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Senior Care Options with Care and Compassion

Private or Agency Home Caregiver: Pros & Cons

From the CarePatrol Educational Series

Once the decision has been made to hire an in-home caregiver, the question becomes whether to find a private caregiver on your own or use an agency. This article is not intended to promote one approach over the other, but to point out some positives and potential negatives associated with each choice.

Home health workers are known by many titles: home health aides (HHA), certified nursing assistants (CNA) and custodial care workers; we'll refer to them as home health aides. These in-home workers provide wonderful services that enable many people to remain in their own homes by receiving functional assistance with activities of daily living (ADLs). These activities include bathing, dressing, grooming, toileting, transferring or assistance with ambulation, and feeding. Home health aides may also assist with other activities, called instrumental activities of daily living (IADL), that can include making doctor appointments, providing medication reminders, laundry, transportation, shopping, meal preparation and companionship.

Finding the right home health aide presents its own challenges. In smaller communities, there may be limited resources due to a shortage of HHAs. Then, there are the rising costs for in-home agency care. Initially, hiring a private HHA may seem more cost effective, and usually is less expensive than agency rates. However, there are some potential consequences and liabilities that you should understand when hiring privately.

Self-Employed HHAs

By hiring a private caregiver you become an employer and may be required to pay your employee's Social Security, unemployment and payroll taxes. Even if the HHA represents herself (HHA roles are primarily filled by women) as an independent contractor, it is the employer's responsibility to verify that the contractor is indeed paying the appropriate taxes. If your private employee does not pay the right taxes, that responsibility falls directly on you. This can mean back taxes, interest, civil fines and possible criminal penalties.

When it comes to benefits, cost may be the biggest advantage of hiring a private HHA. Agencies pay caregivers less than private employers because they include administration fees for tax verification and services like physical exams, criminal/background checks and credit and reference checks. While every employer, individual or agency, can do this, the process costs money and takes time.



Often, the individual employer is so grateful just to have someone willing to take on the work, they overlook these basic steps in hiring. Failure to request an adequate background check may result in the hiring of a person who has a history of manipulation, theft, exploitation or abuse. That's not in any way saying that private home health aides are criminals or have hidden agendas; there are bad apples from time to time from agencies too. It is only a way of saying you can avoid many problems by checking out all new people whom you bring into your home to do work.

Agency-Hired HHAs

Hiring an HHA through an agency is a more involved process. Outside of the previously mentioned hiring practices of agencies (background check, physicals, etc.), agencies provide case supervision and periodically check on their field staff. Some keep in contact with the families and clients to be sure everything is going well and if the patient is happy and well cared for by the agency's personnel. Just like private caregivers, agencies have a vested interest in future referrals from you.

Another benefit of hiring an HHA with an agency is that they can provide staff backup when the primary hire requires time off, gets ill, has personal issues or simply fails to work out as hoped. With a private HHA, you are vulnerable to problems that prevent them from coming to work on any given day. Most families don't have a backup plan, and that can add to your stress.

There have been many cases where the hire of private duty aides has worked out extremely well. Families received quality care that was slightly less expensive than an agency. However, if having to maintain schedules, verifying taxes, background checks and more does not fit in your lifestyle, considering an agency hire may be the best route. As with all choices, gather information, verify and double-check the facts and particularly the backgrounds of the HHA before making a final decision.



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