INFORMATION CENTRE

Home care charge calculator

If the council is funding care at home, it works out what you pay towards it. This gives you an estimate of the most it can charge, so you can check the council's figure and ask questions with confidence.

IN BRIEF

For care at home in England, the council adds up your weekly income (plus £1 a week for every £250, or part of £250, of savings between £14,250 and £23,250), then must leave you at least the minimum income guarantee (£241.45 a week for a single person at Pension Credit age in 2026/27), your housing costs and your disability-related expenses. What is left is the most it can charge. The value of your home is not counted.

Before you start: what to gather

- Award letters or bank statements showing the weekly State Pension, other pensions and benefits: Attendance Allowance, PIP daily living or DLA care, Pension Credit, Carer's Allowance.
- Statements for savings and investments: bank and building society accounts, ISAs, Premium Bonds, shares. Not the home you live in.
- The rent or mortgage statement, and the council tax bill after any discount or Council Tax Reduction.
- Receipts or estimates for extra costs caused by illness or disability: heating, laundry, a community alarm, a special diet, equipment, care you pay for privately.
- The council's letter about the cost of your care, if you have one.
- Monthly amounts: multiply by 12 and divide by 52. Four-weekly amounts: divide by 4.

About this leaflet. It explains the home care charge calculator and gives its questions as a paper worksheet. It does not record anyone's figures. To keep your own entries and the estimate, enter them online at www.dayandnightcare.co.uk/guides/care-charge-calculator/ and choose "Print your answers". **Paper worksheet:** write weekly amounts in the boxes, or "none", then follow "The rules this calculator uses" below.

1. Age and household

Pension Credit age is the same as State Pension age: 66, or a little later for people born on or after 6 April 1960, as it rises to 67. You can check it at gov.uk/state-pension-age.

- ◯ Single, at Pension Credit age or older
- ◯ One of a couple, where one or both of you are at Pension Credit age (enter your own income and savings, plus half of anything held jointly)
- ◯ Single, aged 25 to under Pension Credit age
- ◯ Single, aged 18 to 24 *(not covered by this calculator yet)*
- ◯ One of a couple, both under Pension Credit age *(not covered by this calculator yet)*
- ◯ A dependent child lives with you (including a lone parent) *(not covered by this calculator yet)*

Premiums are added to the minimum income guarantee for someone under Pension Credit age who gets them, or would get them under the old income support rules. Tick any that apply:

- ☐ Disability premium (for example, getting PIP or DLA)
- ☐ Enhanced disability premium (for example, the enhanced rate of PIP daily living)
- ☐ Carer premium (you get Carer's Allowance)

2. Weekly income

Enter weekly amounts. Enter 0, or tick "None", if you get nothing from that source. A blank box is treated as "not known yet", not as £0. Earnings from work are not counted, so leave them out.

State Pension

£ _____ ☐ None

Private and work pensions, and annuities

£ _____ ☐ None

Pension Credit Guarantee Credit and other benefits that count

For example Carer's Allowance. Leave out Savings Credit, the mobility part of PIP or DLA, and Winter Fuel Payment.

£ _____ ☐ None

Disability benefit for care needs

- ◯ None
- ◯ Attendance Allowance
- ◯ PIP daily living part
- ◯ DLA care component
- ◯ Not sure

Weekly amount

In 2026/27, Attendance Allowance and PIP daily living are £76.70 or £114.60 a week.

£ _____

☐ It is the higher rate of Attendance Allowance, or the highest rate of DLA care, but no care is provided at night

3. Savings and investments

Your own savings and investments, plus half of anything held jointly. Do not include the home you live in.

Total savings and investments

£ _____ ☐ None

4. Housing costs and disability-related expenses (weekly)

Rent or mortgage, and council tax after any discounts

After any Housing Benefit or Council Tax Reduction. Service charges count too.

£ _____ ☐ None

Disability-related expenses

Your own estimate: extra heating, laundry, special diet, equipment, a community alarm, care you pay for privately. The council decides how much it accepts.

£ _____ ☐ None

5. The cost of your care (optional)

Weekly cost of the care the council arranges, if you know it

The council can never charge more than this. Leave blank if you do not know it.

£ _____

The rules this calculator uses

- **Savings:** above £23,250, you usually pay the full cost. Between £14,250 and £23,250, the council adds £1 a week of "tariff income" for every £250, or part of £250, above £14,250: £18,100 is £3,850 above, so £16 a week. Below £14,250, savings are ignored. Your home is not counted for care at home.
- **Minimum income guarantee (2026/27, weekly):** £241.45 single at Pension Credit age; £184.30 each for a couple where one or both are at Pension Credit age; £120.40 single aged 25 to Pension Credit age, plus any disability premium (£51.55), enhanced disability premium (£25.15) and carer premium (£55.25). Other households have different amounts: see our financial assessment guide.
- **Income counted:** pensions and most benefits, including Attendance Allowance, PIP daily living and DLA care. **Ignored:** earnings, the mobility part of PIP or DLA, Pension Credit Savings Credit, Winter Fuel Payment and some others.
- **The charge:** income counted plus tariff income, less the minimum income guarantee, housing costs and disability-related expenses. It is never below £0 and never more than the cost of your care.
- **Depends on your council:** some councils ignore the night-time part of Attendance Allowance (£37.90 a week) when they fund no care at night; the national guidance does not require it. Councils also differ on adding premiums at Pension Credit age, and decide how much disability-related expenditure they accept. The calculator shows these separately, beside the estimate.

- **Not covered yet:** single people aged 18 to 24, couples where both are under Pension Credit age, and households with a dependent child. Care home charges follow different rules.

What the council must and must not do

- It must not count the value of the home you live in when you receive care at home.
- It must leave you at least the minimum income guarantee, plus your housing costs.
- It must allow for disability-related expenses. Ask how your council does this: some use a flat allowance, others an individual assessment. Read our guide to disability-related expenses.
- It cannot charge more than the actual cost of your care.
- It must give you the financial assessment in writing. Use this estimate to check it, and ask for a review if the figures differ.

An estimate based on the Care and Support (Charging and Assessment of Resources) Regulations 2014 and the 2026/27 figures in the council charging circular (source) and on GOV.UK (Attendance Allowance rates), checked 30 October 2026. Councils' policies differ in some details; only your council's written assessment is final. Information, not financial advice.

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CQC overall rating: Good (report published 20 April 2018)

The latest version of this page: **www.dayandnightcare.co.uk/guides/care-charge-calculator/**
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Information, not advice: please check anything important with the organisation named.