



“My dear elderly aunt and uncle are asking me to help them out at home. It’s more than I can do. How can I find trustworthy help for them to hire?”

When you’re working, often with a family of your own, you don’t have a lot of extra time to assist with housekeeping, meal prep or other hands-on support. As much as you may want to lend a hand, this guide can help you find other ways to assist family members in need.



What kind of help is needed?

When people contact us asking for in-home care guidance, they often haven’t considered what’s needed. Talk with your loved ones about what kind of help they would find most useful. See our [Caregiving at Home](#) guide for a full list of topics to help guide this conversation.



How do I arrange in-home care?

Start with deciding what kind of in-home support is best. You can explore hiring through a home care agency where the agency screens, hires and supervises the staff, or you can look into hiring a private caregiver where the family is the employer.

Read about the pros and cons for each in our [guide, Hiring In-Home Help](#). Clearly define duties, ask to see licenses, conduct interviews and check references from former employers. See [Tips for Hiring an Agency](#) and [Background Checks](#) to learn more.

Be aware there’s a shortage of trained caregivers for hire to meet the needs of our growing older adult population. Furthermore, in rural communities, where fewer in-home care agencies are available, hiring a friend or neighbor may be the most practical option.



What if my aunt and uncle say no?

Suggesting that someone needs help can be tricky. If your aunt and uncle initially refuse, don’t give up! Engage them in a conversation, ideally in person. Start by sharing a few of your observations about their needs, then listen, without interrupting, to their response.

You may find they’re having difficulty coming to terms with their own declining health. Maybe they heard about a friend who had a bad experience with hired help. Or, they just don’t like the idea of someone else knowing their family business.

You might say, “I wish I could help more, but I can’t. It would provide a world of comfort to me to know that, with a bit of help, you’d be less at risk of hurting yourself and won’t have to continue doing chores that are no longer easy for you to do.”

Another option is to find a trusted friend or doctor who can share positive experiences of in-home help. As long as you aren’t dealing with a crisis, taking small steps in a reassuring tone can make accepting support much easier. Read more about responding to resistance in [When Your Loved One Says ‘No.’](#)



Working successfully with homecare services

Teamwork and communication are key when working with a home care provider. Define who is responsible for what roles, including planning, hands-on caregiving, ongoing assessment and care adjustments. Set up regular check-ins, a formal process for note-taking and maintain open dialogue with the caregiver. Most importantly, focus on your aunt and uncle's safety, health and connection with their care provider. Learn more in [Working Successfully with Homecare Services](#).



How much does in-home care cost?

The cost of care varies by the level of care needed (lower cost for housekeeping, higher for skilled nursing care), geographic location and hiring privately versus through an agency. To help gauge the cost, especially for fees charged for personal and skilled nursing care, visit the Genworth/CareScout [cost of care tool](#). Enter the state where your aunt and uncle live to find the estimated cost in that area.



Who pays for it?

Hiring a housekeeper for cleaning, meal prep and simple tasks is typically paid for out-of-pocket. While some in-home care services may be covered by Medicare, Medicaid or long-term care insurance, these options come with strict eligibility criteria typically linked to either skilled medical need or low-income qualification.

If one or both of your relatives are veterans, call the toll-free National Caregiver Support Line or visit the local Veterans Services Office (VSO) to learn about options.

Our fact sheet, [What Every Caregiver Needs to Know About Money](#), can help guide conversations with family about how care will be paid for.



Some encouraging last words

Caregiving for loved ones begins with honest conversations. Communicating with your aunt and uncle sincerely and positively about what you can do and can't do, and that you'd love to help in other ways, may ease their minds. Your local family caregiver support organization or Area Agency on Aging has more information about finding help.