CHOOSING LIVE-IN CARE

When a care home may be the right choice: an honest guide

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IN BRIEF

A care or nursing home may suit better than care at home when someone needs a nurse on hand day and night, needs two carers for most tasks around the clock, has no room or suitable home for a live-in carer, or would be happier with company around them. Choosing a care home is not giving up: for some people it brings safety, friendship and rest for the whole family. Whenever the person can decide, the choice is theirs.



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Care homes and nursing homes: the difference

A **residential care home** provides a room, meals, and personal care such as help with washing, dressing and medicines. A **nursing home** (a care home with nursing) does all of this and always has at least one qualified nurse on duty. Nursing homes usually cost more. Some homes specialise in dementia care.

At home, district nurses visit when needed, but they are not there all the time. That difference is often what tips the balance.

Honest signs a care home may suit better

- **Nursing is needed around the clock.** Someone whose condition needs a nurse's skills at unpredictable times of day and night, not just at planned visits, may be safer where a nurse is always on duty.
- **Two people are needed for most care, day and night.** At home this means two live-in carers, or a live-in carer with waking night carers, which costs more and needs space. See live-in care or 24-hour care.
- **There is no room for a carer.** Live-in care needs a spare bedroom. If the home is too small, or cannot be adapted for equipment such as a hoist or a hospital bed, care at home becomes very hard.
- **Loneliness is the main problem.** Some people, especially those living far from family or friends, would enjoy the daily company, activities and mealtimes of a good care home more than one-to-one care.
- **Home cannot be made safe.** For example, someone with dementia who regularly leaves the house at night, where the risk remains high despite support and technology.
- **The cost of care at home has overtaken a care home.** When needs are very high, round-the-clock shift care at home can cost several times a care home place.
- **The person wants to move.** Some people feel relieved to hand over the worry of running a house.
- **The family carer has reached their limit,** and other support cannot fill the gaps.

None of these signs alone settles the question. They are a reason to have an honest conversation and a fresh assessment.

When care at home may still work well

The picture can look different when the person:

- strongly wishes to stay at home and can make that choice;
- feels safest in familiar surroundings, as many people living with dementia do;
- lives as a couple, or has a pet they could not take with them;
- needs help through the day but sleeps reasonably well.

For many of these people, live-in care offers one-to-one support at home, sometimes for less than two care home places for a couple. Comparing the two in detail is easier with our page on live-in care or a care home.

How to talk about it kindly



- Start with what the person values, not with the word “home”.
- Share specific worries (“you have fallen three times since June”) rather than general ones.
- Offer to visit homes together, without any commitment.
- Suggest a trial: a respite stay in a care home, or a few weeks of live-in care.
- Give it time, unless safety will not allow it.
- If the person cannot make the decision, involve them as far as possible and follow the best-interests process in mental capacity and best interests.

Paying for a care home: how it differs from care at home

The same capital limits apply in 2026/27: the council may help when savings and capital are below £23,250, and ignores capital below £14,250. The big difference is the home:

- **For care at home,** the home is never counted.

- **For a care home,** the home is counted, unless the stay is temporary and the person plans to return, or the home is still lived in by a partner, a relative aged 60 or over or incapacitated, or the person's child under 18, who has lived there since before the move.
- **The 12-week property disregard:** the council must ignore the home's value for the first 12 weeks of a permanent stay.
- **Deferred payment agreements:** councils must offer these to people who qualify, so the home need not be sold in their lifetime to pay fees. The costs are deferred, not written off.
- **Personal expenses allowance:** people whose care home place is arranged by the council keep at least £31.80 a week for themselves.
- **NHS-funded nursing care:** if someone in a nursing home is assessed as needing a registered nurse but is not eligible for NHS Continuing Healthcare, the NHS pays £267.68 a week (2026/27) towards the nursing.
- **NHS Continuing Healthcare** can pay the full fees when needs are mainly health needs. See NHS Continuing Healthcare.

As a guide, the average fee for people paying for themselves in England was about £1,300 a week for residential care and £1,519 a week for nursing care in January 2026 (Which?, using Lottie data). If the council pays, it must offer at least one affordable choice; a relative or friend can pay a "top-up" for a more expensive home under a written agreement. More detail is in paying for care from savings and property. For financial decisions, speak to a regulated independent financial adviser who specialises in later-life care.

Leaving hospital: do not decide in a hurry

National discharge guidance says moving straight from hospital to a permanent care home should happen only in exceptional circumstances. Most people should first have time to recover, at home or in a short-term bed, before long-term decisions are made. See Discharge to Assess explained.

Choosing a care home: what to check

- [ ] CQC rating, the date of the last inspection, and what the report says. See CQC ratings explained.
- [ ] Whether it is registered for nursing or dementia care, if those may be needed later.

- [ ] Visiting arrangements, and how residents are helped to go out.
- [ ] Staffing, especially at night, and how often agency staff are used.
- [ ] Activities, food, outdoor space and whether the person's own furniture can come.
- [ ] How GP visits, medicines and end-of-life care are handled.
- [ ] The full weekly fee, every extra, how fees rise, notice periods, and what happens to fees after a death. See care contracts.
- [ ] Whether a short trial or respite stay is possible first.

Visit more than once, at different times of day, and notice how staff speak to residents.

Words you can use

Asking the council to look at both options: "My mother, [name, date of birth, address], is finding it much harder to manage at home. We are not sure whether more care at home, such as live-in care, or a care home would suit her better. Please could you carry out a care needs assessment that looks at both, and send us your charging policy and information about deferred payment agreements? She would like to be involved in every conversation."

When you call a care home: "Do you have a room for someone who needs [residential / nursing / dementia] care? What is the weekly fee, and what is not included? Can she come for a short respite stay first? When could we visit, and could we stay for a meal?"

What to do next

1. Ask the council for a fresh care needs assessment, and the GP about health needs and NHS funding.
2. Talk with the person about what matters most, and try a respite stay or a period of live-in care if unsure.
3. Visit two or three homes and read their CQC reports.
4. Get the money position clear before selling or signing anything.
5. Agree a review date after any move, and keep visiting.

For free, independent advice, call Age UK on 0800 678 1602 (8am to 7pm, every day) or Independent Age on 0800 319 6789 (Monday to Friday, 8.30am to 5.30pm).

How we can help

Day and Nightcare provides care at home, not care homes. We provide fully managed live-in care anywhere in England, from £1,550 a week, and home care visits, waking nights and sleep-ins across Oxfordshire, and 24-hour care with carers working in shifts anywhere in England. If you are weighing up a care home against care at home, call us on 01865 715780 and we can talk it through, with a free initial assessment if it would help.

Common questions

Is it wrong to choose a care home when Mum wanted to stay at home?
No. Wishes matter enormously, and they should be explored fully, but needs and circumstances change. If someone can still decide for themselves, talk openly about what worries them and what staying at home would now take. If they cannot decide, the decision must be made in their best interests, taking their past wishes, feelings and values into account. Many families find a good care home gives back time to be a daughter or son rather than a full-time carer.

Do we have to sell the house to pay for a care home?
Not necessarily, and never in a hurry. The home is not counted if a partner, or a relative aged 60 or over or incapacitated, still lives there. The council must ignore its value for the first 12 weeks of a permanent stay, and people who meet the criteria must be offered a deferred payment agreement, which delays payment until later. The NHS advises not selling a home before the council has made a decision. Take advice from a specialist later-life adviser.

Can someone try a care home before deciding?
Yes. Many care homes offer short respite stays, and the NHS suggests asking for a temporary stay to see whether a home suits before committing. A week or two in a home, or a period of live-in care at home, can make the choice much clearer for everyone. Ask what the trial costs, what happens to the room afterwards, and whether the person's own furniture or belongings can come too.

Does Attendance Allowance stop in a care home?

It depends who pays. Attendance Allowance cannot usually be paid when someone lives in a care home and the council pays for their care. People who pay all their care home fees themselves can keep claiming it. Tell the Attendance Allowance helpline on 0800 731 0122 when someone goes into a care home, and again if the way the fees are paid changes.

Can we visit whenever we like?

Since 6 April 2024, care homes in England must, except in exceptional circumstances, enable residents to receive visits, and must not discourage them from going out on visits. Visits should suit the resident's needs and, as far as reasonably practicable, their preferences. Ask about visiting before choosing a home, and contact the Care Quality Commission if you believe visits are being unreasonably restricted.

Sources and further information

- NHS: Care homes
- GOV.UK: Care and support statutory guidance (Annex B, property disregards)
- GOV.UK: Social care charging for care and support 2026 to 2027
- NHS: NHS-funded nursing care
- Legislation.gov.uk: Regulation 9A, visiting and accompanying in care homes
- Which?: Care home costs across the UK explained
- GOV.UK: Attendance Allowance, eligibility

Read next

CHOOSING LIVE-IN CARE

Live-in care or 24-hour care: which does your family need?

When one live-in carer is enough and when someone needs a waking night carer, two carers or 24-hour shift care: the honest signs, a night diary to keep, how the costs compare in 2026/27, and how the NHS, the council and benefits can help pay.

Read the guide →

CHOOSING LIVE-IN CARE

What is live-in care? A complete guide for families in England

Live-in care explained for families in England: what a live-in carer does day and night, who it suits, breaks and rotas, couples and pets, how it compares with visiting care and care homes, typical costs, funding, regulation and how to start.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

Paying for care from savings and property: a family guide

How self-funding care works in England in 2026/27: planning a care budget, how the home is treated for care at home versus a care home, deferred payment agreements, equity release and care annuities, gifts and deprivation of assets, and where to find regulated advice.

Read the guide →

All guides in the information centre Check what help you could get

Talk to our care team: 01865 715780

enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272

Day and Nightcare Live In Limited, 9 Hollow Way, Cowley, Oxford OX4 2NA

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The latest version of this page: **www.dayandnightcare.co.uk/guides/when-a-care-home-may-be-the-right-choice/**

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Information, not advice: please check anything important with the organisation named.