

WHITE PAPER

Why Choose Carer Hub for Live-In Care

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This document explains Carer Hub's approach to live-in care — why we built the service the way we did, how we differ from traditional care agencies, what we offer that no other platform currently provides, and why choosing Carer Hub for live-in care is, we believe, the best decision a family can make when facing one of life's most significant choices.

1. The Problem We Are Solving

When a family begins to face the reality that an elderly relative needs full-time care, the experience is rarely a calm and considered one. It typically begins with a moment of crisis — a fall, a hospital admission, a gradual decline that has reached a tipping point — and is then followed by a period of urgent, confusing research.

What most families discover in that research is a care market that is fragmented, opaque, and expensive. Traditional care agencies charge significant margins — typically 30 to 50% on top of the care worker's rate — for services that, in many cases, the family could arrange themselves with the right guidance and a trusted platform to facilitate the match. The result is that families either pay far more than they need to, or they attempt to arrange care privately without the support structures, vetting standards, or contractual clarity that protect everyone involved.

Carer Hub was built to offer a third way: the safety and structure of a professionally managed platform, with the transparency and affordability of a direct arrangement between a family and a care worker. We believe that the right care worker for your loved one is out there — and that our job is to help you find them, trust them, and work with them in a way that protects everyone.

2. What Makes Carer Hub Different

2.1 The Introductory Platform Model

Carer Hub operates as an introductory platform, not a care agency. This distinction is fundamental to our value proposition and to the cost savings we offer families.

Under the introductory model, the care worker contracts directly with the family. We do not employ care workers, we do not direct the delivery of care, and we do not charge a percentage of hours or a management margin on top of the care worker's rate. Instead, we charge a straightforward service fee for the introduction and ongoing platform management — and we are transparent about exactly what that fee covers.

What this means for families: A family using a traditional managed care agency for live-in care might pay £1,400–£1,600 per week. Through Carer Hub, with a typical worker rate of £700–£950 per week plus our service fee, the total cost can be £400–£600 per week less — a saving of £20,000 to £30,000 per year for a standard live-in arrangement.

Carer Hub is legally permitted to operate as an introductory platform under the Health and Social Care Act 2008 (Regulated Activities) Regulations 2014, which provides a specific exemption for agencies that introduce care workers to individuals without an ongoing role in the direction or control of the care. The CQC has published clear guidance confirming this exemption and its conditions.

2.2 Vetting That Families Can Trust

The single most important question any family asks when considering live-in care is: 'How do I know this person is safe?' This is the question we have built our vetting process to answer.

Every care worker on the Carer Hub platform — and every worker listed for live-in care specifically — must complete our enhanced vetting process before their profile becomes visible to families. This is not a box-ticking exercise. It reflects our belief that live-in care workers have an exceptional level of access to a vulnerable person's home and daily life, and that the vetting standard must match the trust being placed in them.

	Vetting requirement	What this means in practice
1	Enhanced DBS check (adult workforce)	Must be dated within the past 12 months, or the worker must be subscribed to the DBS Update Service. We check current status — not just at the point of registration.
2	Identity verification	Two forms of government-issued photo ID plus a recent proof of address document (within three months). Manual or automated verification.
3	Right to Work in the UK	Valid passport, visa, or share code confirming legal right to work and reside in the UK — essential for a worker who will be living in the care recipient's home.
4	Professional references	A minimum of two professional references from previous care employers or regulated organisations. Personal references are not accepted.
5	Care qualifications	Evidence of NVQ/QCF Level 2 or above in Health and Social Care, or verifiable equivalent experience corroborated by references.
6	Personal liability insurance	Confirmation that the care worker holds appropriate personal liability insurance for live-in arrangements. Policy document upload required.
7	First aid certification	Valid first aid certificate, ideally including CPR. Required for all live-in care workers; mandatory for those working in complex care situations.
8	Specialist training (where applicable)	Evidence of specialist training in dementia care, palliative care, manual handling, or medication administration, matched to the care seeker's stated needs.
9	Health declaration	A signed declaration of fitness to undertake live-in caring duties, including any conditions affecting capacity to provide continuous overnight care.

Workers who complete all nine requirements for live-in care receive the 'Live-in Care Verified' badge on their profile. This badge is a visible signal to families that the worker has met the highest vetting standard on the platform — and it stands out in search results.

2.3 Transparency on Cost

We publish our fee structure clearly. Families know exactly what they are paying to the care worker and what they are paying to Carer Hub. There are no hidden charges, no annual management fees buried in small print, and no percentage taken from the worker's earnings.

Our fee structure is designed to reflect the value of different arrangement types. A short-term trial placement attracts a one-off introduction fee. An ongoing monthly rolling arrangement attracts a weekly administration and service fee. A long-term placement (three months or more) attracts a reduced weekly fee, reflecting our commitment to long-term arrangements and the stability they provide for care recipients.

Arrangement type	Carer Hub fee	Payable by	Notes
Short-term / Trial (up to 4 weeks)	£500 one-off introduction fee	Care Organiser	Payable on booking confirmation. Non-refundable after placement commences.
Ongoing monthly rolling (up to 3 months)	£100 per week administration and service fee	Care Organiser	Billed monthly in advance. 14 days' written notice to cancel.
Long-term (3+ months)	£50 per week administration and service fee	Care Organiser	Billed monthly in advance. 28 days' written notice to terminate.
Worker-initiated transfer (existing client)	£250 one-off registration fee	Care Worker only — no charge to the Care Organiser	Acknowledges pre-existing relationship. Ongoing service fee then applies.

2.4 Contractual Clarity and Platform Protection

One of the most common complaints from families who have arranged private live-in care without platform support is the lack of contractual clarity — and the difficulties that arise when something goes wrong and there is no framework to resolve it.

Carer Hub provides all users with template live-in care agreements covering the full range of terms that should be in place before any placement begins: the agreed weekly rate and payment terms, the daily schedule and care duties, rest entitlements (including overnight arrangements), accommodation terms, notice periods, confidentiality obligations, termination provisions, and safeguarding responsibilities. Our contracts are written in plain English and designed to be completed by non-lawyers without specialist guidance.

Template agreements are a starting point, not a substitute for legal advice. Both families and care workers are encouraged to seek independent review of any agreement before signing, particularly for long-term placements. Carer Hub clearly signposts this and provides guidance on where to find appropriate legal support.

2.5 Safeguarding at Every Stage

Carer Hub maintains a published Safeguarding Policy covering our obligations and processes as a platform operator. We have a clear escalation pathway for any safeguarding concern raised by a user, with serious concerns referred to the relevant local authority adult safeguarding team. We do not simply direct concerns away — we take an active role in supporting users through the escalation process.

All users of the platform — both care workers and care organisers — are made aware of the safeguarding obligations that apply to their role. Care workers are informed of their duty to act on safeguarding concerns, their protection from detriment for doing so, and the pathways available to them if they have a concern that they cannot raise with the care organiser directly.

3. The Carer Hub Difference — A Direct Comparison

Feature	Traditional managed agency	Unassisted private arrangement	Carer Hub
Cost to family	30–50% agency margin on top of worker rate	Worker rate only — but no support or protection	Worker rate + transparent platform fee — significantly lower than agency
Worker vetting	Variable — depends on agency	Family responsible — often minimal	Enhanced DBS, ID, Right to Work, 2 professional references, insurance, qualifications
Legal agreement provided	Agency contract (agency employs worker)	Family arranges — often nothing in writing	Plain-English template agreement covering all key terms
Family's management responsibility	Agency manages — family has low involvement	Full responsibility — family manages everything	Family manages day-to-day; Carer Hub provides tools, templates, and support
Worker freedom to choose placements	Limited — assigned by agency	Full — but no platform exposure	Full — workers set own rates and apply to placements they choose
Safeguarding policy and support	Yes — as regulated provider	No formal process	Published Safeguarding Policy; escalation pathway; referral to LA safeguarding
Worker matched to specific needs	Yes — by agency care coordinator	Family responsible — time-consuming	Smart matching by need; worker profiles include specialist badges and reviews
Cost of arrangement	£1,400–£1,600+/week (managed agency)	£650–£950/week (worker rate)	£700–£1,000/week total (worker rate + platform fee)

4. Why Choose Carer Hub: A Summary

For families

- Significant cost saving versus a traditional managed agency — typically £400–£600 per week less
- Rigorously vetted care workers, with the Live-in Care Verified badge for the highest standard
- Plain-English template agreements covering all key terms before the placement begins
- Smart matching that identifies workers with the specific experience and skills your loved one needs
- Freedom to choose the right person — not a worker assigned to you by an agency
- Platform support throughout the arrangement, including safeguarding guidance and re-matching
- Transparent, published fee structure — no hidden charges or management margins

For care workers

- Set your own weekly rate — Carer Hub never takes a percentage of your earnings
- Choose the placements you apply for — work with families whose needs match your skills and preferences
- The Live-in Care Verified badge distinguishes your profile and increases your visibility
- Template agreements protect your rights and clarify the terms of every placement
- A secure platform with in-built messaging, video calls, and payment processing
- A growing pool of care seekers across Greater Manchester, Merseyside, and expanding regions

5. Getting Started

5.1 For families

Getting started with live-in care on Carer Hub takes three steps. First, register on the platform at carerhub.co.uk — it is free and takes a few minutes. Second, post a live-in care advertisement using our structured wizard, which guides you through all the information a care worker needs to assess whether the role is right for them. Third, browse matched worker profiles, contact those you would like to speak with, and arrange a meeting. We support you through every step of the evaluation, contracting, and payment process.

5.2 For care workers

Register at carerhub.co.uk and complete your profile, identifying that you are interested in providing live-in care. Then complete the enhanced vetting process to unlock live-in care listings on your profile. Once verified, your profile is visible to families posting live-in care advertisements that match your experience, skills, and location preferences. You apply for the placements you want — Carer Hub does not assign placements on your behalf.

5.3 Our commitment

Carer Hub is a platform built by people who believe that every older person deserves to age at home with dignity, safety, and genuine human care — and that every care worker deserves to be treated as the skilled professional they are. Our platform is the means by which we bring those two things together. We will continue to improve it, based on the experience of the families and care workers who use it.

If you have any questions about live-in care through Carer Hub — whether you are a family, a care worker, a healthcare professional, or a commissioner — we would be delighted to speak with you.

Contact us: info@carerhub.co.uk | carerhub.co.uk | Greater Manchester & Merseyside