

Sources by Fact

When More Help Is Needed: A Guide for You and Your Family.
Book 1 of The Sitting Room Series.

This list matches each fact in the book to its sources, chapter by chapter. The book itself lists each source once, with the chapters that use it. Websites were checked in October 2026. Pages move and change, so search for the title if a web address no longer works.

1. Start Here

Eldercare Locator number, and that it finds help anywhere in the United States

Eldercare Locator, U.S. Administration for Community Living.
"Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Eldercare Locator, U.S. Administration for Community Living.
"About." eldercare.acl.gov/Public/About/Index.aspx

988 by call, text, or chat

988 Suicide and Crisis Lifeline. "Get Help."

988lifeline.org/get-help

Substance Abuse and Mental Health Services Administration.

"Crisis Help." Updated June 3, 2026.

samhsa.gov/find-support/in-crisis

Quotation on the notes page

Henry David Thoreau. Walden (1854), "Visitors." Text checked at the Walden Woods Project,

walden.org/quotation-category/visitors-2/visitors

2. Noticing It Yourself

Telling your doctor about a fall, or a medicine that seems to be causing problems

Centers for Disease Control and Prevention. "Older Adult Falls" fact sheet. 2017. stacks.cdc.gov/view/cdc/106356

National Institutes of Health. "Preventing Falls." NIH News in Health, September 2019.

newsinhealth.nih.gov/2019/09/preventing-falls

Talking with a doctor about a noticeable change in memory

National Institute on Aging. "Memory Problems, Forgetfulness, and Aging." Reviewed November 22, 2023. nia.nih.gov/health/memory-loss-and-forgetfulness/memory-problems-forgetfulness-and-aging

What occupational therapists do

American Occupational Therapy Association. "Home Modifications and Key Community Partnerships." aota.org/practice/practice-settings/home-modifications-key-community-partnerships

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Ralph Waldo Emerson. "Experience." Essays: Second Series (1844). Project Gutenberg, [gutenberg.org/files/2945/2945-h/2945-h.htm](https://www.gutenberg.org/files/2945/2945-h/2945-h.htm)

3. When Someone Else Noticed First

Stoves and other appliances with an automatic shut-off

Alzheimer's Association. "Alzheimer's and Dementia Home Safety Tips."

alz.org/help-support/resources/home_safety_checklist

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Marcus Aurelius. Meditations, Book 7, section 7. Translated by George Long. MIT Internet Classics Archive, classics.mit.edu/Antoninus/meditations.7.seven.html

4. What You Want to Keep

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Seneca. Moral Letters to Lucilius, Letter 12, section 4. Translated by Richard M. Gummere (Loeb Classical Library, 1917). Text checked at pages.pomona.edu/~cmc24747/sources/seneca/sen_ep_1.htm

5. The First Conversation

Medical alert devices

Centers for Disease Control and Prevention. "A Home Fall Prevention Checklist for Older Adults." October 1999. stacks.cdc.gov/view/cdc/11321

AARP. "How to Choose a Medical Alert or Monitoring System." Updated May 29, 2026.

aarp.org/caregiving/home-care/medic-alert-systems-options

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Seneca. Moral Letters to Lucilius, Letter 3, section 2. Translated by Richard M. Gummere (Loeb Classical Library, 1917). Text checked at pages.pomona.edu/~cmc24747/sources/seneca/sen_ep_1.htm

6. A Map of the Help There Is

Some Medicare Advantage plans offer in-home support services as a supplemental benefit

Centers for Medicare & Medicaid Services. "Reinterpretation of 'Primarily Health Related' for Supplemental Benefits." HPMS memo, April 27, 2018. [hhs.gov/guidance/sites/default/files/hhs-guidance-documents/hpms%20memo%20primarily%20health%20related%204-27-18_90.pdf](https://www.hhs.gov/guidance/sites/default/files/hhs-guidance-documents/hpms%20memo%20primarily%20health%20related%204-27-18_90.pdf)

Meredith Freed, Nancy Ochieng, Jeannie Fuglesten Biniek, Anthony Damico, and Tricia Neuman. "Medicare Advantage 2026 Spotlight: A First Look at Plan Premiums and Benefits." KFF, December 9, 2025. [kff.org/medicare/medicare-advantage-2026-spotlight-a-first-look-at-plan-premiums-and-benefits](https://www.kff.org/medicare/medicare-advantage-2026-spotlight-a-first-look-at-plan-premiums-and-benefits)

Medicare pays for short-term home health care, and does not pay for custodial or personal care at home when that is the only care needed

Medicare.gov. "Home Health Services." [medicare.gov/what-medicare-covers/whats-home-health-care](https://www.medicare.gov/what-medicare-covers/whats-home-health-care)

Skilled nursing coverage after at least three days as an admitted hospital patient

Medicare.gov. "Skilled Nursing Facility (SNF) Care." [medicare.gov/coverage/skilled-nursing-facility-care](https://www.medicare.gov/coverage/skilled-nursing-facility-care)

Services through the Area Agency on Aging: meals, rides, chores, adult day care, caregiver support

U.S. Administration for Community Living. "Administration on Aging." Modified August 14, 2026.

acl.gov/about-acl/administration-aging

U.S. Administration for Community Living. "Nutrition Services." Modified September 14, 2026.

acl.gov/programs/health-wellness/nutrition-services

Adult day programs and their hours

National Institute on Aging. "Services for Older Adults Living at Home." nia.nih.gov/health/caregiving/services-older-adults-living-home

Eldercare Locator, U.S. Administration for Community Living. "Adult Day Programs." eldercare.acl.gov/public/resources/topic/adult_day_programs.aspx

Home care, personal care, and how many hours a helper may come

National Institute on Aging. "Services for Older Adults Living at Home." nia.nih.gov/health/caregiving/services-older-adults-living-home

The risks of hiring a helper directly

Sandra Guy. "What You Can Do to Prevent Caregiver Fraud." AARP, November 9, 2021. aarp.org/money/scams-fraud/financial-abuse-home-care-aide

Home health care: what it is for, and what Medicare requires to cover it

Medicare.gov. "Home Health Services." medicare.gov/what-medicare-covers/whats-home-health-care

National Institute on Aging. "Services for Older Adults Living at Home." nia.nih.gov/health/caregiving/services-older-adults-living-home

The required visit with a doctor or other provider before home health starts may be by telehealth

Code of Federal Regulations. Title 42, section 424.22, "Requirements for home health services," paragraph (a)(1)(v). ecfr.gov/current/title-42/section-424.22

Independent living, and what it generally does not include

Kate Van Dis. "What Is Independent Living?" National Council on Aging, NCOA Adviser, September 7, 2023.

ncoa.org/adviser/local-care/independent-living

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Assisted living, and its regulation by the states

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Alzheimer's Association. "Long-Term Care." alz.org/help-support/caregiving/care-options/long-term-care

Memory care units

Alzheimer's Association. "Long-Term Care." alz.org/help-support/caregiving/care-options/long-term-care

Jane K. Straker, John R. Bowlblis, Katherine A. Kennedy, and A. Katherine Harrington. "Dedicated Memory Care Units in Ohio's Long-Term Services Settings: Structure and Practices." Scripps Gerontology Center, Miami University, November 2019. miamioh.edu/cas/centers-institutes/scripps-gerontology-center/research/publications/2019/_documents/memory-care-brief.pdf

Nursing homes, short skilled nursing stays, and what Medicare generally does not cover

Medicare.gov. "Nursing Home Care."

[medicare.gov/coverage/nursing-home-care](https://www.medicare.gov/coverage/nursing-home-care)

National Institute on Aging. "Long-Term Care Facilities:

Assisted Living, Nursing Homes, and Other Residential Care."

Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Care Compare ratings for nursing homes, home health agencies, and hospices

Centers for Medicare & Medicaid Services. "Five-Star Quality Rating System." Modified September 30, 2026. [cms.gov/medicare/health-safety-standards/certification-compliance/five-star-quality-rating-system](https://www.cms.gov/medicare/health-safety-standards/certification-compliance/five-star-quality-rating-system)

Centers for Medicare & Medicaid Services. "Home Health Star Ratings." Modified July 10, 2026. [cms.gov/medicare/quality/home-health/home-health-star-ratings](https://www.cms.gov/medicare/quality/home-health/home-health-star-ratings)

Centers for Medicare & Medicaid Services. "Hospice Public Reporting: Background and Announcements." Modified August 26, 2026. [cms.gov/medicare/quality/hospice/public-reporting-background-and-announcements](https://www.cms.gov/medicare/quality/hospice/public-reporting-background-and-announcements)

Long-term care ombudsman programs in every state, and finding yours

U.S. Administration for Community Living. "Long-Term Care Ombudsman Program." acl.gov/programs/protecting-rights-and-preventing-abuse/long-term-care-ombudsman-program

National Consumer Voice for Quality Long-Term Care. "Get Help: Long-Term Care Ombudsman Program" state directory. theconsumervoice.org/get_help

Palliative care and hospice care, and where hospice is given

National Institute on Aging. "What Are Palliative Care and Hospice Care?" Reviewed May 14, 2021. nia.nih.gov/health/hospice-and-palliative-care/what-are-palliative-care-and-hospice-care

Eldercare Locator number and hours

Eldercare Locator, U.S. Administration for Community Living. "Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

U.S. Administration for Community Living. "Getting Started."

Modified March 18, 2026. acl.gov/help/getting-started

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Henry Wadsworth Longfellow. "Morituri Salutamus," The Masque of Pandora and Other Poems (1875). Representative Poetry Online, University of Toronto, rpo.library.utoronto.ca/poems/morituri-salutamus-poem-fiftieth-anniversary-class-1825-bowdoin-college

7. Who Pays: Questions to Ask

Long-term care insurance elimination periods, counted in calendar days or service days, and daily benefit limits

U.S. Administration for Community Living. "Receiving Long-Term Care Insurance Benefits." Modified February 18, 2020. acl.gov/ltc/costs-and-who-pays/what-is-long-term-care-insurance/receiving-long-term-care-insurance-benefits

PACE: who can join, what it covers, and where it is offered

Medicare.gov. "PACE." medicare.gov/sign-up-change-plans/different-types-of-medicare-health-plans/pace

The five-year Medicaid look-back on transfers, and estate recovery with its protections for a spouse and certain children

Centers for Medicare & Medicaid Services. State Medicaid Director letter enclosure on the Deficit Reduction Act of 2005, sections 6011 and 6016 (transfers of assets). [hhs.gov/guidance/sites/default/files/hhs-guidance-documents/CMS/2006.smd-l-enclosures.dra-sections-6011-and-6016.pdf](https://www.hhs.gov/guidance/sites/default/files/hhs-guidance-documents/CMS/2006.smd-l-enclosures.dra-sections-6011-and-6016.pdf)

Medicaid.gov. "Estate Recovery."

[medicaid.gov/medicaid/eligibility-policy/estate-recovery](https://www.medicaid.gov/medicaid/eligibility-policy/estate-recovery)

What care costs: 2025 national medians and differences among states

CareScout. Cost of Care Survey 2025.

assets.carescout.com/x/8fcb50422f/282102.pdf

Genworth Financial. "CareScout Releases 2025 Cost of Care Survey Results." March 2, 2026. investor.genworth.com/news-events/press-releases/detail/1054/carescout-releases-2025-cost-of-care-survey-results

Medicare does not pay for custodial or personal care, or homemaker services, at home when that is the only care needed

Medicare.gov. "Home Health Services." [medicare.gov/what-medicare-covers/whats-home-health-care](https://www.medicare.gov/what-medicare-covers/whats-home-health-care)

Medicaid self-directed care and financial management services

Medicaid.gov. "Self-Directed Services." [medicaid.gov/medicaid/long-term-services-supports/self-directed-services](https://www.medicaid.gov/medicaid/long-term-services-supports/self-directed-services)

Centers for Medicare & Medicaid Services. "The Role of Financial Management Services in the Operation of a 1915(c) Home and Community Based Services Waiver." [medicaid.gov/medicaid/home-community-based-services/downloads/fms-role-1915c-hcbs-waiver.pdf](https://www.medicaid.gov/medicaid/home-community-based-services/downloads/fms-role-1915c-hcbs-waiver.pdf)

VA Aid and Attendance: who qualifies, and the monthly payment added to a VA pension

U.S. Department of Veterans Affairs. "VA Aid and Attendance Benefits and Housebound Allowance."

va.gov/pension/aid-attendance-housebound

Medicare

U.S. Department of Health and Human Services. "FAQs Category: Medicare." hhs.gov/answers/medicare/index.html

What Medigap policies cover and generally do not cover

Medicare.gov. "What Medigap Covers."

medicare.gov/health-drug-plans/medigap/basics/coverage

Medicaid is run by the states under federal rules, and home care programs can have waiting lists

Medicaid.gov. "Medicaid." March 2024.

medicaid.gov/medicaid/index.html

MaryBeth Musumeci, Priya Chidambaram, and Molly O'Malley Watts. "Key Questions About Medicaid Home and

Community-Based Services Waiver Waiting Lists." KFF, April 4, 2019. kff.org/medicaid/key-questions-about-medicaid-home-and-community-based-services-waiver-waiting-lists

Finding your state's Medicaid office

Medicaid.gov. "Where Can People Get Help With Medicaid & CHIP?" medicaid.gov/about-us/where-can-people-get-help-medicaid-chip

SHIP counseling, its number, and website

State Health Insurance Assistance Program. "Local Medicare Help." shiphelp.org/local-medicare-help

U.S. Administration for Community Living. "State Health Insurance Assistance Program (SHIP)" overview flyer. June 2022. acl.gov/sites/default/files/programs/2022-06/SHIP_OverviewFlyer_Final.pdf

Accredited representatives help with VA claims, free

U.S. Department of Veterans Affairs. "Get Help Filing Your Claim or Appeal." Updated September 23, 2026.

va.gov/disability/get-help-filing-claim

U.S. Department of Veterans Affairs. "Get Help from a VA Accredited Representative or VSO." va.gov/find-rep

Legal aid

USA.gov. "Find a Lawyer for Affordable Legal Aid." Updated November 17, 2025. usa.gov/legal-aid

Legal Services Corporation. "About LSC." lsc.gov/about-lsc

The Eldercare Locator and Area Agencies on Aging

Eldercare Locator, U.S. Administration for Community Living. "Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

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Proverbs 24:3. King James Version (1611). biblegateway.com/passage/?search=Proverbs+24%3A3&version=KJV

8. When It Isn't Safe to Wait

Medicare pays a long-term care hospital the lower site neutral rate unless the patient comes directly from an inpatient hospital stay that meets federal criteria

Code of Federal Regulations. Title 42, section 412.522,
"Application of site neutral payment rate." [ecfr.gov/current/tit
le-42/chapter-IV/subchapter-B/part-412/subpart-O/section
-412.522](https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-B/part-412/subpart-O/section-412.522)

The Important Message from Medicare and the right to a fast appeal of a hospital discharge

Medicare.gov. "Fast Appeals." [medicare.gov/providers-services
/claims-appeals-complaints/appeals/fast-appeals](https://www.medicare.gov/providers-services/claims-appeals-complaints/appeals/fast-appeals)

Inpatient versus observation status, the three-day rule, and the observation notice

Medicare.gov. "Skilled Nursing Facility (SNF) Care."
[medicare.gov/coverage/skilled-nursing-facility-care](https://www.medicare.gov/coverage/skilled-nursing-facility-care)
Center for Medicare Advocacy. "Observation Status."
[medicareadvocacy.org/medicare-info/observation-status](https://www.medicareadvocacy.org/medicare-info/observation-status)

Calling 911 if you fall and cannot get up, and seeing your doctor after any fall

New York City Department of Health and Mental Hygiene.
"Healthy Aging: Preparing for Falls." [nyc.gov/site/doh/health/
health-topics/healthy-aging-preparing-for-falls.page](https://www.nyc.gov/site/doh/health/health-topics/healthy-aging-preparing-for-falls.page)
Centers for Disease Control and Prevention. "Older Adult Falls"
fact sheet. 2017. [stacks.cdc.gov/view/cdc/106356](https://www.stacks.cdc.gov/view/cdc/106356)

Calling 911 when confusion comes on suddenly, and infection as a cause of confusion

MedlinePlus, U.S. National Library of Medicine. "Confusion."
Reviewed January 27, 2026.
medlineplus.gov/ency/article/003205.htm

Getting lost in familiar places as a sign to raise with the doctor, and treatable causes of memory problems

National Institute on Aging. "Memory Problems, Forgetfulness, and Aging." Reviewed November 22, 2023. nia.nih.gov/health/memory-loss-and-forgetfulness/memory-problems-forgetfulness-and-aging

LIHEAP, help with shutoffs, energyhelp.us, and the referral hotline

Administration for Children and Families, Office of Community Services. "Low Income Home Energy Assistance Program (LIHEAP)." acf.gov/ocs/programs/liheap

Administration for Children and Families, Office of Community Services. "LIHEAP Contact Information for the Division of Energy Assistance." acf.gov/ocs/contact-information/liheap-contact-information-division-energy-assistance

How scams work, and what to do if you paid

Federal Trade Commission. "How To Avoid a Scam." July 2023.
consumer.ftc.gov/articles/how-avoid-scam

Federal Trade Commission. "Family Emergency Scams."
consumer.ftc.gov/scams/family-emergency-scams

Federal Trade Commission. "Home Repair Scams." Published
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consumer.ftc.gov/features/pass-it-on/home-repair-scams

Federal Trade Commission. "If You Were Scammed." August
2024. bulkorder.ftc.gov/sites/bulkorder.ftc.gov/files/publications/1065a_ifyouwerescammed-508.pdf

Signs of abuse, neglect, and financial exploitation

National Institute on Aging. "Elder Abuse."
nia.nih.gov/health/elder-abuse/elder-abuse

Consumer Financial Protection Bureau, Office for Older
Americans. Suspicious Activity Reports on Elder Financial
Exploitation: Issues and Trends. February 2019. files.consumerfinance.gov/f/documents/cfpb_suspicious-activity-reports-elder-financial-exploitation_report.pdf

Reporting abuse without proof, to 911, Adult Protective Services, or the state licensing agency

National Center on Elder Abuse, U.S. Administration for
Community Living. "Suspect Abuse?"
ncea.acl.gov/suspectabuse

National Adult Protective Services Association. "Help in Your
Area." napsa-now.org/help-in-your-area

The long-term care ombudsman

U.S. Administration for Community Living. "Long-Term Care Ombudsman Program." acl.gov/programs/protecting-rights-and-preventing-abuse/long-term-care-ombudsman-program

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988 Suicide and Crisis Lifeline. "Get Help."

988lifeline.org/get-help

Substance Abuse and Mental Health Services Administration.

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samhsa.gov/find-support/in-crisis

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9. A Safer Home

How to stand up safely from a chair or bed: edge of the seat, nose over toes, push up, hold a walker only once standing

University Hospitals Plymouth NHS Trust, Physiotherapy. "Top Tips to Stand Safely." Patient information leaflet C-622, August 2025. plymouthhospitals.nhs.uk/display-pil/pil-top-tips-to-stand-safely-8506

Room-by-room questions and fixes for floors, stairs, kitchen, bathroom, and bedroom

Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. "Check for Safety: A Home Fall Prevention Checklist for Older Adults." 2017.

stacks.cdc.gov/view/cdc/59197

Centers for Disease Control and Prevention. "A Home Fall Prevention Checklist for Older Adults." October 1999.

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Appliances with an automatic shut-off

Alzheimer's Association. "Alzheimer's and Dementia Home Safety Tips."

alz.org/help-support/resources/home_safety_checklist

A phone and emergency numbers near the bed

U.S. Fire Administration. "Smoke Alarms" (Fire Safe Seniors flyer). usfa.fema.gov/downloads/pdf/fire-safe-seniors/smoke-alarms-flyer-eng.pdf

Outdoor steps, railings, and lighting

Harvard Health Publishing. "Quick Fixes to Keep You from Falling." August 22, 2023. health.harvard.edu/staying-healthy/quick-fixes-to-keep-you-from-falling

Smoke alarms in every bedroom, outside sleeping areas, and on every level; interconnected alarms; replacing alarms at 10 years

U.S. Fire Administration. "Smoke Alarms" infographic. usfa.fema.gov/downloads/pdf/publications/smoke-alarm-infographic.pdf

Monthly tests, batteries, chirping, help with testing, two ways out, and getting out and staying out

U.S. Fire Administration. "Smoke Alarms" (Fire Safe Seniors flyer). usfa.fema.gov/downloads/pdf/fire-safe-seniors/smoke-alarms-flyer-eng.pdf

Carbon monoxide detectors

Centers for Disease Control and Prevention. "Carbon Monoxide Detectors."
cdc.gov/nceh/features/timechange detectors/index.html

Emergency numbers by each phone, a phone near the floor, and alarm devices

Centers for Disease Control and Prevention. "A Home Fall Prevention Checklist for Older Adults." October 1999.
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AARP. "How to Choose a Medical Alert or Monitoring System." Updated May 29, 2026.
aarp.org/caregiving/home-care/medic-alert-systems-options

Exercise, medicine review, vision checks, getting up slowly, shoes, and lighting

Centers for Disease Control and Prevention. "A Home Fall Prevention Checklist for Older Adults." October 1999.
stacks.cdc.gov/view/cdc/11321

Occupational therapists and home safety

American Occupational Therapy Association. "Home Modifications and Key Community Partnerships." aota.org/practice/practice-settings/home-modifications-key-community-partnerships

Chore and homemaker services through the Area Agency on Aging

U.S. Administration for Community Living. "Administration on Aging." Modified August 14, 2026.

acl.gov/about-acl/administration-aging

USAgings. "Eldercare Locator." usaging.org/eldercareloc

Written estimates and door-to-door repair offers

Federal Trade Commission. "Home Repair Scams." Published September 23, 2019, updated August 8, 2023.

consumer.ftc.gov/features/pass-it-on/home-repair-scams

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John Howard Payne. "Home! Sweet Home!" from Clari; or, The Maid of Milan (London: John Miller, 1823). Representative Poetry Online, University of Toronto, rpo.library.utoronto.ca/content/song-0

10. Driving

Signs to pay attention to, and talking with your doctor about medicines

National Highway Traffic Safety Administration. "Driving Safely While Aging Gracefully."

nhtsa.gov/older-drivers/driving-safely-while-aging-gracefully

How common hearing loss is after 65

National Institute on Deafness and Other Communication Disorders. "Age-Related Hearing Loss."

nidcd.nih.gov/health/age-related-hearing-loss

Eye exams, medicine review, daylight and good-weather driving, route planning, following distance, and putting the phone away

Centers for Disease Control and Prevention. "Older Adult Drivers." cdc.gov/older-adult-drivers/about/index.html

Driving evaluations, what they include, talking with your doctor, and cost

Association for Driver Rehabilitation Specialists. "Frequently Asked Questions." aded.net/page/FAQs

National Highway Traffic Safety Administration. "Driving Safely While Aging Gracefully."

nhtsa.gov/older-drivers/driving-safely-while-aging-gracefully

State license renewal rules for older drivers

National Highway Traffic Safety Administration.

Countermeasures That Work, "In-Person Renewal and Vision Test for Older Drivers." nhtsa.gov/node/135286

Off-peak fares for older riders

Federal Transit Administration. "Are Transit Providers Required to Offer Reduced Transit Fares to Seniors, People with Disabilities, or Medicare Card Holders?" transit.dot.gov/are-transit-providers-required-offer-reduced-transit-fares-seniors-people-disabilities-or-medicare

The MyMobility Plan

Centers for Disease Control and Prevention. "MyMobility Plan." cdc.gov/older-adult-drivers/mymobility

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Ecclesiastes 3:1. King James Version (1611). biblegateway.com/passage/?search=Ecclesiastes+3%3A1&version=KJV

11. Deciding Together

Durable and health care powers of attorney, living wills, and guardianship when no papers are in place

MedlinePlus, U.S. National Library of Medicine. "Advance Directives." medlineplus.gov/advancedirectives.html

Consumer Financial Protection Bureau. "Managing Someone Else's Money" webinar slides. November 2020. files.consumerfinance.gov/f/documents/cfpb_msem_webinar-slides_2020-11.pdf

Aging Life Care professionals and family differences of opinion

Aging Life Care Association. "What You Need to Know." aginglifecare.org/ALCAWEB/What_is_Aging_Life_Care/What_you_Need_to_Know

Respite care: where it happens and how long it lasts

National Institute on Aging. "What Is Respite Care?" nia.nih.gov/health/caregiving/what-respite-care

State motor vehicle agencies set driver's license rules

National Highway Traffic Safety Administration. Countermeasures That Work, "In-Person Renewal and Vision Test for Older Drivers." nhtsa.gov/node/135286

Powers of attorney and guardianship, and how terms and rules differ by state

Consumer Financial Protection Bureau. "Managing Someone Else's Money" webinar slides. November 2020. files.consumerfinance.gov/f/documents/cfpb_msem_webinar-slides_2020-11.pdf

Legal aid for people with low incomes

USA.gov. "Find a Lawyer for Affordable Legal Aid." Updated November 17, 2025. [usa.gov/legal-aid](https://www.usa.gov/legal-aid)

Legal Services Corporation. "About LSC." lsc.gov/about-lsc

Free legal help for people over 60 through the Eldercare Locator

Consumer Financial Protection Bureau. "Elder Abuse Resources." consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/elder-abuse-resources

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"The Bundle of Sticks." The Aesop for Children (Rand McNally, 1919). Library of Congress, read.gov/aesop/040.html

12. Letting Help In

How the direct-hire figure of about \$4,200 a month is built

At \$20 an hour for 40 hours a week, wages come to \$41,600 a year, about \$3,467 a month. The employer's share of Social Security and Medicare taxes, 7.65 percent, adds about \$265. The rest are the author's estimates. Workers' compensation coverage at about \$2.27 per \$100 of payroll adds about \$79. Georgia's 2025 advisory loss cost for home health care workers is \$1.10 per \$100, and each insurer multiplies it by its own factor. Payroll processing at about \$15 per pay period, paid every two weeks, adds about \$33. General liability, professional liability, and bond coverage add about \$47 to \$136, depending on the limits and the insurer. That comes to about \$3,890 to \$3,979 a month. An allowance of about \$50 to \$70 a week for backup care when the regular caregiver cannot work brings the total to about \$4,200. The law does not require every one of these costs. Georgia's workers' compensation law does not cover domestic servants or employers with fewer than three employees, and no law requires a family to carry liability coverage or a bond. These figures are what it costs a family employer to recreate protections a licensed home care provider carries for its clients. They vary by family, insurer, and payroll provider.

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