

Hiring Caregivers

If you need long-term care, you want the care to come to you, and you don't want your children to become your unpaid caregivers, you will need to hire professionals. This is an expense that needs to be factored into your financial plan.

At the time of this writing (2022), care agencies in the Seattle area charge between \$35 and \$60 per hour. At these prices, the bill for full-time care can exceed \$40,000 a month. Though the hourly rate may be higher or lower in your area, the expense will add up fast no matter where you live.

How can you hire professional caregivers without breaking the bank? Fortunately, working through an agency isn't your only option. Hiring caregivers directly can greatly reduce the cost.

Where do you go to find direct-hire caregivers? The website Care.com is a one option. Most cities also have employment agencies that help families find caregivers for direct hire. In 2022, these caregivers cost under \$20 per hour.

If you want your healthcare agent to go the direct hire route, the geriatric care manager you have chosen will play a pivotal role in the

caregiver recruitment and selection process. Your geriatric care manager can recruit and interview candidates, choose the best ones, give your healthcare agent a list of candidates to interview personally, and then help make the final selection.

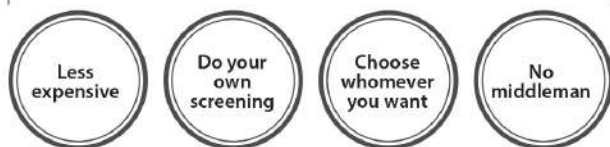
When you go the direct hire route, you can often get round-the-clock in-home care for far less than the cost of care in a nursing home. However, there are downsides. If you hire a caregiver directly, you become the employer, which comes with obligations that you may (or may not) be willing to assume. When you hire caregivers directly, you become responsible for recruiting, interviewing, screening, hiring, training, payroll taxes, workers' compensation, and liability insurance. When the caregiver calls in sick, resigns, or doesn't work out, it's up to you to find a replacement. When you work through an agency, all of these tasks are done for you—but that service comes at a price.

Both options—hiring caregivers directly and working through an agency—have their merits. Be sure to weigh the advantages and disadvantages of each before you make your decision.

Weighing the Options: A Brief Summary

Hiring a Caregiver on Your Own

Pros



Cons



Hiring a Caregiver through an Agency

Pros



Cons



One Family's Experience

We had our Dad's Geriatric Care Manager interview a lot of people and give us three names. We interviewed those people in person. We finally we settled on a couple who came and helped Dad on Monday through Friday. We also hired two older ladies who alternated weekend shifts on Saturday and Sunday. Between these two people, we paid

no more than \$9,000 in any given month, a lot less than what a nursing home would have cost. Dad was able to continue to live at home, just as he wanted. His health actually improved during the first few years because instead of living alone, he had people living with him and he thrived.