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FAMILY CAREGIVING

Who to Hire for Caregiving Help?

Ready to bring in a paid caregiver? Start by identifying the level of support needed

By Paul Wynn, AARP  2

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Paid caregivers support families with in-home care.

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Key takeaways

- Recognize the red flags that signal it's time to bring in paid caregiving help

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keeping him engaged, active and secure. As his condition has advanced and his care needs have grown, Ellen has realized that she can no longer manage everything on her own. She decided to bring in additional support in their home by hiring a paid caregiver through the agency, Renewal Memory Partners.

What began as occasional help gradually expanded into a regular schedule of paid caregivers. Ellen now relies on a mix of companions and home health aides four and a half days a week to support Gil with activities of daily living and keep him socially engaged. “Their help allows me to keep working, make sure he’s happy and safe and maintain an active lifestyle.”



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Ellen is far from alone in getting help from paid caregivers. One-third of family caregivers have paid help, which is more common among higher-income (35 percent) than lower-income families (24 percent), according to the [Caregiving in the US 2025](#) report by AARP and the National Alliance for Caregiving.

“The realization to bring in paid caregivers unfolds for family caregivers as they begin noticing their loved ones need increasingly more help and their own challenges like frustration, disrupted sleep, juggling daily caregiving tasks, especially if they are working part- or full-time,” says Pamela D. Wilson, a care management consultant based in Golden, Colorado.

When family caregivers need help, look for these signs

Experts say family caregivers should pay attention to several warning signs that may indicate it is time to consider paid caregiving support:

- Struggling to manage the physical demands of caregiving alone
- [Balancing caregiving responsibilities with work](#), parenting or personal health needs
- Worrying about a [loved one’s safety](#) when left alone for several hours or overnight
- Experiencing growing caregiver burnout, exhaustion or emotional strain
- Losing confidence in the ability to safely manage care without additional help

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dementia in 2022, the retired pediatrician quickly recognized a difficult truth: Caring for the person he loved would require skills, stamina and support beyond what he could provide alone. Having never provided care for someone with dementia, he also recognized that he, “didn’t know what he didn’t know.”

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Here’s how you can help:

- Sign up to become part of AARP’s [online advocacy network](#) and help family caregivers get the support they need.
- [Find out more](#) about how we’re fighting for you every day in Congress and across the country.
- AARP is your fierce defender on the issues that matter to people 50-plus. [Become a member or renew your membership today.](#)

Determined to honor Gwen’s longtime wish to remain in their home in Alexandria, Virginia, Paulson, 76, turned to an aging life care professional, Colleen Duewel, founder of LionHeart Eldercare & Consulting, for guidance in navigating the unfamiliar world of dementia care. Together, they developed a plan that included hiring part-time paid caregivers and then around-the-clock help as the dementia robbed more of Gwen’s independence. “With the overall coordination of care that is provided, it has given me the opportunity to allow Gwen to stay at home while allowing me to be more than just a caregiver, but a husband,” says Paulson.

Searching for a paid caregiver: where to begin?

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When it's time for family caregivers to seek paid help, start by identifying the specific problem to be solved. Some older adults may only need companionship and someone to ensure they remain safe, while others require help with bathing, dressing, meal preparation, [transportation](#) or more complex support related to dementia or mobility issues.

"Don't just search generically for a 'paid caregiver,'" says Jenna Rumberger, a Seattle-area-based social worker and founder of Aging with a Plan. "Different needs require different types of paid support and even specialized help."



FAMILY CAREGIVING

AARP Family Caregiving

Guides, tips and support for caregivers and their families

Experts recommend that family caregivers begin by connecting with community-based resources such as social workers at [Area Agencies on Aging \(AAAs\)](#), [Aging and Disability Resource Centers \(ADRCs\)](#), disease-focused organizations like the [Parkinson's Foundation](#) and the [Alzheimer's Association](#), and local in-home care agencies. These organizations can help families better understand what types of support are available and how to access them.

Rumberger notes that there is often confusion between "home health" and "in-home care." Family caregivers seeking ongoing paid support are typically looking for in-home care focused on daily living assistance and overall care. Home health, by contrast, typically requires a doctor referral and provides short-term skilled medical services, such as [physical](#), [occupational](#) or [speech therapy](#), following a hospitalization, illness or rehabilitation stay.

Finding care: Who can help?

Family caregivers navigating the need for paid help at home often encounter a confusing landscape of titles, services and overlapping roles. While professionals and agencies can assist in different ways, their responsibilities vary depending on whether the focus is assessment and care planning, coordination and oversight, or hands-on care. Understanding these distinctions can

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In-home care agencies complete a simple needs assessment related to activities of daily living assistance and create an internal care plan with the assistance of the client or a family caregiver. The agency assigns appropriate paid caregivers and ensures coverage continuity, including backup support when needed. Some in-home care agencies help place companions as a benefit through health plans, health systems and employers. One such service, [Papa](#), has completed more than 3 million visits in over 10,000 cities.

Care managers: These professionals go by different titles, most commonly geriatric care managers, eldercare consultants and aging life care professionals for those who are members of the [Aging Life Care Association](#). Many care managers are licensed nurses, social workers, counselors or therapists who help families assess care needs, hire and coordinate in-home caregivers and navigate complex aging-related decisions. They typically conduct in-home assessments, develop care plans, vet home care agencies or aides, and may assist with hospital discharge planning, long-term care placement and monitoring cognitive or functional decline. Some also collaborate with financial planners and elder law attorneys as part of a broader care strategy.

Social workers: These are licensed professionals whose training and certification are regulated at the state level, most commonly as licensed clinical social workers. Their role in caregiving situations is typically broader, focusing on psychosocial assessment, counseling and connecting families to public and [community-based resources](#) such as [respite care](#) and [adult day care programs](#). While some social workers may provide referrals to home care agencies, they are generally not involved in the ongoing hiring, supervision or management of paid caregivers in the home. Some aging life care professionals are licensed social workers.

Private caregivers: Families often hire friends, neighbors or individuals recommended through word of mouth to provide paid care to loved ones. While this approach may reduce or eliminate agency fees, it effectively places the family in the role of employer. That means taking on responsibilities such as payroll, tax withholding, worker classification, liability coverage and the day-to-day oversight of scheduling, performance and conflict resolution without the support of an intermediary. When families are prepared to manage these administrative, legal and supervisory demands, private hiring can be a viable option.

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			state)	
Companionship, help with routine tasks	Companion	Provides support for: •Companionship and social connection •Light housekeeping •Meal preparation •Shopping •Transportation	\$15-\$35	•Private pay •Reimbursed through long-term care insurance (policy-dependent) •Veterans Affairs (eligible programs)
Personal care and support of activities of daily living	•Home care aide •Personal aide •Certified nursing assistant (CNA)	Provides support with: •Personal care (bathing, dressing, grooming, toileting) •Mobility assistance and fall-risk awareness •Medication reminders (non-administration) •Basic observation/monitoring and reporting concerns to family •CNAs can take vital signs	\$20-\$50	•Medicaid (depending on eligibility, state programs) •Medicare GUIDE pilot program for dementia only (available in select states) •Reimbursed through long-term care insurance

“The difference between an agency and a private hire is not just cost, it’s who is carrying the responsibility when something goes wrong or when care needs suddenly change,” explains Jennifer Crowley, founder of the Life Care Experts and the Life Care Management Institute in Montana. “Private caregivers fill a shift, but an aging life care professional can build and manage the entire care system around the person’s ever-evolving care needs.”

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Instead, it's more like a financial patchwork that families need to consider, says Dasha Kiper, director of caregiver support at [Renewal Memory Partners](#) operating in New York City and Chicago. "In reality, families are pulling together different resources, including private pay, long-term care insurance and whatever public programs they can qualify for. It's rarely just one thing," says Kiper, author of *Travelers to Unimaginable Lands: Stories of Dementia, the Caregiver and the Human Brain*.

While in-home care is often assumed to be the province of higher-income families, the reality is far more variable. Households across income levels rely on paid caregivers, combining whatever resources are available to meet immediate needs, especially as conditions like dementia progress and caregiving demands intensify.

One of the most significant, yet often underutilized, funding avenues is [long-term care insurance](#). Kiper says her organization frequently helps families tap into their long-term care insurance policy to cover the cost of paid caregivers to support spouses.

Emerging public programs are beginning to fill some gaps in certain areas. The [Medicare GUIDE program](#) is a newer federal program for people living with dementia that, through participating providers in select geographic areas, offers coordinated care and caregiver support services that can help families manage and offset some care-related costs. The program includes a flexible respite benefit that, in some cases, provides \$2,500 annually to help cover paid caregiver support and other respite services.

[Veterans' benefits](#) can be an important but often complex funding pathway. Programs may help cover some of the costs of home-based support, particularly for veterans who meet service, income and clinical eligibility criteria. However, access is not automatic and depends heavily on the specific benefit programs and community-based services.

"Caregiving support is never just about finding the right paid caregiver," says Kiper. "It's about helping families navigate the emotional upheaval that comes with meeting the challenges of getting professional help."

**Last names have been withheld for privacy.*