

Hiring In-Home Care: Agency or Private?

(Spoiler: there's no wrong answer, just a better fit)

Hiring in-home care is weirdly intimate. You're handing someone the keys to your routine... and some of your most vulnerable moments. It's a big deal!

And before you can even think about *who*, you have to decide *how*: hire someone yourself, or go through an agency?

Here's the scoop: types of care, what each hiring option asks of you, and how to choose.

First, figure out what kind of care is actually needed.

Before you decide how to hire, get clear on what you're hiring for:

Companion Care

Meals. Light housekeeping. Transportation. Company.

Personal Care

Bathing. Toileting. Mobility. Transfers.

Skilled Care

Medication management. Injections. Medical oversight (typically provided by licensed medical professionals).

Not every caregiver has experience supporting every level.

And this is where private vs. agency really starts to matter.



Option 1

Hire a Private Caregiver

You hire someone directly, which means... congratulations - you're an employer! Now you're in charge of:

- ☐ **Finances:** Like setting the pay rate. Running the payroll. Withholding taxes.
- ☐ **Scheduling:** Managing the schedule. Figuring out backup when they call out sick. Last-minute rescheduling.
- ☐ **Insurance:** You may need workers' comp insurance (depends on your state).

✓ **PRO:** Private care often costs less per hour.

✗ **CON:** You're managing logistics.

Important Notes

- Not all private caregivers are licensed (and not all need to be).
- Companion Care** might not require a license (rules vary by state).
- Skilled Care** is typically provided by licensed medical professionals.
- If the needs are mostly companionship & light support, a private caregiver could be the best route.

Option 2

Hire Through an Agency

Here, the caregiver works for the agency. You hire the agency. They usually handle:

- ☐ **HR:** Payroll. Taxes. Background checks.
- ☐ **Scheduling:** Managing the schedule. Help coordinating backup coverage if someone calls out. Help finding a better fit if it's not the right match.
- ☐ **Insurance:** Liability coverage and workers' comp.

✓ **PRO:** You're getting infrastructure, coverage, and fewer 6am "who can cover this shift?" texts.

✗ **CON:** The hourly rate is typically higher.

Important Notes

- Agencies are typically licensed by the state (where required), and often have established processes for oversight and caregiver supervision.
- When care is more complex, an agency's processes, oversight, and insurance coverage can offer more protection (for everyone involved).
- Be sure to interview multiple agencies to find the one that best fits your needs.

If Full-Time Care Isn't Financially Possible

Many families can't afford daily support. That's real. Consider smaller, more sustainable options:

- ☐ Respite care once a week or once a month
- ☐ Local adult day programs
- ☐ Family or community rotation schedules
- ☐ Short-term support after a hospitalization
- ☐ Grocery and pharmacy delivery to cut errands
- ☐ A few hours of help during the most stressful part of the day

You don't have to jump from "doing it all" to "full-time care." **There's a middle ground.** And don't forget to ask if they accept long-term care insurance, veterans assistance benefits, or other discounted payment options.

And let's talk about the caregiver guilt you might be feeling right now

Whatever you choose, don't let caregiver guilt creep in here. Bringing in help is not weakness — it's making sure this whole thing doesn't rest on one exhausted human.

Support doesn't replace you. It protects you, so you can keep being a daughter, son, partner... not just the entire care infrastructure.

That's pretty darn strong, if you ask us.

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