PRICES UPDATED NOVEMBER 2026

Live-in care costs and how to pay for care

What live-in care costs with us, what the price includes, and the help available from the council, the NHS and benefits in England.



IN BRIEF

Live-in care with Day and Nightcare costs from £1,550 a week for one person, with a carer who has a daily break and rests at night, and a written quote after a free assessment. The price includes our care team's management and the carer's food; break cover and the carer's travel are extra. People with savings over £23,250 usually pay for their own care at home in England. The council may help below that, NHS Continuing Healthcare pays in full when the main need is a health need, and Attendance Allowance (£76.70 or £114.60 a week in 2026/27) can be spent on care.

Our prices

Care	Price	Notes
Live-in care, one person	**From £1,550 a week**	Anywhere in England. The carer rests at night and has a daily break. Includes our care team's management and the carer's food;

Care	Price	Notes
		break cover and the carer's travel are extra, in your written quote.
Live-in care, a couple	**From £1,800 a week**	£250 a week more than for one person, where one carer can safely meet both partners' needs (assessed for each couple).
Respite live-in care	From £1,550 a week	Short stays, for example while a family carer has a break.
24-hour care in shifts	Quoted after assessment	Anywhere in England. A day carer and a waking night carer, so a carer is awake at all times.
Home care visits (Oxfordshire)	Ask for our current prices	Visits from one hour to several hours. Evening, weekend and bank holiday rates differ.
Waking nights and sleep-ins (Oxfordshire)	Ask for our current prices	Priced per night.
Initial assessment	**Free**	With a written care plan and quote, and no obligation.

Prices updated November 2026. Call 01865 715780 for a quote.

What the live-in price includes

The price of £1,550 a week is for one person, with a carer who has a daily break and rests at night. For that, you have a trained carer living in your home, and the price includes:

- ✓ Our care team's management: the assessment, a written care plan, reviews, supervision of your carer, and the on-call manager outside office hours
- ✓ The carer's food

You have one main live-in carer, with a relief carer covering holidays and time off.

What is extra

Two things are extra, and your written quote shows them before care begins:

- **break cover**: a carer with you during the live-in carer's daily break, if you should not be left on your own;
- **the carer's travel**.

If help is needed most nights, a live-in carer who rests at night is not enough, and we would suggest 24-hour care with carers in shifts, quoted after the assessment. For a couple, live-in care is from £1,800 a week where one carer can safely meet both partners' needs. Your carer will also need their own bedroom. Our written terms come with your quote. We talk everything through with you before you agree the quote.

How our price compares

For context, Oxfordshire County Council sets 2026/27 ceiling rates for the live-in care it contracts in Oxfordshire: **£1,168.35 a week** for live-in care without break cover, and **£1,600.64 a week** where another carer covers the live-in carer's breaks (Oxfordshire County Council fees and reviews, fee uplift letter of 12 March 2026, checked 31 October 2026; see sources).

Our live-in care starts from £1,550 a week for one person, fully managed and CQC-registered, and includes our care team's management and the carer's food. The starting price does not include cover during the carer's daily break or the carer's travel: if someone cannot safely be left during the break, that cover is added to the written quote, as is the carer's travel. So the closest like-for-like figure for our starting price is the council's rate without break cover; with break cover added, our price is higher than £1,550. The council's figures are ceiling rates for care it contracts from providers, not prices for people who pay for their own care, and what each provider includes can differ, so it is worth comparing written quotes line by line.

Ways to pay for care

Paying for your own care

In England, if your savings and capital are over **£23,250**, you will usually pay for your own care. When you receive care in your own home, the value of your home is not counted. Many families pay from savings, pensions and income, topped up by

Attendance Allowance.

Help from the council

Ask your council's adult social care team for a **care needs assessment**. If you are eligible, they will look at your finances. In 2026/27:

- over £23,250 in savings and capital: you usually pay for your own care;
- between £14,250 and £23,250: you contribute from your capital as well as your income;
- below £14,250: only your income is counted, and you keep a minimum amount to live on.

If the council funds your care, you can usually ask for a **direct payment** and use it to pay us. These limits come from the government's 2026/27 charging circular (see sources).

NHS Continuing Healthcare

When someone's main need is a health need, the NHS pays for all of their care through **NHS Continuing Healthcare**. It is not means-tested. Assessment starts with a checklist, completed by a nurse, doctor or social worker. People nearing the end of life can be **fast-tracked** so care starts quickly. We already provide live-in care funded by NHS Continuing Healthcare. Our NHS Continuing Healthcare guide explains each step.

Attendance Allowance

Attendance Allowance is for people over State Pension age who need help because of illness or disability. In 2026/27 it is **£76.70 a week** (lower rate) or **£114.60 a week** (higher rate, for help day and night or at the end of life). It is not means-tested and can be spent on care, but it depends on the person's needs, so it should not be counted on until it is awarded. You can claim online or with a printed claim form from GOV.UK (see useful contacts), or phone the Attendance Allowance helpline on 0800 731 0122 (Monday to Friday, 8am to 6pm) for a paper form. Our Attendance Allowance guide explains each way and how to answer the questions.

After a hospital stay

Some people are offered a short period of free care after hospital, called reablement or intermediate care, arranged by the hospital or the council. If more help is needed after that, we can carry on. See care after a hospital stay.

Independent advice

Age UK, Independent Age and MoneyHelper give free information about paying for care. For decisions about savings, property or investments, speak to a regulated independent financial adviser who specialises in later-life care. We can explain our prices and how funding works, but we do not give financial advice.

Questions about cost

How much does live-in care cost?

Live-in care with Day and Nightcare starts from £1,550 a week for one person, with a carer who rests at night. For a couple it is from £1,800 a week (£250 a week more), where one carer can safely meet both partners' needs, assessed for each couple. If help is needed most nights, we would suggest 24-hour care with carers in shifts, which is quoted after the assessment. You receive a written quote after a free assessment.

What is included in the price?

The £1,550 a week, for one person with a carer who rests at night, includes our care team's management (the assessment, care plan, reviews, supervision and the on-call manager) and the carer's food. The initial assessment is free. Break cover and the carer's travel are extra, and are shown in your written quote.

Are there any extra costs?

Yes: break cover and the carer's travel are extra, and your written quote shows them before care begins. Break cover is a carer with you during the live-in carer's daily break, if you should not be left on your own. The carer's food is included in the price. Our starting price is for a carer who rests at night; if help is needed most nights, 24-hour care with carers in shifts is quoted after the assessment.

Will the council help pay for care at home?

The council may help if your care needs meet the national eligibility criteria and your savings are below the limit. In England in 2026/27, people with savings and capital over £23,250 usually pay for their own care; between £14,250 and £23,250 you contribute towards it; below £14,250 only your income is taken into account. The value of your home is not counted when you receive care at home.

You can ask your council's adult social care team for a care needs assessment. If you are eligible, you can usually take the funding as a direct payment and use it towards care from us.

Will the NHS pay for care at home?

The NHS pays for all of your care through NHS Continuing Healthcare (CHC) when your main need is a health need. It is not means-tested. A nurse, doctor or social worker starts with a checklist, followed by a full assessment if needed. People nearing the end of life can be assessed through the CHC Fast Track, so care can start quickly. Day and Nightcare already provides live-in care funded by NHS Continuing Healthcare.

Can Attendance Allowance help pay for care?

It can, if the person qualifies. Attendance Allowance is for people over State Pension age who need help because of an illness or disability. In 2026/27 it is £76.70 a week at the lower rate, or £114.60 a week at the higher rate for people who need help day and night or are nearing the end of life. It is not means-tested, and you can spend it on your care.

Can I use a direct payment or personal budget to pay for your care?

Yes. If the council funds your care, you can usually ask for a direct payment from your personal budget and use it to pay Day and Nightcare. We are happy to talk this through with you and your social worker.

Where can I get independent advice about paying for care?

Age UK, Independent Age and MoneyHelper offer free, impartial information, and your council's adult social care team can explain local funding. For decisions about savings, property or investments, please speak to a regulated independent financial adviser who specialises in later-life care. We are always glad to explain our prices and how funding works, but we do not give financial advice.

Useful contacts and next steps

- GOV.UK: Attendance Allowance: who can get it, the current rates, and how to claim online or with a printed claim form.
- GOV.UK: Find your local council: enter a postcode to find the council to ask for a care needs assessment.

Sources and further information

- Oxfordshire County Council: fees and reviews (2026/27 ceiling rates for live-in care, fee uplift letter of 12 March 2026; checked 31 October 2026)
- GOV.UK: Social care charging for care and support, 2026 to 2027 (local authority circular) (the £23,250 and £14,250 capital limits)
- NHS website: NHS Continuing Healthcare

Live-in care
From £1,550 a week for one person

A couple
From £1,800 a week, where one carer can safely meet both partners' needs

Initial assessment
Free, with no obligation

Council capital limits 2026/27
£23,250 upper, £14,250 lower (England)

Attendance Allowance 2026/27
£76.70 or £114.60 a week

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The latest version of this page: **www.dayandnightcare.co.uk/live-in-care/cost/**

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