



The True Cost of Care

How to Find Affordable, Ethical Support for Your Loved Ones

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The Hidden Costs of Agencies

Why Directly Hiring a Carer Could Save You Thousands

When choosing care for yourself or a loved one, the obvious costs are easy to see – the hourly rate or weekly fee. But agencies often hide extra expenses behind the scenes, and these can add up fast.

1. Agency Mark-Ups

Agencies typically charge 30–60% more than what the carer actually receives. This means you're paying a premium without necessarily getting better care – just covering the agency's overheads.

2. High Staff Turnover

Agencies often rotate staff due to overworked carers, low pay, and lack of job satisfaction. This leads to:

- Inconsistent care
- Time wasted on repeated introductions
- Emotional strain for the person receiving care

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3. Minimum Hour Requirements

Many agencies impose minimum hours — you pay for care you don't always need.

Example: You might need 1.5 hours, but must pay for 2 or more.

4. Short Visits

Some agencies book carers in 15–30 minute slots. This can lead to rushed care, missed needs, and a lack of meaningful connection.

5. “Hidden” Extra Charges

Be aware of:

- Travel fees (charged on top of care hours)
- Weekend or evening surcharges
- Additional admin fees for schedule changes
- Bank Holiday double pay. Of course, people who give up their Bank Holidays are entitled to the double pay rule, however, check you aren't paying double to a closed office.

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6. Limited Choice

You often have no say in who turns up, and personality matching is rare. This can make it harder to build trust and rapport.

The Alternative: Directly Hiring a Carer

By working with a vetted, self-employed carer directly:

- You pay less — no middleman fees
- They earn more — improving job satisfaction and retention
- You choose your carer — based on skills, personality, and compatibility
- You control the schedule — and only pay for what you need

💡 Our mission at Just Care Community is to connect you directly with trusted, experienced carers — without agency mark-ups.

More money stays in your pocket, and more goes to the person who's actually providing the care.

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Independent Carers – Why They're a Better Fit

Independent carers offer something that agencies simply can't: personalised care, flexibility, and a true one-to-one relationship. When you choose to work directly with a self-employed carer, you're not paying for office overheads, sales teams, or corporate profits – you're paying for the care itself. Here's why independent carers are often the smarter choice:

- **Direct Communication** – You deal directly with the person who will be providing the care, avoiding the “Chinese whispers” effect that can happen with agencies.
- **Tailored Support** – Independent carers can adapt schedules, tasks, and approaches to your exact needs without being tied to rigid agency policies.
- **Consistent Faces, Consistent Care** – Instead of a revolving door of different carers, you get consistency and the chance to build trust.

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- Better Value for Money – Without agency commissions, more of your money goes directly to the person caring for you, often meaning you get more hours for the same budget.
- Empowerment for Carers – Independent carers are often more motivated and invested because they choose their own clients and work on their own terms.

In short, choosing an independent carer gives you more control, better continuity, and a closer, more trusting relationship – all without the unnecessary middleman.

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Service	Agency	Independent Carer	Your Savings
Hourly Rate (Live-out example)	£25 – £30	£18 – £22	£7 – £12 p/hr
Daily Rate (Live-in example)	£200 – £250	£140 – £180	£60 – £70 p/day
Annual Cost (Live-in, 5 days/week)	£52,000 – £65,000	Hourly Rate (Live-out example)	Hourly Rate (Live-out example)
Overtime / Holiday cover	Higher premium	Agreed in advance	Predictable cost
Continuity of Care	Often changes	More likely to stay the same	Priceless

Disclaimer: Figures shown are examples based on average UK care costs in 2025. Actual rates may vary depending on location, level of care required, and individual agreements. Savings are estimates only.

Not all care agencies are bad — in fact, many provide valuable services, especially in urgent or complex situations. They can offer structure, emergency cover, and a level of administrative support that some families find reassuring.

But over time, agencies have shifted from being a **'go to' service when businesses need a quick fix to becoming the default choice for families.**

And here's the problem:

Families don't have the tax benefits that businesses enjoy — such as being able to offset VAT, claim staffing costs, or deduct expenses. Without these advantages, the astronomical prices can quickly become crippling.

Savings meant for later years — including inheritances or funds put aside for care — are often swallowed up by organisations unnecessarily.

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Addressing the Balance

Good care workers are worth their weight in gold. But the current system often means they earn a fraction of what you pay, while agencies keep a significant share — sometimes 30–60%.

It's time to redress the balance so that:

- Families can confidently find great carers without paying over the odds.
- Carers are fairly rewarded for their skills and dedication.
- Agencies are used only when they are genuinely the best option for a situation.

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💡 This is where we come in.

Just Care Community connects you directly with trusted, experienced carers — giving you more choice, more continuity, and better value, while ensuring the carer earns fairly for the work they do.

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Independent Carers – Why They're a Better Fit

Independent carers are self-employed professionals who work directly with you – no middleman, no inflated fees, and no rigid corporate rules getting in the way of good care.

Because they choose their own clients and hours, independent carers often have more flexibility, greater job satisfaction, and more time to focus on the person they're supporting. You're not just another appointment on a rota; you're part of a trusted, personal working relationship.

The Benefits for Families

- **Consistent Care** – The same friendly face who knows your needs, routines, and preferences.
- **Better Value for Money** – Without agency commissions, more of what you pay goes directly to the person providing the care.
- **Tailored Support** – Independent carers can adapt tasks and schedules to suit you, without waiting for a manager's approval.
- **Direct Communication** – Speak to your carer directly, not through an office switchboard.

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The Benefits for Carers

- Fair Pay – They keep what they earn, leading to better morale and long-term commitment.
- Choice of Clients – They work with people they connect with, which makes for more positive relationships.

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In short, independent carers offer the human side of care — flexibility, trust, and genuine connection — without the unnecessary costs or constant changes that often come with agencies.

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How to Choose a Carer You Can Trust

Choosing the right carer for yourself or a loved one can feel overwhelming — but it doesn't have to be. The key is knowing what to look for and asking the right questions from the start.

1. Look for Proven Experience

- Ask about their background, qualifications, and areas of specialism.
- If you need specific support (such as dementia care or mobility assistance), make sure they have experience in that area.

2. Ask for References or Reviews

- Speaking to other clients can give you a clear idea of reliability and personality.
- Look for carers who have built long-term relationships — this is often a sign of commitment and trustworthiness.

3. Arrange a Face-to-Face (or Video) Meeting

- Chemistry matters. See how comfortable you or your loved one feels talking with them.
- Notice if they ask thoughtful questions and listen to your needs.

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4. Be Clear About Expectations

- Discuss hours, tasks, flexibility, and payment upfront.
- A good carer will welcome clarity and be open about what they can (and cannot) do.

5. Trust Your Instincts

- Qualifications and references are important, but your gut feeling matters too.
- A carer should make you feel safe, respected, and at ease.

💡 Tip: The best care relationships are built on communication, mutual respect, and shared understanding. When these elements are in place, you can feel confident that you've found the right person.

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Your Invitation

The way we arrange care is changing — and you can be part of making it fairer, more personal, and more affordable.

By joining the Just Care Community mailing list today, you'll:

- Be the first to know when our platform launches.
- Get exclusive early access to browse carers in your area.
- Receive tips and resources to help you arrange care with confidence.

Whether you're looking for support for yourself or a loved one, or simply want to explore better care options, this is your chance to get ahead of the crowd.

If you haven't already, sign up today and let's start building a better future for care — together.

 [Click here to join our mailing list](#)

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