CHOOSING CARE

Live-in Care vs Care Home: Costs, Couples and Fit

Compare live-in care and a care home in London: 2026/27 costs, the means-test rules on your home, couples, room needs and when live-in care will not work.

By the JNP Sidona team · 30 October 2026 · 11 min read

Live-in care keeps your parent at home with a carer who moves in. A care home means moving somewhere staffed around the clock. For one person, the published costs overlap, and London live-in quotes are likely to sit towards the top. For a couple, one live-in carer can cost less than two care home fees. Live-in care needs a spare bedroom, and one live-in carer is not enough on their own when the person needs help through most nights, two people for every move, or a nurse on hand at all times.

KEY POINTS

- Check four things before comparing prices: a bedroom for the carer, help needed at night, whether every move needs two people, and whether a nurse must be on hand.
- For care at home, the council's means test never counts the family home. After 12 weeks in a permanent care home place it usually does, unless a partner or qualifying relative still lives there.
- The NHS puts live-in care (https://www.nhs.uk/social-care-and-support/money-work-and-benefits/paying-for-your-own-care-self-funding/) at around £800 a week, rising to £1,600 a week where a lot of care is needed. In 2024/25 councils in London spent an average of £1,309 a week (https://www.gov.uk/government/statistics/adult-social-care-finance-report-england-2024-to-2025/adult-social-care-finance-report-england-2024-to-2025) on a residential or nursing place, and self-funders are often charged more than councils for the same room.

- For couples, compare one live-in carer with two care home fees, and ask each agency for its couple rate in writing.
- At home, the council must leave a single person over Pension Credit age with at least £241.45 a week in 2026/27. In a council-funded care home, the person keeps a personal expenses allowance of £31.80 a week.
- Attendance Allowance carries on with live-in care, though if the council contributes it may count it as income, after allowing for disability-related costs. In a care home it usually stops if the council pays for the place.

What is the difference between live-in care and a care home?

With live-in care (/live-in-care-london), a trained carer from an agency lives in your parent's home. They help with washing, dressing, meals, medicines, getting out and about and keeping the house running, and they are there overnight. Alzheimer's Society describes it (https://www.alzheimers.org.uk/get-support/help-dementia-care/care-homes-who-decides-when) as a paid carer who moves into the person's home to provide care during the day and at night. With a managed agency, live-in carers work on a rota, so a second carer covers time off and changeovers.

A care home is a building where your parent has their own room and shares lounges, dining rooms and gardens with other residents. The NHS describes two main types (https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/care-homes/). Residential homes provide accommodation and personal care. Nursing homes provide the same, but always have one or more qualified nurses on duty.

The Care Quality Commission (CQC) regulates care homes and the homecare agencies that provide personal care in England, and publishes its inspection reports online. Not every live-in agency is one of these; see managed and introductory agencies below.

Is live-in care cheaper than a care home for one person?

Sometimes. For one person, the honest answer depends on the quotes you get. The official figures below measure different things, so read them as a rough guide.

What the published figures say

- **Live-in care:** the NHS says (https://www.nhs.uk/social-care-and-support/money-work-and-benefits/paying-for-your-own-care-self-funding/) a carer who lives with you costs from around £800 a week, and

can cost as much as £1,600 a week if you need a lot of care. The NHS page (reviewed April 2026) gives a national figure with no region. London prices are likely to be higher than this national figure.

- **Care homes, council-arranged:** the government's adult social care finance report for 2024/25 (https://www.gov.uk/government/statistics/adult-social-care-finance-report-england-2024-to-2025/adult-social-care-finance-report-england-2024-to-2025) found that councils' average cost for a week of residential or nursing care was £1,185.55 across England. London was the highest region, at £1,309 a week.
- **Care homes, self-funded:** people paying for themselves are often charged more than the council pays for the same room. When the Competition and Markets Authority studied the market (https://www.gov.uk/government/publications/care-homes-market-study-summary-of-final-report/care-homes-market-study-summary-of-final-report) in 2017 (using 2016 data), it found self-funders paid on average 41% more than councils in the same homes.
- **Nursing homes:** where someone living in a nursing home is assessed as needing nursing care, the NHS pays a flat £267.68 a week (from 1 April 2026) (https://www.gov.uk/government/news/better-community-care-thanks-to-nursing-funding-boost) directly to the home towards the fee. It does not pay this towards live-in care.

What each price includes

A care home fee covers the room and the care, and the NHS says (https://www.nhs.uk/social-care-and-support/money-work-and-benefits/paying-for-your-own-care-self-funding/) residential homes supply all meals. Ask each home for a written list of what the fee includes and what costs extra. With live-in care, the fee covers the carer, but your parent still pays the household bills, food and council tax. A live-in carer may count as an extra adult for council tax, which can end a single-person discount. GOV.UK lists some live-in carers (https://www.gov.uk/council-tax/who-has-to-pay) as not counted, and the regulations (https://www.legislation.gov.uk/uksi/1992/552/schedule) give two routes: a care worker placed by a council, the Crown or a charity and paid no more than £44 a week (Part I), or a carer who lives in the home and gives at least 35 hours of care a week to someone getting Attendance Allowance, the daily living part of PIP or the middle or highest care rate of DLA (Part II). Councils differ on whether they apply Part II to paid agency carers, so ask the council tax team and mention it. Our guide to live-in care costs (/blog/live-in-care-cost-london) sets out how this works with the severe mental impairment discount. Ask each provider in writing whether the fee changes if needs go up, what bank holidays cost, who pays for the carer's food, and, for a care home, what extras cost and how often fees are reviewed.

Our guide to what live-in care costs in London (/blog/live-in-care-cost-london) covers prices and ways to pay in more detail.

Managed or introductory agency?

Two live-in quotes may not be for the same service. A managed agency employs or manages the carers, plans the rota, arranges cover and checks the quality of the care, and it must be registered with the CQC. An introductory agency introduces a self-employed carer and then steps back. The CQC says introductory agencies do not need to register (https://www.cqc.org.uk/guidance-providers/registration/personal-care-ongoing-role-introductory-agencies-individual-care), because they have no ongoing role in the personal care once the carer is introduced. In that model the carer works for your parent, under the family's direction, and the family controls the arrangements for cover when the carer can't work. An introductory fee can look cheaper for that reason. Ask each agency in writing which model it uses, and check its registration on the CQC's find care services search (https://www.cqc.org.uk/care-services).

Live-in care vs a care home for couples

A care home charges a fee for each resident, so two partners means two fees. The council assesses each person separately. Under the government's statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), savings held jointly are treated as split equally between the owners unless there is evidence of unequal shares (Annex B, paragraph 12). Only your parent's own income is counted, not their partner's. Where income is paid to them as a couple, the starting presumption is that half of it is theirs (Annex C, paragraph 5).

With live-in care, one carer may be able to support both partners. That works when most of the hands-on care is for one person and neither partner needs help through the night. Agencies may charge more for a couple than for one person, so ask for the couple rate in writing. If both partners need two people for every move, or one of them needs regular help at night, a single live-in carer will not be enough and the cost goes up. We go through the details in live-in care for couples.

An illustration, not a quote. Two council-funded care home places at the 2024/25 London average would cost about £2,618 a week (2 × £1,309). The NHS figure for one live-in carer is £800 to £1,600 a week, before any extra charge for a couple. Self-funders are often charged more than the council rate for a care home, and London live-in prices are likely to be above the national figure, so compare real written quotes.

A third route is to keep one partner at home and move the other into a care home. In that case the house is not counted in the means test while the partner at home keeps living there. This is set out in Schedule 2 of the Care and Support (Charging and Assessment of Resources) Regulations 2014 (https://www.legislation.gov.uk/uksi/2014/2672/schedule/2). The same protection applies

to a relative aged 60 or over or incapacitated, or a child under 18, who has lived there since before the move. The full list, which also covers some former partners, is in Schedule 2.

Pensions matter here too. If the partner moving into a care home pays at least half of an occupational or personal pension to their husband, wife or civil partner at home, the council must disregard 50% of that pension in the means test (statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), Annex C, paragraph 20). This does not automatically apply to unmarried couples, although a council can choose to apply it.

How the money rules differ

These rules apply in England in 2026/27, under the 2026/27 charging circular (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) and the Care Act statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance). The capital limits are the same in both settings: if your parent has more than £23,250, the council will not help with the cost, and below £14,250 their savings are ignored. Councils may set higher limits for care at home, but never lower ones.

Live-in care and a care home compared: the funding rules in England, 2026/27

Rule	Live-in care at home	Permanent care home place
Is the home counted in the means test?	No. Its value must be ignored when care is provided somewhere other than a care home.	Yes, after the first 12 weeks, unless a partner or qualifying relative still lives there.
Weekly income the council must leave untouched	At least £241.45 for a single person over Pension Credit age (the minimum income guarantee).	£31.80 (the personal expenses allowance).
Attendance Allowance (£76.70 or £114.60 a week (ht	Carries on, but if the council contributes it may count Attendance Allowance as income in its charge, after	Usually stops if the council pays for the place (https://www.gov.uk/attendance-allowance/eligibility). Carries on if your

Rule	Live-in care at home	Permanent care home place
tps://www.gov.uk/attendance-allowance/what-youll-get))	allowing for disability-related costs (statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), Annex C, paragraphs 14 and 39).	parent pays all the fees themselves.
If savings are above £23,250, will the council arrange care?	Yes. It must arrange care to meet eligible needs if asked. Your parent pays the full cost, and the council may charge an arrangement fee (statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), paragraphs 8.13 and 8.58).	It may, but does not have to. If it does, it must not charge an arrangement fee (statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), paragraph 8.59).
Choosing a more expensive option	The personal budget is set by the care plan. If you choose care that costs more than the council would pay, the extra is paid on top and is not part of the personal budget (statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), paragraph 11.14).	A third party, usually family, may need to pay a top-up and sign a written agreement with the council. If the top-up stops, your parent may have to move (statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance), Annex A).
Deferred payment agreement	Not normally needed, because the home is not counted.	May be available, so the fees can be repaid from the house later. Eligibility rules apply.

Rule	Live-in care at home	Permanent care home place
NHS Continuing Healthcare (https://www.nhs.uk/social-care-and-support/money-work-and-benefits/nhs-continuing-healthcare/)	Can be provided at home.	Can be provided in a care home.

These differences can matter more than the weekly fee. If your parent owns their home and lives alone, a permanent care home place usually means the house is counted after 12 weeks. With live-in care it never is. Our guide will I have to sell my house to pay for care? covers this step by step, and our paying for care in London (/paying-for-care-london) page lists the other ways to fund care.

If the council is paying, ask how it chose between options. The statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance) (paragraph 10.27) lets a council take cost into account when it decides how to meet needs, but it should not set arbitrary upper limits, and it is told to choose the option that delivers the outcomes for the best value, which is not always the cheapest. Alzheimer's Society warns (https://www.alzheimers.org.uk/get-support/help-dementia-care/care-homes-who-decides-when) that council funding for live-in care won't usually cover care at all times of day and night, so check what the council will and won't fund before you plan around it.

Continuity: who will actually be caring for your parent?

With live-in care, your parent should usually see one main carer, plus a small number of others who cover breaks and changeovers. Ask each agency how many carers will rotate. The same person learns how they take their tea and what a bad day looks like, and your parent keeps their own furniture, routine and neighbours.

In a care home, staff work in shifts, so different people help your parent across the day and the week. Against that, there are staff on duty day and night, other people to talk to and organised activities. Alzheimer's Society points out (https://www.alzheimers.org.uk/get-support/help-dementia-care/ca

re-homes-evaluating-benefits) that the company and activities in a care home can help a person with dementia keep their social skills and confidence. Our dementia care in London (/dementia-care-london) page explains how we support people with dementia at home.

What does your home need for live-in care?

Live-in care only works if the carer has somewhere to live in the home. Before an assessment, check for these:

1. **A bedroom for the carer.** It needs a bed, somewhere to keep clothes and a door that closes. A sofa bed in the lounge is not enough, because the carer needs to rest properly.
2. **Use of the bathroom and kitchen.** The carer will cook, eat and wash in the home.
3. **A safe way up and down.** If the bedrooms are upstairs, as in many older London terraces, check that your parent can use the stairs safely. You may need a stairlift, or a bed brought down to the ground floor. In a flat, check that there is a lift and that it works.
4. **Room for equipment.** A hoist or profiling bed needs floor space. Ask the council for an occupational therapy assessment. The NHS says (https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/care-and-support-you-can-get-for-free/) equipment and adaptations that cost less than £1,000 each are provided free after a council assessment.

If there is no spare room, live-in care is not possible. Visiting care for set times of day, or a care home, would be the options to look at.

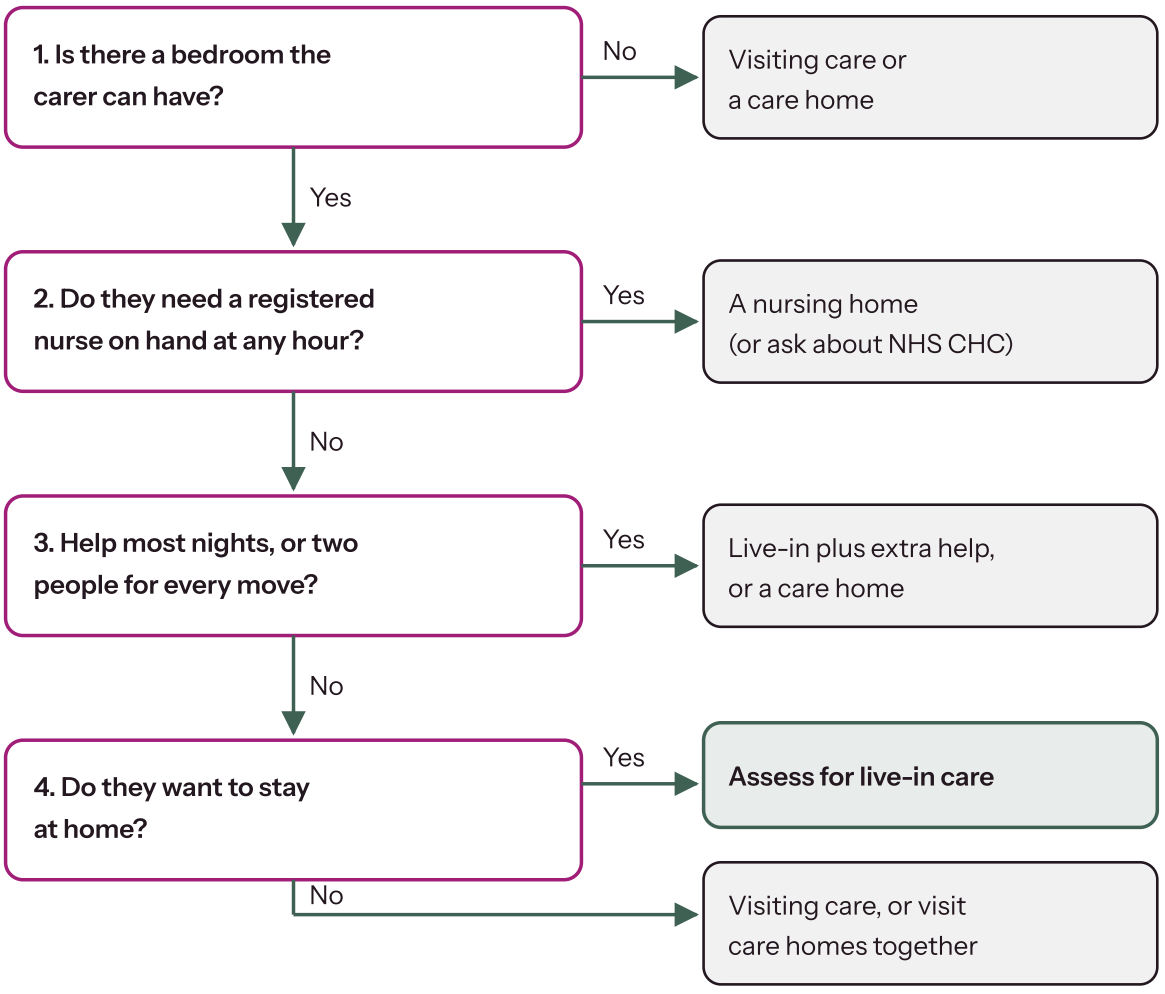
When is live-in care not suitable?

Be wary of any provider who tells you live-in care suits everyone. One live-in carer will not be enough, or a care home is likely to be safer, when:

- **Help is needed through most nights.** A live-in carer sleeps at night and needs proper rest and time off to work safely. If your parent needs help several times every night, one carer cannot also work safely all day. You would need extra night support, or a care home.
- **Every move needs two people.** If your parent needs two carers for every transfer, at any hour, one live-in carer cannot do it alone. Visiting carers can sometimes join at set times, but needs that come without warning are harder to cover.

- **A nurse is needed at any hour.** A live-in carer is not a registered nurse. If your parent needs nursing care that can't wait for a district nurse visit, a nursing home is designed for that. Some people with complex health needs qualify for NHS Continuing Healthcare (https://www.nhs.uk/social-care-and-support/money-work-and-benefits/nhs-continuing-healthcare/), which can be provided at home or in a care home.
- **Your parent does not want someone living with them.** If they have capacity to decide, it is their choice. Some people find a stranger in the house harder to accept than a move.
- **Loneliness is the main problem.** One carer is company, but it is not a community. Some people are happier with other residents around them.

Alzheimer's Society lists signs (https://www.alzheimers.org.uk/get-support/help-dementia-care/care-homes-who-decides-when) that a move into a care home may be needed: home is no longer safe, for example because of repeated falls, their needs are too much for family and friends to meet at home, or after a hospital stay they need round-the-clock care.



Four questions to answer before comparing costs. A person with capacity makes the final decision, and NHS Continuing Healthcare can fund nursing care at home as well as

in a care home.

How to decide, step by step

1. **Ask the council for a care needs assessment.** The NHS says it is free (https://www.nhs.uk/social-care-and-support/help-from-social-services-and-charities/getting-a-needs-assessment/) and anyone can ask for one. The statutory guidance (https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance) (paragraph 6.13) says councils must assess anyone who appears to need care, whatever their financial situation, so you can ask even if you expect to pay for care yourselves. It gives you a written record of needs to show providers. If your parent is in hospital, ask the discharge team about a needs assessment and whether free short-term intermediate care or reablement (https://www.nhs.uk/social-care-and-support/care-after-a-hospital-stay/care-after-illness-or-hospital-discharge-reablement/), which usually lasts up to 6 weeks, should come first, before agreeing to a permanent care home place.
2. **Write down the nights.** For two weeks, note how often your parent needs help between bedtime and morning. That record shows whether one live-in carer can safely cover the nights, or whether you need extra night support or a care home.
3. **Get written quotes for both.** Ask a live-in agency and two or three care homes what is included and how fees are reviewed. Read each provider's CQC report.
4. **Work out the means test.** If the council may contribute, use the table above and ask your borough for a financial assessment.
5. **Try before you commit.** A short respite stay (/respite-care-london) in a care home, or a few weeks of live-in care, shows how your parent actually responds.

Questions families ask

Can we start with live-in care and move to a care home later?

Can a care home keep a couple together?

Can we use a direct payment from the council for live-in care?

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 for a free home assessment. She will look at the carer's room, the stairs and your parent's nights, and tell you honestly whether live-in care can work. If it can, you get a written care plan and a quote. If a care home would serve your parent better, we will say so. You can see the boroughs we cover on our areas we serve (/areas-we-serve) page.

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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.