

# CarerHub

## RESOURCE GUIDE

# Live-In Care: Frequently Asked Questions

Everything you need to know about live-in care — written clearly, for families and care workers alike.

## Section A: For Families & Care Seekers

### Q1 What is live-in care?

Live-in care is an arrangement whereby a professional care worker moves into the home of the person they are caring for, providing continuous or near-continuous support throughout the day with designated rest periods. It is one of the most personal and effective forms of care available, allowing the person receiving care to remain in their own home, maintain their independence, and preserve their daily routines. Unlike visiting care — where a carer calls for an hour or two at a time — a live-in carer is always present, providing immediate support, companionship, and reassurance around the clock.

### Q2 Who is live-in care suitable for?

Live-in care is suitable for a wide range of situations. It is particularly well suited to: older adults needing regular personal care who want to remain at home; people living with dementia or cognitive conditions, who benefit from familiar surroundings and one consistent carer; individuals recovering from hospital admission, stroke, or surgery; those with complex or specialist care needs; and those considering home-based alternatives to care home placement. It is also ideal for couples — where a single live-in carer can support both partners simultaneously.

### Q3 How much does live-in care cost in 2026?

Standard live-in care in 2026 typically costs between £1,200 and £1,500 per week depending on the level of care required and the region. Complex care — such as specialist dementia support — can range from £1,400 to £1,800 per week. Where 24-hour waking cover is required, two carers on a rota may be needed, costing £1,800 or more per week. Families who arrange care through an introductory platform such as Carer Hub pay the care worker directly with no agency margin — typically saving 30–50% compared to a traditional agency.

### Q4 How does live-in care compare in cost to a care home?

The comparison is often more favourable than families expect. The national average for residential care without nursing is approximately £1,298 per week, rising to £1,710 per week in London. Nursing homes range from £1,000 to £2,000 per week. For a single person requiring standard live-in care at £1,200–£1,500 per week, costs are broadly comparable — with the major additional benefit of one-to-one care at home. For couples where both need care, live-in care can be considerably more economical than two separate placements.

### Q5 Is financial help available to pay for live-in care?

Yes. Attendance Allowance is available to people over State Pension age who need regular help due to illness or disability (up to £108.55 per week in 2025; not means-tested). Local Authority direct payments may be available following a needs assessment. NHS Continuing Healthcare (CHC) can fund live-in care in full for individuals with significant and complex health needs. Equity release may also be considered by homeowners. An independent financial adviser specialising in care funding is strongly recommended.

### Q6 What is the difference between a care agency and an introductory platform like Carer Hub?

A traditional agency employs care workers and acts as their ongoing manager — arranging cover, supervision, and care planning. Agencies are typically CQC-registered and charge significant margins (30–50%) on top of the care worker's rate. An introductory platform like Carer Hub introduces self-employed care workers to families directly. The family contracts with and manages the care worker. Carer Hub provides vetting, template agreements, and platform support — but does not direct the care. This model is legally recognised and significantly more affordable, giving families greater choice and control.

**Q7 How do I find a live-in carer through Carer Hub?**

Register on the Carer Hub platform at [carerhub.co.uk](https://carerhub.co.uk) and post an advertisement describing your requirements, location, accommodation, schedule, and care needs. Browse profiles of verified care workers, reviewing qualifications, experience, DBS status, and reviews from other families. Message workers you are interested in, arrange a video call or meeting, and make your selection at your own pace. Carer Hub then provides a template agreement covering rates, duties, accommodation, rest entitlements, and notice periods — ensuring both you and your carer have complete clarity from day one.

**Q8 What accommodation must I provide for a live-in carer?**

As a minimum you must provide: a private bedroom (not shared); access to a bathroom (ideally private, or with reasonable shared access); heating, lighting, and basic furnishings; access to kitchen facilities and adequate meals or a weekly food allowance; and internet/Wi-Fi access. Any additional allowances — use of a vehicle, travel expenses at the start and end of each rota period, a mobile phone contribution, or bank holiday premium — should be agreed in advance and documented in your written agreement.

**Q9 What rest time is my live-in carer entitled to?**

Live-in care workers are entitled to statutory rest periods under the Working Time Regulations 1998. These include: a minimum of 11 consecutive hours of rest in every 24-hour period; one uninterrupted rest period of not less than 24 hours per week (or 48 hours per fortnight); and a rest break of at least 20 minutes where the working day exceeds six hours. These are legal minimums — not guidelines — and care arrangements must be planned to accommodate them. Where regular overnight active care is needed, a two-carer rota arrangement should be considered.

**Q10 What happens if the care arrangement does not work out?**

Notice periods depend on the arrangement type and the terms of the written agreement. As a general guide: short-term or trial arrangements (up to four weeks) — seven days' notice; rolling monthly arrangements — 14 days' notice; long-term placements of three or more months — 28 days' written notice. Either party may terminate immediately and without notice in cases of gross misconduct, safeguarding concerns, or fundamental breach of the agreement. Carer Hub's template agreements specify these terms clearly for all arrangement types.

## Section B: For Care Workers

**Q11 What does it mean to work as a live-in carer?**

Working as a live-in carer means residing in the home of the person you support — typically for one or two weeks at a time on a rota basis — and providing continuous support throughout the day with designated rest time. You assist with personal care, daily routines, meals, medication, and companionship. You have a minimum of 11 hours' rest each day and at least one full day off per week. Live-in care offers genuine continuity of relationship, significant autonomy, competitive weekly rates, and the opportunity to make a profound difference to someone's life.

**Q12 What can I earn as a live-in carer on Carer Hub?**

Care workers on Carer Hub set their own weekly rates, agreed directly with the family. Standard live-in workers typically earn £650–£950 per week (gross). For complex or specialist care — including dementia, palliative, or complex nursing — rates of £900 to £1,300+ per week are common. Carer Hub charges a flat platform fee rather

than a percentage of the care worker's rate, meaning workers retain significantly more of their earnings compared to working through a traditional agency.

**Q13 Do I need to be self-employed to work through Carer Hub?**

Yes. Care workers on the Carer Hub platform operate as self-employed independent contractors. You are responsible for registering with HMRC as self-employed, submitting your own tax returns, and managing your National Insurance contributions. You are not entitled to statutory employment benefits from the family or from Carer Hub in this model. Independent financial or tax advice is strongly recommended to ensure your arrangements are correctly structured.

**Q14 What vetting is required to offer live-in care on Carer Hub?**

Live-in workers go through an enhanced vetting process before their profile is visible. This includes: an enhanced DBS check (adult workforce) dated within 12 months or on the Update Service; identity verification with two forms of photo ID; Right to Work confirmation; a minimum of two professional references from care employers; evidence of relevant qualifications or experience; personal liability insurance; first aid certification (strongly recommended; required for complex care); and a signed health declaration.

**Q15 What is the 'Live-in Care Verified' badge?**

The 'Live-in Care Verified' badge is awarded to workers who have completed Carer Hub's full enhanced vetting process for live-in roles. It appears on your profile and in search results, signalling to families that you meet the highest platform standards. Families making significant and deeply personal care decisions look for this badge — it helps your profile stand out and actively increases your chances of being matched with the right placement.

**Q16 What agreements and contracts are in place to protect me?**

Carer Hub provides a template Live-in Care Service Agreement and a Living Arrangements Schedule for every placement. These documents cover your weekly rate and payment terms, working hours and daily schedule, rest entitlements, accommodation and meals, annual leave, notice periods, confidentiality, safeguarding provisions, and termination terms including emergency provisions. You are encouraged to read all terms in full and to seek independent legal advice if you are uncertain about any aspect.

**Q17 What do I do if I have a concern about the family or the care situation?**

Raise concerns with the family in the first instance. If the concern is serious — involving potential abuse, neglect, financial exploitation, or risk to your safety — contact Carer Hub's safeguarding team immediately. Serious concerns are referred to the relevant local authority adult safeguarding team. Raising a genuine concern in good faith will never put your placement at risk. The welfare of the person you support is always the priority.

**About Carer Hub**

Carer Hub is an introductory platform connecting families across Greater Manchester and Merseyside with vetted, insured, self-employed care workers. Our platform provides transparent pricing, template agreements, and a rigorous vetting process — making high-quality private care more accessible and more affordable.

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