
The Ultimate Guide to Finding Carers in the UK

There are three ways to arrange care at home, and two very different shapes it can take. This guide covers what visiting care and live-in care really cost, how much control you keep, and what happens when something goes wrong.

2026 edition

primecarers.co.uk

What's inside

01	The three options	The whole picture on one page	3
02	Traditional care agencies	Most expensive, least work for you, strongest backup	4
03	Finding a private carer yourself	Cheapest and most personal, but you do the recruiting	5
04	Private carer platforms	A middle path: you choose, the platform handles the rest	7
05	Live-in care	Priced by the day, and cover works the other way round	9
06	What visiting care costs, by region	Three rate tables: agency, independent and platform	14
07	How to decide	Six questions that usually settle it	17

→ **Looking for live-in care? Go straight to page 9.**

Live-in is priced by the day rather than the hour, and almost everything about cost and cover works differently. Section 5 covers it on its own terms: what it costs, how it compares with a care home, what your household has to provide, and why cover is easier to arrange than people expect. The rest of the guide is about visiting care.

Where we're coming from

PrimeCarers is a private carer platform. That is option three in this guide, and it is how we make our money. Read what follows knowing we have a horse in this race.

We have tried hard not to let that show, and we don't believe it has. This is written the way we would explain it to our own family: including the parts where a traditional agency is plainly the better answer, and the parts where finding someone yourself will save you thousands. Where we quote a price, we say where the number came from. Where there isn't a trustworthy number, we have left the space empty rather than fill it.

If an agency is the right answer for your situation, we would far rather you worked that out here than booked with us and regretted it. What matters is that you make **the right decision, not that you make ours.**

1 The three options

The trade-off between the three routes comes down to four things: **cost, convenience, control and backup.**

	TRADITIONAL AGENCY	PRIVATE CARER PLATFORM	FULLY INDEPENDENT
Typical cost, visiting	£26–£38/hr	£18–£25/hr	£15–£20/hr
Typical cost, live-in	From £239/day managed, £164+ introductory	£130–£190/day	£126–£171/day
Who chooses the carer	The agency, guided by your preferences	You, from carers in your area	You, from whoever applies
Same carer each visit	Not guaranteed; depends on the rota	Yes, while the arrangement works	Yes, while the arrangement works
Cover for sickness	Strongest; an office team owns it	A pool of other carers, plus support	None. You start again
Vetting and checks	Done for you	Done before joining; you verify	Your responsibility
Contracts and payments	Handled	Usually handled	Your responsibility
Effort required from you	Least	Moderate	Most
Best for	Complex rotas, multiple daily visits, two-carer calls	Continuity, price, plus a safety net	Simple, stable needs and a tight budget

Agencies cost the most and ask the least of you. Going fully independent costs the least and asks the most. Platforms sit between the two.

Yes, we just recommended an agency

If someone needs four visits a day, an agency is very probably the right answer, and we would tell you the same thing on the phone. The only good reasons to go private with a schedule that complex are that you want the same person every single day, or the budget will not stretch to agency rates.

We are a platform. Saying this costs us business. But a guide that never recommends anything except the thing its author sells is an advert, and you would be right to stop reading it.

2 Traditional care agencies

The most common way to arrange care is through a traditional agency. Usually you'd search for care agencies in your area, contact five or six, ask about availability and pricing, and choose one that can provide what you need.

Agency care is generally the most expensive option. Across the UK self-funders typically pay **£26–£38 per hour**, with a national average around **£32**. It varies a lot by region.

WORKS WELL WHEN

- Several short visits a day need co-ordinating
- Two carers are needed for some visits
- You want someone else to own the rota
- Cover for sickness and holidays is the priority

LESS GOOD WHEN

- Budget is tight; it's the costliest route
- The same face every visit really matters
- You want a say in who enters the home
- Care needs are simple and predictable

The main advantage: convenience

The biggest advantage is that the agency takes responsibility for organising the care. You make a few calls, choose an agency, and they'll normally send someone to carry out an assessment. They help you decide what care is required, on which days, and at what times. Then they take responsibility for filling that schedule.

This matters most when someone needs several short visits every day. A typical pattern might be an hour in the morning, an hour around lunchtime, another visit in the afternoon and an hour in the evening. Organising that yourself is hard work, particularly if two carers are needed for some visits.

An agency also provides more backup. Their job is to make sure somebody turns up, even when the usual carer can't. That guarantee isn't absolute. Agencies do struggle to cover visits, particularly in rural areas or where there are staffing shortages. But they normally have an office team whose whole job is organising rotas and finding replacements.

The main disadvantage: less control and continuity

With an agency you will not necessarily have the same carer every time. Carers change with the rota, with staffing levels, with holidays and with sickness. Agencies also reshuffle rounds to cut travel time between calls, which makes sense for them and can mean losing a carer your family has come to trust for reasons that have nothing to do with you. You can express preferences, but you have no real comeback.

That can matter a great deal where somebody has dementia, autism, anxiety or other needs where familiarity and consistency are part of the care itself.

3 Finding a private carer yourself

The second option is to find a private carer directly. Private carers are usually much cheaper than agencies. Depending on location, experience and the type of care, you might pay around **£15–£20 per hour** when arranging everything yourself.

Through friends, family and personal recommendations

One of the best ways is through people you already know: friends, relatives, neighbours, other local contacts.

The major advantage is that there's already social trust involved. A carer who has been personally recommended has their reputation attached to that recommendation, so they may feel a stronger obligation to provide a good service. The person recommending them can usually also tell you what they're actually like to work with.

But a recommendation doesn't necessarily mean the right experience or skills for your particular situation, and your choice may be very limited. Perhaps one person has been recommended and happens to be available. If that relationship later breaks down, you can suddenly find yourself with no backup at all. There's an awkward social element too: when a carer comes through a friend or relative, it can be harder to raise problems or end the arrangement.

Even so, a strong personal recommendation remains an excellent way to find a private carer.

Online job boards and classified adverts

You can also advertise directly, on Facebook community groups, Facebook jobs and local care groups, Indeed, Gumtree, other classified advertising sites, or local online communities. You post details of the care you need and invite carers to contact you.

This is relatively inexpensive because you're doing everything yourself, and rates are typically around £15–£20 per hour.

The disadvantage is that you are effectively running a recruitment process. You need to work out whether the person is suitable, whether they have the right experience, whether their background checks are appropriate, whether they turn up, and whether they can actually do the job. There's also very little backup. If they leave, fall ill or simply don't work out, you start the search again.

Local noticeboards and physical advertising

More traditional local advertising still works: supermarket noticeboards, shop windows, community centre boards, church or village noticeboards and other local community spaces. The Lady magazine has carried domestic and care advertising for well over a century and is still worth a look. This works particularly well in smaller towns and rural areas.

The advantages and disadvantages are broadly the same as online classifieds. It can be one of the cheapest ways to find somebody locally, but you have very little support, you carry out the recruitment and checks yourself, and you may have relatively few candidates to choose from.

WHAT YOU GAIN

- The lowest hourly cost of any route
- The same person every visit
- Complete control over who you choose
- A direct relationship, no middle layer

WHAT YOU TAKE ON

- Recruiting, interviewing and referencing
- Checking DBS and right-to-work yourself
- Contracts, payments and insurance
- No cover for sickness or holidays

4 Private carer platforms

The final option is an online platform specialising in private carers. PrimeCarers is one example, alongside several other UK platforms.

Platforms sit between finding somebody completely independently and using a traditional agency. You still choose and work with a private carer, but the platform provides the infrastructure around that relationship.

Carers found through platforms normally cost a little more than somebody found entirely independently, because the platform charges a fee. As a rough guide, expect **£18–£25 per hour** depending on the carer, the location and the platform.

What it costs

Rates are set by the carer, not by the platform, so the figure on a profile is what that person charges. Across PrimeCarers the averages look like this.

TYPE OF CARE	TYPICAL RATE	NOTES
Visiting care	£18–£25/hr	Around £20 is typical. Longer bookings cost less per hour
Live-in	£130–£190/day	£910 to £1,330 a week for seven days
Live-in, couples	Around £1,350/wk	One carer supporting two people
Overnight, sleeping	£130–£145/night	Based on an 8 to 10 hour night
Overnight, waking	£150–£160/night	Based on an 8 to 10 hour night

PrimeCarers rates, 2026. Section 5 covers live-in in detail and section 6 breaks visiting rates down by region.

More choice

Rather than finding one person through a noticeboard or a recommendation, you can normally see several carers working in your area. That gives you a far better chance of finding someone whose experience, availability and personality actually match what you need. You are choosing somebody, rather than talking to whoever happens to contact you.

Better backup

A platform can't offer quite the same coverage guarantee as an agency. But if your carer becomes unavailable there's normally a pool of others you can approach, and good platforms have a support team who help find alternatives. You're considerably less exposed than with a single independently-found carer.

Reputation and accountability

Carers on platforms have a reputation to maintain. Their profile, their reviews and their ability to win future work all depend on doing a good job. That isn't quite the social pressure of a recommendation from someone you know, but it's far more accountability than an anonymous classified advert.

Screening and checks

Carers are checked before they are allowed to join, and profiles set out experience, skills and availability so you can compare several people before deciding who to speak to. What a platform cannot do is warrant their skills or make the final judgement for you. See below.

Continuity and control

One of the biggest advantages of any private care is continuity. You choose the person, and assuming it works well, that same person keeps providing the care. For people with dementia, autism or other conditions where familiarity, trust and routine matter, that consistency is part of what makes the care work.

With a traditional agency, the person providing care may change according to the rota. With private care, you have substantially more control over who enters your home.

What we check, and what you must check

Every carer on PrimeCarers has completed an enhanced DBS check, an identity check and a right-to-work check, and has been interviewed by our team before being allowed to join.

We do not publish those documents on the platform, and **we do not warrant a carer's skills or the authenticity of their paperwork**. Before you engage anyone, ask to see their DBS certificate, proof of identity and right-to-work documents yourself, and satisfy yourself that their experience matches what your situation needs. That check is yours to make.

This is the difference between a platform and an agency, and it is part of why a platform costs less. An agency employs the carer and carries that responsibility itself. A platform introduces you to a self-employed carer: you contract with them directly, and the final judgement about whether they are right for your family stays with you.

Set against a carer found through a classified advert it is still a meaningful difference. There, nobody has run any check at all and nobody has interviewed them. The whole job is yours from the first phone call.

5 Live-in care

Everything so far has assumed visiting care: a carer arrives, does an hour or two, and leaves. Live-in works differently enough that most of the sums above stop applying. Plenty of families get here after pricing up visits and finding it does not add up.

A live-in carer moves into the home. They are there day and night, they get to know the person properly, and the price is a daily rate rather than an hourly one. Once the care needed passes roughly seven or eight hours a day, live-in usually costs less than buying the equivalent visits, and it is normally cheaper than a care home.

What live-in costs

One carer, one household, priced by the day rather than the hour. Most people buy seven days a week, but nothing says you have to.

ROUTE	PER DAY	PER WEEK	SOURCE
Fully managed agency	From £239	From £1,675	Helping Hands, 2026
Introductory agency	£164–£214	£1,150–£1,500	Elder and market range, 2026
Private carer platform	£130–£190	£910–£1,330	PrimeCarers, 2026
Found independently	£126–£171	£880–£1,200	Around 10% below platform rates

Taken as a whole the UK live-in market runs from roughly £900 to £2,000 a week, depending on location, complexity and route.

You do not have to buy seven days

Because live-in is a daily rate, plenty of families book five days on and cover the weekend themselves. Through a platform that takes a placement from £910 to £1,330 a week down to roughly **£650 to £950**. It only works if a relative lives close enough to do Saturday and Sunday, but where it does, it takes a big chunk off the bill.

Overnight care

Between the two sits overnight cover, for people who are safe in the day but not at night.

TYPE	TYPICAL COST	WHAT IT MEANS
Sleeping night	£130–£145/night	The carer sleeps, and gets up if needed
Waking night	£150–£160/night	The carer stays awake throughout

PrimeCarers rates, 2026, based on an 8 to 10 hour night. If waking nights are needed most nights, price up live-in with a second carer too. The two are closer than they look.

When live-in becomes the cheaper option

This depends on what you are paying now, not only on how many hours you need. The crossover comes much earlier if you are currently on agency hourly rates.

IF YOU ARE PAYING	LIVE-IN WINS PAST
Agency visits at £32/hr, moving to platform live-in	About 4 hours a day
Platform visits at £20/hr, moving to platform live-in	About 6.5 hours a day
Independent visits at £17.50/hr, moving to independent live-in	About 7 hours a day
Agency visits at £32/hr, staying with an agency for live-in	About 7.5 hours a day

Where you land inside each band moves the number. Agency hourly rates run £26 to £38, which shifts that first row between roughly 3.4 and 7.3 hours a day. To check your own: six and a half hours a day at £20 is £910 a week, the bottom of the platform live-in range.

Five hours of agency care costs about the same as live-in

Five hours a day of agency care is about £160 a day. A live-in carer through a platform is £130 to £190 a day. So for somewhere between £30 less and £30 more, you go from five hours of cover to somebody in the house around the clock.

That is why families already paying agency rates for a few hours a day are often better off with a private live-in carer. You gain roughly twenty hours of daily cover, you get a real choice of person rather than whoever the rota sends, and the risk of a gap drops because one carer is living there instead of travelling in four times a day.

Two things move the crossover earlier still. If any night cover is needed, overnight alone is £130 to £145 a night, which is **£910 to £1,015 a week** before you have bought a single daytime hour. And for a couple, one live-in carer covers both people.

Against a care home

This is the comparison most families are really making.

OPTION	TYPICAL WEEKLY COST	WHAT YOU GET
Live-in via a platform	£910–£1,330	One carer, one household, your own home
Residential care home	£1,350	Shared staff, shared building
Nursing home	£1,581	Shared staff plus nursing on site
Live-in via a managed agency	From £1,675	One carer, with the agency running it

Care home figures are the median of 534 English homes with a published fee, refreshed August 2026 by The Care Home Directory. Fees change, so always confirm with the home.

If you are a couple

One live-in carer can usually support two people for about a fifth more than one. Roughly **£1,350 a week** through a platform, against £1,600 or more through an agency. Two care home places run to about **£2,320 a week**.

That is a saving of **£750 to £1,250 a week**, or more than £40,000 a year, and the couple stays together in their own home rather than being split between rooms or between buildings.

One carer will not cover everything. If both people have high physical needs, or nights are broken most nights, you need a waking night carer at around £148 a night or a short daily visit on top. Even then the total sits well below two care home places.

Care home costs by region

Care home fees vary as much by geography as home care does. These are self-funder averages by region, which are useful for judging the gap in your own area.

REGION	RESIDENTIAL	NURSING
South East	£1,312	£1,579
London	£1,289	£1,543
South West	£1,145	£1,389
East of England	£1,134	£1,367
West Midlands	£1,056	£1,278
East Midlands	£1,023	£1,245
North West	£1,012	£1,234
Yorkshire & Humber	£978	£1,189
North East	£897	£1,098

Laing Buisson self-funder averages, 2025/26. These sit below the Care Home Directory medians above because the two measure different things: a market-wide average against the midpoint of published fees. Use this table for the gap between regions, the one above for what a place will be advertised at.

What the household has to provide

Live-in is the one arrangement where you are also, in effect, a host. None of this is optional, and a provider who glosses over it is worth avoiding.

- **A private bedroom, rent free.** The carer has to be on site day and night, so they need somewhere of their own to be off duty.
- **Food, or an allowance.** Either meals are provided or the carer gets an allowance and access to a stocked kitchen.
- **14 hours of breaks a week.** Agency carers usually take exactly two hours a day at a fixed time, which is hard to plan around. **That rigid pattern usually does not apply to a private or platform carer.** How the time is taken is something the two of you agree: many would rather bundle it into a half day off, or take less in a quiet week. Settle it up front.
- **Travel costs reimbursed** where the carer is shopping or driving the person they care for. Travel to and from your home at the start and end of a placement can be included too, though that is one to negotiate.

- **At least minimum wage, including on-call night time.** A carer who is up repeatedly in the night is working, and has to be paid for it.

What happens when your carer is ill

With visiting care, cover is hard. If your carer is ill on a Tuesday, somebody has to be at a specific address by 7am, and they have to live close enough to get there. That is a narrow search, and it is why an agency's rota team earns its fee.

Live-in is the opposite. A replacement does not need to live nearby, because they are moving in. The search area becomes the whole country, the booking is a single block rather than a recurring slot, and carers actively want live-in work because it is continuous and pays well.

What that means in practice is this. An agency guarantees cover in its contract. A platform does not, and you should not accept a claim that it does. In practice a live-in vacancy is usually filled within 24 to 48 hours, often the same day, because the pool it draws on is national rather than local.

Family cover is an option here too, if you want it. Covering a live-in carer's break means one relative staying in the house for a few days. It is not hard to arrange and it is a practical way to hold the cost down, but nobody has to do it. The point is that it is possible at all. Covering four visits a day for a fortnight is a different proposition.

When live-in is the wrong answer

- **There is no spare room.** This one is absolute.
- **The need really is an hour a day.** Visiting care is cheaper and less intrusive.

Two things people assume rule live-in out, but usually do not

- **Broken nights.** A live-in carer sleeps, so if waking care is needed most nights you do need a waking night carer or two carers on rotation. The occasional broken night is a different matter. A private carer who knows about it up front, and is paid properly for it, will often take it in their stride. Families also cover the odd night themselves, or book an hourly carer for the morning so the live-in carer can catch up on sleep.
- **Two-person transfers.** One carer cannot safely do a two-person move alone, but that does not have to mean two live-in carers. An hourly carer coming in for the transfers works. So does a family member who has done manual handling training, which is not hard to arrange. Check with your insurer before a family member starts helping with moving and handling.

6 What visiting care costs, by region

Home care pricing varies more by geography than by almost anything else. These are visiting care rates; live-in is priced by the day and is covered in section 5. Where no trustworthy figure exists, we have said so rather than fill the gap with a guess.

Why some cells are blank

There is no trustworthy public rate survey covering every UK region for every route. Rather than interpolate numbers and present them as fact, we have shown only what we can source and left the rest visibly blank. For a figure specific to your own area, ask three local agencies for a written quote and compare it against the platform averages in this section. That is the most reliable regional data there is.



Typical hourly cost by route, UK-wide. The two private routes overlap between £18 and £20. At the bottom of the platform range you pay close to what you would pay someone found independently. Agency rates sit clear of both.

Route 1 • Traditional care agencies

Published agency data is national or broad-bracket rather than region-by-region.

AREA	INDICATIVE RATE	SOURCE
UK average	£32/hr	Care Advocate, 2026
UK typical range	£26–£38/hr	homecare.co.uk, 2026
London	£25–£35/hr	PrimeCarers, 2026
London & South East	£38–£42/hr	Care Advocate, 2026
Northern England & Wales	£26–£30/hr	Care Advocate, 2026
England (minimum sustainable price)	£34.42/hr	Homecare Association, 2026/27
Northern Ireland (minimum sustainable price)	£32.84/hr	Homecare Association, 2025/26

The Homecare Association's "minimum price" is not a market average. It is the hourly rate they calculate an agency must charge to pay carers legally and cover its costs. Treat it as a floor: a quote materially below it is worth questioning.

Route 2 • Finding a carer independently

By its nature, independent care has no published rate data. No platform or agency is recording what changes hands, so these are the ranges most commonly reported.

AREA	TYPICAL RATE	SOURCE
UK, typical	£15–£20/hr	Commonly reported range
London	£15–£25/hr	PrimeCarers, 2026
All other regions	<i>No reliable data exists</i>	–

Route 3 • Private carer platforms

This is the one route with real region-by-region data: the average advertised rates of carers on PrimeCarers, grouped from published county averages.

REGION	AVERAGE ADVERTISED RATE	BASED ON
London	£19.80/hr	London
South East	£19.89/hr	Kent, Surrey, Hampshire, Essex
South West	£19.92/hr	Bristol, Devon, Cornwall, Somerset
Midlands	£19.89/hr	Nottingham
Yorkshire	£19.54/hr	West Yorkshire
North West	£19.50/hr	Manchester
North East	£19.32/hr	Durham
Scotland – Lowlands	£19.46/hr	Edinburgh, Glasgow
Wales, Scotland – Highlands, N. Ireland	<i>Not yet published</i>	–

Carers set their own rates, so these are averages of what carers advertise, not a fixed price list. Longer bookings cost less per hour: six-hour shifts average around £18/hr against £20.59/hr for short visits.

7 How to decide

For most families the right answer depends on the complexity of the care, how much continuity matters, how much help they want finding carers, and how comfortable they are managing the arrangement. These six questions usually settle it.

- **Is this visiting care or live-in?**

Add up the hours actually needed, then look at what you are paying now. On agency hourly rates live-in overtakes at about four and a half hours a day. On platform or private rates it is nearer seven. If any night cover is needed, price live-in straight away. For a couple it is barely a contest. Settle this before anything else.

- **How many visits a day, and do any need two carers?**

Three or more visits a day, or any double-up calls, and an agency's rota team starts to earn its fee.

- **How much does the same face matter?**

With dementia, autism or anxiety, continuity is part of the care. That points firmly towards private care.

- **What happens on the day your carer is ill?**

For visiting care this is the hardest question in the guide. Somebody has to be at your door by 7am and they have to live nearby. If nobody in the family can do that, you need an agency or a platform with a support team. For live-in it matters far less: a replacement can come from anywhere in the country, and a relative staying in the house for a few days is a realistic fallback.

- **Who is going to do the checking?**

DBS, right to work, references, insurance and a contract. Someone has to. Decide whether that's you.

- **What is the real budget, over a year?**

The gap between £16 and £34 an hour is around £9,000 a year at ten hours a week. That difference is often what decides it.

See who's available near you

Browse real carer profiles in your area: experience, reviews, availability and rates. No account needed to look, and no obligation to book.

Search 3,500+ carers

SOURCES

- *Paying for care at home*, homecare.co.uk, 2026
- *Domiciliary Care 2026: UK Cost & Funding Guide*, Care Advocate, 2026
- *Home Care Cost Per Hour in London*, Tidal Living, 2026
- *Minimum Price for Homecare*, Homecare Association, England 2026/27 and Northern Ireland 2025/26
- *Average private homecare rates in the UK*, Birdie, 2026
- *Cost of home care*, *Cost of home care in London* and *What are live-in carers entitled to* and *Live-in care for couples*, PrimeCarers, 2026
- *Cost of live-in care*, Helping Hands, 2026
- *How much does live-in care cost*, Elder, 2026
- *Is live-in home care cheaper than a care home*, carehome.co.uk, 2026
- *Care home fee register*, The Care Home Directory, refreshed August 2026
- *Care Homes for Older People UK Market Report*, 35th edition, Laing Buisson, 2025/26, via Care Advocate

Prices are indicative and change over time and by locality. This guide is general information, not financial or care advice. Always confirm current rates and terms directly with any provider.