



# The Senior Home Services Business

*Non-medical help for the fastest-growing demographic in America: errands, rides, meals, and real company at \$30-45 an hour, paid gladly by the kids who cannot be there.*

\$400-1,300

START LEAN

7-21 days

FIRST DOLLAR

85-90%

TYPICAL MARGIN

# Is this your business?

More than ten thousand Americans turn 65 every day, most want to stay in their own homes, and the licensed home-care industry is built around heavy cases, not the light help that keeps independence possible. Senior home services fills that gap: errands, meals, rides, technology, and genuine company, sold to adult children who cannot be there and will gladly pay someone trustworthy who can.

\$400-1,300

LEAN STARTUP COST

\$2,000-4,000

STANDARD BUILD

7-21 days

TIME TO FIRST DOLLAR

85-90%

TYPICAL GROSS MARGIN

Yes, fully

SOLO-FRIENDLY

Yes (client-site)

HOME-BASED

## BUILT FOR THESE FOUNDER TYPES

THE CONNECTOR

THE ADVISOR

2/5 difficulty

### THE HONEST FIT TEST

The work is patience, warmth, and absolute reliability, delivered weekly to people who may move slowly, repeat stories, and depend on you more than they admit. Boundaries matter as much as kindness: you will be asked to do care tasks you legally cannot. If you need variety and speed, look elsewhere. If being the most dependable hour of someone's week sounds meaningful, this pays you to be exactly that.

# Who pays, and why now.

The demographics are a tide, not a trend: the 65-plus population is the fastest-growing segment in the country, nearly four in five older adults say they want to age in their own homes, and their children live farther away than any generation before them. Between 'perfectly fine alone' and 'needs licensed care' sits a years-long stretch where what is missing is not a nurse: it is groceries, a ride to the cardiologist, a working television, and someone who genuinely shows up.

Understand who actually buys: almost never the senior. The customer is the adult daughter living three states away, juggling her own kids, panicking quietly after every unanswered call. She is not purchasing hours of housekeeping; she is purchasing peace of mind, and the product that delivers it is the update: a short text after every visit saying what got done, how mom seemed, and anything worth knowing. Sell to the family, serve the senior, report to everyone.

The supply side is the opportunity. Licensed home-care agencies bill \$28-40 an hour, impose minimum-hour requirements, rotate caregivers constantly, and prioritize heavy personal-care cases: many decline companion-only requests outright. That is your lane, and your differentiator is continuity: one trusted face, every week, the same person who knows where the teacups live. Referrals flow from geriatric care managers, elder-law attorneys, senior living advisors, and churches, all of whom hold lists of families they could not help.

WHO BUYS	WHAT THEY PAY	WHAT THEY ACTUALLY WANT
<b>Long-distance adult children</b>	\$30-45/hr, or \$549-799 monthly plans	Eyes on a parent and a text after every single visit
<b>Independent seniors themselves</b>	\$35-45/hr, occasional	Help without surrendering independence; one person, not a rotation
<b>Families bridging a recovery</b>	\$35-45/hr, short-term	Meals, errands, and rides while a parent regains footing (never the medical part)
<b>Care managers and elder-law attorneys</b>	Referrals, repeatedly	A vetted, insured, boundaried provider they can stake their name on

AMERICANS TURN 65 EVERY SINGLE DAY

10,000+

The wave runs through 2030 and beyond, and families are smaller and farther away than ever. Demand is not the question in this business; trust is. Build the trust apparatus (insurance, background checks, the visit update) and the demographics do your prospecting for you.

# Every dollar, before you spend it.

Almost nothing here is equipment: the startup spend is trust made visible. Every line below is something a worried daughter can verify before she hands you a key to her childhood home, and that is exactly why it converts.

THE LEAN BUILD · START HERE	WHY IT EARNS ITS PLACE	COST
<b>General liability insurance (first month)</b>	The certificate every referral partner will ask to see	\$40-90
<b>Background check, run on yourself</b>	Share it proactively; families choose the provider who offered first	\$30-80
<b>First aid + CPR certification</b>	An afternoon course; a credential families repeat to each other	\$60-120
<b>Business-use auto endorsement (monthly add)</b>	You will drive clients; a personal policy can deny that claim (see legal)	\$20-60
<b>Simple website + booking</b>	Built for the adult-child reader: credentials, services, the update sample	\$100-300
<b>Brochures for centers, churches, care managers</b>	This market still reads paper, and so do its referrers	\$60-120
<b>LLC + city license</b>	Your liability wall. See the legal page	\$50-500
<b>Lean total</b>		<b>\$360-1,270 all-in</b>

THE STANDARD BUILD · ADD AFTER FIRST REVENUE	WHAT IT UNLOCKS	COST
<b>Care software with family updates (first year)</b>	Schedules, visit notes, and the family text, systematized	\$300-600
<b>Dementia-friendly and senior-care training</b>	Non-medical but invaluable; referrers notice it on the brochure	\$100-300
<b>Branded polo + car magnet</b>	Recognizable and reassuring in the driveway every week	\$100-250
<b>Liability umbrella to \$2M</b>	Cheap peace of mind once you carry multiple client keys	\$200-400/yr

## THE RULE

Spend on what a frightened family can verify: the insurance certificate, the background check, the CPR card, the sample update text. Skip everything else until standing clients fund it. In this business, the marketing budget IS the trust budget; there is no separate pile.

# Clean from day one.

One bright line organizes everything legal in this business: non-medical means non-medical. Stay on the right side of it and you are a lightly regulated household service; drift across it and you are an unlicensed home-care agency. Here is the clean setup.

- Form your LLC:** File in your home state, get the EIN free at irs.gov, open the business bank account. THE LAUNCHPAD Module Three walks every step.

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- Know the line, and write it down:** Companionship, housekeeping, meals, errands, transportation, and tech help are yours. Bathing, dressing, toileting, transfers, feeding, and administering medication are personal care: providing those for pay requires a home-care license in most states. Simple test: if your hands are on the person or their pills, it is not your job.

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- Medication: remind, never administer:** 'It's two o'clock, your organizer is on the counter' is generally fine. Opening bottles, sorting pills, or placing them in a hand is administration. Know your state's exact wording, because this is the most common accidental crossing.

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- State registration check:** A handful of states require even companion-only providers to register (Florida's homemaker-companion registration, for example). One call to your state health department settles it for good.

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- Background check, proactively:** Run one on yourself and hand it over before anyone asks; require the same of every future hire. Families rarely request it: they simply choose the provider who already offered.

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- Auto insurance for client transport:** Tell your agent exactly what you do and add the business-use endorsement. A personal policy can deny a claim from paid passenger transport, and rides are half this job.

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- Financial-abuse guardrails:** Never accept gifts beyond tokens, never touch accounts, never be added to a POA or will, and document every errand purchase with a photographed receipt texted to the family. The protection runs both ways and referrers will ask about exactly this.

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- Service agreement + emergency protocol:** Scope (with the non-medical line stated plainly), rates, emergency contacts, a call-911-first clause, and an incident-note habit. Clarity here is not legalese; it is the product.

## INSURANCE, SPECIFICALLY

General liability plus the auto endorsement covers the realistic risks: a fall on your watch claim, a fender-bender with a client aboard. Add the umbrella once you hold several house keys. The day you hire, workers' comp becomes mandatory nearly everywhere, and employee misclassification is especially dangerous here: you control schedules and methods, so caregivers are W-2 from day one. The deepest insurance, though, is documentation: the visit note and the receipt photo end most disputes before they start.

## WATCH FOR

Scope creep into care. It starts innocently: 'could you just help her into the shower this once.' The moment you provide hands-on personal care for pay, you are an unlicensed home-care agency, and one incident in that gray zone can end the business and worse. The kind answer is ready in advance: 'I can't do that safely or legally, but here are two licensed agencies I trust, and I'll keep doing everything else.' Referring out the medical work is precisely what makes families trust you with all the rest.

Requirements vary by state and city. Verify with your state, city clerk, and a licensed professional. Education, not legal advice.

# Three doors. Real numbers.

Price per hour with a two-hour minimum, and resist the instinct to undercut the agencies: in this market, cheap reads as unvetted. Your premium is continuity, the update, and the fact that the same trusted face arrives every week.

	RECOMMEND	
<p><b>DOOR ONE</b></p> <p><b>The Helping Hand</b></p> <p><b>\$38-45</b> per hour, 2-hr minimum</p> <ul style="list-style-type: none"> <li>◆ One-time or occasional visits</li> <li>◆ Errands, groceries, pharmacy runs</li> <li>◆ Light housekeeping and meal prep</li> <li>◆ Tech help: phone, TV, video calls with the grandkids</li> </ul>	<p><b>DOOR TWO</b></p> <p><b>The Standing Visit</b></p> <p><b>\$32-38</b> per hour, weekly, most-booked</p> <ul style="list-style-type: none"> <li>◆ A locked weekly 3-hour slot, same person every time</li> <li>◆ Companionship plus household help</li> <li>◆ Family text update after every visit</li> <li>◆ One appointment ride included monthly</li> <li>◆ Priority for extra visits when needs spike</li> </ul>	<p><b>DOOR THREE</b></p> <p><b>The Family Plan</b></p> <p><b>\$549-799</b> per month</p> <ul style="list-style-type: none"> <li>◆ Two standing visits weekly</li> <li>◆ Errands and appointment transportation</li> <li>◆ Weekly family summary email, photos included</li> <li>◆ Quarterly home-safety walk-through</li> <li>◆ Priority on-call for small emergencies</li> </ul>

**PRICING NOTES FOR THIS BUSINESS**

- Invoice the adult children directly, card on file, automated: the buyer and the served are different people, and the parent should never wrestle a bill.
- Two-hour minimums protect the route: a 45-minute errand still consumes a morning slot.
- Transport is visit time plus the IRS mileage rate (about \$0.70 a mile): stated plainly, never padded.
- Hold rates near agency level (\$28-40 at the big brands): your edge is one trusted face, not a discount, and underpricing reads as unvetted exactly when trust is the product.
- Evenings, weekends, and holidays carry a 20-25 percent premium, communicated up front.

**THE UPSSELL THAT PAYS THE RENT**

The Family Plan conversion at week six: by then the family has received six update texts and felt the difference each one makes to their group chat. Offer the monthly plan, lock the slots, and put the card on file. Add-ons ride along naturally: a home-safety walk-through, a tech setup package, snowbird home checks while the client winters elsewhere. Each one deepens the only metric that matters here: how indispensable you are by Thanksgiving.

# Names, not strategies.

Your first ten families come through institutions that already hold their trust: churches, senior centers, care managers, attorneys. One good talk and two referral partners outproduce any amount of advertising in this market.

## 1 Churches and senior centers

Offer a free 'aging in place' talk: the audience is seniors and the adult daughters who drove them, which is both halves of your market in one room. Leave brochures; collect three conversations per talk.

## 2 Geriatric care managers and senior living advisors

They maintain waitlists of light cases they cannot place because agencies decline companion-only work. Introduce yourself with your insurance, background check, and a sample update text: you are the solution to their backlog.

## 3 Elder-law and estate attorneys

Their clients ask constantly for exactly this. A one-page profile with your credentials, in ten attorneys' files, produces referrals for years.

## 4 Licensed agencies' decline lists

Call the local agencies and offer to be their answer for under-minimum, companion-only cases. They protect their license, you fill your book, and the referral flows both ways when your clients eventually need real care.

## 5 Your own network's parents

Everyone knows a family stretched thin across distance. Two founding families from your own circles produce the reviews and the update samples that sell every stranger after them.

## 6 Nextdoor

Worried adult children post there at midnight: 'looking for someone to check on dad.' Be present, answer warmly, and lead with the background check and the update.

### THE EXACT ASK

*"Hi, I'm [name]. I run a small senior home services company here in [town]: errands, meals, rides to appointments, and honest company. It's strictly non-medical, I'm insured and background-checked, and after every visit I send the family a short text: what we did, how mom seemed, anything you'd want to know. I'm taking on three more families this month. Could I come meet you and [parent's name], no charge, and see if we're a fit?"*

### THE FOUNDING-CUSTOMER DEAL

First three families: the first visit free and the founding rate locked for twelve months, in exchange for a review and, once they are glad they hired you, an introduction to one other family. Three is the right number: this business grows one trusted family at a time, and that slowness is its moat, not its flaw.

# Owned, earned, then paid.

Digital plays a supporting role here; the lead actors are referral partners and the update text itself, which gets forwarded between siblings like evidence. Build the trust apparatus first, then make it visible everywhere a worried family might look.

CHANNEL, RANKED	WHY IT WORKS HERE	THE FIRST MOVE
<b>The referral ecosystem</b>	Care managers, attorneys, clergy, and agency decline lists outproduce all digital combined	A two-line monthly email to every partner: 'I have two openings'
<b>Google Business Profile</b>	'Senior help [city]' is searched by adult children at midnight	Claim it; lead with credentials; collect reviews from families, not seniors
<b>Community talks</b>	One room, both buyers: seniors and their daughters	Monthly library, senior center, or church-hall talk with a signup sheet
<b>Nextdoor + local Facebook</b>	Where 'looking for someone to check on dad' actually gets posted	Answer every thread within hours; lead with the background check
<b>The update text itself</b>	Every visit note is forwarded to siblings: marketing you were paid to send	Write it warm and specific; add your name and number at the bottom

## FIVE CONTENT PIECES THAT WIN THIS NICHE

- What non-medical senior help covers, and what legally requires a licensed agency (the clarity post that wins referrers)
- 10 signs a parent needs more help than they'll admit
- The aging-in-place checklist: 20 fixes under \$100
- What we text the family after every visit: a real example, shared with permission
- How to talk to a parent about accepting help without a fight

## THE REVIEW MACHINE

Ask the family, not the senior, and ask after a moment that mattered: the caught fall hazard, the appointment made because the ride existed, the first month of updates. 'If this has given you some peace, a review would help other families find me.' Reviews written by relieved adult children, mentioning trust and the updates, are the single most persuasive asset this business can own.

# One unit, one month, no fog.

Two honest snapshots: what one standing weekly client is worth each month, and a steady solo month at eleven standing families plus errand work. The costs are almost embarrassingly small; the constraint is hours and the trust required to fill them.

ONE UNIT: ONE STANDING CLIENT, PER MONTH (13 HRS AT \$34)	AMOUNT	A WORKING MONTH: SOLO, 11 STANDING CLIENTS + ERRANDS	AMOUNT
Revenue	\$442	Standing visit revenue	\$4,860
Fuel + errand mileage	-\$28	Errand + transport add-ons	\$700
Payment processing (2.9%)	-\$13	Fuel	-\$330
Insurance + software share	-\$12	Insurance, phone, software	-\$190
Gross profit	\$389	Marketing + community events	-\$140
Tax reserve (27%)	-\$105	Certifications + screening fund	-\$25
Yours, per client month	\$284	Pre-tax profit	\$4,875
		Tax reserve (27%)	-\$1,315
		Owner take-home	\$3,560

BREAK-EVEN

## 2-4 client-months

The entire lean build is recovered by your second or third standing client's first month. Capital is simply not the barrier here. The barrier is the months of consistent, documented reliability it takes to earn a referral network, which is also exactly why competitors cannot shortcut past you once you have one.

Illustrative figures at typical market rates; your market, prices, and costs will differ. Run YOUR numbers in the One-Page P&L from THE LAUNCHPAD, Module Six. Remember the 25-30% tax reserve on every dollar of profit.

# Pre-decided, so motivation is never consulted.

## WEEK ONE: FOUNDATIONS

- LLC filed, EIN issued, business bank account open
- GL insurance bound; auto endorsement added
- Background check run on yourself, ready to share
- CPR and first aid course booked
- Service agreement written with the non-medical scope stated plainly

## WEEK TWO: DOORS OPEN

- State registration question settled with the health department
- First two founding families signed from your own network
- Update-text format perfected from the very first visit
- Google Business Profile live, credentials front and center
- Brochure printed for centers, churches, and care managers

## WEEK THREE: MOMENTUM

- The free aging-in-place talk delivered
- Five care managers and five attorneys contacted with your one-pager
- Agency decline-list introductions made
- Reviews requested from founding families
- Errand receipts and visit notes systematized

## WEEK FOUR: THE SYSTEM

- 6-8 standing weekly slots targeted and filled
- Family Plan offered at every six-week mark
- Monthly two-line partner email list built
- Month-one P&L completed; one lever chosen
- Waitlist-or-hire decision framed for month two

### DAY 30 VERDICT

Green light: 6+ standing weekly clients, two referral partners who have each sent a family, reviews live. Yellow: hourly one-offs but no standing slots: you are selling visits when the product is the locked weekly hour: pitch the standing slot at the end of every single visit. Red: under 3 clients despite the talk, the partners, and twenty family conversations: the trust apparatus is invisible: lead every conversation with the background check, the insurance, and a sample update, then re-run week two.

# How this business fails, and how it grows.

## THE FIVE KILLERS

- ✗ **Crossing the medical line**  
'Just this once' is how unlicensed care starts, and one gray-zone incident can end the business and invite real liability. Refer the care out, every time, and watch that refusal build trust instead of costing it.

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- ✗ **Underpricing the agencies**  
Families shopping for a parent's safety do not want the cheapest option; discounting signals unvetted. Hold rates near agency level and compete on the thing they cannot offer: the same face every week.

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- ✗ **Financial entanglement**  
Gifts beyond a plate of cookies, loans, account access, a spot in the will: all of it is career-ending territory and some of it is criminal exposure. Decline warmly, in writing, and tell the family you did.

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- ✗ **Thin documentation**  
The update text, the receipt photo, the incident note: they feel like overkill until a confused accusation arrives, and then they are the whole defense. Document like a professional from visit one.

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- ✗ **Growing past the paperwork**  
A helper without workers' comp, client rides without the auto endorsement, a fifth key with no umbrella policy. The trust apparatus must scale exactly as fast as the calendar, or it was theater.

## THREE SCALE PATHS

- 1 **The caregiver team**  
W-2 caregivers, background-checked and trained on your update format, each assigned whole clients: continuity is the product, so nobody rotates. Margins compress to 30-40 percent while revenue multiplies, and several states' registration rules tighten once you employ: check before hire two.

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- 2 **The licensed step-up**  
A home-care license unlocks personal-care cases at agency rates: a deliberate, regulated expansion involving training, possibly nurse oversight, and real compliance. A year-three move made from strength, never a month-two shortcut.

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- 3 **The services ladder**  
Home-safety installs through a licensed contractor partner, downsizing and move management, tech setup packages, snowbird home checks. Same families, deeper relationship, new invoices, and every rung is referable by the partners you already have.

### YOUR FIRST HIRE

Your second caregiver: W-2 from day one (you control the schedule and the method, and the family is buying your vetting, not a marketplace's), background-checked before they meet a client, and trained until their update texts read like yours. Assign them new standing clients whole: never rotate faces on an existing family: continuity is the entire brand.

THE STAIRCASE CONTINUES

# The playbook is the map. The machine is waiting.

Everything this playbook describes, Epic Advisory Group can build with you: the brand, the cinematic website, the entity, the engine. Describe your idea to the Launch Engine and see your business real in about sixty seconds, free.

- The Launch Engine: your idea, built free, in about a minute
- THE ASCENT: Founder Edition: the eight-module course
- Launch-in-a-Box: entity, brand, site, and first campaign, one flat price
- Growth, capital readiness, and the path to the public markets

*"There is no right age. There is only the decision."*



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