

— COSTS

Live-in care cost in London: a 2026 guide for families

What shapes a live-in care quote in London, the costs outside the weekly fee, how it compares with a care home, and the 2026/27 rules that cut what you pay.

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

The NHS's rough national guide puts live-in care at from around £800 a week, rising to about £1,600 when a lot of care is needed (<https://www.nhs.uk/social-care-and-support/money-work-and-benefits/paying-for-your-own-care-self-funding/>). London providers set their own fee after an assessment, and no London council publishes a standard live-in rate, so the figure that counts is a written quote. What your family pays depends on funding: for care at home the council ignores the value of the home your parent lives in, and the NHS pays in full for people who qualify for continuing healthcare.

KEY POINTS

- The NHS range of about £800 to £1,600 a week is national and undated. Get at least three written quotes.
- Quotes move with the level of care, how disturbed the nights are, whether it is for one person or a couple, and whether the provider is a managed service or an introductory agency.
- Budget for the carer's food and bedroom, and check your council tax discount. In a one-bedroom flat you may need to turn the living room into your parent's bedroom, or choose visiting care instead.
- For care at home the council doesn't count the home your parent lives in. Savings and other capital over £23,250 (<https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027/social-care-charging-for-care-and-support-2026-to-2027-local-authority-circular>) mean you pay in full, but the council will still arrange care if you ask.

- Claim Attendance Allowance once your parent has reached State Pension age. It isn't means-tested, but a council funding care usually counts it as income.
- If health needs are complex, ask for an NHS continuing healthcare checklist.

How much does live-in care cost in London?

You will usually be quoted a weekly fee, sometimes a daily one. The only official guide we found is the NHS's national one: a live-in carer "costs from around £800 a week", and up to £1,600 a week if a lot of care is needed. It doesn't say what year or area that is based on, so don't assume a London quote will start at £800. We looked for a London borough that publishes the rate it pays for live-in care, as some do for care homes, and found none.

Most figures in search results come from care companies and introduction websites and are rarely London-specific. Get at least three written quotes, each after someone has met your parent and seen the home.

What drives the price of live-in care?

The level of care

Company, cooking and a steady routine is a different job from full personal care, continence care or advanced dementia support, and the fee reflects the skill needed. If your parent needs two people to move them safely, for example with a hoist, one live-in carer usually can't do that alone, so a second carer visits at those times, at extra cost.

Nights, and couples

A live-in carer needs proper sleep to work safely the next day. If your parent wakes now and then, one carer may manage. If they need help most nights, a second person is usually needed, so be precise about nights when you ask for quotes. One carer can often support both partners in a couple; expect a higher fee than for one person, but still one carer and one bedroom.

Managed service, introductory agency or employing a carer yourself

- **A managed service** employs, trains and supervises the carer, reviews the care plan and arranges cover. It must be registered with the Care Quality Commission (CQC).
- **An introductory agency** introduces a self-employed carer for a fee. The [CQC says these agencies don't need to register](https://www.cqc.org.uk/guidance-providers/registration/personal-care-on-agencies-don't-need-to-register) (<https://www.cqc.org.uk/guidance-providers/registration/personal-care-on-agencies-don't-need-to-register>)

[going-role-introductory-agencies-individual-care](#)) because they have no ongoing role in the care. Fees can look lower, but you manage the arrangement, including when the carer is ill or leaves.

- **Employing a carer yourself** makes you the employer. The [NHS warns](https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/homecare/) (<https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/homecare/>) this brings legal responsibilities, including cover for illness and holidays.

Pay rules and time off

The National Living Wage rose to [£12.71 an hour](https://www.gov.uk/national-minimum-wage-rates) (<https://www.gov.uk/national-minimum-wage-rates>) for workers aged 21 and over from April 2026. Carers are often paid a daily rate, and [HMRC lets an employer agree a realistic daily average of hours](https://www.gov.uk/hmrc-internal-manuals/national-minimum-wage-manual/nmwm07130) (<https://www.gov.uk/hmrc-internal-manuals/national-minimum-wage-manual/nmwm07130>) for work not fixed to set times. That is one reason a weekly fee isn't 24 hours times an hourly rate. Breaks and days off also need cover.

Would visiting care cost less?

For lighter needs, it often does. If your parent needs help at a few set times, such as getting up, a meal and bedtime, visits can cost less. Once they need help throughout the day, or shouldn't be left alone, live-in care is usually the better fit. See our guide to [home care costs in London](#) ([/blog/how-much-does-home-care-cost-london](#)) and our [home care services](#) ([/what-we-offer](#)).

What costs sit outside the weekly fee?

- **The carer's food.** Ask whether you provide meals or pay a food allowance.
- **Household bills.** Another adult means more heating, hot water, laundry and broadband.
- **Equipment.** Ask for a council assessment before you buy a hoist, profiling bed or commode: the [statutory guidance](https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance) (<https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance>) says councils must not charge for aids, or for minor adaptations costing £1,000 or less. For bigger changes, such as a stairlift or level-access shower, ask about a [Disabled Facilities Grant](https://www.gov.uk/disabled-facilities-grants) (<https://www.gov.uk/disabled-facilities-grants>).
- **Extra carers.** Double-handed visits or night support are usually charged separately.

Will a live-in carer change your council tax?

It can. If your parent lives alone, they may get a 25% single person discount. The first question is whether the carer counts as a resident at all, meaning the home is their ["sole or main residence"](https://www.legislation.gov.uk/ukpga/1992/14/section/6) (<https://www.legislation.gov.uk/ukpga/1992/14/section/6>). If the carer works in rotations and keeps their own home elsewhere, the council may not count them as living there, so the discount may continue. Ask the council tax team how they treat it.

If the carer does count as a resident, [gov.uk lists live-in carers](https://www.gov.uk/council-tax/who-has-to-pay) among the people who can be "disregarded", but the regulations set conditions: a paid care worker must be [paid no more than £44 a week](https://www.legislation.gov.uk/ukxi/1992/552/schedule) and work through a council, the Crown or a charity, or have been introduced by a charity. Most agency live-in carers won't meet that test.

A person certified as severely mentally impaired by a medical professional, such as their GP, and who gets certain benefits, can get a [council tax discount](https://www.gov.uk/council-tax/discounts-for-disabled-people) of 100% if they live alone. With a live-in carer who counts as a resident, this usually means a [25% discount, not 100%](https://www.legislation.gov.uk/ukpga/1992/14/section/11). A home with an extra room or wheelchair space needed for a disability may qualify for the Disabled Band Reduction Scheme.

What's different about live-in care in London?

Finding a room for the carer in a London flat

A live-in carer needs a private room to sleep and rest; a sofa bed won't work for long. In a one-bedroom flat, the realistic options are:

- **Turn the living room into your parent's bedroom**, which often suits once a profiling bed or hoist is needed, and give the carer the bedroom.
- **Use visiting care**, with night support only if needed.
- **Look at a care home or supported living** if neither works.

Council or housing association tenants should check the tenancy and tell the landlord a carer will be staying.

Each borough sets its own charging rules

The national means test is a minimum, and each London council writes its own charging policy. [Age UK advises](https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs46_paying_for_care_and_support_at_home_fcs.pdf) checking it for:

- **Disability-related expenditure (DRE)**: which extra costs of disability the council deducts before working out a contribution.
- **The higher rate of Attendance Allowance**: whether the council ignores the night-time part when it isn't funding night care.
- **The arrangement fee** it charges a self-funder who asks it to arrange care.

[Lewisham Council](https://lewisham.gov.uk/my services/socialcare/adult/paying-for-your-care-and-support/paying-for-care-in-your-own-home) (<https://lewisham.gov.uk/my services/socialcare/adult/paying-for-your-care-and-support/paying-for-care-in-your-own-home>), for example, lists "extra household costs due to a live-in carer" as DRE and charges self-funders a brokerage fee, so keep receipts for carer-related costs. See [paying for care in London](/paying-for-care-london) (</paying-for-care-london>) and borough pages such as [live-in care in Lewisham](/live-in-care-lewisham) (</live-in-care-lewisham>).

Which NHS body handles continuing healthcare in London

NHS continuing healthcare is funded by the [integrated care board \(ICB\)](https://www.nhs.uk/social-care-and-support/money-work-and-benefits/nhs-continuing-healthcare/) (<https://www.nhs.uk/social-care-and-support/money-work-and-benefits/nhs-continuing-healthcare/>) for your parent's area. Since 1 April 2026 London has four:

- **NHS West and North London** (<https://www.westandnorthlondon.icb.nhs.uk/>): Barnet, Brent, Camden, Ealing, Enfield, Hammersmith and Fulham, Haringey, Harrow, Hillingdon, Hounslow, Islington, Kensington and Chelsea, and Westminster.
- **NHS North East London** (<https://northeastlondon.icb.nhs.uk/>): Barking and Dagenham, City and Hackney, Havering, Newham, Redbridge, Tower Hamlets and Waltham Forest.
- **NHS South East London** (<https://www.selondonics.org/icb/>): Bexley, Bromley, Greenwich, Lambeth, Lewisham and Southwark.
- **NHS South West London** (<https://www.southwestlondon.icb.nhs.uk/>): Croydon, Kingston, Merton, Richmond, Sutton and Wandsworth.

You don't contact the ICB to start: a nurse, doctor, social worker or other health professional completes the checklist. Our NHS continuing healthcare guide covers the process, including the fast track near the end of life.

Is live-in care cheaper than a care home?

It depends on the household. For a couple, live-in care can compare well: one carer supports both, while a care home charges for two places. For someone who needs a nurse on hand around the clock, a nursing home may be safer. Compare each home's written weekly fee with the live-in fee plus the extra household costs.

How the funding rules differ in England, 2026/27

Rule	Live-in care at home	Care home
Value of the home in the	Ignored	Ignored for the first 12 weeks (https://lewisham.gov.uk/my service)

Rule	Live-in care at home	Care home
council's means test		s/socialcare/adult/paying-for-your-care-and-support/paying-for-residential-and-nursing-care) of a permanent stay, then usually counted unless a partner or certain relatives still live there
Upper capital limit	£23,250, or higher if the council chooses	£23,250
Income your parent keeps if the council funds care	At least the minimum income guarantee, £241.45 a week (https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027/social-care-charging-for-care-and-support-2026-to-2027-local-authority-circular) for a single person over Pension Credit age	A personal expenses allowance of £31.80 a week (https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027/social-care-charging-for-care-and-support-2026-to-2027-local-authority-circular)
Deferred payment agreement	Not available for care at home	Available if the criteria are met
NHS-funded nursing care	Not available	£267.68 a week (https://www.nhs.uk/social-care-and-support/money-work-and-benefits/nhs-funded-nursing-care/) paid to a nursing home
NHS continuing healthcare	Can fund care in full at home	Can fund the placement in full

The house is often the deciding factor: a homeowner with modest savings may get council help at home but would usually self-fund in a care home after 12 weeks. Our guide to live-in care vs a

care home covers the wider choice.

How do London families pay for live-in care?

The flow below shows how the council's means test works out who pays.

1. Free council needs assessment



2. Complex health needs?

Ask for an NHS continuing healthcare checklist. If your parent qualifies, **the NHS pays in full.**



If not

3. Council financial assessment

Savings count. The home does not.

Depends on savings and other capital:

Over £23,250

Pays the full cost, but can still ask the council to arrange care

£14,250 to £23,250

Pays from income, plus £1 a week per £250 (or part) over £14,250

Under £14,250

Pays from income only, keeping at least the minimum income guarantee

Claim Attendance Allowance (it may count as income in the assessment)

How the council's means test works for care at home in England in 2026/27. Councils may set more generous limits for care at home, so check your borough's own rules.

- 1 **Ask your council for a needs assessment.** Councils must not charge for a needs assessment, a financial assessment or a care plan. Our guide to the [financial assessment for care](#) (</blog/financial-assessment-for-care>) explains what they will ask.
- 2 **Check NHS continuing healthcare** if your parent has long-term complex health needs. If they qualify, the NHS funds care at home in full.
- 3 **Let the council work out a contribution.** In 2026/27 the limits are £23,250 and £14,250. Between them, the [statutory guidance](#) (<https://www.gov.uk/government/publication/s/care-act-statutory-guidance/care-and-support-statutory-guidance>) counts £1 a week of "tariff income" for every £250, or part of £250, above £14,250. Jointly held savings are usually split equally. For care at home these limits are a minimum, so a council can be more generous.
- 4 **Agree a personal budget.** This is what the council says it costs to meet your parent's eligible needs, and it must be enough to meet them; councils should not set arbitrary upper limits. If it won't cover live-in care, ask in writing how it was worked out.
- 5 **Consider direct payments.** Your parent can take the budget as [direct payments](#) (<https://www.gov.uk/apply-direct-payments>) and arrange care themselves, which may make them an employer.
- 6 **Claim Attendance Allowance.** It is for people who have [reached State Pension age and needed help for at least 6 months](#) (<https://www.gov.uk/attendance-allowance/eligibility>) (special rules apply near the end of life), and pays [£76.70 or £114.60 a week](#) (<https://www.gov.uk/attendance-allowance/what-youll-get>); the higher rate covers help day and night, or end of life. [Age UK confirms](#) (<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/attendance-allowance/>) it isn't means-tested. A partner under State Pension age claims [Personal Independence Payment \(PIP\)](#) (<https://www.gov.uk/pip/eligibility>) instead.
- 7 **Know how the council treats it.** If the council funds care, Attendance Allowance usually counts as income, so it may raise your parent's contribution. The council must then allow for [disability-related expenditure](#) (<https://www.legislation.gov.uk/ukxi/2014/2672/schedule/1>).

A worked example

Here is how those rules could add up for one parent living alone with £20,000 of savings. The DRE figure is made up; your council sets its own after looking at real costs.

Illustrative weekly contribution to council-funded care at home, 2026/27	
Item	Per week
Full new State Pension (https://www.gov.uk/new-state-pension/what-youll-get)	£241.30
Attendance Allowance, higher rate	£114.60
Tariff income (£5,750 over £14,250)	£23.00
Less the minimum income guarantee	-£241.45
Less disability-related expenditure (illustrative)	-£25.00
Weekly contribution	£112.45

The council pays the rest of the personal budget. If it ignores the £37.90 difference between the two Attendance Allowance rates, this example falls to £74.55. Your parent's real figure depends on their income, savings and borough, which is why the free financial assessment matters.

If your parent is paying privately

With savings over £23,250 your parent pays the full cost, but the home they live in still doesn't count for care at home, so **it doesn't need to be sold** (<https://www.nhs.uk/social-care-and-support/money-work-and-benefits/paying-for-your-own-care-self-funding/>). The council will still arrange care if asked, for an arrangement fee limited to its actual cost. The **£86,000 lifetime cap on care costs** (<https://www.gov.uk/government/publications/build-back-better-our-plan-for-health-and-social-care/adult-social-care-charging-reform-further-details>) is not going ahead. In September 2026 the government **announced plans for a National Care Service** (<https://www.gov.uk/government/news/prime-minister-andy-burnham-sets-out-plans-for-a-new-national-care-service>) with free personal care for older people in the next Parliament, and **Baroness Casey's independent commission** (<https://www.gov.uk/government/publications/independent-commission-into-adult-social-care-terms-of-reference>) is due to report in summer 2027. None of this changes the rules today. If money may run low, the NHS suggests a specialist care fees adviser.

Questions to ask before you compare quotes

- Is this a CQC-registered managed service or an introductory agency? Who employs the carer?
- Is the fee weekly or daily, and different for a couple?
- When would you say a second carer is needed at night?
- Who covers breaks, holidays and sickness, and is that in the price?
- What notice is needed to change or stop care, and what happens to the fee if my parent goes into hospital?

Questions families ask

Can the council insist on a care home because it is cheaper?



Does the council count my parent's partner's savings?



How we can help

We provide [live-in care across London \(/live-in-care-london\)](/live-in-care-london) for individuals and couples. We have been registered with the CQC since October 2023 and have not yet been inspected, so we don't have a rating yet. Care starts with a free home assessment with Jackie, our registered manager, and a written care plan. We quote once we understand what is needed, and can tell you then whether the home has room for a live-in carer. Our office is on Lewisham High Street; because live-in carers move into your parent's home, we can cover most London boroughs (see [areas we serve \(/areas-we-serve\)](/areas-we-serve)).

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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.