in this position?
- Tell me a little about yourself.
- Where have you worked before?
- What were your duties? Here is the job description for this position.
- Can you give me two work-related and one personal reference I can contact?
- What is your favorite kind of client? What pushes your buttons?
- Is there anything in the job description that you are uncomfortable doing?
- How do you deal with someone living with memory problems? Give an example.
- Describe your experience making meals for other people.
- How do you handle people who are angry, stubborn and/or fearful?
- Do you have a car? Would you prefer to drive your own car or our car in transporting? I’ll need to see proof of insurance and a current driver’s license.
- What is your experience transferring someone out of bed or chair and into a wheelchair?
- What is your availability? Days? Hours?
- I’ll need personal identification that verifies that you can work in this country. Please bring it with you so that I can make a copy.
- What are your credentials? Check with the credentialing body to confirm.
- Can you provide a recent background check? Criminal History Check

If the care receiver is present, watch the interactions between the attendant and the care receiver. Do they only respond to you, or do they include the care receiver in their answers? If the care receiver is not present, you might want to invite a top candidate back to meet the care receiver before making a final job offer.

Immediately after the interview, write down your impressions. Include input from the care receiver, if they were present, as well any other family/friends who were a part of the interview. Check your gut. How you feel about someone can go a long way in your finding the right person. Always contact the references asking about the care competency, compassion, and reliability of the worker.

If someone is looking for work, they are probably interviewing with others. Do not wait too long to make a job offer, as the person may have taken a different job. Arrange to meet to sign the contract and establish a start date.

**Writing a Contract for Hiring Help**

Use the job description as the basis of the contract. Alternatively, contact an attorney to help draft a simple agreement. The contract formalizes the agreement between you, the employer, and the caregiver, the employee. It is signed by both of you. If problems should arise, either party can refer back to the written agreement to help negotiate solutions. In addition to the job description, the contract should have the following:
Your name: The employer
Caregiver’s name: The employee
— address, phone number, Social Security number
Wages: (see job description)
— Also include criteria for reimbursement, e.g. is there a petty cash fund for incidentals that the caregiver buys?
— If using their own car, will the caregiver be paid mileage?
— Get a copy of driver’s license and car insurance
What kind of paperwork do you want the caregiver to keep?
— Daily log?
— Medication administration list?
Expectations for behavior: Use of phone, smoking, being late
Grounds for termination: Notice with cause/notice without cause
Date and sign the contract: You and the caregiver

What Are the Employer’s Responsibilities?

Significant legal and financial considerations exist for employers. Check your renter’s or homeowner’s insurance to see that it covers household employees. Be informed about your tax responsibilities if you have a hired employee. All U.S. employees must complete an Employment Eligibility Verification form I-9. This form verifies that the person is legally entitled to work in the United States. A W-4 form is also completed by the employee to set up payroll. You will also have to apply for an employer ID number. Here’s a link to IRS information on household employers: https://www.irs.gov/publications/p926#en_US_2022_publink100086722. There are several tax and payroll management services that offer for a fee to families who hire private caregivers/household employee. For example, https://www.care.com/homepay/senior-care; https://www.poppinspayroll.com/tax-payroll-services.

Communication

The relationship between with caregiver and care receiver is very important. Honest communication and trust are essential. Schedule regular times to meet and discuss concerns, problems, and/or changes in care needs. It is important to make expectations clear and to provide adequate training to meet those expectations. If there are problems, write out what is not working and come together on solutions that both of you sign. Keep communication current; address problems as soon as they arise. If the caregiver is doing a great job, be sure to tell them. A smile and well-deserved praise can make a big difference. None of us likes to feel our work is not appreciated. When you find the right person for your caregiving needs, they are worth their weight in gold.

What Is the Average Hourly Wage of an Independent Caregiver?

Depending on years of experience, job responsibilities and credentials, one can expect to pay between $20 to $35/hour for an independent caregiver on Vashon. According to the Genworth Financial Cost of Care Survey, the average cost of in-home care in the United States is approximately $24 an hour. That comes out to $1,950 per month for 20 hours of care a week, or $3,900 per month for 40 hours of care per week. (November 2021)
Resources for In-Home Care on Vashon

For those who qualify, COPES, A Washington State Medicaid (Apple Health) waiver program is designed to enable individuals who require nursing home level care to receive that care in their home or alternative care environment. Applicants must be at least 65 years of age or be disabled and between the ages of 18 and 64. In addition to requiring assistance with two or more Activities of Daily Living (such as bathing and getting dressed), individuals must be financially qualified for Medicaid.

Vashon Community Navigators Greg Lopez (Food Bank) and Meagan Fitzgerald (VYFS) can help with COPES applications. Here is a link to the online application: https://www.dshs.wa.gov/esa/community-services-offices/how-apply-services. Meagan is available at Methodist Church on Thursdays from 12pm to 3pm or contact her: 207-200-6788. Greg is available Wednesdays at the Food Bank during the evening food distribution 10-2 and 4-7pm. They both are bilingual in English and Spanish.

The Vashon Care Network, in partnership with the Senior Center, has provided scholarships and support for Island caregivers to be certified as Home Care Aides (HCAs). Thirteen individuals are completing the program and are available to provide in-home care for COPES-qualified individuals on Vashon.