Paying for Care at Home

Cost worksheet + questions to ask

A free planning worksheet from YouRetire.com

1. Start here

Who this is for: an adult child, spouse or other family member who is setting up help at home for an older adult, or trying to work out whether staying home with help is affordable.

What you'll have when you finish (about 30 minutes): - A realistic estimate of **how many hours of help** are needed each week - A **monthly cost** for that help, including the costs families often forget - A side-by-side look at **home care, assisted living and adult day services** - A checklist of **programs that might help pay**, and where to check eligibility - **Questions to ask** home care agencies and private caregivers - A **12-month runway**: how long current income and savings can cover the plan

How to use it: 1. Fill in Section 2 first. The hours drive every other number. 2. Use pencil or the fillable fields, because your numbers will change as you get quotes. 3. Look up local rates instead of guessing. Our free calculators (links in each section) do the math for you. 4. Share the finished worksheet with everyone helping, so the family is working from the same numbers.

> **Educational information only.** This worksheet is a planning aid, not financial, legal, medical, tax, insurance or benefits advice. Program rules vary by state and change over time. Confirm eligibility with the official program and review big decisions with a qualified professional.

2. How many hours of help? (worksheet)

Think through the older adult's real day. For each task, mark whether they need **no help**, **some help** (reminders, standby, setup) or **hands-on help**, then estimate the minutes per day that a helper would actually spend.

Daily activities (ADLs)

Task	No help	Some help	Hands-on	Minutes/day
Getting out of bed / transfers	☐	☐	☐	
Bathing or showering	☐	☐	☐	
Dressing	☐	☐	☐	
Toileting / continence care	☐	☐	☐	
Eating	☐	☐	☐	
Walking / moving around the home	☐	☐	☐	

Household and independent-living tasks (IADLs)

Task	No help	Some help	Hands-on	Minutes/day
Medication reminders / setup	☐	☐	☐	
Meal preparation	☐	☐	☐	
Light housekeeping and laundry	☐	☐	☐	
Shopping and errands	☐	☐	☐	
Transportation to appointments	☐	☐	☐	
Bills, mail and phone calls	☐	☐	☐	
Companionship / supervision	☐	☐	☐	

Supervision check (often the biggest driver of hours)

Question	Yes	No
Can they be safely alone for 4+ hours?	☐	☐
Can they be safely alone overnight?	☐	☐
Have they fallen in the past year?	☐	☐
Do they get confused, wander, or forget the stove/doors?	☐	☐
Could they call for help in an emergency?	☐	☐

If any answer points to a safety gap, plan **supervision hours**, not just task time.

Totals

	Hours
Task time per day (minutes ÷ 60)	
Added supervision hours per day	
Total paid help per day	
× days per week	
= Paid hours per week	
Minus *reliable* family hours per week (only shifts you can count on)	
= Hours to pay for each week	

Helpful links - How many home care hours do you really need? youretire.com/resources/how-many-home-care-hours-needed - Daily Care Plan Handoff Builder (turn this into a shift-by-shift plan): youretire.com/tools/daily-care-plan-handoff-builder

3. Monthly cost worksheet

Get at least **two local quotes** for hourly rates (one agency, one private caregiver if you're open to hiring directly). Write in the date you checked, because rates change.

A. Hands-on care

Line	Agency	Private caregiver	Notes
Hourly rate (date checked: _____)	$	$	Ask about weekend, holiday, overnight rates
Hours per week (from Section 2)			
Weekly cost (rate × hours)	$	$	
Monthly care cost (weekly × 4.33)	**$**	**$**	
Minimum-shift or minimum-hours charges	$	n/a	Many agencies have minimums
Payroll taxes / payroll service (private hire)	n/a	$	See note below
Workers' comp or liability insurance (private hire)	n/a	$	Check your state and homeowner's policy
Backup care when the caregiver is out	$	$	

> **Hiring privately?** If the family controls what work is done and how, the caregiver may be a **household employee**, which can mean payroll taxes and filings. See IRS Publication 926 (https://www.irs.gov/publications/p926) and our guide (https://www.youretire.com/resources/paying-private-caregiver-payroll-taxes-agreements). Talk to a tax professional or household payroll service before the first paycheck.

B. Other monthly costs families forget

Item	Monthly cost
Care supplies (incontinence, gloves, wipes, nutrition)	$
Medical alert service (if used)	$
Respite care / adult day program	$
Transportation (rides, mileage paid to caregiver)	$
Meals / grocery delivery	$
Extra utilities, phone, internet	$
Other: _____	$
Subtotal	**$**

C. One-time home changes (spread over 12 months)

Item	One-time cost	÷ 12 = monthly
Grab bars / bathroom changes (professionally installed)	$	$
Ramps, stair rails, lighting	$	$
Equipment (shower chair, walker, hospital bed)	$	$
Subtotal	**$**	**$**

D. Total monthly cost of care at home

	Agency plan	Private-hire plan
A. Hands-on care (incl. taxes, minimums, backup)	$	$
B. Other monthly costs	$	$
C. Home changes (monthly share)	$	$
Total per month	**$**	**$**

Helpful links - Private Caregiver Cost Calculator: youretire.com/tools/private-caregiver-cost-calculator - Paying a private caregiver: payroll, taxes and written agreements: youretire.com/resources/paying-private-caregiver-payroll-taxes-agreements - Home Modification Project Funding Planner: youretire.com/tools/home-modification-project-funding-planner

4. Compare with the alternatives

Staying home isn't always the lowest-cost or safest option, especially when supervision is needed around the clock. Fill in local numbers for each option.

	Care at home (from Section 3)	Assisted living	Adult day services + some home care
Monthly cost (date checked: ____)	$	$	$
What's included	Only the hours you pay for	Housing, meals, some care. Ask what "level of care" fees add	Daytime supervision, activities, sometimes meals or transport
Overnight coverage	Only if paid for	Staff on site (ask about night staffing)	No, so family or paid help covers nights
Fits when...	Needs are predictable and the home can be made safe	Supervision needs are growing or the home isn't safe	A family caregiver works days or needs a break
Watch out for	Hours creeping up, caregiver gaps	Level-of-care increases, annual rate increases, move-in fees	Program hours, transport limits, waitlists
Our tool	Private Caregiver Cost Calculator	Assisted Living Cost Estimator	Adult Day Services & Respite Fit Planner

Helpful links - Assisted Living Cost Estimator: youretire.com/tools/assisted-living-cost-estimator - Senior Living Comparison Worksheet: youretire.com/tools/senior-living-comparison - Adult Day Services & Respite Fit Planner: youretire.com/tools/adult-day-services-respite-fit-planner - Home Health vs. Home Care Planner: youretire.com/tools/home-health-vs-home-care-planner

> Before choosing any community or program, check its inspection or licensing record with your state, and know how to reach the long-term care ombudsman: youretire.com/resources/long-term-care-ombudsman-complaint-family-guide

5. Who might help pay? (checklist, no promises)

Most non-medical care at home is paid privately. Still, check each item below, because families often miss programs they qualify for. **Eligibility rules vary by state and program. Confirm with the official source before counting on any money.**

☐	Program	What it may cover	Key things to know	Where to check
☐	**Medicare home health**	Part-time or intermittent skilled nursing and therapy at home	Must be homebound and need skilled care ordered by a doctor. Generally **does not** cover 24-hour care or personal care when that's the only help needed	Medicare.gov: medicare.gov/coverage/home-health-services · Our guide: youretire.com/resources/medicare-home-health-care-vs-home-care-family-guide
☐	**Medicaid home and community-based services (HCBS / waivers)**	Personal care, homemaker help, adult day, respite (varies by state)	Income, asset and care-need rules; some states have waitlists	Medicaid.gov · Our checklist: youretire.com/tools/medicaid-ltss-planning-checklist
☐	**PACE** (Programs of All-Inclusive Care for the Elderly)	Medical and long-term care coordinated by one program, often including adult day and home care	Age 55+, live in a PACE service area, need a nursing-home level of care as certified by the state, and able to live safely in the community	Our guide: youretire.com/resources/pace-programs-medicare-medicaid-nursing-home-alternative · PACE Fit Call Planner: youretire.com/tools/pace-program-fit-call-planner
☐	**VA Aid and Attendance**	An added monthly amount on top of a VA pension for veterans or survivors who need help with daily activities	Must qualify for VA pension; there are service, income and net-worth rules	VA.gov: va.gov/pension/aid-attendance-housebound/ · Our prep planner: youretire.com/tools/va-aid-attendance-prep-planner
☐	**VA caregiver support**	Support programs for family caregivers of veterans; some programs include a stipend	Eligibility depends on the veteran's needs and the program	VA.gov: va.gov/family-and-caregiver-benefits/
☐	**Long-term care insurance**	Home care, assisted living or adult day, depending on the policy	Check the benefit triggers, the waiting (elimination) period and the daily/monthly maximum. Start the claim early	Our claim organizer: youretire.com/tools/long-term-care-insurance-claim-organizer
☐	**Paying family caregivers**	Some Medicaid self-directed programs and VA programs can pay a family member	Rules vary widely by state	Our guide: youretire.com/resources/can-family-caregivers-get-paid-medicaid-va-guide
☐	**Local aging services** (Area Agency on Aging)	Respite, meals, transportation, caregiver support, help applying for programs	Free to contact; services vary by area	Eldercare Locator: eldercare.acl.gov/

My follow-ups

Program	Who I'll call / what I'll apply for	By when	Result

6. Questions to ask (tear-out page)

10 questions for home care agencies 1. What is your **minimum shift length** and minimum hours per week? 2. What is the hourly rate for weekdays, nights, weekends and holidays, and **how and when do rates change**? How much notice do you give? 3. Are caregivers **your employees** (W-2) or contractors? Who handles their taxes and insurance? 4. How do you **screen caregivers** (background checks, references, training, licensing where required)? 5. What happens if a caregiver **misses a shift**? How quickly do you send a replacement, and do you charge for missed visits? 6. Can we **meet the caregiver** first and request a change if it isn't a good fit? 7. Who **supervises** caregivers, and how often does a supervisor visit or check in? 8. What tasks **can't** your caregivers do (medications, lifting, transportation, bathing)? 9. How do you **communicate** with the family (care notes, app, phone), and who is our main contact? 10. What are the **contract terms**: deposit, notice period to cancel or reduce hours, and any fees for ending service?

6 questions for private caregivers 1. What **experience** do you have with care like this (dementia, transfers, bathing)? Can you share **references** we can call? 2. Do you agree to a **background check**, and do you hold any certifications (CNA, HHA, CPR/first aid)? 3. What **schedule** can you commit to, and what's your plan if you're sick or need time off? 4. What **rate** are you asking, and how do you expect to be paid (payroll, overtime for long shifts)? 5. Are you comfortable with a **written care agreement** that lists duties, hours, pay, and limits like medications and driving? 6. Do you have **reliable transportation**, and are you comfortable driving the older adult if needed (and with what insurance)?

Helpful links - Home Care Agency Interview & Service Plan tool: youretire.com/tools/home-care-agency-interview-service-plan - Agency service plans and missed shifts: youretire.com/resources/home-care-agency-service-plan-missed-shifts-family-guide - Caregiver Agreement Generator: youretire.com/tools/caregiver-agreement-generator

7. Make it last: the 12-month runway

Use this to see how long the plan is affordable, and when the family needs to make a decision **before** money runs short.

	Amount
A. Total monthly cost of care (Section 3D)	$
B. Monthly income available for care (Social Security, pension, other)	$
C. Expected monthly help from programs (Section 5, only if confirmed)	$
D. Monthly family contributions (only if committed)	$
E. Monthly gap = A − B − C − D	**$**
F. Savings that can be used for care	$
G. Months of runway = F ÷ E	**months**

12-month check

Month	Planned cost	Actual cost	Savings left	Notes (hours changed? new needs?)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

If runway (G) is under 12 months: revisit Section 4 (alternatives), re-check Section 5 (programs) and talk with a financial or elder-law professional. Remember that hours often go up over time.

Helpful links - Long-Term Care Savings Need Calculator: youretire.com/tools/long-term-care-savings-need-calculator - Retirement Budget Calculator: youretire.com/tools/retirement-budget-calculator

8. Next steps + a backup plan

This week - ☐ Finish Section 2 (hours) with the older adult involved in the conversation - ☐ Get two local quotes and fill in Section 3 - ☐ Run the numbers in the Private Caregiver Cost Calculator and Assisted Living Cost Estimator - ☐ Make one call from Section 5 (start with the Eldercare Locator or your Area Agency on Aging)

This month - ☐ Interview at least two agencies or caregivers using Section 6 - ☐ Put a written care plan and agreement in place - ☐ Make the home safer: start with the bathroom, lighting and clear walking paths

Backup plan: who covers if the caregiver can't come?

If this happens…	Who covers	Their phone	Notes
Caregiver is sick or late			
Family caregiver is sick or traveling			
Agency can't fill a shift			
Hospital stay or emergency			

Helpful links - Caregiver Emergency Backup Plan: youretire.com/tools/caregiver-emergency-backup-plan - Looking for a caregiver? Post a job or browse YouRetire's Caregiver Jobs board: youretire.com/caregiver-jobs

YouRetire.com: practical retirement and family-care planning, made clearer. This worksheet is for general education and planning. Medical, legal, tax, insurance and financial decisions should be reviewed with a qualified professional who knows your situation. Program details were checked October 2026; confirm current rules with the official source.