LIVE-IN CARE

Live-in care for couples: costs, rules and practicalities

How one live-in carer can support you both, how the cost compares with two care home places, and how councils means-test each partner in 2026/27.

By the JNP Sidona team · 20 November 2026 · 11 min read

Live-in care for couples means one carer moves into your home and supports both of you, so you can stay together in your own home. It can cost less than two care home places, because a care home charges a fee for each resident. It works best when you have a spare bedroom for the carer and neither of you needs help through most nights or two people for every move.

KEY POINTS

- Before comparing prices, check three things: a bedroom for the carer, how often either of you needs help at night, and whether either of you needs two people to move.
- The council means-tests each partner separately. It has no power to assess a couple on their joint money, and savings held jointly are treated as split equally.
- While you both live at home, your home is never counted in the means test. If one partner moves into a care home, it is still ignored while the other partner lives there.
- Each partner over State Pension age who needs help can claim Attendance Allowance in their own right (£76.70 or £114.60 a week in 2026/27), and it carries on with live-in care. Under State Pension age, check Personal Independence Payment instead.
- Get a benefits check before the caring partner claims Carer's Allowance. If it is actually paid (not just "underlying entitlement"), it can reduce a severe disability addition in Pension Credit.

- Ask any provider for a care plan for each of you, a written price for two people, and its CQC registration and latest report.

Can one live-in carer look after both of you?

Often, yes. A live-in carer lives in your home (/live-in-care-london) and helps with the things the two of you now find hard: washing and dressing, meals, medicines, housework, appointments and getting out. Alzheimer's Society describes live-in care as a paid carer who moves into the person's home to provide care during the day and at night. That night help is for the odd occasion, because the carer needs to sleep too (see below). The carer also needs time off and a daily break, so ask each provider who covers them.

One carer can usually support two people when the help you both need fits into one person's working day.

One of you needs care, and the other has been doing it

One partner has had a stroke, a fall or a dementia diagnosis, and the other has become their carer. The live-in carer takes over the lifting and washing, and the healthy partner goes back to being a husband or wife.

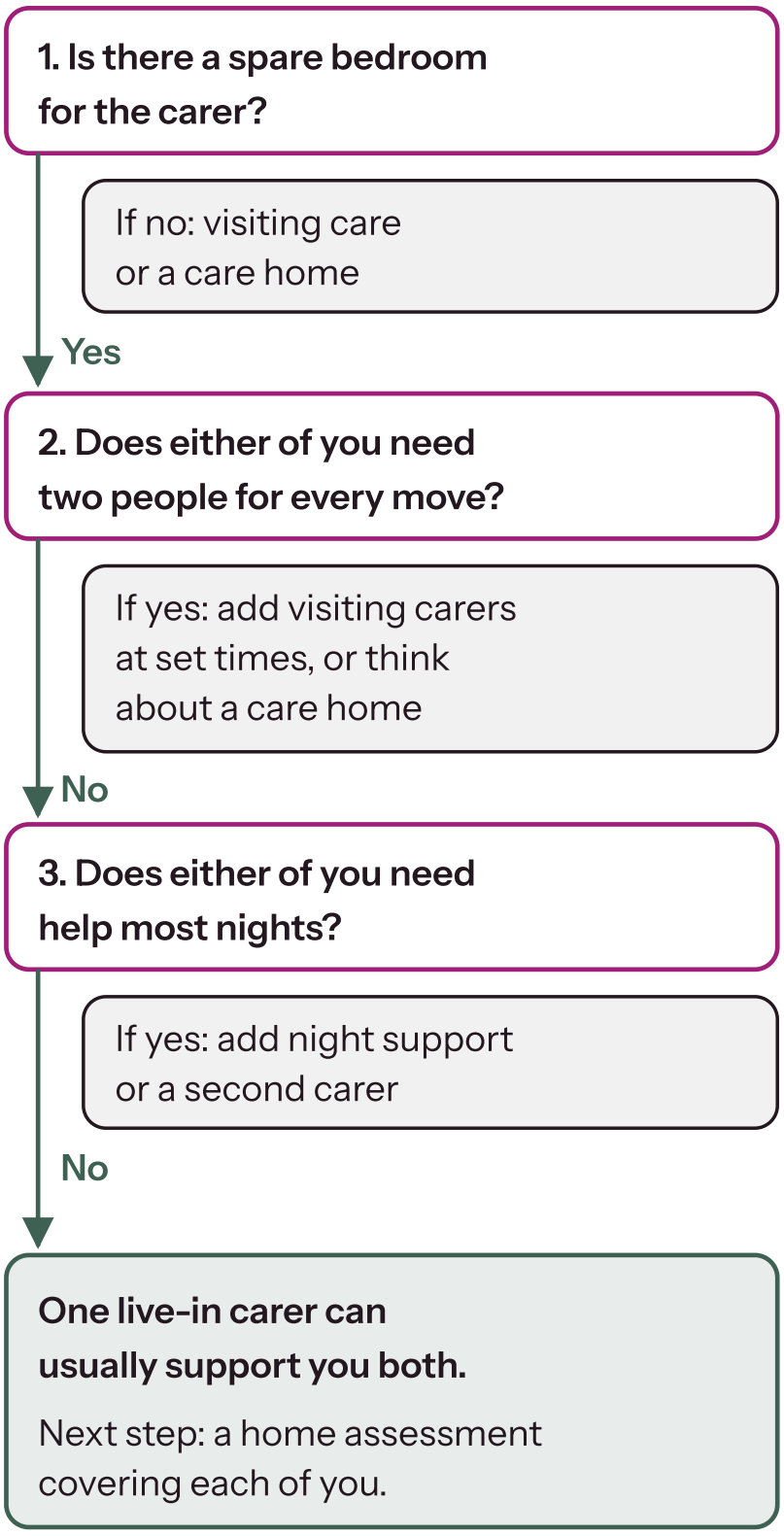
You both need some help

One of you may be unsteady on your feet while the other has stopped cooking, or one may have dementia while the other is frail but mentally sharp. One carer can run the household and help each of you. Keep two separate care plans, because your needs will change at different speeds. That also matters if the council funds care for only one of you (see below (#council-funds-one)). Ask how the carer would handle a day when you both need help at once.

When one live-in carer is not enough

- **Either of you needs two people for every move.** One carer cannot safely do a two-person transfer alone. Visiting carers can join at set times, such as getting up and going to bed, but unplanned needs are harder to cover.
- **Either of you needs help through most nights.** A live-in carer is there to sleep at night and has a legal right to rest (https://www.gov.uk/rest-breaks-work), like any worker. If both of you wake and need help, or one of you needs help several times a night, you will need extra night support (/blog/overnight-care-options).
- **One of you needs a nurse on hand at any hour.** A live-in carer is usually not a registered nurse. Some people with complex health needs qualify for NHS Continuing Healthcare (/blo

g/nhs-continuing-healthcare-guide), which can be provided at home or in a care home.



Three questions decide whether one live-in carer can support a couple. They matter more than the price, because a cheaper arrangement that can't cover the nights won't last.

Is live-in care cheaper than two care home places?

It can be. No official source publishes a price for couples' live-in care, so ask each provider for a written weekly price for both of you and compare it with the figures below.

Live-in care or two care home places: published figures and what each option covers

What you are comparing	Figure or what it covers	Source and limits
Live-in care for one person	From around £800 a week, and as much as £1,600 a week for a lot of care.	NHS. A national figure with no date or region. Expect a quote for two people to be higher.
A London care home, two places	About £2,618 a week (2 × £1,309).	DHSC, average council spend per residential or nursing place in London, 2024/25. Self-funders are often charged more: the CMA found 41% more on average in 2017, in a sample of larger providers.
Costs you keep paying at home	Household bills, council tax and food, including the carer's food.	Paid on top of the care fee.
Costs a care home fee includes	Room, meals, heating and bills.	Each partner pays their own fee.

A care home may also not be able to keep you together. If one of you needs nursing care and the other doesn't, you could need different types of home. Ask every home you visit whether it offers shared or adjoining rooms, and what happens if one partner's needs change. Our guide to what live-in care costs in London (/blog/live-in-care-cost-london) covers prices and how families pay.

How does the council means-test a couple?

These rules apply in England in 2026/27.

1. **Each of you is assessed separately.** The government's statutory guidance (paragraph 8.8) says the council "has no power to assess couples or civil partners according to their joint resources".
2. **Joint savings are split down the middle.** Unless there is evidence of unequal shares, money in a joint account is treated as half each (Annex B, paragraph 12). Each partner is then measured against the capital limits: above £23,250, no council help with costs; below £14,250, savings are ignored. In between, the council counts £1 a week for every £250 (paragraph 8.20). For care at home, councils may set higher limits (paragraph 8.12).
3. **Income starts from an equal share.** For income paid to you as a couple, the council presumes an equal share and should consider the effect on the other partner (Annex C, paragraph 5).
4. **At home, each partner keeps a minimum income.** If the council charges a partner for care at home, it must leave them at least £184.30 a week as a member of a couple where one or both have reached Pension Credit age (the minimum income guarantee for 2026/27). Councils may leave you more. If Attendance Allowance counts as income, you should also keep enough for disability costs such as extra heating (Annex C, paragraphs 39 to 41).

Three ways to arrange care for a couple: what happens to the home and to income in England, 2026/27

Arrangement	Is the home counted?	Weekly income the council must leave
Both at home with live-in care	No. The home is ignored for anyone getting care	At least £184.30 for each partner the council charges, if one or both of you have reached Pension Credit age.

Arrangement	Is the home counted?	Weekly income the council must leave
	outside a care home.	
One partner in a care home, one at home	No, while the partner at home still lives there.	£31.80 personal expenses allowance for the partner in the care home. If they pay at least half of a private or work pension to a spouse or civil partner at home, the council must ignore half of that pension.
Both in care homes	Yes, after the first 12 weeks, unless a qualifying relative still lives there.	£31.80 each.

The house rules come from Schedule 2 of the Care and Support (Charging and Assessment of Resources) Regulations 2014. A "qualifying relative" includes a partner, a relative aged 60 or over or one who is incapacitated, or a child under 18. If the home does count, the council values only that partner's share of a jointly owned home (Annex B, paragraph 18), at what a willing buyer would pay for it (paragraph 15). That can be less than half the full price, so ask for an independent valuation. Our guide to the financial assessment for care (/blog/financial-assessment-for-care) explains the full process.

> If one partner has been doing the caring, the council does not have to meet needs that a carer is already meeting, for as long as the carer carries on (statutory guidance, paragraph 10.26). So tell the council plainly what the caring partner can and can't keep doing. If you leave it unsaid, the care plan may assume you will carry on.

If the council funds only one of you

One partner may qualify for council help while the other pays their own way, or you may each get a different amount. One carer can still support you both.

- **Each personal budget covers one person.** It is the money set aside for that partner's assessed needs (statutory guidance, paragraph 11.7), not the other partner's.

- **The self-funding partner pays their own share.** The council must still arrange care at home for a self-funder who asks, but they pay the full cost (paragraph 8.13), and there may be an arrangement fee (paragraph 8.58).
- **Budgets can be pooled.** The guidance asks councils to consider pooling the budgets of people in the same household, and plans can be combined as long as each person's needs stay clear (paragraphs 10.77, 10.78 and 11.34). You can also take a budget as direct payments and pay one provider yourself (paragraph 12.1).
- **Get the split in writing.** Ask the council and the provider to write down which hours and tasks the council budget pays for, and what each of you pays. Councils handle this differently, so ask yours how it works.

Which benefits should a couple check?

Rates are the 2026/27 amounts on GOV.UK. One benefit can change another, so get a full benefits check before claiming anything new.

Attendance Allowance (/blog/how-to-apply-for-attendance-allowance) for each of you

Attendance Allowance is paid to the person, not the household. Each partner over State Pension age can claim if they have needed help or supervision for at least six months, or straight away, at the higher rate, if nearing the end of life. It is £76.70 a week for help by day or supervision at night, or £114.60 for both. It is not means-tested. It carries on with live-in care, but usually stops in a care home paid for by the council. If either of you is under State Pension age, the benefit to check is Personal Independence Payment (PIP) instead.

Carer's Allowance (/blog/carers-allowance-guide) for the partner who cares

A partner who cares for at least 35 hours a week, for someone getting a qualifying benefit such as Attendance Allowance, could get £86.45 a week. You can't get the full amount of both this and State Pension, so if your State Pension is £86.45 a week or more, Carer's Allowance is not paid. If you get Pension Credit, it will go up instead. Once a live-in carer takes over most of the care, the 35-hour test may no longer be met.

Be careful with the severe disability addition in Pension Credit. For a couple, the addition is paid only if you both get a qualifying disability benefit such as Attendance Allowance: £172.10 a week, or £86.05 if someone is actually paid Carer's Allowance for looking after one of you (Age UK Factsheet 48, section 4.1). If only one of you gets a

disability benefit, it is not paid at all, unless the other partner is registered blind or severely sight impaired. Age UK says a Carer's Allowance claim that only gives "underlying entitlement" does not affect the addition, and can still add the £48.15 carer addition to Pension Credit. The addition also depends on who else lives with you, and only some live-in helpers are ignored. Get a benefits check from Age UK or Carers UK before you claim, and mention the live-in carer.

Council tax

GOV.UK lists "a live-in carer for someone who is not your partner, spouse, or child under 18" among people disregarded for council tax, meaning the council ignores them when it counts the adults in the home. The Council Tax (Additional Provisions for Discount Disregards) Regulations 1992 (https://www.legislation.gov.uk/uksi/1992/552/schedule) give two routes:

- **Care workers (Part I of the Schedule):** someone who provides care on behalf of a council, the Crown or a charity, or was introduced by a charity, works at least 24 hours a week, is paid no more than £44 a week, and lives in accommodation provided for the job. Few agency live-in carers fit this route.
- **Resident carers (Part II of the Schedule):** someone who lives with you and gives at least 35 hours of care a week on average to a person entitled to Attendance Allowance, the daily living part of Personal Independence Payment, or the middle or highest care rate of Disability Living Allowance. Part II sets no pay limit, but councils differ on whether they apply it to paid agency carers, so ask the council tax team and mention Part II before you count on it.

On its own, a disregarded carer won't reduce the bill while you both live at home, because two adults still count. A partner with severe dementia can also be disregarded, with a certificate of severe mental impairment from a medical professional such as your GP, plus certain benefits. If the council does disregard the live-in carer, the bill drops when the two rules combine:

- **25% off** if one of you has the certificate and the live-in carer is disregarded, so only one adult counts.
- **50% off** if you both have the certificate and the live-in carer is disregarded, so no one counts.
- **25% off** if one of you moves into a care home and the partner at home lives with only a disregarded carer.

If the council counts the carer as a resident adult instead, one more adult counts in each case: the first gives no discount, the second gives 25% off, and the third gives no discount.

If you both have the certificate and the carer's main home is somewhere else, the home may be fully exempt (Class U (https://www.legislation.gov.uk/uksi/1992/558/article/3)). Ask the council whether it treats the carer as living with you. If equipment needs an extra room or wheelchair space, the Disabled Band Reduction Scheme can move the bill down a band. You have to apply for each discount, so ask your borough's council tax team.

What does live-in care for a couple need at home?

The carer needs their own bedroom, with a bed, storage and a door that closes, plus use of the kitchen and bathroom. Check the stairs and, in a flat, the lift. If either of you needs a hoist or a hospital bed, ask the council for an occupational therapy assessment.

Questions to ask a live-in care provider

1. **Are you registered with the CQC to provide personal care?** Agencies that provide personal care must register. An introductory agency, which introduces a carer and then has no ongoing role, does not need to, and you manage the care yourself (CQC). Look up the provider's CQC report and rating. If a newly registered service has not been inspected yet, ask how the manager checks care quality and supervises carers.
2. **What is the weekly price for two people, in writing?** Ask what changes it: bank holidays, a rise in either partner's needs, or one partner going into hospital or dying. Will the carer stay on for the partner at home, and what notice applies?
3. **Will we each have a care plan?** And how often will they be reviewed?
4. **Who covers the carer's daily break and time off?** Ask whether it will be the same small group of carers, and if you are expected to cover the daily break yourselves.
5. **What happens if our needs move apart?** For example, if one of you starts needing help most nights.

Questions families ask

Can we try live-in care before committing?

Does the partner without care needs have to be assessed?

How we can help

JNP Sidona Support Services provides live-in care across London (/live-in-care-london) for individuals and for couples. We are registered with the CQC (registered October 2023, not yet inspected) and run from our office on Lewisham High Street, SE13. Jackie, our registered manager, will visit you both for a free home assessment. She will talk to each of you, look at the carer's room and the stairs, and ask about your nights. Then she will tell you honestly whether one live-in carer can support you both. If it can, you get a written care plan for each of you and a quote.

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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.