

# The GTA Home Care Guide

Costs, checklists, and how to choose in-home care for your parent — without the guesswork.

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Finding care for an aging parent is stressful. This short guide gives you the real numbers, the checks that matter, and the signs to watch for — so you can make a calm, informed decision instead of a panicked one.

Inside: what care costs in the GTA · the verification checklist · 10 signs it's time · how to choose · public vs private.

## THE BASICS

### What in-home care includes

Most families start with one type of help and add more over time. The main options:

#### Companionship & home help

Company, meals, light housekeeping, errands, and rides. The most common starting point. (\$28–\$38/hr)

#### Personal care (PSW)

Hands-on help with bathing, dressing, mobility, and daily routines from a Personal Support Worker. (\$30–\$45/hr)

#### Dementia & Alzheimer's care

Specialized at-home support built around memory loss, routine, and safety. (\$35–\$50/hr)

#### Respite care

Short-term, scheduled relief so a family caregiver can rest, work, or travel.

#### 24-hour & live-in care

Round-the-clock support for a parent who can no longer be safely alone. (\$350–\$600/day)

## WHAT IT COSTS

### Home care prices in the GTA (2026)

Real private-pay ranges — no placeholder numbers — so you can plan before you call anyone.

Type of care	Typical range
Companionship & home help	\$28–\$38 / hr
Personal care (PSW)	\$30–\$45 / hr
Dementia / specialized care	\$35–\$50 / hr
Overnight (8–12 hrs)	\$250–\$400 / night
24-hour / live-in	\$350–\$600 / day

**Note:** These are market ranges to set expectations, not quotes. Most agencies have a 3–4 hour minimum per visit. Actual pricing depends on care level, hours, location, and the provider.

**Funded option:** Some care may be covered through Ontario Health atHome, the public option. Most families combine a few funded hours with private care.

## HOW TO CHOOSE

### The checklist that keeps your parent safe

Before you hire anyone, confirm these — and don't skip them:

#### Verify the non-negotiables

- **Police / Vulnerable Sector Check** — current, within the last 12 months.
- **Proof of insurance** — liability coverage, so you're not exposed.
- **PSW registration** — check the public HSCPOA register where it applies.
- **References** — and actually call them.

#### Questions that reveal quality

- What happens if our regular caregiver is sick or away?
- Will it be the same caregiver each visit, or a rotation?
- What training do caregivers have for dementia or mobility needs?
- What's the minimum hours per visit, and the all-in hourly rate?

#### Red flags

- Reluctance to share documents or references.
- Pressure to sign a long contract quickly.
- No clear backup plan if a caregiver doesn't show.
- Prices far below everyone else — ask what's missing.

## IS IT TIME?

# 10 signs your parent may need home care

One bad day isn't a crisis. Several of these together — or a steady slide over months — is the signal to act.

### Daily living

- Unpaid bills or money mistakes piling up.
- Skipped meals, weight loss, or spoiled food.
- Slipping hygiene; a once-tidy home now cluttered.

### Safety

- Falls, or unexplained bruises.
- Leaving the stove or taps on.
- Getting lost on familiar routes.

### Health & mood

- Missed or muddled medications.
- Pulling away from friends and hobbies.
- Confusion or memory lapses that are getting worse.
- Difficulty with stairs or getting up.

## PUBLIC VS PRIVATE

### Where the money comes from

**Publicly funded (Ontario Health atHome):** free, but limited hours and sometimes a waitlist. A care coordinator assesses eligibility.

**Private pay:** \$28–\$50/hr, but you choose who, when, and how many hours — and it scales up to 24-hour care.

**Most families use both:** funded hours for what they cover, private care for the rest.

### Get your free shortlist of verified caregivers

Tell us what your parent needs and we'll match you with verified in-home care near you — free, no obligation.

[gtaseniorcarefinder.ca](https://gtaseniorcarefinder.ca) · (437) 367-1126