carers at home
maintaining your independence

The true cost of live-in care

Comparing your live-in care options

A transparent guide to employment liabilities, holistic house management, and 24/7 emergency cover.

When choosing care for a loved one, looking only at the “headline weekly price” often hides significant legal liabilities, administrative burdens, and wide variations in emergency support. This guide sets out the core differences between the three main care models available.

★ CQC

Rated **Good** overall by the Care Quality Commission, with **Caring** rated **Outstanding** ★

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✔ Fully covered as standard ▲ Variable / partial — depends on the provider or arrangement ✘ Not provided — falls to the family

Feature & liability	Direct employment (hiring a private carer)	Introductory platforms (online introductory services)	OUR SERVICE Carers at Home (fully managed · CQC-regulated personal care)
Free care assessment *Getting started — before you commit.*	✘ **None included as standard** No provider-led assessment is included, though you can ask your local council for a free needs assessment. Any private assessment you commission is at your own cost.	▲ **Often chargeable** Many platforms charge a set-up or matching fee, and any initial assessment may be self-service, remote, or chargeable depending on the provider.	✔ **Free, no-obligation home visit** We carry out a free, no-obligation home visit and full professional care assessment before you commit to anything — something introductory platforms rarely include.
24/7 emergency backup *Who handles sudden crises or late-night calls?*	✘ **You are on call 24/7** If the carer falls ill or has an emergency, the family typically has to manage the situation and arrange a replacement themselves.	▲ **Often office-hours only** Many platforms operate mainly during office hours, so out-of-hours cover can be limited or left to the family. Support arrangements vary significantly between providers.	✔ **24/7 office-backed on-call support** We run a dedicated, fully managed 24/7 on-call service. Our management team is available around the clock, with rapid mobilisation of replacement carers whenever required.
House management & PA duties *Running the home & lifestyle admin.*	▲ **Depends on the agreement** A private carer's duties depend on what's agreed; wider admin, scheduling, or coordinating home maintenance may not be covered.	▲ **Often limited tasks** Platform carers often focus on personal care and basic meal prep, and may not cover wider lifestyle PA administration, external maintenance, or out-of-home logistics.	✔ **Full lifestyle PA & running the house** We can support the day-to-day running of the home and wider lifestyle needs. Carers act as a dedicated lifestyle PA: cooking, cleaning, ordering food, arranging maintenance, managing GP/hospital appointments, organising days out, arranging hairdressers, taking to day centres, and helping to order and collect medication.
Carer continuity *How long does a single carer stay?*	✘ **Continuity depends on one person** Continuity rests entirely on one individual, so illness, holiday, or their moving on can interrupt care until you find a replacement.	▲ **Can rotate frequently** Independent carers often set their own assignment lengths, which can mean more frequent changes and less day-to-day continuity.	✔ **6-week stability** One main carer for up to 6 weeks at a time helps build consistency and familiarity. A regular backup carer covers their week off.

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Care plan & H&S assessment *Clinical safety set-up & design.*	✘ **Family responsibility** You are responsible for the care plan and safety checks, and take on responsibility for health and safety in the home.	▲ **Often self-service** Many platforms provide templates rather than carrying out a professional, in-home clinical and safety risk assessment themselves.	✔ **Full professional set-up** Includes an in-person, professional Health & Safety assessment and a bespoke, clinically sound care plan managed directly by our office.
Tax & National Insurance *Who handles HMRC legalities?*	✘ **Your responsibility** You become a legal employer, responsible for PAYE payroll, Real Time Information filing to HMRC, and pension auto-enrolment contributions on top of the carer's wages.	▲ **Self-employment status** Carers are usually self-employed and handle their own tax. Employment status can be complex, so families may wish to take independent tax advice where a carer is engaged on a self-employed basis.	✔ **Handled for you** We employ all staff directly, so payroll, HMRC filing, pensions, and National Insurance are all handled within our managed service.
Minimum wage compliance *Meeting statutory pay law.*	✘ **Your legal duty** As the employer, you must ensure the carer is paid at least the National Minimum / National Living Wage, including the complex rules that apply to live-in and on-call hours.	▲ **Often self-employed** Where carers are engaged as self-employed, minimum-wage rules may not apply directly — but if the arrangement is later treated as employment, the responsibility can pass to you.	✔ **Fully compliant** We employ our carers directly and ensure full National Minimum / National Living Wage compliance, all included within your fixed weekly fee.
Sick pay & holiday leave *Financial impact of time off.*	✘ **Your liability** You fund Statutory Sick Pay — now payable from the first qualifying day and to eligible employees regardless of earnings since the April 2026 reforms — plus 5.6 weeks of paid annual leave, from your own pocket.	▲ **Cover can lapse** There is often no direct sick pay, and cover can lapse when the carer takes holiday or falls ill until a replacement is arranged.	✔ **Included in our service** Holiday and sick pay are handled within our managed service, so you don't pay extra when your regular carer takes leave or is off sick.
Ending the arrangement *Employment law when care ends.*	✘ **Employment-law duties** Families who directly employ a carer take on employment-law responsibilities, including notice, potential redundancy pay (usually after two years' service), and the possibility of employment disputes.	✔ **Lower admin risk** Contracts typically terminate via the platform's terms, though contract and employment-status risk can remain, and an independent carer may choose to leave at short notice.	✔ **Liabilities sit with us** As the employer, we absorb the contractual, employment, and redundancy liabilities, so you don't take on employer responsibilities when care scales up or ends.
Insurance & assets *Protection against damage / injury.*	✘ **A legal requirement** Employers' Liability insurance is a legal requirement when you employ a carer directly — you'll need to check whether your home policy covers it or arrange it separately, alongside protecting your property and assets.	▲ **Varies by carer** Carers may hold their own public liability insurance, but checking the limits, validity, and exclusions is typically left to you.	✔ **Corporate protection** Carers at Home carries comprehensive corporate public and employers' liability insurance, so your family isn't left arranging that cover.

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Active daily care hours *Proactive vs passive support.*	▲ **Agreed informally** Hours are agreed directly, which can make boundaries harder to manage and may risk carer fatigue over time.	▲ **Often 8 to 10 hours** Included active care is often capped (commonly around 8–10 hours a day), with additional hours potentially incurring surcharges.	✔ **Up to 11 hours baseline** Our baseline rate includes up to 11 hours of active support a day, keeping the effective cost per active hour highly competitive.
The daily carer break *Covering the carer's rest period.*	✘ **Family managed** A live-in carer needs a daily rest period, and covering it usually falls to the family to arrange, often via a paid visiting agency.	▲ **Often family managed** The carer's daily rest is required, and arranging safe cover during it is often left to the family.	▲ **Arranged for you (paid extra)** We can arrange cover for the carer's daily break through our local visiting team — available via our Top-Up tier and quoted separately unless included in your agreed package.
Fee hikes ("care creep") *If a health condition declines.*	▲ **Pay may increase** Increased care complexity may lead to requests for higher pay rates or additional support arrangements.	▲ **Tiered pricing** Pricing can move to higher "bands" as care needs increase, which may raise the weekly cost.	✔ **No automatic care-creep** We don't move you to higher pricing bands as care needs change. Where genuinely more support is needed (such as waking-night or double-up care), it's quoted transparently rather than applied as an automatic surcharge.

Intended for families arranging live-in care in England; some legal rules differ in Scotland, Wales and Northern Ireland. Features and service levels vary between providers. The comparisons shown are based on commonly encountered arrangements within direct-employment and introductory live-in care models, and are not a statement about any specific provider.

The true cost — price per hour vs. total value

Carers at Home: £1,625 per week · up to 77 hours of active support · from £21.10 per active-support hour — fully managed and CQC-regulated.

Active support hours: up to 11 hours a day of hands-on care; a live-in carer is not actively working across all 24 hours. Optional extras — such as top-up visiting care, waking-night or double-up support — are quoted separately where needed. Definitions of active care hours vary between providers.

A lower advertised hourly rate can look cheaper, but often works out more expensive once you add payroll and pension costs, holiday and sick pay, agency or matching fees, insurance, and out-of-hours cover. **With us, the managed service sits within one transparent weekly fee — with no employment responsibilities to carry, and a free assessment before you commit.**

Arrange a free, no-obligation home visit and care assessment

Speak to our care team **0330 633 4455** · **info@carersathome.com**