

— COSTS

How Much Does Home Care Cost in London? 2026/27 Guide

London councils paid £21.87 an hour for care in 2025; the sector floor is £34.42. What you will pay, why 15-minute calls fail and how the means test works.

By the JNP Sidona team · 9 October 2026 · 11 min read

There is no single London price. Published benchmarks put the minimum a care agency in England needs at **£34.42 an hour** in 2026/27 (more for agencies paying the London Living Wage), while London councils paid an average of **£21.87 an hour** for older people's home care in April 2025. What your family pays depends on whether the council or your parent pays, and on how long each visit is.

KEY POINTS

- Use £34.42 an hour (2026/27) as a sense check: it's the Homecare Association's minimum for England at the National Living Wage, not a typical price.
- Short visits cost more per hour. In 2025/26 a 15-minute call worked out at £41.14 an hour against £29.49 for a full hour, because travel time doesn't shrink with the visit.
- Government guidance says calls of 15 minutes or less aren't appropriate for intimate personal care, such as washing or using the toilet.
- Your parent's home isn't counted when the council works out what they pay for care in their own home. Savings above £23,250 usually mean self-funding.
- If the council funds the care, you don't pay the agency's hourly rate. You pay a weekly contribution set by a financial assessment, and the law protects a minimum income.
- Compare quotes on the hourly rate, the shortest visit charged, weekend and bank holiday rates, and travel charges.

How much does home care cost per hour in London?

For a private agency in London, budget from about £35 an hour upward. That is roughly where the published minimums sit: £34.42 at the National Living Wage for 2026/27, and £35.30 for agencies paying the London Living Wage back in 2025/26. Councils pay less, and shorter visits cost more per hour.

Price guides disagree because they measure different things:

Published home care figures and what they measure		
Figure	What it is	Source and date
£34.42 an hour	The lowest hourly price at which an agency in England can pay carers the legal minimum, cover their travel and on-costs, and run a compliant business	Homecare Association, Minimum Price for Homecare 2026/27
£35.30 an hour	The 2025/26 calculation using the London Living Wage (£13.85 at the time). The same year's figure at the National Living Wage was £32.14, so paying London rates added £3.16 an hour	Homecare Association, Minimum Price for Homecare 2025/26
£21.87 an hour	The weighted average London councils paid agencies for older people's home care	Homecare Association, Homecare Deficit 2025 (sample week, April 2025)
"Around £20"	The NHS's general guide to a typical hourly rate for a carer visiting at home	NHS, Paying for your own care (checked October 2026)

Councils buy care in bulk and set their own rates, and many pay less than the Homecare Association says it costs to pay a carer the minimum wage. A family paying privately is buying in a different market, so a quote above the council's rate isn't, on its own, a sign of overcharging.

Checking a private quote: if an agency quotes less than £34.42 an hour, ask how it pays carers for travel time and still covers its costs. If it says it pays the London Living Wage, expect more: an agency paying that rate needed at least £35.30 an hour in 2025/26 just to cover its costs, and the London Living Wage has since risen from £13.85 to £14.80. The Homecare Association also says many providers pay above the National Living Wage to attract and keep carers, so quotes above these minimums are normal.

What is actually inside an hourly rate?

Staffing makes up at least 75% of the cost of delivering home care, and sometimes up to 90%, according to the Homecare Association. Its minimum price is built from:

- **The carer's pay for time with your parent**, at no less than the National Living Wage: £12.71 an hour for workers aged 21 and over since April 2026.
- **Paid travel time between visits.** GOV.UK's minimum wage rules count travelling from one work assignment to another as working time.
- **Mileage or travel costs.**
- **Wage on-costs**, such as holiday pay, employer's National Insurance, pensions, training time and sick pay.
- **The cost of running a regulated service:** managers, office staff, recruitment, training, PPE and CQC fees, plus a small surplus.

The minimum price leaves out extra pay for weekends and bank holidays, so ask whether those hours cost more.

Why do 15-minute visits cost more per hour?

The Homecare Association's headline price assumes a typical mix of visit lengths, based on sector data from The Access Group. A 15-minute call carries the same travel time as an hour-long one, so in its 2025/26 breakdown hour-long visits came in below the £32.14 headline and 15-minute visits well above it.

Minimum price per hour, by length of visit

Homecare Association, England 2025/26,
at the National Living Wage

15 minutes · £10.28 a visit



30 minutes · £16.73 a visit



45 minutes · £23.11 a visit



60 minutes · £29.49 a visit



Headline price, typical mix of visit lengths: **£32.14/hr**

Shorter visits carry the same travel time,
so each hour of care costs more.

The Homecare Association's 2025/26 minimum price by visit length, the latest year for which it has published this breakdown. These are sector benchmarks, not our prices.

What the guidance says about short visits

The Care Act statutory guidance says “short home-care visits of 15 minutes or less are not appropriate for people who need support with intimate care needs”. Short calls may suit a safety check, or checking that medication has been taken (not giving it), or when the person asks for them.

NICE's home care guideline (NG21) goes further: visits under half an hour should be made only if the carer is known to the person, the visit is part of a wider package, and there is enough time for a specific task or safety check. People with cognitive impairments (such as dementia), communication difficulties or sensory loss may need more time.

What 15 minutes cannot cover

A morning call usually means help out of bed, a wash, dressing, breakfast and medication. That takes far longer than 15 minutes, and when time runs short the unhurried wash is usually what gets dropped.

Tip: If the council has offered 15-minute calls for washing, dressing or toileting, ask in writing for a care plan review and quote paragraph 4.101 of the Care and Support Statutory Guidance. If a short visit is leaving someone unsafe, tell adult social care the same day. If someone is unwell, call their GP or NHS 111, or 999 in an emergency.

Why do London councils pay less than you would?

The Homecare Association's Homecare Deficit 2025 report asked 276 public bodies across the UK what they paid for older people's home care in one week in April 2025. Greater London averaged £21.87 an hour, the second-lowest region in the UK after Northern Ireland.

Nearly three in five (59%) London councils paid an average below £22.71, the report's figure for a careworker's direct costs alone at the 2025/26 National Living Wage, despite many requiring the higher London Living Wage.

Average hourly rate paid for older people's home care, south and south-east London councils, April 2025 sample week

Council	Average paid per hour	Lowest to highest rate paid
Greenwich	£26.31	£15.00 to £85.52
Bromley	£23.44	£19.90 to £28.27
Croydon	£23.17	£18.32 to £39.92
Lewisham	£22.88	£16.76 to £40.78
Southwark	£22.47	£16.72 to £23.31
Bexley	£21.95	£21.16 to £22.56

Council	Average paid per hour	Lowest to highest rate paid
Lambeth	£21.55	£19.44 to £23.88
Greater London average	£21.87	£17.74 to £28.71 (council averages)

These are what councils paid agencies, not what residents were charged, and rates have changed since. Havering, for example, pays a set £25.50 an hour for packages it arranges from 1 April 2026. Your borough's adult social care team can tell you its current rate.

What will your family actually pay?

That depends on who is paying. These are the Care Act charging rules for England, with 2026/27 figures.

- 1 Ask the council for a needs assessment.** It is free whatever your parent's income or savings, and so are the financial assessment and care plan. See our guide to [getting a care needs assessment \(/blog/care-needs-assessment\)](/blog/care-needs-assessment).
- 2 If your parent has eligible needs, the council does a financial assessment.** For care at home, the home they live in is *not* counted. See [how the council's financial assessment for care works \(/blog/financial-assessment-for-care\)](/blog/financial-assessment-for-care).
- 3 Savings and other capital over £23,250:** your parent will usually pay the full cost. Councils can set a higher limit for care at home, so check your borough's charging policy.
- 4 Capital between £14,250 and £23,250:** the council adds "tariff income" of £1 a week for every £250, or part of £250, above £14,250, as well as looking at income.
- 5 Capital below £14,250:** savings are ignored and the contribution comes from income only.
- 6 The minimum income guarantee applies.** After charging, a single person over Pension Credit age must be left with at least £241.45 a week in 2026/27 (a basic £120.40 for ages 25 to Pension Credit age, plus any disability premiums). Councils should also allow for disability-related expenses, such as extra heating or laundry.

If the council funds the care

The council pays the agency at its own rate and your parent pays a weekly contribution, anywhere from nothing up to the full cost of the care. Lewisham, for example, works out "net disposable income" (income, minus the protected amount, minus disability-related expenses) and charges 100% of it. Your parent can also take the funding as a direct payment and use it with an agency they choose.

If your parent self-funds

Your parent pays the agency's own rate. They can still ask the council to arrange the care, and if they have eligible needs the council must agree, but it may charge an arrangement fee (Lewisham calls it a brokerage fee) covering only its actual costs. The needs assessment still helps: it records their needs in case savings fall below £23,250.

Money that can help with the bill

- **Attendance Allowance** pays £76.70 a week (lower rate) or £114.60 a week (higher rate) in 2026/27. It isn't means-tested, so income and savings don't affect it.
- **Reablement and intermediate care** must be free for up to six weeks when the council provides them, for example after a hospital stay.
- **NHS continuing healthcare** covers the full cost of care, at home or elsewhere, for adults with long-term complex health needs who qualify. Eligibility depends on an assessment of needs, not a diagnosis.

Our page on [paying for care in London \(/paying-for-care-london\)](/paying-for-care-london) brings these routes together, including direct payments and NHS continuing healthcare.

How to work out a realistic weekly cost

Before you ring round, write down the routine your parent needs, so every quote prices the same thing.

- 1 **List each visit and what happens in it**, for example morning wash and dress, lunch, teatime meal and medication, bedtime, with an honest length for each.
- 2 **Count weekend and bank holiday visits separately** and ask whether they cost more.
- 3 **Note any visits that need two carers**, such as using a hoist. You pay for both carers' time.
- 4 **Ask each agency the same questions:** the hourly rate, the shortest visit charged, travel or mileage charges, the notice period, and what happens if a carer is late or misses a visit.

Visit length changes the weekly bill. Take the Homecare Association's 2025/26 minimum prices at the National Living Wage (the latest year with a breakdown by visit length). Four 30-minute visits a day for a week is 28 visits, or 14 hours of care: $28 \times £16.73 = £468.44$. The same 14 hours as two 60-minute visits a day (14 visits) would be $14 \times £29.49 = £412.86$. These are minimums, not quotes.

When visiting care stops being the cheaper option

Visiting care is charged by the hour. Once your parent needs help through most of the day, or someone nearby at night, compare it with live-in care, which is charged as a weekly or daily fee.

We haven't found an official published London live-in price. The NHS's rough national guide is that a live-in carer "costs from around £800 a week", and up to £1,600 if a lot of care is needed, without saying what year or area that reflects. As arithmetic only, £800 buys about 23 hours of visiting care at the 2026/27 minimum price of £34.42. Our guide to [what live-in care costs in London \(/blog/live-in-care-cost-london\)](#) covers what moves the price, and our [live-in care service in London \(/live-in-care-london\)](#) page explains how it works with us.

Agency, introductory agency or personal assistant?

Some low prices online come from a different arrangement. A CQC-registered home care agency employs, trains and supervises its carers and is responsible for their care. The CQC says introductory agencies don't need to register, because they have no ongoing role once they've introduced a carer. If you hire through one, or employ a personal assistant directly, you take on choosing, managing and covering for that carer. Our checklist on how to choose a home care agency covers the questions to ask any provider.

Questions families ask

Why is the NHS figure of "around £20" so much lower than other figures?



Do we have to sell the house to pay for care at home?





How we can help

JNP Sidona is a CQC-registered home care agency on Lewisham High Street. We were registered in October 2023 and haven't been inspected yet, so we don't have a rating. Before we quote, Jackie, our registered manager, does a free home assessment of the routine your parent needs. Then we give you a written care plan and a quote you can check against the questions above. Call 0203 375 4047 to book the assessment or ask about costs.

See the full range of [home care services we offer \(/what-we-offer\)](/what-we-offer), or read about [home care in Lewisham \(/home-care-lewisham\)](/home-care-lewisham). If your parent lives outside south-east London, check the [areas we serve \(/areas-we-serve\)](/areas-we-serve) first: visiting care depends on whether we have carers nearby, so ask us.

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About this guide

Written by the JNP Sidona team using the official sources listed above, which we checked on 9 October 2026. Rules, rates and thresholds change, usually each April, so always confirm the current position with the source or your council. This guide is general information, not medical, legal or financial advice. If you spot something out of date, email info@jnpsidonasupportservices.co.uk (<mailto:info@jnpsidonasupportservices.co.uk>) and we will correct it.