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Caregiver Mary Yoder pours juice for client Jean McVey. Yoder is one of a growing number of retirees supplementing their incomes by helping peers fill lonely hours with activity and companionship.

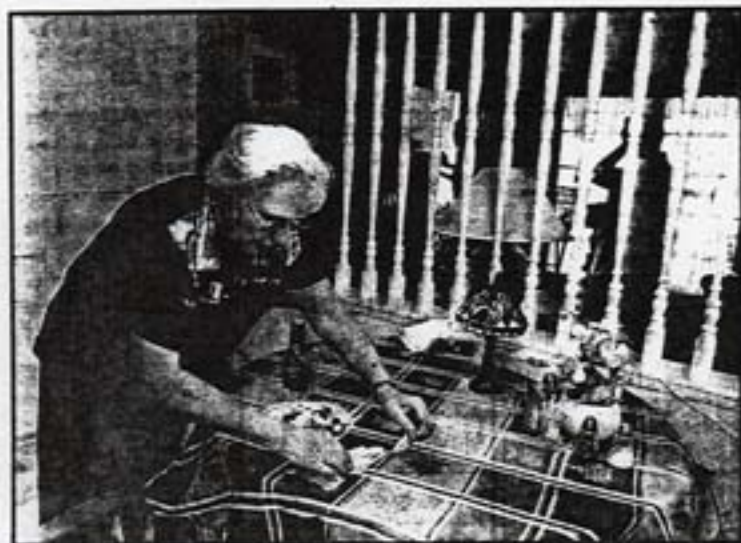
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Lou Gazda, right, and Mary Yoder, left, of Senior Home Companions often take walks with client Jean McVey, a resident of Sunnyside Village, an assisted-livir



Above, Gazda prepares the table for lunch. At right, Pauline George cooks breakfast for Mary Loftus in Loftus' Sarasota condominium.

## COVER STORY

# caregivers

Some retirees earn extra cash by helping less-active peers fill lonely hours with activity and companionship.

By Elleen Kelley

STAFF WRITER

Once one of them giggles, it's all over. Everyone giggles. "Who's got the key?" 87-year-old Jean McVey sings out. Urilla "Lou" Gazda, a 60-something-year-old, recognizes the whimsical cue and responds, "I've got the key."

Mary Yoder, 67, laughs as the women open the door to McVey's condominium at Sunnyside Village, an assisted-living facility in Sarasota County.

Gazda and Yoder — brought together by their work — laugh often and count McVey as a friend, but make no mistake, they take their job seriously.

The two are mothers and grandmothers. They're also widows and caregivers.

They came to Florida to spend their remaining years as retirees.

Now they're friends, brought together five months ago after McVey, who suffered a stroke, returned from a rehabilitation center.

"She (McVey) wouldn't go anywhere if we weren't here for her," says Gazda as she strolls behind Yoder and McVey, who walk arm in arm.

Gazda and Yoder are caregivers for Senior Home Companions, a Sarasota-based caregiver referral service.

## Business built on an aging generation

Gazda and Yoder are the kind of workers employers will see more of as more Americans enter retirement.

Most baby boomers — the 76 million people born from 1946 to 1964 — are expected to work well past retirement age.

In a Rutgers University study, more than 90 percent of American workers said they expect to work at least part time after retiring from their careers.

Reasons vary from financial to quality of life. Some say they enjoy the interaction that work provides.

Some of Yoder's six children have urged her to give up caretaking, her job for more than 25 years, but she says it's her gift.

"They think I have worked hard enough, but I say two or three days a week is good for me," Yoder says. "The elderly really get to my heart and I just feel they need the best care that they can get."



Senior caregiver Pauline George, standing, helps Mary Loftus with household chores. George says she became a caregiver to supplement her retirement income.

## Senior Home Companions Inc.

The Sarasota-based company helps seniors take care of seniors in eight Florida counties as well as in Indiana and Georgia.

Retired men and women are matched with seniors in need of companionship, light housekeeping, meal planning and preparation. Caregivers are not allowed to bathe clients or place medicine in clients' mouths.

The clients and caregivers spend on average 20 hours a week with one another so that a friendship can be formed.

For more information, call 924-0494.

# Sarasota-based company pairs senior caregivers with homebound peers

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Yoder and Gazda say they understand the impact of aging — becoming forgetful, losing hearing and suffering other maladies — and that knowledge helps them do their jobs.

"I think we understand each other better," Gazda says.

Judy Cuppy says she understands seniors' concerns, too. She and former business partner Tom Kennedy founded Senior Home Companions — initially called Home Sitting Seniors — in 1992.

A social worker who moved from Indiana nine years ago, Cuppy recognized that many Floridians wanted to work after retiring. At the same time, she said, a need existed to provide help for homebound seniors.

As of mid-January, 410 home-maker and companion businesses were registered by the state, but when Cuppy started, only a few existed in Florida.

In her first year, Cuppy's caregiver referral list was double that of her client list, which had five names. The business made a profit of \$27,000.

But word spread.

Cuppy and Kennedy networked at business meetings and visited hospitals and rehabilitation centers to talk about in-home care.

"I think it helped me understand about folks who are sick and can't get around as well," Cuppy said of those experiences.

She also drew on her own life. Cuppy, 58, has twice beat cancer. Also, her grandmother lived in a nursing home for 18 years. "I have never been one to

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sit back and do nothing," Cuppy said.

By 1995, Cuppy's business served Bradenton and Fort Myers. Revenues climbed to \$151,000. Three years later, they hit \$299,859.

Now, Senior Home Companions serves eight Florida counties in addition to Indianapolis and Atlanta. The company's 1,150 Florida caregivers serve 1,511 clients.

Each branch is individually supervised.

Caregivers are screened to match their clients' interests and experiences, Cuppy said. The Florida Department of Law Enforcement checks the caregivers' backgrounds.

Most caregivers spend 20 hours a week with their clients. Clients are billed weekly; hourly rates average about \$12. Of that, \$8.50 goes to the caregiver, \$2.40 goes to the branch manager and Cuppy gets \$1.10.

Most other in-home health agencies may charge \$17 to \$34 hourly, depending on the level

of care.

Unlike those agencies, which offer registered nurses and nursing assistants, employees of Senior Home Companions cannot administer medicine or bathe clients.

Most of Cuppy's caregivers do light housekeeping, go grocery shopping and cook meals. Some also socialize with their clients, taking them to movies or for walks on the beach.

"I don't need to charge people \$17, \$18, \$19 an hour because I don't have the administrative (support) and we don't have storefront offices," Cuppy said. Each branch manager works from home.

The youngest caregivers are 50; most are about 63 years old and are women. One woman is in her 80s. For half of them, the caretaker work is their first job after being homemakers.

"They have been training for this their entire lives," Cuppy said.

## Dreams versus reality

Experience isn't the only driving force. Many of the caregivers are caring for others to help make ends meet.

Pauline George, an English immigrant, had servants when she lived in Rhodesia, now named Zimbabwe. She cares for Mary Loftus of Sarasota.

"I do it for the money," George says flatly.

George gets \$550 a month in Social Security benefits and a small stipend from the British government for being widowed.

"Which is enough for a bottle of rum," she says.

She makes \$160 a week through Senior Home Companions.

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"I think I'll stick with this for as long as I need it," George says. "So I can just about come out in one piece."

Carl E. Van Horn, director of the John J. Heldrich Center for Workforce Development at Rutgers University, says that 10 percent of all workers will supplement their incomes by working during their retirement years.

Almost half — 42 percent — will work part time for interest and enjoyment. Twenty percent will start their own businesses and 11 percent said they'll do volunteer work.

"Americans worry a great deal about whether they will ever have the financial freedom to shape their destiny in their later years," Van Horn said. "There is a gap between their dreams and their realities."

In the past few years, George and Loftus have logged more than 17,000 miles in Loftus' car, traveling to Canada, Georgia and elsewhere.

"She takes my arm everywhere I go," George says. "She likes eating and I like cooking. ... We have a lot in common. We do the crosswords together. We both enjoy classical music and Lawrence Welk."

Loftus enjoys the friendship she's formed with George.

"We work together very well," Loftus says. "If we didn't, you'd have chaos. We don't have any problems. Do we have any problems?"

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