

Hiring In-Home Help

Introduction

Most family caregivers reach a point when they realize they need help at home. Tell-tale signs include recognizing that your loved one requires constant supervision and/or assistance with everyday activities, such as bathing and dressing. Caregivers also find that certain housekeeping routines and regular errands are accomplished with great difficulty or are left undone. It may become apparent that in order to take care of any business outside the home, more than one caregiver is required.

Assessing Your Home-Care Needs

A number of options are available for finding help at home. It is often best to start by assessing both your needs as a caregiver and the needs of the person you are caring for. There are a variety of checklists to help you evaluate what types of help are needed. In general, consider the following areas:

- **Personal Care:** bathing, eating, dressing, toileting
- **Household Care:** cooking, cleaning, laundry, shopping
- **Health Care:** medication management, physician's appointments, physical therapy
- **Emotional Care:** companionship, meaningful activities, conversation

It is also important to evaluate the values and preferences of the person receiving care. He or she may be more comfortable with a home care worker who shares his or her cultural background and/or language. The care recipient may also have a preference between male and female caregivers, particularly if the worker will be helping with personal care.

This assessment may also enable you to include alternative (and possibly less expensive) approaches to care such as adult day care, friendly visiting services, home grocery delivery, pharmacy delivery services and meals-on-wheels programs.

Writing a Job Description

Once you have identified the types of help you need, writing a job description can be fairly straightforward. In addition to including the tasks you have identified from your assessment, be sure to include the following when and if appropriate:

- Health care training (what level and what type - CNA, LVN, RN)
- Driving (car needed or only valid driver's license)
- Ability to lift care recipient and/or operate special equipment
- Experience with people with memory impairments and/or other disabilities
- Language skills
- Any other special skills needed

At this point, you have the option of hiring an individual or going through a home care or home health care agency. In some states, publicly- funded programs may allow you to hire another

family member to assist you in providing care at home. In making that decision, consider the following:

Home Care Agency

Pros:

- Screening, hiring/firing, pay and taxes are handled by the agency. (Note: There are also some agencies that will handle the paperwork (taxes, social security, etc.) if you hire a home care worker on your own.
- If the worker is sick, a substitute can be sent.
- Can provide individuals with a variety of skills to meet varying needs (e.g., skilled nursing care, physical therapy, occupational therapy etc.).
- May be partially covered by Medicaid or private insurance.

Cons:

- Often several workers are used which can be confusing or distressing for the person receiving care.
- Less individual choice in workers.
- More expensive than privately hiring an individual.

Privately Hired Home Care Worker

Pros:

- A strong one-on-one relationship can develop between the worker and the person receiving care, although this can also happen through an agency when there is a commitment to continuity.
- Usually less expensive than going through an agency.
- You get to choose the person you think will be the best to provide care to your loved one.

Cons:

- If the home care worker is sick, no substitute is readily available.
- Screening, hiring/firing, pay and taxes must be handled by you.
- May not be covered by Medicaid or private insurance.

Developing a Job Contract

The job contract is based upon the job description. It formalizes the agreement between you, the employer, and the employee, and is signed by both of you. Should questions or problems come up later, either party can refer to the written agreement. A good work contract should include the following:

- Name of employer and "household employee"
- Wages (including tax withholding-see section on *Employer's Responsibilities*) and benefits (e.g., mileage, meals, vacation, holidays)
- When and how payment will be made
- Hours of work

- Employee's Social Security number
- Duties to be performed (i.e., the job description)
- Unacceptable behavior (e.g., smoking, abusive language, tardiness, etc.)
- Termination (how much notice, reasons for termination without notice, etc.)
- Dated signatures of employee and employer

Finding the Right Home Care Worker

Set aside some time as you approach this critical next step: finding the appropriate person to fit the job description. One of the best ways to find a helper is to get a personal recommendation from a trusted relative or friend. Churches, synagogues, senior centers, Independent Living Centers and local college career centers, especially those which have nursing or social work programs, are good places to advertise for in-home help. Listings for these places can be found in your local phone book.

Locating Resources in Your Community

One place to begin your search is with your local Area Agency on Aging (AAA). To find the AAA nearest to you, call the Eldercare Locator at (800) 677-1116 or visit the AAA website at www.n4a.org.

Your AAA can provide the following:

- Information about attendant registries
- Lists of Home Care Agencies
- Tax help for seniors
- Suggestions for places to advertise in your community

Most communities have attendant registries that can be an excellent resource for finding in-home help because they typically provide some initial screening of applicants. When calling an attendant registry (generally listed under *Nurses and Nurse Registries* in the phone book), it is important to inquire about their particular screening process and/or training requirements as well as about any fees charged. While some are free, fees for using a registry can vary greatly. It is a good idea to shop around and obtain the best service at an affordable. There are also nonprofit community agencies (generally listed under *Social & Human Services for Individuals & Families* in the phone book) that maintain lists of individuals available to perform all kinds of household tasks, from cleaning and laundry to repairs and gardening.

If all of the above sources fail to produce an in-home worker, you may choose to advertise in the "Help Wanted" classified section of a community college, local paper or neighborhood newsletter. The advertisement, at the minimum, should include hours, a brief description of duties, telephone number and best time to call, e.g.: "Home Care Assistant needed to provide supervision and companionship to older adult with memory loss. Must be compassionate, reliable and able to assist with bathing, dressing and eating. References required. Call to apply."

Interviewing the Applicant

You do not have to hold a face-to-face interview with every person who applies for the job. Some screening over the telephone is appropriate. In screening applicants over the telephone, caregivers should describe the job in detail and state specific expectations listed in the work contract as well as information about the hours and wages. At this time, it is also important to ask about the applicant's past experience and whether he/she has references. If the applicant sounds acceptable, then an interview should be scheduled. Consider having another family member, the care recipient (if appropriate) or friend sit in on the interview to provide a second opinion.

In preparation for the interview, the caregiver should have a list of questions pertinent to the job description and a sample work contract ready for the applicant to read. The following are some suggested questions for the interview:

- Where have you worked before?
- What were your duties?
- How do you feel about caring for a disabled person? Or a person with memory problems?
- Have you had experience cooking for other people?
- How do you handle people who are angry, stubborn, fearful?
- Do you have a car? Would you be able to transfer someone from a wheelchair into a car or into a bed?
- What days and hours would you be available? How many hours per week?
- Is there anything in the job description that you are uncomfortable doing?
- Can you give me two work-related and one personal reference?

Consider what qualities/skills you require and what you can train a good candidate to do.

What Are the Employer's Responsibilities?

As an employer of a "household employee," there are several legal considerations. First, household employers should verify that their household insurance (renter's or homeowner's) covers household employees in case of an accident. It is also imperative that the employer be fully informed of the legal responsibility of paying taxes for household employees.

As the employer, you may also be responsible for withholding Social Security taxes, Medicare taxes and/or federal unemployment tax and filing them with the Internal Revenue Service annually or quarterly. Social Security taxes are owed by both the employer and the employee. Rules governing the amount(s) to be withheld and payment schedules can change annually. For information on paying federal taxes for household employees, call (800) TAX-FORM and ask for **Publication 926** or view it on the web at www.irs.gov/forms-instructions [Scroll down to publication number 926].

There are also state regulations. Some states require that employers pay state tax and/or state disability insurance. To find out the regulations in your state, call the state employment

department listed in the government section of your local phonebook. The penalties for not paying taxes on household employees include paying the back taxes and paying interest and penalty fines.

There is one other requirement that every employer should know. Each employee is required to fill out an Employment Eligibility Verification form I-9 and a record of this should be kept on file. This form verifies that the person is legally entitled to work in the United States. The form can be downloaded from the web at www.irs.gov/forms-instructions or ordered by calling (800) TAX-FORM.

FCA advises that household employers and employees stay informed and comply with state and federal tax laws. There are often local services available to seniors who need assistance in filing tax statements for household employees.

Making Your Home Care Situation Work

The relationships between the family, the person who requires assistance and the in-home worker are very important. Consequently, it is imperative that you take the time to go carefully through the selection process. Good communication is essential for a good relationship. Schedule regular times to meet and discuss concerns, problems and/or changes. It is also important to make expectations clear and to provide adequate training to meet those expectations. If you hire a home care worker on your own, it is important you feel comfortable both providing training and firing the worker if necessary. If the person you have hired is doing a great job, be sure to tell him or her. A smile and well-deserved praise can make a big difference. None of us likes to feel that our work is not appreciated.

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