

Can You Afford In-Home Care? Here are Some Tips on How to Cut the Cost

Comfort Keepers of Warren NJ has a List of Shared Economy Tactics People Can Use to Afford In Home Care

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/EINPresswire.com/ -- For most of us, the

body starts to slow down sometime

between 30 and 40 and it never really

stops. Aging creates challenges for

people, and while some remain vigorous

and physically active well into their 80s

and beyond, many retirees find themselves less active and less able to take care of strenuous or exhausting tasks. When this happens to your aging parents or grandparents, the natural solution is to hire in-home care, at least for a few hours a day to help keep up with chores and keep your loved company while you are distracted with things like your job or your own children.

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But what if you didn't plan on budgeting for in-home care for your elder parents or grandparents? Most people are still struggling to save for their own retirement and haven't begun to consider the costs that come with assisting their older family members in a society that is aging rapidly.

The good news is that you don't have to rely on your spare time or that of your siblings if you're willing to get resourceful with modern opportunities.

Stephanie Howe, the owner of [Comfort Keepers in Warren, NJ](#), is an expert on budgeting and paying for in-home care. Howe has been running a multi-location home caregiver business throughout Central New Jersey since 2005 and in those 13 years, she has seen a variety of innovative methods to help alleviate the costs of in-home care.

"We know that one of the biggest concerns anyone has when it comes to in-home care," says Howe, "is the cost. People want the best for their loved ones when it comes to home care, but the scary question is always 'how can I afford it?'"

Howe notes that costs tend to vary based on insurance and benefits and this creates a lot of trepidation among people who know they have relatives that need the care but don't know if they can fit it into their budget.

"Each insurance provider and each retirement plan can be different," she says. "But while that makes it a case-by-case conversation, and one we're always looking to help explore the options with, there



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are a lot of common tips we can share that anyone can do to help."

Comfort Keepers of Warren, NJ, has devised a tip sheet based [the sharing economy](#). This tip sheet taps into things anyone, no matter what age, can do to offset the cost of in-home care through goods and services or trade.

"This isn't a substitute for benefits or insurance," Howe adds. "These are just common things that we have seen clients' families have had success with to add that extra little bit."

Howe notes that Comfort Keepers of Warren, NJ, has a staff of experts that can assist anyone curious about in-home care. This staff will explore options for payment finding the best overall plan. But, Howe adds, the tips list has proven successful in individual cases.

How to Use the Sharing Economy to Help Pay for In-Home Care

Comfort Keepers of Warren, NJ, suggests any of these activities may help:

1) Airbnb Your Spare Rooms

Many retirees looking to age in place have a home big enough for a busy family, but their adult children have moved away and bought homes of their own. This means that you may have plenty of spare rooms to host one large or several small Airbnb listings. If you haven't heard of Airbnb, it is almost exactly what it sounds like. People with spare bedrooms and homes make listings and rent out nights like hotel rooms. All you need to do is keep the rooms decorated and nice and stock a supply of hotel soaps. Maintenance is easy, and a relative might be willing to assist you in setting up and decorating the space to start with.

2) Rent Out Your Parking Space

If you live in an urban area where parking is tight but have an extra parking space available either on the street, in the driveway, or in your garage, you can rent it out through the sharing economy. With even fewer maintenance requirements than an Airbnb, nice people visiting relatives or traveling for work who need a guaranteed safe and legal place to park can book your spot for anywhere from an hour to a week. This is a great way to collect some additional income often without even needing to speak to your guests.

3) Pet Sitting for Your Kind of Pet

For seniors who already have a dog or a cat, many pet owners turn to the sharing economy to take care of their furry friends when they have to go on vacation or a business trip. Compared to kennelling services, sending your pet to 'camp' in another pet-friendly home allows them to make friends, roam, and play instead of spending all weekend in a crate. It's easy to believe that pet parents would be more than happy to pay for this service with the same budget they would have spent on kennelling.

Your Caregiver and the Sharing Economy

Once your sharing economy income starts to generate if you choose to hire an in-home caregiver, be sure to talk to them about also being a part of your sharing economy hobbies. You could re-decorate your Airbnb suite together, think of fun activities for visiting pets, or even start getting creative with the favor economy where neighbors swap favors for cash and bartering all the time from lawnmower trades to batches of homemade pies. Not only is the sharing economy a great way to pay for in-home care, but it's also a fantastic source of activity and socialization.

About Comfort Keepers of Warren, NJ

Comfort Keepers provides award-winning in-home care for seniors and other adults in need of assistance with daily activities. Their highly trained and dedicated caregivers can help your loved one stay in their home for as long as safely possible—a dream come true for both the seniors and their families. Their goal is to enrich the lives of every treasured client while maintaining client safety, well-being, and comfort as each person continues to live independently despite disease and other age-related conditions.

Their caregivers, referred to as Comfort Keepers®, are carefully selected, screened, and trained to provide professional, compassionate assistance that meets the organization's high standards. Through a unique approach called Interactive Caregiving™, Comfort Keepers' caregivers build true friendships with their clients in order to fulfill their emotional and social needs.

To find out more about Comfort Keepers of Warren New Jersey's commitment to excellence, please call (732) 369-3639.

This release was drafted by [Results Driven Marketing, LLC](#): a full-service digital marketing, public relations, advertising and content marketing firm located in Philadelphia, PA

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