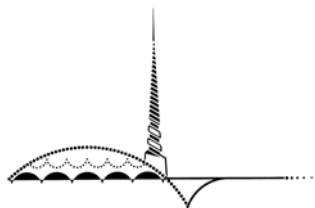


Making it Work

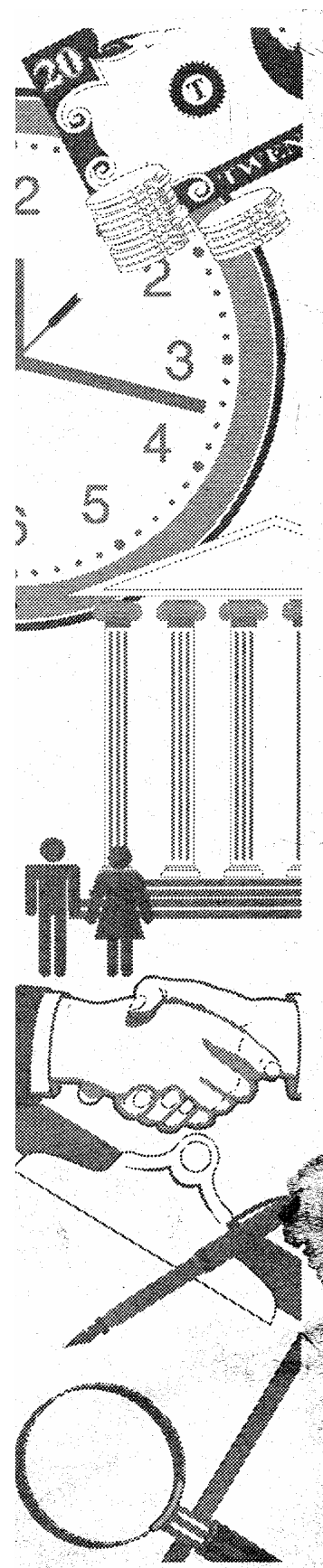
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A Guide to Finding, Hiring and Managing a Home Care Worker

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- Marin Center For Independent Living (415) 459-6245
- West Marin Senior Services (415) 663-8650
- County of Marin, Department of Health & Human Services
Division of Social Services:
In-Home Supportive Services (415) 499-7118

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INTRODUCTION

You may be looking for home care for yourself, a family member or a friend. Whatever your position, you do not have to face this situation alone. In fact, a whole range of services have been developed to help people remain in their homes as long as possible. We hope this makes your search for home care a little easier. Good luck!

This booklet provides information on screening, interviewing, and managing a worker in your home, and on methods of paying for home care. Checklists, forms, and other tools are included for your use. This booklet is intended primarily for those who are interviewing and hiring a worker independently and paying for the help privately. Information is also included describing the services of home health agencies and types of home care covered by Medical and Medicare.

COULD I BENEFIT FROM HOME CARE?

Home care can help people with a variety of needs, either on a temporary basis or long term, to maintain their independence and remain in their homes. You may benefit from home care if:

- You have recently been discharged from the hospital.
- You require assistance at home or on your job due to a disability.
- You are a senior and need on-going help at home with basic household chores and personal care.
- You are an adult child of a parent who needs help in the home due to a stroke or disease involving brain injury or dementia.
- You are a parent with a child or infant who has special needs or a chronic illness.
- You are a family caregiver and need some time off or help in an emergency.

INTRODUCTION

HOW DO I FIND A HOME CARE WORKER?

Home care workers personally recommended by friends, neighbors or relatives could be considered good applicants for your position. In addition, there are three primary sources for finding home care workers:

- Home Care Registries
- Home Care Agencies
- Job Placement Services

Home Care Registries

The Home Care Consortium of Marin is a home care registry. Various kinds of community organizations maintain registries of recommended workers who have been interviewed and screened. These services will generally help you assess your needs over the phone or in person. They will then refer appropriate workers for you to interview. You are responsible for interviewing, hiring and managing the worker. The hourly rate for home care ranges at this time from \$10.00 to \$20.00 per hour, with the majority of workers charging \$12.00 to \$15.00 per hour. Registries can also help you find live-in help charged at a monthly rate that will vary according to the amount and type of care required. Look in the Yellow Pages under "Senior Services" or "Disability Services" or call one of the agencies listed at the front of this booklet.

Home Care Agencies

You can pay a home care agency to provide and oversee workers, many of whom have training as nurse's assistants. The agency selects a caregiver for you; however, you may ask for a different worker if you are dissatisfied with their choice. The agency is the worker's direct employer and handles payroll and taxes. You pay the agency \$18.00 to \$25.00 per hour plus travel time. Reimbursement may be available through your insurance company. If you qualify, Medicare may pay for short-term care through one of these agencies. Look in the Yellow Pages under "Home Health Services." If you need assistance on short notice, a home care agency may be able to help you.

Job Placement Services

Job placement services include the following: community bulletin boards, college career centers, churches, synagogues, employment agencies, classified ads. Be aware that workers listed through these sources are not always qualified or screened. The Home Care Consortium recommends using established home care registries or agencies to ensure quality.

INTRODUCTION

TYPES OF HOME CARE WORKERS

Home care workers are given many different titles. The following is a partial list of job descriptions that should help you distinguish between the different types of assistance available to you. Sometimes job titles are used interchangeably.

Job Title/Duties

Personal Attendant/ Personal Assistant/Home Care Worker

- Assistance with personal care: bathing, dressing, toileting, transfers, hygiene
- Domestic assistance: light housekeeping, shopping, errands, meal preparation, escort to medical appointments

Certified Nurse Assistant (C.N.A.)/Certified Home Health Aide (C.H.H.A.)

All of the above, plus:

- Assistance with self-administered medication
- Assistance with exercise and rehabilitation activities generally works under supervision of an R.N. or

Physical Therapist with home health agency

Licensed Vocational Nurse (L.V.N.)

- Has completed special training and is state license

Chore Worker

- Cleaning
- Meal preparation
- Escort to appointments

Handyman

- Heavy cleaning
- Repairs
- Household maintenance

Provider

IHSS worker who may provide both personal and/or household assistance.

INTRODUCTION

HOW DO I PAY FOR HOME CARE?

There are generally three ways to pay for home care services:

- In-Home Supportive Services (IHSS)
- Medicare Insurance
- Private Payment
- Long-term Care Insurance Policy

IN-HOME SUPPORTIVE SERVICES (IHSS)

This publicly funded service provides home care to help low-income persons who have functional limitations. IHSS is administered through the County, workers are paid an hourly wage to do household chores and personal care and to accompany clients to medical appointments.

Eligibility

To qualify, you must meet certain income criteria. To inquire about IHSS and the details of eligibility requirements, call (415) 499-7118 and ask for the intake worker.

MEDICARE

If you receive Medicare and the doctor has determined that you need intermittent home health care, Medicare may cover home care for a limited time. Ask your physician for a referral. A visiting nurse will assess the situation, set up a home health plan and determine Medicare eligibility for payment. Medicare and Medicare supplement insurance do not pay for Long Term Care, which is considered custodial-nor does private health insurance.

To be eligible you must:

- Require short-term, intermittent skilled nursing care, physical therapy or speech therapy.
- Be confined to your home (except for medical appointments).
- Be under the care of a physician who has determined that you need home care.
- Receive services from a home health agency that participates in Medicare.

INTRODUCTION

Medicare may pay for:

- Part-time or intermittent services of home health aides on a short-term basis. These services can include personal care, such as bathing, eating, dressing, and toileting, and assistance with light housekeeping and meal preparation in cases of medical necessity.
- Medical social work visits.
- Some medical supplies and durable medical equipment, excluding items for the bath.
- Occupational therapy, such as assistance with grooming.
- Physical Therapy

Insurance or Medicare payment usually means that your home care will be prescribed for a certain number of hours and according to the shifts set up by your home health agency. You may need to privately pay for more help than Medicare will cover.

PRIVATE PAYMENT

The consumer or his/her family pays for most home care privately. If you are paying for the service, you can choose to either use a registry or an agency.

Home care can be arranged in a variety of ways, depending on your need. Home care workers are available for:

- Part-time and full-time hourly work
- Overnight or 24-hour shifts
- Live-in arrangements, both full- or part-time

Long-term Care Insurance is a policy sold by private insurance companies. This insurance can cover a wide range of services, referred to as custodial, from home and community-based care to institutional care. For more information please call HICAP at 1-800-303-4477 or the California Department of Insurance Consumer Hotline at 1-800-927-4357 (See Appendix C for additional resources).

INTERVIEWING

PREPARING A JOB DESCRIPTION

Before becoming a household employer, you should compile a list of your needs so that you can provide an accurate job description to home care job seekers.

The following is a sample checklist:

PERSONAL CARE

- Bathing/Shower
- Shaving
- Grooming/Hair Care
- Dressing
- Bladder Care
- Bowel Care

- Help with Feeding
- Help with Medications
- Help with Exercise
- Help with Transfers/Mobility

- Correspondence
- Reading
- Companionship

- Transportation to medical visits
- Transportation to social/recreational activities

- Pet Care

Other: _____

HOUSEHOLD CARE

- Vacuuming
- Dusting
- Mopping/Sweeping
- Laundry
- Changing Beds
- Bathrooms/Kitchen

- Meal Planning
- Grocery Shopping
- Cooking
- Dishwashing

- Errands
- Banking
- Use telephone/TV

INTERVIEWING

THE TELEPHONE INTERVIEW

Interviewing applicants for your home care job is a very important next step in finding the right person. If you're hiring independently (i.e., not through a home care agency), you will want to pre-screen most applicants over the telephone to determine whether it appears to be worthwhile, both for you and the applicant, to schedule a longer, in-person interview.

Here are some tips:

- Give applicants a brief description of the duties and the days and hours your job will involve.
- Ask whether they've had experience with the duties you have described.
- Notice whether they can give you a specific and thorough description of previous experiences, rather than vague or general statements.
- Ask specifically what kind of schedule they are looking for.
- Listen for a pleasant tone of voice and attitude on the phone.
- If you feel an applicant is suitable, give her/him your address and schedule a day and time for an in-person interview.

If an applicant does **NOT** impress you on the telephone, do not give out your address. Instead, state that you have several interviews to complete, ask for a name and phone number, and say that you will get back to her/him if your search continues. Schedule interviews only with the people you feel good about and would really like to meet.

INTERVIEWING

THE PERSONAL INTERVIEW

This interview should take place in your home at a time convenient for both you and the applicant. If you are uncertain about your interviewing skills, you may want to ask a neighbor, friend or relative to sit in with you during your interviews. Their second opinion may be valuable during your later decision-making process.

You can ask the applicant to fill out a job application form at the beginning of the interview. If you do not use an application form, ask for a written list of references, which can be reached by telephone. References that you can speak to personally are preferable and should be provided by anyone applying for the job, even if the applicant has letters of recommendation.

Start the interview with a full discussion of your needs, lifestyle and schedule. It is helpful to the prospective worker to understand exactly what you are looking for and the anticipated work schedule.

The following is a list of sample interview questions. Try to ask open-ended questions which require more than a "yes" or "no" answer and which give you a feeling for the personality of the applicant:

- Please tell me about your current and past home care experiences.
- Why are you interested in this particular job?
- What do you like best about home care? What do you find to be the most difficult part of working in home care?
- Is there anything in this job description that you are uncomfortable doing?
- What would you do in case of an emergency, such as (give example)? What kind of salary and benefits are you looking for? Explain any gaps in your work history
- Tell me something about your last client
- What kind of time commitment are you willing to make to this job?
- Describe your most challenging job. Why was it challenging?
- If you are asking someone to prepare food, ask what they like to cook.

INTERVIEWING

HIRING ON BEHALF OF SOMEONE ELSE

You may be hiring a home care worker to care for someone other than yourself. Commonly, this is the case if you are responsible for the care of someone with a mental disability such as Alzheimer's disease, developmental disability, or various types of brain injuries.

If you're hiring a worker for a person other than yourself, it's very important to describe the typical daily behavior of the person needing help. Does this person tend to be anxious, angry, passive, restless, or some combination of the above? Does his/her behavior change in the evening? How well does he/she sleep at night? What activities or responses tend to smooth over anxious moments?

Describe any possible paranoid behavior on the part of the client, which might manifest as hostility toward the worker. Discuss the importance of not taking this behavior personally. If possible, provide written information about the client's disability or disease to the worker (see Appendix B, Additional Resources).

During the job interview you might ask questions about their past experiences with clients suffering from a mental disability and what strategies they found were successful in dealing with clients who are angry, stubborn, fearful, etc.

Care Management Services

If you are responsible for the care of someone else but are unable to manage and supervise his/her home care due to time constraints or living at a distance, you may want to consider hiring a care manager. Care management helps link you with the services needed to maintain your loved-one's independence. A care manager will go to the home and assess their health, functional abilities, resources, strengths and desires. A plan is recommended, incorporating available resources and considering one's financial ability. The care manager can oversee the hiring of home care staff and periodically monitor the situation. Many non-profit organizations and home health agencies offer this service. Look in the Yellow Pages under "Home Health Services" or "Senior Services."

INTERVIEWING

SAMPLE WORKER APPLICATION FORM

Date: _____

Name: _____ Phone: _____

Address: _____

Who referred you? _____

Sex: _____ Age: _____ Birth date: _____ SS # _____

Valid driver's license? _____ Number: _____

In case of emergency notify: _____

_____ & _____

Experience in attendant work/nursing/companionship/aide?
If so, where? _____ How long? _____

Description of duties: _____

References:

1. _____ Phone# _____

2. _____ Phone# _____

3. _____ Phone# _____

HIRING AND MANAGING

DEVELOPING A SCHEDULE

When preparing to employ someone to assist you, review your lifestyle and schedule.

- Are you a morning person? What time do you get up?
- What things do you feel are essential to start a day?
- Which activities need to be done on a daily basis?
- Which activities must be scheduled routinely throughout the week/month?
- Which activities can be done on an as-needed basis?
- Can some tasks be “set up” for you to complete after your worker has left?

You may prefer a very structured schedule or one that is more flexible. Most employers find the consistency of a steady schedule works best (e.g., every day from 10:00 a.m. - 2:00 p.m.). You may occasionally need to change the schedule. In these cases, both parties should respect the time constraints of the other. Workers often have other jobs that may need to be shifted if their schedule is changed.

As the employer, you determine the work schedule; however, giving your attendant some input might increase the likelihood that she or he will be prompt and reliable.

HIRING AND MANAGING ORIENTATION CHECKLIST

Things to discuss during your orientation:

Issue	Discussed	Comments
Days needed		
Hours needed		
Rate of pay		
Method of payment		
Payday		
Car fare, gas reimbursement, or mileage		
Illness/Absences		
Paid vacation?		
Emergency Procedures		
Holidays		
Make-up time		
Meals/Food provided?		
Supervision procedures		
Record keeping		
Taxes:		
• Photo I. D.		
• Social Security Number		
• Disability/Worker's Compensation		
• Unemployment		
Manage client's money		
Notification of termination		

HIRING AND MANAGING SKILLED VS. NON-SKILLED TASKS

While you will be able to train your home care worker to perform many tasks to your satisfaction, there are some procedures that your worker may be unable to perform for you because they require professional training or the policies of a home health agency prohibits them. If this issue comes up, you can look into having your worker trained by a health care professional to perform certain tasks specifically for you. Try not to put your worker in the uncomfortable position of doing things beyond his or her current level of training.

The following activities could cause you harm if done incorrectly. These tasks should be done by a professional or, if you feel comfortable, by a paraprofessional trained and supervised by a physician.

- Administer medication
- Monitor blood pressure
- Change sterile dressings
- Administer an enema, suppository
- Irrigate bladder
- Cut toenails
- Help with active therapy (physical therapy, occupational therapy)

The following are examples of activities, which do not require professional training in order to be administered correctly.

- Change colostomy bag
- Empty catheter bag
- Assist with braces and other assistive devices after instruction
- Maintain a safe environment
- Provide personal care, food preparation, shopping, laundry, etc.
- Assist with ordinarily self-administered therapy program as prescribed by a licensed therapist

TIPS ON CONTRACTS

A contract is a written agreement between the employer and the employee. Having things in writing helps to insure that everyone understands the terms of the work agreement. Difficulties can often be resolved more easily when there has been a written contract at the beginning of the relationship.

A contract can be very simple, but should include the following:

- Employer's name and employee's name
- Employee's address, phone number, and Social Security number
- Beginning date of work
- Description of duties to be performed by the employee
- Days and number of hours to be worked
- Rate of pay, and the interval and date of payment
- Termination policies, how much notice to be given, reasons for termination without notice
- Employer's and employee's signatures and date signed

The following sample contract can be used as is or adapted for your own situation. Give a copy of the contract to your home care worker and keep one for yourself.

CONTRACT FOR HOME CARE

Employer's Name: _____ Date: _____

Worker's Name: _____ SS#: _____

Address: _____ Phone #: _____

City: _____ State: _____

Zip: _____

TASKS

Household tasks:

Cooking _____

House Cleaning _____

Shopping/Errands _____

Gardening/Yard Work _____

Lifting/Transferring _____

Personal Care:

Feeding _____

Bathing _____

Toileting _____

Bowl/Bladder Care _____

Catheter/Colostomy _____

Special Tasks Required _____

DAYS & HOURS

Morning: Mon _____ Tues _____ Wed _____ Thurs _____ Fri _____ Sat _____ Sun _____

Afternoon: Mon _____ Tues _____ Wed _____ Thurs _____ Fri _____ Sat _____ Sun _____

Evening: Mon _____ Tues _____ Wed _____ Thurs _____ Fri _____ Sat _____ Sun _____

Overnight: Mon _____ Tues _____ Wed _____ Thurs _____ Fri _____ Sat _____ Sun _____

PAYMENT

Pay: The worker will be paid \$_____ per hour. Pay days will be _____.

Pay will be by check _____/cash _____.

Additional Benefits: _____

NOTICE OF TERMINATION

At least two weeks notice will be given by either party regarding termination of the agreement. Both parties will respect each other's individual needs and styles, attempt to be flexible and work to solve problems as they arise.

SIGNATURES

Employer _____ Date _____

Worker _____ Date _____

If you have a live in or room exchange, you might also consider an occupancy agreement, such as the sample below:

LIVE-IN OCCUPANCY AGREEMENT

Property Name: _____

Re: Unit #: _____

Address: _____

1. Effective, _____ (date), I shall reside at the above location as a "live-in attendant" for :
_____ (name of employer)
2. I understand that I must vacate these premises within three (3) days of termination of said employment, or on the same date the individual I am assisting vacates the premises. In the event of the death of the person for whom I am providing assistance, I must vacate the premises within thirty (30) days from the date of death.
3. I agree to abide by the house rules and any other regulations management my institute for all residents, to keep the premises in good order and to permit management to enter the premises for inspections, in the event of an emergency, or to make repairs or improvements.

Signature: _____ Date: _____

Name (print): _____

Social Security Number: _____

Date of Birth: _____

I acknowledge that _____ (name of attendant) resides in my premises solely as a "live-in attendant", has no other claims to continued occupancy and must vacate the premises when such services are no longer required.

Employer Signature: _____

Manager: _____

Supervisor: _____

HIRING AND MANAGING MANAGING THE DETAILS

The following is a list of both practical concerns and issues of personal taste that home care consumers have found important to consider when hiring someone to work in their homes. In addition to thinking about your feelings on these specific points, remember the role that thorough and clear communication plays in all of your relationships. (For further tips on good communication and resolving issues successfully, see the section titled "Conflict Resolution.")

Cultural Background

Be aware that if your worker is from a different cultural background, he or she may have a different style of communication than you do. Cultures differ in what is considered acceptable behavior: for example, in terms of what to talk about, asking personal questions, attitudes toward family, touching, etc. Behavior that may appear rude to you may simply reflect cultural differences between you and your worker. Try to talk out any problems that arise from these differences.

Money

Most people find it helpful to make arrangements ahead of time for shopping and other activities that require cash. The worker should not be asked to use his or her own money during shopping trips; therefore, you should have money available for anticipated expenses. You should ask for receipts for any expenditures.

Transportation

You may want to discuss how to handle transportation costs. You are usually responsible for travel expenses incurred while the worker is on the job. Items for discussion can include: travel to and from work; use of the worker's car on the job, if required; and the kind of insurance coverage the worker will need if you are transported in his/her car. Some insurance companies require additional insurance.

Meals and Dietary Restrictions

It will be important to give specific directions on how to prepare your meals, particularly in the beginning. Sharing recipes may be a big help in creating a positive atmosphere. You may allow your worker to introduce a few new recipes into your home, while at the same time encouraging the worker to enjoy the challenge of learning your favorites. If you have any dietary restrictions, make that clear from the beginning to avoid mistakes or problems.

House Rules

Every home has its own unwritten rules about such things as smoking, TV and radio playing, use of the telephone, house temperature, acceptable eating areas, guests, etc. Talk with your worker about your house rules, especially if you are hiring this individual to live in your house on a full-time basis.

Live-In Workers

With live-in arrangements, both you and your worker need some privacy and time alone. Live-in workers should have two days off per week and annual vacation time, just like people in other full-time jobs.

Safety Procedures

It is important to review safety procedures both inside and outside the home. For example, discuss how to avoid potential hazards, especially in the bathroom and kitchen. Talk about home security: locking doors, key arrangements, and use of indoor and outdoor lighting. If you have a disaster emergency plan, share this with your home care worker. If you do not, consider contacting your local American Red Cross for information on how to prepare for an emergency.

Medical Emergency Information

Prepare a list of medical emergency names, phone numbers and other pertinent information. You might make a folder with this information and other notes for your home care worker, or leave it on your refrigerator door. The following is a sample sheet you can use.

MEDICAL EMERGENCY INFORMATION

Name: _____

Address: _____ Phone #: _____

Medicare #: _____

Medical History:

Allergies: _____

Dietary Requirements and Restrictions: _____

Medications	Dosage	# of Times per Day	Times of Day	Purpose

Emergency Name: _____ Relationship: _____

Emergency Phone #: _____

Primary Doctor: _____ Phone Number: _____

Preferred Hospital:

Other:

CONFLICT RESOLUTION

Clear and regular communication is the key to working out a successful relationship with your home care worker. Most workers appreciate both positive feedback *and* constructive criticism about how they are performing their work. If problems arise, make it a policy to discuss those issues as they occur. You should feel free to mention any concerns or complaints you have about how your worker is performing the job. Likewise, you should take the time to sit down and really listen to your worker's concerns, questions, and suggestions. If you need to discuss a problem with your worker, try to remember these pointers: (1) give feedback immediately after a problem occurs, (2) give feedback on only one incident at a time, and (3) keep critical feedback short and to the point.

Some people have found that scheduling regular "check-ins" or "house meetings" is a good way to keep the lines of communication open. A routine meeting is an acceptable time to acknowledge one another's efforts, air grievances or concerns, and make plans for future activities, menus, shopping trips, etc. Try to conduct the meeting in a positive and constructive manner. Instruction and suggestion is better than mere complaint. For example, rather than saying, "You don't seem to know how to cook," say, "I usually prefer my meat cooked longer." Instead of, "You never clean the bathroom the way I want," explain, "Dirty towels should be placed in the laundry hamper in the hallway after the bath."

Serious Problems

Sometimes there are more serious problems with workers. If you find yourself with a more serious problem such as:

- Not working assigned hours: being habitually late, taking prolonged breaks, leaving early, or having frequent unexplained absences, etc...
- Breaking House Rules: smoking inside, eating your food without permission, making excess phone calls, watching T.V. too much, etc...
- Performing poorly: poor attitude, rough, indifferent, or careless work, not doing assigned tasks, not completing tasks in a timely manner, etc...

If problems are occurring on a regular basis, you may find it helpful to conduct a performance review with your worker.

Guidelines for a Performance Review:

- State the problem behavior of the worker
- Be clear on the type of change required
- Set a time limit for review of the situation
- Follow through with the consequences you discuss

Dismissal for poor performance

Despite your best efforts to explain, teach, and correct, your home care worker may prove to be unsatisfactory. Dismissal may be necessary following an unsatisfactory follow-up performance review. Your home care worker should also be aware from the beginning that dismissal without notice is the consequence of a serious violation of stated rules.

Dismissing an employee can be difficult. If possible, try to arrange for someone to replace your current employee prior to dismissing him or her.

Having a friend with you can make it easier. You should ask the worker for any keys or other items she/he may have of yours. If you dismiss them over the phone, ask them to return all items to you.

Write down why you fired the employee and keep it for your records. They may try to use you as a reference in the future and you'll want something to refer back to.

Dismissal when you no longer need help

There may be times when your needs change such that, despite your workers' excellent performance, their services are no longer needed. Whenever possible, give as much advance notice as possible, especially if the person is a live-in. Remember, they are losing their job and their home. It is important to address this in your written contract. Make yourself or a family member available for references. You might also consider paying a bonus or two weeks wages if the change is sudden.

Abuse of Workers by Employers

Employers can behave in ways that are abusive to their workers. This abuse can take many forms, from mild to severe, and may not even be recognized as such. Treating your worker in such a manner is illegal and unethical. Some examples of abusive behavior are:

- Asking worker to do more than is in the job description without additional pay
- Habitually asking worker to work ten extra minutes
- Changing the worker's schedule frequently
- Habitually paying late
- Disrespectful behavior
- Physical harm and/or sexual harassment
- Verbal abusive, excessive belittling criticism or insults

Keeping a Good Worker

It is important to remember to value the work and skills of your caregiver and to treat them with respect. If you have found a skilled and caring provider, try acknowledging their strengths with appreciation.

Abuse by Workers - Adult Protective Services

Abuse by workers can happen and take a variety of forms, including physical, emotional, financial, sexual or neglect. If you feel that you or a family member is suffering any form of abusive behavior, contact the Marin County Department of Health and Human Services, Division of Social Services, Adult Protective Services unit at (415) 507-2774. A social worker will discuss the situation with you and provide counseling and assistance in resolving the problem.

APPENDIX A: TAXES AND SOCIAL SECURITY

If you hire a household employee, you should know some important facts about Social Security. A household employee could be a maid, cook, cleaning person, gardener, handyman, babysitter, or personal care attendant.

SOCIAL SECURITY (FICA) TAXES

One of your main tax-paying responsibilities as a household employer will be paying Social Security and Medicare taxes. (These taxes are referred to as FICA taxes--shorthand for the Federal Insurance Compensation Act.) The laws covering these taxes were greatly simplified in October 1994 under legislation popularly known as the "Nanny Tax" reform. You can now pay your share of the taxes just once a year instead of quarterly, and you can report them on your own federal income tax return (rather than the old IRS Forms 942 and 940).

As of January 1, 2002, if you pay a household worker \$1,300 or more in wages during a calendar year (January 1 -- December 31), you must deduct Social Security taxes. All wages must be reported even if less than \$1,300. This includes any cash you pay to cover the cost of bus fare, meals or a room. Failure to report the wages on time may mean you will have to pay a penalty in addition to overdue taxes. For more information, visit or write any Social Security Office, or phone the toll-free number: **1(800) 772-1213** during normal business hours. Meanwhile, here are a few highlights you may want to know:

- **Keeping Records**

For Social Security purposes, you need the name, address, and Social Security number of each household worker and the amount of wages paid. Copy the Social Security number directly from the individual's Social Security card. If an employee does not have a card, he or she should apply for one at any Social Security office.

- **Deducting FICA Taxes**

The current FICA tax rate is 7.65% for both the employee *and* employer, for a total of 15.3%. You must withhold the employee's share of taxes each time you pay wages, and you must pay an equal amount from your own funds once a year when you pay your federal income tax. (You may pay the worker's share of Social Security taxes if you want to, as a form

of additional compensation to the caregiver. In this case, no deductions are made from paychecks. You, the employer, pay the total amount of taxes due at the end of the year.)

- **W-2 After Year Ends**

You must also give your household employee copies B, C, and 2 of IRS Form W-2 (Wage and Tax Statement) by January 31 after the year in which wages were paid. Send Copy A to the Social Security Administration by the last day of February. You can obtain this form and the instructions for completing it by contacting the Internal Revenue Service office nearest you.

The Value of Social Security

You or your employee may question the value of reporting the wages. Retirement may be years away, and the worker may need every possible dollar now to meet daily needs. However, Social Security is much more than a program that provides monthly retirement checks as early as 62. Social Security also provides Medicare protection at 65 years and older. In addition, it pays monthly benefits to a worker and the worker's family if he or she becomes disabled for a year or more. Certain family members can receive monthly payments if the worker dies. But the worker needs some Social Security earnings credits before benefits can be paid. Those credits are based on reported earnings. If you do not report your employee's wages, she or he may not have enough credit for Social Security protection, or the amount of the benefit may be less than it should be.

Federal Income Tax Withholding

You do not have to withhold income tax on wages paid to a home care worker unless he or she asks for it and you agree to that arrangement. If this is the case, the employee must give you a completed IRS Form W-4 (available at IRS offices and many post offices). You must withhold an amount from each wage payment based on the Form W-4 and the tax tables in Circular E, Employer's Tax Guide.

You can contact the Internal Revenue Service (IRS) at **1 (800) 829-1040** for further information on withholding federal income taxes.

Unemployment Insurance

Once you have filed the Social Security information for your employee, you will most likely hear from the unemployment division of the California Department of Human Services concerning payment of a State unemployment tax. The state may also give you an ID number. If you pay your attendant \$1,100 or more in a calendar quarter, there is also a Federal Unemployment Tax Form 940 that, if filed, will automatically remind you annually of your contribution and your state's contribution to the Federal unemployment fund. Contact the California State Tax Board at **1 (800) 852-5711**.

Worker's Compensation

There are laws holding employers liable for domestic workers' on-the-job injuries. It is possible that your homeowner's policy does not cover this situation and only recently have state and federal laws begun to include household and casual workers under worker's compensation laws. Therefore, your insurance must cover these household workers or you risk great financial liability. Call the insurance agent who services your homeowner's policy and see if you can attach a rider to cover full-time household employees or "casual" part-time people. California and some other states require homeowner policies to offer domestic employee protection for an optional payment, but usually you must take the initiative to ask about it.

Immigration and Naturalization Service (INS)

As an employer, you are responsible for verifying that your employee is eligible for employment in the United States. Your local office of the Immigration and Naturalization Service will supply you with Form #I-9 (705-4411). This form lists the documents that every worker must show to an employer to verify work eligibility in this country. You are required to keep this form and photocopies of the supporting documents in your files for at least three years after the date of hire.

APPENDIX B: ADDITIONAL RESOURCES

The following is a list of agencies and organizations that provide information, education, and support to individuals and families dealing with health and aging issues. Some are local agencies serving Marin County residents. Others are national organizations that have either local phone numbers or toll-free numbers for further information.

**Alzheimer's Association:
1(800) 942-1333 or 472-4340**

Community education and patient/caregiver support services.

**American Cancer Society:
415/454-8464**

Services and educational programs to people with cancer. The ACS program **Reach for Recovery** offers information, advice and support for breast cancer patients from diagnosis through recovery.

American Diabetes Association: 1(800) 847-7226 or 415/777-4499

Information on diabetes and services for diabetics. Office in San Francisco.

**American Heart Association:
415/456-9222**

Information and education regarding heart disease and stroke.

**American Parkinson's disease Association:
415/991-6687**

Information and referral service for Parkinson's disease.

**Arthritis Foundation:
1(800) 464-6240**

Services to arthritis sufferers; literature on diagnosis and treatment; referral to programs and specialists.

**Family Caregiver Alliance:
1(800) 445-8106**

Information on how to care for a person suffering from a brain injury.

Hospice of Marin: 415/ 927-2273

Emotional support, nursing care, and education for families with a terminally ill member, including bereavement support groups.

Jewish Family and Children's Services: (415) 456-7554

Provides counseling for individuals, couples, and families, case management, senior services, Help-At-Home, transportation, senior companionship

**Marin AIDS Project: 415/
457-2487**

Primary service agency for people with HIV or AIDS. Services include: support groups, meal delivery, coordination of attendant care, access to emergency funds, education and preventative health care information.

**Marin Center for
Independent Living:
415/459-6245**

Advocacy, peer counseling, information and referral, retrofitting, benefits counseling, independent living skills for disabled persons.

**Marin County Dept of Health
and Human Services:
415/499-6921**

Division of Aging: 499-7396
Planning and program development, coordination of publicly funded services. Publishes 'Choices for Living', housing resource guide annually.

**Division of Social Services:
499-7118 IHSS/507-2774
APS/499-7446 Ombudsman**

Among other services, provides the In-Home Supportive Services (IHSS) program that provides home care for low income Marin residents, Adult Protective Services (APS) that investigates reports of elder and dependent abuse or neglect, and the Ombudsman program, investigating complaints in long-term care facilities.

**Marin General Hospital
Library: 415/925-7000**

Maintains a library of health and medical journals open to the public

**Marin Senior Coordinating
Council, Inc.: 415/456-
9062**

Provides a wide range of services, including social and recreational activities, home-delivered meals, paratransit services, legal and financial advising, and employment referral services.

**Multiple Sclerosis Society:
(510) 268-0572**

Counseling and services for persons with MS and their families.

**Muscular Dystrophy
Association of America:
415/570-6166**

Counseling and services for
persons with MD and their families.

**National Kidney Foundation:
1(800) 622-9010**

Information and education
regarding kidney disease.

**Senior Access: 415/459-
6120**

Day activity programs for seniors,
disabled adults, and persons with
Alzheimer's disease. Case
management also available.

**West Marin Senior Services:
415/663-8148**

Home care registry, care
management services, equipment
loans, information, and education,
volunteer drivers and visitors for
West Marin residents. Also
manages Mesa House, a small
licensed Assisted Living home in
Point Reyes Station offering 24-
hour care.

APPENDIX C: RECOMMENDED READING

The 36-Hour Day, Nancy Mace and Peter Rabins, 1991 edition. The Johns Hopkins University Press, Baltimore, MD. Available also from the Alzheimer's Association (800) 272-3900.

Hiring Home Caregivers, D. Helen Susik, M.A., 1995. Impact Publishers, Inc., P.O. Box 1094, San Luis Obispo, CA, 93406. (800) 246-7228.

Managing the Person with Intellectual Loss (Dementia or Alzheimer's Disease) At Home, Burke Rehabilitation Center, 785 Mamaroneck Avenue, White Plains, NY, 10605. Also available from the Alzheimer's Association (800) 272-3900.

Someone Who Cares: A Guide to Hiring an In-Home Caregiver, The Center of Applied Gerontology, 1994. Council for Jewish Elderly, 3003 W. Touhy, Chicago, IL, 60645. (312) 508-1075.

How to Hire Helpers: A Guide for Elders and Their Families, Church Council of Greater Seattle, 4759 - 15th St. NW, Seattle, WA, 98105.

A Handbook About Care in the Home, Information on Home Care Services, American Association of Retired Persons, 601 "E" Street NW, Washington, DC, 20049.

Home Care, The Reasons for Bringing Home Care Back Where it Belongs, National Association for Home Care, 519 "C" Street NE, Washington, DC, 20002.

Taking Care of Tomorrow: A Consumer's Guide to Long-term Care. California Department of Aging, 1998.

Coping with your Difficult Older Parent: A Guide for Stressed-out Children. Grace Lebow & Barbara Kane. Avon Books, New York, 1999.