Home Care Services for Seniors
SERVICES TO HELP YOU STAY AT HOME

Many older adults prefer to stay at home as they age. But is this the right choice for you? The goal of home care is to help you remain at home as long as possible, rather than moving into a long-term care facility. It may be right for you if you only need minor assistance with your daily activities and enjoy a close network of nearby family and friends.

There is a wide range of home care services that can help you maintain your independence within the comfort of your own home. Learn about your options, explore how to choose the right home care service provider, and find tips for discussing concerns with your loved ones.

Is home care right for my loved one or me?

It's natural to want to stay at home as you grow older—most seniors hope to be able to. However, taking a step back to look at the big picture can help you decide whether staying at home for the long term truly is the right step for you. Too often, decisions to leave home are suddenly made after a sudden loss or emergency, making adjustments all the more painful and difficult. Take a look at your options, your budget, and some of the alternatives.

Deciding whether to stay at home

Your home situation is unique, and several factors will weigh in on the best choice for you. Here are some of the issues in evaluating your options:

- **Location and accessibility.** Where is your home located? Are you in a rural or suburban area that requires a lot of driving? If you're in an area with more public transit, is it safe and easily accessible? How much time does it take you to get to services such as shopping or medical appointments?

- **Home accessibility and maintenance.** Is your home easily modified? Does it have a lot of steps, stairs or a steep hill to access? Do you have a large yard that needs to be maintained?

- **Support available.** Do you have family and friends nearby? How involved are they? Are they able to provide you the support you need? Many older adults prefer to rely on family to provide help, but as your needs increase, they might not be able to fill in all of the gaps. It's important to consider proximity to community services and activities as well.

- **Isolation.** If it becomes difficult or impossible for you to leave home without help, isolation can rapidly set in. You may not be able to participate in hobbies you once loved, stay involved in community service that kept you motivated, or visit with friends and family. Losing these connections and support is a recipe for depression.

- **Medical conditions.** No one can predict the future. However, if you or a loved one has a chronic medical condition that is expected to worsen over time, it's especially important to think about how you will handle health and mobility problems. What are common

http://helpguide.org/elder/senior/services-living-home.htm
complications of your condition, and how will you handle them?

- **Finances.** Making a budget with anticipated expenses can help you weigh the pros and cons of your situation. Alternate arrangements like assisted living can be expensive, but extensive in-home help can rapidly become expensive as well, especially at higher levels of care and live-in or 24-hour coverage.

What can help me stay at home?

You may be used to handling everything for yourself, dividing up duties with your spouse, or relying on family members for help. But as circumstances change, it’s good to be aware of all the home care services available that might be of help. What you may need depends on how much support you have, your general health, and your financial situation.

**Household maintenance**

Keeping a household running smoothly takes a lot of work. If you’re finding it hard to keep up, you can look into laundry, shopping, gardening, housekeeping, and handyman services. If you’re having trouble staying on top of bills and appointments, financial and healthcare management may also be helpful.

**Transportation**

Transportation is a key issue for older adults. Maybe you’re finding it hard to drive or don’t like to drive at night. Investigating transportation options can help you keep your independence and maintain your social network. You may want to look into local transportation such as buses, reduced fare taxis, and senior transportation options to appointments.

**Home modifications**

If your mobility is becoming limited, home modifications can go a long way towards making home more comfortable. This can include things such as grab bars in the shower, ramps to avoid or minimize the use of stairs, or even installing new bathrooms on the ground floor.

**Personal care**

Help with activities of daily living, such as dressing, bathing, feeding, or meal preparation, is called personal care or custodial care. You can hire help with personal care, ranging from a few hours a day to live-in care. People who provide this level of care include personal care aides, home care aides, and home health aides. Home health aides might also provide limited assistance with things such as taking blood pressure or offering medication reminders.

**Health care**

Some health care services can be provided at home by trained professionals, such as occupational therapists, social workers, or home health nurses. Check with your insurance or health service to see what kind of coverage is available, although you may have to cover some cost out of pocket. Information on Medicare coverage in the U.S. can be found in the Resources section below. Hospice care can also be provided at home.

**Day programs**

Day programs, also called senior daycare, can help you keep busy with activities and socialization during the day, while providing a break for caregivers. Some day programs are primarily social, while others provide limited health services or specialize in disorders such as early stage Alzheimer’s.

**Involving loved ones in home care services**

Everyone has different family structures and support. In deciding your own options, take a look at your own family structure, culture, and the expectations you and family members might have. You may have already made alternate plans, preferring to keep family as little involved as possible. Perhaps you and your family want to work out a system where caregiving by family is your primary
support for staying in the home. Or it could be that work, health issues or location of your family may not make this feasible. Your family could live far away, and prefer that you live with them or move close instead, which would mean giving up a local support system.

While this conversation may not be easy, it’s better to discuss these issues earlier than to wait for an emergency when options may be more limited. An independent opinion, such as a home assessment by a geriatric case manager or consulting with other professionals, can be helpful in diffusing family tensions too. You have the final decision as to where you want to live, but input from family members is also helpful. Are they worried about your safety or a health problem such as Alzheimer’s that will eventually require heavy care? Listening to concerns and keeping communication open is key.

Even if you have strong family support, be open to the idea of having other help too. Many people have an initial feeling of “not wanting strangers in the house.” But caregiving can be physically and emotionally exhausting, especially if it is primarily on one person such as a spouse. Your relationships will be healthier if you are open to the idea of getting help from more than one source.

Finding the right home care services for you

Once you’ve figured out your needs, it’s time to evaluate what home care services are right for you.

Finding outside providers

- **Start with your networks.** Sometimes the best referrals come through family, friends, neighbors, or colleagues. There may be a neighbor interested in brief check-ins or providing yard maintenance, for example. If you’re part of a local church or synagogue, there may be meals or socialization activities available. Ask the people you know if they have care providers they have used and trusted. Your doctor or other healthcare professional may be able to provide referrals as well.

- **Utilize older adult resources.** Your local Area Agency on Aging, Eldercare resources, or senior centers are good places to start. For home health care you should check with your doctor or other healthcare professional to get the referral process started, and find out exactly what is covered by insurance.

Agency or independent provider?

As you search for home care services, especially personal care and health care, you will probably start getting referrals from full-service agencies, registries, and independent providers. Which is the best option? Here are some issues to consider when considering an agency, registry, or independent provider.

- **Full-service agencies** usually come at a higher cost, which can be substantial. However, agencies also provide prescreened applicants who have already had background checks. Since the caregiver works for the agency, tax issues and billing can be simpler. You can also check the licensing history of agencies and find out if they are bonded for issues such as theft. If a caregiver quits or is not working out, a replacement can be rapidly provided, and coverage may also be provided if a caregiver calls in sick.

- **Registries and independent providers** come at a lower cost, but require careful legwork on your part. You need to be aware of any tax and Social Security requirements since in most cases you will be hiring a home care helper as an employee. It’s also good to consider careful background checks and identity verification, since there is no independent verification. You are responsible for backup coverage in case of illness or sudden termination. Even if you are considering these options due to a word of mouth referral, it’s good to be aware of these issues.

Tips for hiring home care providers

How you go about hiring home care providers will partially depend on what kind of help you are looking for, as well as your country of residence. For example, hiring someone to handle shopping or yard maintenance is different from someone to provide hands-on or live-in care. However, there are
some basic tips to keep in mind. Remember that the more time and homework you spend in the initial hiring process, the better the chances of success.

- **Interview several candidates, in person, before hiring.** You could do an initial interview at a public place if you wanted to meet the person first before bringing them to your home. Even if you are working with an agency, it’s important to meet the person who has been matched to make sure it is the right fit.

- **Be specific about the tasks that you need, and that the person you are considering is comfortable with those tasks.** Ask open-ended questions to assess the person’s experience and competence with these tasks. If you’re hiring an independent provider, it’s a good idea to make a contract outlining the tasks, payment procedures, and termination procedures.

- **If you are working with an agency, make sure you understand what is covered.** What exactly is covered in a contract? Are there additional fees that apply to specific services or add-ons? If needed, what are the procedures for termination or requesting another provider?

- **Check references carefully.** Always check references carefully from more than one source. Listen carefully to the person’s tone and information. Are they enthusiastic about the candidate, or are the answers vague and short? Also, look for unexplained gaps in references.

- **Do background checks on top candidates.** If you’re working through an agency, background checks are often provided, but you’ll want to check exactly what is covered and how the check is done. If you’re considering an independent provider, you can check on the Internet, your local police department, legal aid service, or an attorney for referrals to individuals or companies that do this.

- **Don’t be afraid to move on if it’s not the right fit.** It’s especially important that you feel comfortable with your provider, since this person is providing services in the privacy of your own home. If you don’t, try talking to the provider to see if that helps. Sometimes miscommunication can be ironed out. If not, don’t be afraid to find another provider and give your current provider notice.

I’m worried my loved one is not safe at home. What should I do?

Perhaps you’ve noticed that your loved one’s home has become much more messy than it used to be, or that he or she is wearing stained, dirty clothes. Maybe it’s clear that your loved one hasn’t had a bath for a while. Or when you open the refrigerator, there is hardly any food inside. Or you may be worried sick about a recent fall or seeing a pan burning on the stove.

It can be frightening and painful to see a loved one who is losing the ability to care for him- or herself. Sometimes, declines can happen gradually. Or a sudden change in health, recent fall, depression, or loss of a key local support can trigger difficulty. Regardless of the reason, if you’re worried about safety or the condition of the home, it’s important to bring it up with your loved one to see what can be done.

**Tips on talking to your loved one**

- **Try to find the real reasons behind resistance.** A seemingly resistant loved one could be frightened that he or she is no longer able to do tasks that were formerly so easy, or chronic untreated pain may be making it difficult. It might be more comfortable to deny it and minimize problems. Perhaps he or she is grieving the loss of a loved one, or frustrated at not being able to connect with friends. If your loved one has a hard time getting out and is losing support, he or she is also at risk for depression.

- **Express your concerns as your own, without accusing.** A loved one might be more open to your honest expressions of concern. For example, instead of saying "It’s clear you can’t take care of yourself anymore. Something needs to be done", try "I’ve really been worried about you. It hurts me to think that you might not be getting everything you need. What do you think we should do?"

- **Respect your loved one’s autonomy and involve him or her in decisions.** Unless your loved one is incapacitated, the final decision about care is up to him or her. You can help by offering suggestions and ideas. For example, what home care services might bridge the gap? If you’re worried that home care might not be enough, what other options are available? You can frame it as something to try temporarily instead of trying to impose a permanent solution.

- **Enlist other help.** Does your loved one know others who have used home care services, or have had to move? Talking to others who have had positive experiences can sometimes help
If your loved one is becoming incapable of making decisions

Are you worried that your loved one is putting him or herself in danger? Someone with worsening memory problems, for example, may forget to turn the gas off or wander outside and get lost. This may be a concern with diseases such as later stage Alzheimer's disease or other dementias, Parkinson's disease, or stroke.

If you have the opportunity, its best to bring this up before your loved one has reached the level of incapacity, although it's a hard conversation to have. If your loved one has designated someone with durable power of attorney in case of incapacity, then that person can make decisions if your loved one is no longer able to. If not, then you may need to petition for guardianship or conservatorship. You may want to consult an advocacy group and an elder law attorney to best understand your options.

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Authors: Joanna Saisan, M.S.W., and Monika White, Ph.D. Last updated: February 2012.

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