CHOOSING LIVE-IN CARE

Living well with a live-in carer: house rules, privacy and trust

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IN BRIEF

Living well with a live-in carer comes down to three things agreed early and reviewed often: clear house rules that respect the person's home and the carer's time off, privacy for everyone, and honest, kind communication. Write the main points down, tell your home insurer, keep money arrangements simple and transparent, and raise small problems with the provider before they grow.



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A live-in carer moves into someone's home, and that home also becomes the carer's workplace. When it works well, people often describe their carer as part of the household. That rarely happens by chance: it comes from clear arrangements, mutual respect and a few honest conversations. For getting the room and the house ready, see preparing your home for a live-in carer. This guide is about the weeks and months that follow.

Their home, the carer's workplace

Two things are true at once. The person receiving care should keep living their life their way: their routines, their kitchen, their choice of radio station. And the carer is working, often far from their own family, and needs rest, privacy and fair treatment. Most friction comes from forgetting one side of this.

A few principles help:

- The person decides how their home runs, as far as they are able.
- The carer's daily break and time off are protected.
- Rules are written down, so replacement carers start on the same page.
- Problems go to the provider early, not to the carer in a heated moment.

A household agreement you can write together

Agree these points in the first week, with the person, the carer and a family member, and keep a copy in the kitchen. Review it after a month.

- **Daily rhythm:** waking, meals, rest, outings, bedtime.
- **The carer's break:** usual time, where the carer goes, and who is with the person if they should not be alone. See live-in carer breaks, rotas and handovers for how breaks and rotas work.
- **Rooms:** which are private (the person's bedroom, the carer's room), and which are shared.
- **The kitchen:** whose cupboards are whose, cooking smells, washing up.
- **Visitors:** family visits, and whether the carer may have guests (many households agree not to stay).
- **Smoking and alcohol:** outside only, or not at all, and never while caring.
- **Phones and Wi-Fi:** personal calls during breaks; the TV and radio at sensible volumes.

- **Laundry, heating and lights:** who does what, and when.
- **Pets:** feeding, walks and the vet.
- **The car:** whether the carer may drive, and insurance confirmed.
- **Quiet hours:** when the house settles for the night.

Ask your provider for its own policies on visitors, alcohol, smoking, phones, gifts and driving, so house rules match them.

Privacy, for everyone

The person's privacy and dignity. Knock before entering their room. Close doors during personal care. Ask before moving belongings. Let them keep private letters and phone calls private. If they have capacity, they decide who sees their care records and what family is told; if they do not, decisions are made in their best interests.

The carer's privacy. The carer's room is their own space: family should not go in without asking. Their break and days off are their own time, even if they stay in the house. Avoid calling them back for small things during a break.

Family privacy. Agree what family matters are discussed in front of the carer. A good carer is discreet, but it is fairer not to put them in the middle of family disagreements.

Cameras and monitors. CQC's guidance for the public says to raise worries with the provider first, to record only with the person's genuine permission, to keep recordings secure, and to check the provider's policy and your contract, as hidden recording may breach it. Never place cameras in bathrooms or the carer's room. A baby monitor for night-time calls is different: agree it openly with everyone.

Food and mealtimes



- Agree how the carer's food is covered: within the household shop or as a food allowance.
- Cook what the person enjoys, at the times they like. Familiar food encourages eating.
- Share meals if both would like to: eating together can help someone who has lost interest in food.
- Respect the carer's dietary needs, including vegetarian, halal or kosher food, allergies and fasting. A separate pan or shelf is a small kindness.
- Keep a receipts envelope or notebook for shopping money, checked by a family member.

Wi-Fi, phones and staying in touch

Wi-Fi matters more to a live-in carer than most families expect: it is how they talk to their own children, partners and parents, often in another country, and how many providers keep digital care records.

- Share the Wi-Fi password, and consider a guest network so the carer never needs other passwords.
- Never share online banking, email or shopping account passwords with the carer.
- Agree that personal calls and video calls happen during breaks or quiet times, not during care.
- If the person enjoys technology, the carer can help with video calls to family, which many people love.

Home insurance and practicalities

- **Home insurance:** tell your insurer a carer will be living in, and check cover for contents, accidental damage and liability.
- **Renting:** if the person rents, check the tenancy and tell the landlord or housing association.
- **Car insurance:** if the carer will drive the person's car, make sure they are insured to do so.
- **Council Tax:** the carer usually does not count for Council Tax. See Council Tax discounts for care.
- **Valuables:** keep jewellery, cash and important papers somewhere safe, and keep a simple list.
- **Keys:** keys are handed over at changeover, and the key safe code is kept confidential.

Culture, language and faith

Many live-in carers come from different countries, regions and backgrounds, and the person receiving care may have their own strong traditions. Differences can become a pleasure rather than a problem.

- **Language:** speak clearly, avoid slang and idioms at first, and check understanding. Write down key words, names and the medicines list. Regional accents take time to tune into, on both sides.
- **Faith:** agree how prayer times, fasting or worship fit around care, and how the person's own faith is supported, such as getting to church, mosque or temple, or a visiting minister.
- **Food and festivals:** sharing a dish or a festival from each other's culture is often how friendships start.
- **Respect:** carers should be treated with courtesy. Remarks about race, religion or nationality are never acceptable. If dementia causes hurtful words, tell the provider so it can support the carer and the family together.

Building a good relationship

- **Share a life story.** Photos, past work, favourite music and stories help the carer see the whole person. A short "about me" page is a great start.
- **Find shared interests.** Gardening, card games, cooking, the football, old films.

- **Give praise as well as feedback.** Tell the carer, and the provider, what is going well.
- **Let the relationship grow.** Family should visit and stay in touch, without hovering or checking every task.
- **Keep the same small team.** Continuity matters, especially with dementia. Ask your provider how it plans regular carers and handovers; a day with a live-in carer shows what a good changeover looks like.

Money, gifts and boundaries

A trusted carer should never be put in a difficult position. Keep household money simple, with receipts checked by a family member. Do not lend money to the carer, ask them to witness legal documents, or let them become involved in the person's finances beyond agreed shopping. Gifts are a kind instinct, but ask about the provider's gifts policy first: clear rules protect the person and the carer alike.

When something is not working

Small issues are normal in the first few weeks. Raise them early and calmly with the provider:

1. Note the facts: what happened, when, and the effect.
2. Call the provider's office, and ask for a care review if routines need changing.
3. Ask for a change of carer if the match is not right.
4. If you are not satisfied, use the provider's complaints procedure. See how to complain about care.

If you think someone is being harmed, contact the council's safeguarding team straight away, or call 999 in an emergency.

A monthly check-in: questions to ask

- Is the person happy with their days, and are they doing things they enjoy?
- Are meals, medicines and personal care going as planned?
- Is the carer getting their daily break and enough sleep?
- Are the house rules still working for everyone?
- Has anything changed in health, mood or mobility?
- Does the care plan need a review?

What to do next

1. Write a household agreement together in the first week.
2. Tell your home insurer, and check car insurance if needed.
3. Agree food, Wi-Fi, visitors and money arrangements in writing.
4. Book a review with the provider after the first few weeks, then hold a short check-in each month.

How we can help

Day and Nightcare provides fully managed live-in care anywhere in England, from £1,550 a week, and has supported people at home since 2008. We are registered with CQC and rated Good. At our free initial assessment we can talk through house rules, routines and what matters most, and you will receive a written quote. Call 01865 715780, or read more about live-in care with us.

Common questions

Can we put cameras in the house to check on the care?

Only with care and the person's genuine agreement, which means more than not objecting. CQC advises raising any worries with the provider first, writing down what has been agreed, keeping recordings secure, and checking the provider's policy and your contract, as hidden recording could breach it. Cameras should never be in bathrooms or the carer's room. A family member can also visit at different times or ask for more frequent reviews instead.

Does the carer eat our food?

Usually the carer's food is covered, either within the household shopping or as an agreed food allowance; your provider should tell you which before care starts. Many people enjoy eating with their carer, which can help a small appetite. Agree any foods the carer needs for health or faith reasons, and whether they will cook separately. Write the arrangement down so replacement carers follow it too.

Can the carer have visitors or guests to stay?

Agree this in advance. It is the person's home, so many households agree that the carer does not invite guests to stay and meets friends during their own break, away from the house. Ask your provider about its policy, so the rule comes from the provider rather than feeling personal. The same goes for smoking, alcohol and use of the car.

What if the person and the carer just do not get on?

It happens, and it is nobody's fault. Give it a little time, as the first two weeks are often the hardest, but do not wait months. Tell the provider what is not working, as specifically as you can. A managed provider can talk to the carer, change routines, or arrange a different carer, and should look at what went wrong so the next match fits better.

Should we tell our home insurer about a live-in carer?

Yes. Tell your home insurer that someone will be living in the home as a carer, and check the policy still covers contents, accidental damage and liability as you expect. Ask specifically about theft or damage involving people living in or working in the home, as some policies limit this. If the person rents their home, check the tenancy and tell the landlord or housing association.

Sources and further information

- CQC: Using cameras or other recording equipment to check somebody's care
- NICE: Home care, delivering personal care and practical support to older people (NG21)
- NHS: Home care
- NHS: Mental Capacity Act

Read next

CHOOSING LIVE-IN CARE

Preparing your home for a live-in carer: a practical checklist

How to get your home ready for a live-in carer in England: the carer's room, Wi-Fi, food and household money, house rules, equipment and safety, insurance and Council Tax, introducing the carer, and settling in together over the first few weeks.

Read the guide →

CHOOSING LIVE-IN CARE

A day with a live-in carer: what live-in care looks like

A realistic picture of a typical day and night with live-in care, from the morning routine to bedtime, the carer's daily break and what happens at night, with a sample daily record, the questions to ask and the signs that care needs a review.

Read the guide →

CHOOSING LIVE-IN CARE

What is live-in care? A complete guide for families in England

Live-in care explained for families in England: what a live-in carer does day and night, who it suits, breaks and rotas, couples and pets, how it compares with visiting care and care homes, typical costs, funding, regulation and how to start.

Read the guide →

All guides in the information centre Check what help you could get

Talk to our care team: 01865 715780

enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272

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Information, not advice: please check anything important with the organisation named.