

### Where did you get your great care givers?

From those seeking practical dementia related advice, that’s my most Frequently Asked Question to date. The answer is, “lots of places.” Over the years, Gary’s care needs ranged from accompanying him on a walk with him, to complete physical care. We had a team of family, friends, volunteers from church, agency care givers, private hire care givers and home health aides (through hospice).

Perhaps you can no longer leave your loved one alone. You need to go to work, or need respite time. You are ready to hire a care giver. I hope that my experiences will be helpful as you navigate this new season in your family’s life.

For both my parents (in their 90’s) and Gary, I have used a care giving agency AND have hired my own caregivers. Between my mom and dad, and Gary, I was managing eight caregivers concurrently, for over a year. There are benefits and challenges with each method. Mainly it depends on your availability and your personality.

Many think it is not possible to have private pay caregivers and do it legally, without paying “cash under the table” to hide the income, but this is not true. Payroll can be done properly with use of an online payroll system. There are many payroll services, but I used Intuit.com for \$20/month. At hiring time, I entered the employee’s information, then each week, entered their hours and mileage if any. Intuit generated the pay stub and I wrote the check. Caregivers are classified as Household Employees by the IRS so you don’t have to withhold their personal income tax. You DO however have to withhold and contribute for FICA (Social Security and Medicare) and a few other taxes, but like I said, Intuit does all this calculating for you. Then they generate the Quarterly tax forms when they are due.

These observations are based on my experience and are intended as an overview. Please do your own research regarding your own situation.

### Caregiver Hiring Methods Compared

Things to Consider	Agency	Private Pay
Hours, Payroll, Taxes & Record keeping	They do it all...Record hours, produce payroll, keep records and file taxes.	You do it all. It is not as easy as writing a check for the hours worked, but you may use a payroll service which simplifies this immensely. Some “private hire” caregivers do not want to have taxes withheld or reported.
Amount of control	They provide all care givers (even substitutions to cover sick days). If one is not working out, you can ask for a different one.	You advertise, or seek through word-of-mouth. You interview, hire and fire.

Screening	They do it all. Background checks, TB testing, etc.	I never did background screening, other than reference letters, because all of our private hire helpers were highly recommended by personal contacts.
Cost	Fixed rate. This may seem high, but that is because there are administrative costs/overhead.	You can pay more or less based on the caregiver’s duties and their qualifications. Your only administrative cost is the payroll service (\$20/month) and your time, to advertise, hire, record hours, write checks, etc.
Caregiver injury protection	Agencies will have workman’s compensation insurance.	Some homeowner’s insurance policies will have enough coverage for household help or you may get an inexpensive rider for your policy. Check with your agent.
Training	Agencies give general training for memory care, but you’ll need to give the specifics you want to each caregiver they send.	You do it all but you are the boss, and can train to the needs of your loved one.

A couple of suggestions to get started if you choose to...

Use an agency

1. Ask around for some word-of-mouth recommendations.
2. Call the agency to set up an interview.

OR...Hire your own caregivers

1. Be sure you have the personality to hire and fire, keep records, and do payroll, AND the connections where you can find some good, qualified people. I personally would be hesitant to advertise in the paper. I met someone in our Alz. support ministry at our church, and also advertised for caregivers in our church opportunity sheet. Either way, you’ll need to manage the caregivers, by training them to the specifics that your loved one needs. (Their tastes in food, music, tv, hobbies, etc.)
2. Call your homeowner’s insurance. Ask them if they cover household workers if they get injured in your home
3. Ask around. Talk to lots of friends and acquaintances. Maybe someone knows someone...etc. Run an ad in your church opportunity sheet. State the job requirements, hours rate of pay, and the qualifications you require.

SAMPLE AD: Elderly couple in Santa Clarita, need part time caregiver. Must be able to assist with transfers from bed to wheelchair, provide transportation to appointments, (fit wheelchair/walker in trunk and have a good driving record. Assistance with phone calls. Housekeeping (laundry, meals, cleaning, etc). Assistance with bathing. Certified Nursing Assistant level of experience preferred but not required. Must have strong communication skills. Character and/or professional references needed. Rate: \$10/hour and \$.50 per mile for use of car. 2-3 days needed. (Especially weekends) 7:00am-3:30pm. Payroll status: "Household employee" for tax purposes. Contact information: (your info here)

4. Integrate the paid caregivers with the free services available. Friends or family who offer to help regularly, Hospice aids (if hospice is involved) should be worked into the routine for your loved one. If a friend has offered to help you on a regular basis, reduce your care giving needs by that amount of time.
5. Be flexible. There may be seasons when an agency is a better fit than a private caregiver. For instance, most of our caregivers were folks from our church, so when it became impossible for Gary to attend church with me, we had an agency caregiver who was willing to work on Sundays.
6. Build a team. We started with one agency caregiver, and as Gary's needs increased over several years, we eventually had four plus a hospice aide. If someone was sick, or planning to be out of town, it gave me some others to call on. Sometimes my plans had to be changed, because there was no one available, but that was true with the agency too.

Take your time in deciding what to do. It may feel like you must decide immediately but a little more thought sometimes is just what you need to be confident with your decision. As with anything new, there is an adjustment period. Give your choice a chance to work out, before you panic and go back to "square one." Communicate with your new care giver to help them understand your loved one. I truly hope you have benefited by our experiences. Gary would be pleased as well.