



# Invaluable:

**Valuing Shared Lives carers through  
equitable fees and contributions**



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# Executive summary

This report provides a national picture of the state of Shared Lives carer fees and contributions across the UK. It is the product of research conducted for the Invaluable project, Shared Lives Plus' campaign for fairer and more equitable remuneration for Shared Lives carers.

We knew from talking to our members that Shared Lives fees varied drastically across the country, and that many carers were feeling the financial strain. As their membership organisation, we strive to achieve the best possible terms and conditions for our carers. To campaign effectively, we needed to learn in detail about how fees varied, both in amounts and in structure across all the UK's regions. Thanks to our research, we now have a comprehensive and detailed understanding of the fee and contribution practices in each of those regions.

This report incorporates that regional data to give an accurate national overview of Shared Lives carer fees and contributions. It compares this with pay information from the wider social care sector and economy to properly situate carer fees within the context of wider pay and conditions in the United Kingdom. The key findings are concerning:

- **Fee levels, structure and breakdown of fees, and types of commissioning organisation vary considerably across the UK.**

This is due to the market model of social care provision, and the organic development of Shared Lives services over time.

- **On average, Shared Lives carer fees are below the sector average, and even national minimum wage.**

Average care and support fees for Shared Lives carers supporting single people in live-in arrangements on the lowest banding, are below the average junior care worker salary and the national minimum wage.

- **Shared Lives carers lose money in comparison to private renters.**

Shared Lives carers supporting people in live-in arrangements have a spare room in the property they occupy. In Shared Lives they earn on average little over half of what they would if they rented the room out privately.

- **More than a quarter of Shared Lives carers are at risk of leaving the sector due to financial pressures.**

31% of carers surveyed said that they had considered leaving Shared Lives altogether because of the cost of living.



## About Shared Lives

In Shared Lives, a person who needs support is matched by their local service with a Shared Lives carer, whom they either move in with or regularly visit. Together, they share home, family, and community life. People get safe, personalised care and support, in a place which feels like home. They make friends and become more active. There are approximately 9,000 carers who are supporting nearly 10,000 people across the UK. All carers are approved following rigorous recruitment and training by one of the UK's 145 local regulated schemes.

## About Shared Lives Plus

Shared Lives Plus is the membership charity for Shared Lives carers, schemes and Homeshare organisations.

This year we supported 145 schemes, 6,222 Shared Lives carer members and 22 Homeshare organisations UK-wide, meaning we have a unique voice which we use to support local Shared Lives and Homeshare organisations and Shared Lives carers through policy, guidance, advice, and legal support.

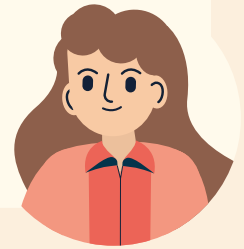
We support local organisations to establish new Shared Lives and Homeshare organisations and improve existing ones. To find out more visit [www.sharedlivesplus.org.uk](http://www.sharedlivesplus.org.uk)



# The need for Invaluable

Shared Lives carer, East Midlands

**"I feel it's a privilege to look after my lady, but I don't feel the government value us. To them it's just a cheaper way of getting care for people who need it. They have no understanding of the commitment and loyalty it involves."**



Shared Lives carers across the UK work to enrich the lives of the individuals they support, as well as the communities they live in:

**The quality of Shared Lives care is recognised in consistently high CQC and Care Inspectorate Scotland ratings each year.** An unparalleled 97% of Shared Lives services in England were rated as good or outstanding this year and last.

**Research indicates that Shared Lives is also more cost-effective than many traditional alternatives.** A recent report from Newton Europe estimated that 27,000 working age adults with learning disabilities are living in residential homes. Up to 43% (over 11,000) of those people could be living in a more independent setting, such as supported living or with a Shared Lives carer. The savings to the public purse, if this happened, could be over £74million. The difference to people's lives would be immeasurable. There is significant scope to scale up Shared Lives. At present, the size of Shared Lives remains far too small for such a high-quality model. Shared Lives carers make up just 1% of the social care workforce in England, 0.5% in Scotland, and 1% in Wales.

**To sustainably grow Shared Lives, this cost-effectiveness must not come at Shared Lives carers' expense.** We know that the challenges we have all faced in the past few years have taken their toll on Shared Lives carers. The pressures of the cost of living, sustained austerity for social care, and the measures taken during the pandemic have all had an impact. Many Shared Lives carers told us that they had not had a care and support fee uplift in line with the rest of the social care workforce for years, even though they were working harder, and for longer, than ever before.

**We believe that the dedication of Shared Lives carers, and the quality of their care should be recognised and reflected in their earnings.** We also know that creating fair conditions for Shared Lives carers is key to growing Shared Lives across the UK. That is why we launched the Invaluable campaign.

# The Invaluable campaign approach

Social care fees are set and paid by Local Authorities and other commissioning bodies. However, Councils rely heavily on grants from central government to fund their social care services. After many years of sustained austerity in which Local Government budgets have been repeatedly cut in real terms, finding the money is increasingly difficult.

## The national approach

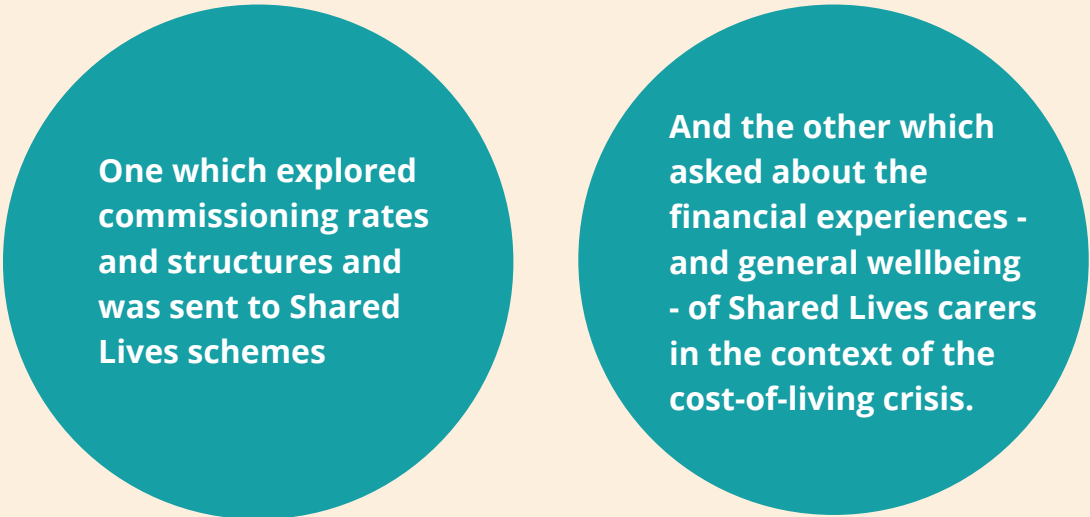
Ultimately, a proper deal for the social care system can only come from more investment from central government. So as part of the Invaluable campaign we call for greater investment in the social care sector whenever we are able to submit evidence to, meet, or otherwise engage central government.

## The local approach

However, we realised we could make a more immediate impact if we aimed to influence Local Authorities and other commissioning organisations paying low fees to bring up their rates to match other better-performing ones. To do this, we needed to learn in detail about the rates across the country, and within individual regions, so we launched a large-scale research project.

## Research methods

We conducted two surveys:



One which explored commissioning rates and structures and was sent to Shared Lives schemes

And the other which asked about the financial experiences - and general wellbeing - of Shared Lives carers in the context of the cost-of-living crisis.

We then used the findings to create eleven regional benchmarking reports, each of which showed the fee structures and rates, and Shared Lives carer experiences, within a given individual region. We provided these to our member schemes, and those who were experiencing low rates used them to campaign their Local Authorities for uplifts in line with their regional averages. Early results from the campaign indicate that up to 80% of schemes asked who used the reports achieved a positive outcome.

## Scheme and carer response rates

### Shared Lives schemes

There are currently **145** Shared Lives schemes in the UK. **125** schemes provided data to the Invaluable survey.

### Shared Lives carers

When this survey was conducted, there were 6,145 Shared Lives Plus carer members in the UK. Of these, 561 Shared Lives carers responded to the carer survey. This equates to **9%** of the Shared Lives carer workforce.

### Commissioning organisations fee rates

In the Invaluable survey, Shared Lives schemes identified **185 Commissioning Organisations fee rates** across UK (a single commissioning organisation can offer multiple different rates). Of those 185 commissioning organisations fee rates:

- **149** are banded
- **36** are not banded



## How do Shared Lives carer fees work?

Shared Lives carer fees are established and remunerated in accordance with the market model of social care provision within the UK. The UK government provides central grants to local authorities which form the bulk of local social care budgets, together with some other local authority revenue streams.

The local authority in England, Scotland or Wales, or Health and Social Care Trust (HSC) in Northern Ireland, then either commissions services or provides them in house and set fees for care within this budget. Other types of organisations commission care too, including NHS Trusts and Integrated Care Systems.

**This report treats each commissioning organisation's fee rate as the basic unit of measurement and comparison.**





## A note about fees and bandings

Shared Lives live-in arrangement fees should consist of three main elements:

- A care and support fee (reflecting the care required of the Shared Lives carer, as specified in a person's support plan),
- A food and utilities contribution (also known as board and lodgings),
- A rent contribution.

**Some commissioning organisations operate a system of bandings, which sets the rates for care and support fees. Please note that the banded and non-banded fees referred to in this report are for the care and support fee element only.**

There is no set number of bandings, and this can vary between areas. Some areas also provide an additional or extra fee on top of the banding fees. This can be at the discretion of commissioners and is based on the exceptional needs of an individual.

**Several commissioning organisations do not operate a banding system or have arrangements which are not within their banding system. For simplification, only banded rates have been included in this report. Full banded and non-banded rates for each region are available on our website.**

The food and utilities (also known as board and lodgings) contributions are not generally banded. In some cases, Shared Lives carers may receive a higher or lower food and utilities contribution at the discretion of the commissioning organisation. For example:

- Where a person has increased electricity usage through double incontinence, they may receive a higher contribution.
- Conversely, where a person is under the age of 25 and in receipt of lower benefits, their food and utilities contributions may need to be lowered to make it affordable.

## Lowest and highest fees

To compare data efficiently, this report compares only the highest and lowest care and support fees reported in the scheme survey. It compares both banded and non-banded data, for a clearer overall picture of fees in the UK.

# Rates in England, Scotland, and Wales

In comparison to several key benchmarks, many Shared Lives carers receive unfavourable sums for both their caring role, and in compensation for rent, food, and utilities (also referred to as board and lodgings). The section below outlines and provides benchmarks for Shared Lives fee rates.

## UK averages

Shared Lives carer weekly care and support fees, as categorised by individual nation and banding rate:

|                                | UK Nations |        |          |        |       |        |
|--------------------------------|------------|--------|----------|--------|-------|--------|
|                                | England    |        | Scotland |        | Wales |        |
| Lowest Banding Rate            | £          | 324.57 | £        | 276.07 | £     | 263.38 |
| Lowest Banding Rate (UK)       |            |        | £        | 288.01 |       |        |
| Difference from the UK average | £          | 36.56  | -£       | 11.94  | -£    | 24.63  |
| Highest Banding Rate           | £          | 495.12 | £        | 390.32 | £     | 412.53 |
| Highest Banding Rate (UK)      |            |        | £        | 432.66 |       |        |
| Difference from the UK average | £          | 62.47  | -£       | 42.34  | -£    | 20.13  |
| Food & Utility                 | £          | 62.91  | £        | 76.70  | £     | 67.49  |
| Food & Utility (UK)            |            |        | £        | 69.03  |       |        |
| Difference from the UK average | -£         | 6.12   | £        | 7.66   | -£    | 1.54   |

## England regional averages

For England, we have also broken-down averages by region, as seen below:



# Care and support fees

## Social care sector averages

The Skills for Care's Adult Social Care Workforce Data Set provides benchmarks against which to compare the lowest and highest Shared Lives fee rates.

Please note, these figures cover the period 2021-2022 and are full time equivalents (FTE) based on 37 or more contracted hours a week. This data is collected for England only. For more detailed benchmark comparisons in Scotland and Wales, follow the hyperlinks to the two Invaluable reports.

### Lowest banding

**The UK average lowest banding rate for Shared Lives care and support is £288.01.**

This is £71.66 less than the average local authority care worker salary in the UK, which is £21,200 per annum or £359.67 per week.

### Highest banding

**The UK average highest banding rate for Shared Lives care and support is £432.66.**

This is on par with the average local authority senior care worker salary in the UK, which was £26,400 per annum or £431.16 per week.

## Benchmarks: the minimum and real living wages

### The real living wage

According to the Living Wage Foundation, the real living hourly wage is **£10.90 for the UK** and **£11.95 for London**.

Working a full-time week of 36.5 hours, a real living wage weekly salary is **£381.50 for the UK** or **£418.25 for London**.



## Minimum wage

The government has stated that for an adult over the age of 23:

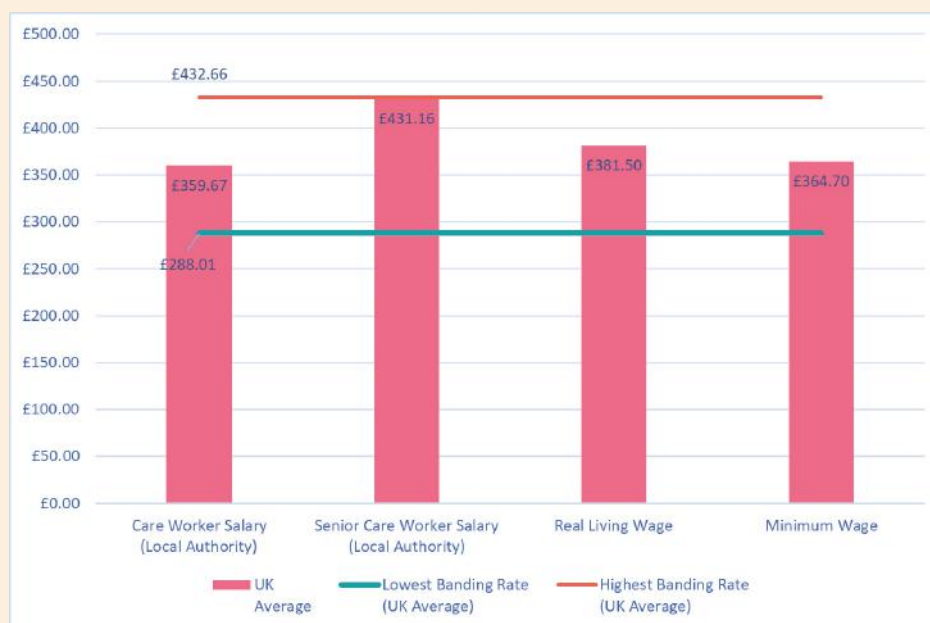
- The minimum hourly wage is **£10.42**
- The minimum weekly wage is **£364.70**

## Comparison to Shared Lives care and support fees

At **£288.01**, the UK average lowest banding rate for Shared Lives care and support is:

- **£93.49** less than the UK weekly real living wage
- **£76.69** less than the UK weekly minimum wage

The disparity between the average lowest banding rate for Shared Lives care and support fees, the real living wage, minimum wage, and the average local authority care worker salary are starkly evident in the graphic below:





# Rent contributions

Shared Lives carers with live-in arrangements receive a fee for the room they rent to the person they support. This is supplied by the supported person, usually out of the housing component of their Universal Credit.

**The amount of money which these benefits pay for accommodation is set by the Local Housing Allowance rate, established by the Government.** This rate is for “rent at the 30th percentile” – the maximum payable being the cost of the 30th cheapest house out of a 100 in their area.

The 30th percentile rule was introduced in 2020 and since then the rates have been frozen in cash terms – though are scheduled to be rated at updated average rates in April 2024.

- The UK average of the 30th percentile is **£347 per month**
- And therefore **£86.75 per week**

## Private sector rental

According to Spareroom.co.uk, the average monthly UK room rental price is:

- **£704** nationally
- **£614** excluding inner London

Which breaks down to a weekly room rental of:

- **£176** nationally
- **£153.50** excluding inner London

Meaning that **Shared Lives carers are earning little over half of what they would if they rented their spare room out privately.**

Taking the low banding average and adding the 2022 private rental average together would make for weekly earning of £442.38 (supporting one person).



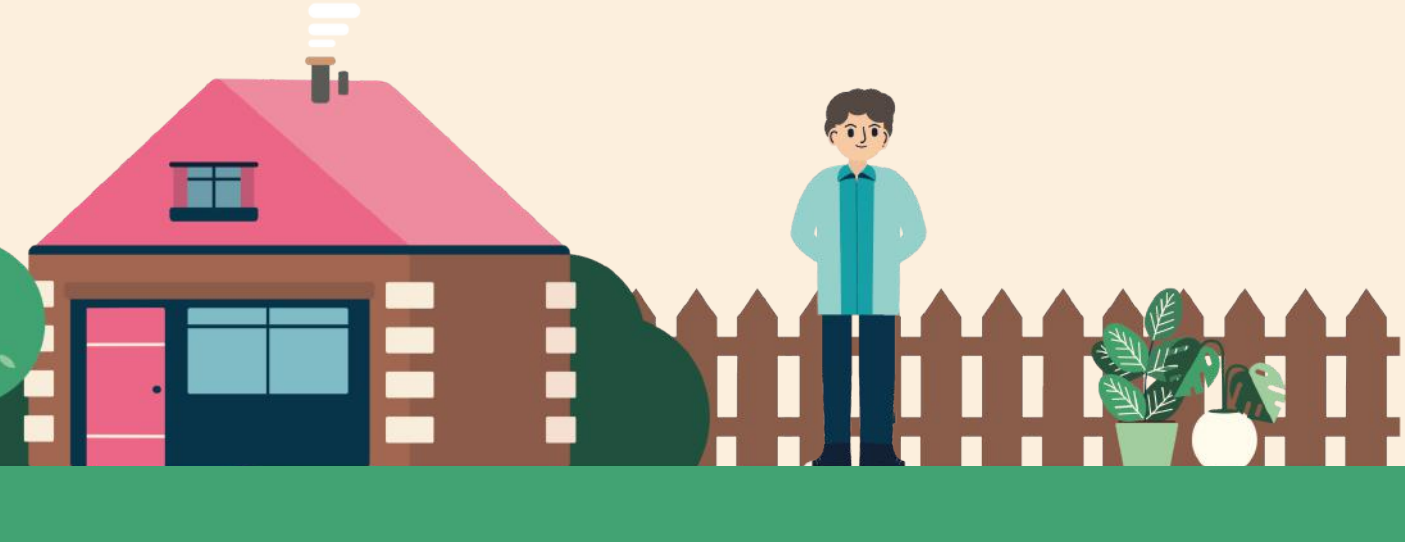
# Food and utilities contributions

The final component to Shared Lives carer fees and contributions is the food and utility contribution, also known as the board and lodgings contribution.

The average Shared Lives UK rate for this for this was **£69.03 per week, £10.12 less than the £79.15 the government deducts for food and fuel from the housing component of benefits if they are included in a rental charge.** These deductions are also known as “ineligible costs” and are the only government indication of a minimum amount required to pay for food and fuel for one person per week.

## Amounts for fuel and food

|                             | April 2023    |
|-----------------------------|---------------|
| Heating                     | £35.25        |
| Hot water                   | £4.10         |
| Lighting                    | £2.85         |
| Cooking                     | £4.10         |
| Total Fuel                  | <b>£46.30</b> |
|                             |               |
| Three or more meals a day   | £33.15        |
| Less than three meals a day | £20.10        |
| Breakfast only              | £4.05         |



# Shared Lives total income and uplifts

## Total income

A Shared Lives carer supporting **1** person on the lowest average banding for a live-in arrangement, plus the average LHA-mandated room rental rate, and the average food and utilities fee would receive **£447.16 per week**.

A Shared Lives carer supporting:

- **1** person on the highest average banding + rent + food/utilities would receive **£587.75**
- **2** people on the lowest average banding would receive **£887.58**
- **3** people on the lowest average banding would receive **£1331.37**
- **2** people on the highest average banding would receive **£1176.88**
- **3** people on the highest average banding would receive **£1765.32**

## Care and support fee uplifts

**Shared Lives schemes in England reported securing modest uplifts for 120 out of 175 commissioning organisation fee rates.** The average fee uplift was 4.3%, however only seven Shared Lives schemes provided a percentage figure.

An uplift of 4.3% would raise the lowest average banding rate from £288.01 to £300.39.

**Therefore, even with an uplift the lowest average banding rate is still:**

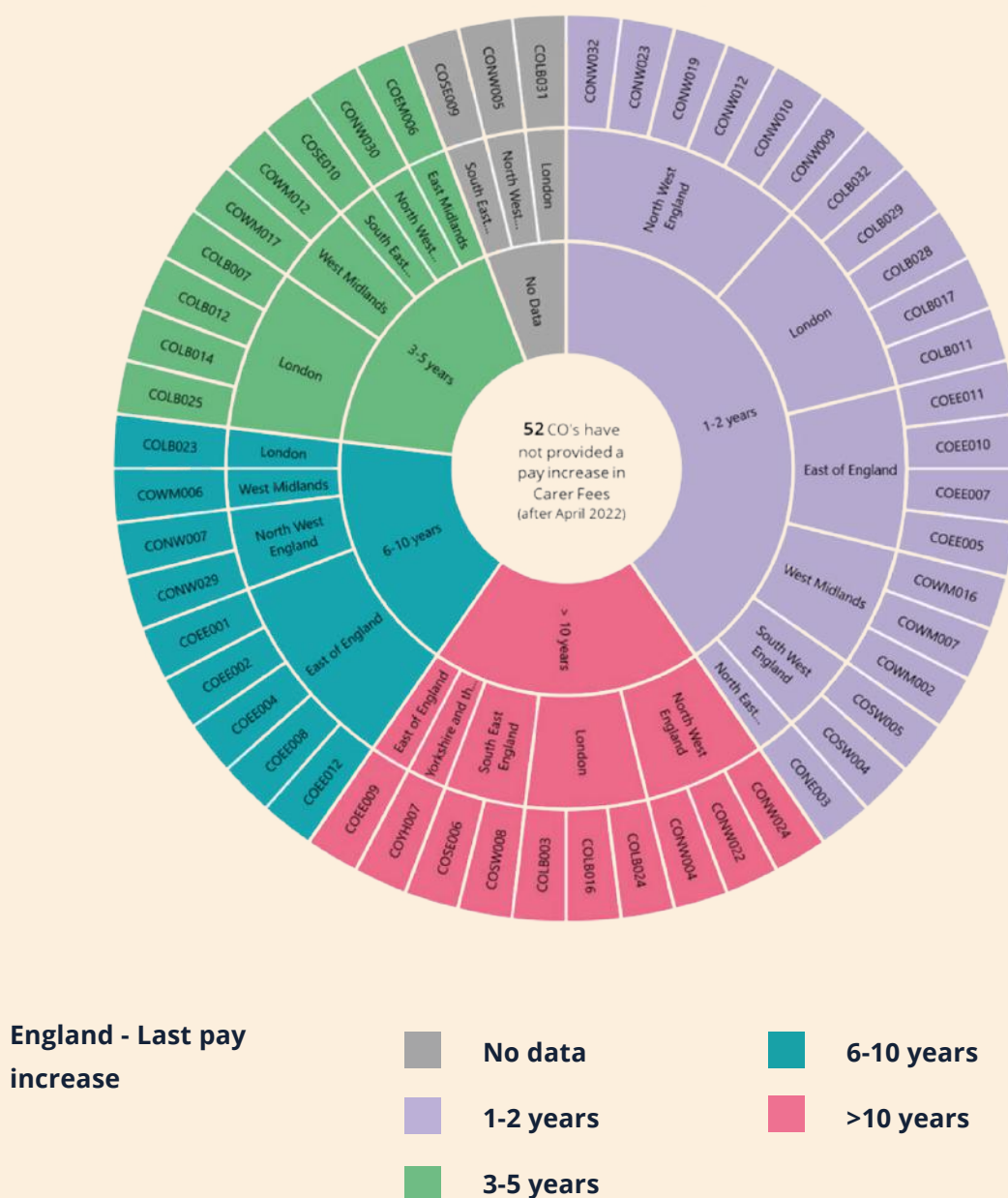
- **£59.28 less than** the average local authority care worker salary of £359.67 per week
- **£81.11 less than** the real living wage of £381.50 per week
- **£64.31 less than** the minimum wage of £364.70 for adults over the age of 23



## Care and support fees not uplifted

Despite rises in the cost of living, in December 2022, Shared Lives schemes reported that:

- **21** commissioning organisation fee rates in England had not been uplifted for between **1-2 years**
- **9** commissioning fee rates had not been uplifted for between **3- 5 years**
- **9** commissioning fee rates had not been uplifted for between **6- 10 years**
- And **10** commissioning fee rates had not been uplifted for more than **10 years**





## The sustainability of Shared Lives

Despite modest care and support fee uplifts in some parts of England, Scotland and Wales, Shared Lives carers are struggling to keep up with the increasing cost of living. Increases to living costs are making Shared Lives financially unsustainable for many carers. When we surveyed carers, **77% told us that they were feeling the impact of the cost-of-living crisis.** A Shared Lives carer in Southeast England said that:

“The rising cost of food and utilities/petrol etc is higher than the amount I receive for my [supported person] and I cannot maintain the same standard of living for him from his money, so we are using more of our own money to keep his standard of living the same, including maintaining the same standard of food, heating the house etc.”

More than a quarter, **31%, told us that they had even considered leaving Shared Lives due to the cost of living.** A Shared Lives carer in Northwest England said:

“I look at the people I [support] as family and need to keep it all together for as long as possible - for their sakes not just mine. If costs keep going up as they are who knows how long it can last before I must look at other things. I wouldn't want to, but we must be real. If [caring] doesn't cover costs, then there is no way of paying the bills.”

Shared Lives is a cost-effective option for many local authorities. This must be balanced against fees which enable Shared Lives carers to remain financially viable. This is essential in reflecting the value of Shared Lives carers, and for the sustainability of the Shared Lives model.



## Summary

Shared Lives carer, Wales

**“Shared Lives carers are never valued, and this must change. [Other care workers] are getting a fair deal. Shared Lives carers should be too, or we will end up with no one to left to care.”**



Shared Lives represents a wonderful opportunity to transform the social care system. It creates positive outcomes for the people it supports, is more cost-effective than its alternatives, and requires little capital investment to scale up. Yet this transformative potential cannot be undermined by continuing to undervalue the carers who make it happen.

The findings in this report expose the significant inter- and intra-regional variations in Shared Lives carer fees and contributions. Shared Lives carers are losing out financially in terms of rent and receive little over half of what they would if they rented their spare room out privately. Despite the rise in the cost of living, Shared Lives carers receive an average of £10.12 less than the government recommendation for weekly food and fuel contributions. Furthermore, Shared Lives care and support fees vary between different bandings, banding systems, and where there is no banding system at all. The overall lack of consistency is reflected in the patchy nature of fee uplifts, with some care and support rates not being reviewed or uplifted for more than ten years. Even where care and support fees have been uplifted, the average increase of 4.3% still does not raise the lowest banding average in line with comparative benchmarks.



Shared Lives carers who support one person on a low banding in a live-in arrangement find themselves in an extremely difficult financial position. These Shared Lives carers continue to care out of a sense of responsibility and often a deep affection and love for their supported people. Whilst an admirable reflection of their dedication, this is both unsustainable and unfair.

Shared Lives carer, Northwest England

**“Doing a job [that] you enjoy, and doing a good job, leaves you vulnerable. You feel taken advantage of when what you receive for the care that you’re providing does not meet the cost of that care.”**



Shared Lives carers deserve financial compensation on par with the average front line social care worker. We call for investment in the social care workforce, which is currently undervalued and underpaid in comparison to virtually all other sectors of the economy. And within the social care sector itself, it's clear that Shared Lives carer fees must be standardised and uplifted. We call for fairer fees and contributions for Shared Lives carers across the UK now.





**To find out what Shared Lives  
can do for you, please contact us:**

🖱 [www.sharedlivesplus.org.uk](http://www.sharedlivesplus.org.uk)

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