

How much does live in care cost and what funding options are available?



Researching **live in care** often begins with one crucial question: **how much does live in care cost?** At Radfield, we have been providing quality private care for over 40 years; we believe in complete transparency, personalised support, and helping families make informed decisions.

Live in care is a highly personal and flexible alternative to residential care. Understanding your funding options is essential; whether you're self-funding, receiving support from your local authority, or exploring **NHS Continuing Healthcare funding**.

What is included in the cost of live in care UK families pay?

Choosing Radfield Home Care means you're not just paying for a Care Professional to live in with your mum, dad, or loved one; you're investing in a comprehensive, fully managed service designed around the person receiving care.

Our live in care pricing includes:

- A fully trained and vetted live in Care Professional matched to your needs.
- **24 hour home care** tailored to your lifestyle, health conditions and preferences.
- Care planning, regular reviews and support from your local care management team.
- Help with personal care, medication, meals, housekeeping and companionship.
- Access to our secure digital care monitoring and communication system.

We begin with a free consultation and full assessment to understand your situation. Then we provide a clear cost breakdown tailored to your needs, preferences and required level of care.

Unlike introductory agencies, Radfield provides a fully managed service; giving you peace of mind, 24/7. Many live in care providers also promote an upfront rate, but this often masks hidden fees. At Radfield you receive a full bespoke transparent quote.

Private pay and self-funding for live in care

Many families fund **live in care privately**, giving them greater control and choice. If you're researching the **cost of live in care UK**, here are some common ways to fund care:

- Regular income, pensions or savings.
- Equity release or downsizing property.
- Family contributions.

Radfield Home Care regularly works alongside financial advisers, solicitors and other professionals to support families in making informed funding decisions.

Is live in care cheaper than a care home?

For couples, **live in care** can be far more cost-effective than paying for two places in a care home. Importantly, it also enables couples to remain living together in familiar surroundings with harmonious care plans.

For individuals, the **cost of live in care UK** may be comparable to a care home, but the value of one-to-one care at home, on your terms, is often greater.

Live in Care from Radfield	Residential Care Home
Stay in your own home	Move into unfamiliar surroundings
1:1 dedicated support	From 1:4 to 1:8 carer per resident.
One cost for two people	Charged per person
Custom to your lifestyle.	Set by the care home.
Meals cooked to your preference.	Set menus and meal times.
Main privacy and independence	Shared routines and spaces
Flexible, pets can stay	Pets & visitors are often restricted
Familiar surroundings	Potential disruption
Keep all your possessions	Limited space
Stay at home during end-of-life support.	May need to move again for end-of-life-support

Can you get help with the cost of live in care?

Not all **live in care** must be self-funded. There are funding routes available through the local authority and the NHS, depending on assessed needs and financial circumstances.

Local authority funding for live in care

You can request a Care Needs Assessment from your local council. If you meet the criteria, a financial assessment (means test) will follow.

If you're eligible, you may receive:

- **Direct payments** – allowing you to choose your preferred provider like Radfield.
- **Managed care** – where the local authority arranges the care for you.

Local authorities rarely fund all of the cost of live in care, but they may contribute based on assessed needs. We can help you liaise with your council and understand what support is available.

NHS Continuing Healthcare funding for live in care

Some people with ongoing or complex health needs may be eligible for **Continuing Healthcare funding** from the NHS. If you qualify, this means the NHS will cover:

- **100% of your live in care costs.**
- Care planning and delivery by a qualified Care Professional.
- Any specialist equipment or additional care required.

We have helped many families navigate the **NHS Continuing Healthcare funding** process and can support you every step of the way.

What is the 24 hour home care cost UK families can expect?

The **24 hour home care cost UK** families pay will vary based on your specific situation. It depends on:

- The level of support required.
- Whether care is for one person or a couple.
- Health conditions or specialist care needs.
- Location and availability of Care Professionals.

At Radfield, we provide a full breakdown of costs following your consultation. We also offer ongoing reviews to make sure your care remains appropriate and cost-effective as your needs evolve.

Why choose Radfield for your live in care needs?

When comparing **live in care** options, Radfield Home Care stands apart by offering:

- Transparent, fixed pricing with no hidden extras.
- Flexible care plans designed to evolve with your needs.
- Full management of care delivery, recruitment and supervision.
- Local offices offering personal, on-the-ground support.
- Trusted experience – over 40 years of providing outstanding home care.

We also support families with:

- Legal and financial planning.
- Direct payments and personal health budgets.
- Power of Attorney arrangements.
- Navigating care assessments and entitlements.

Get expert support with your live in care journey

Whether you're planning ahead or responding to a sudden change, Radfield is here to help. We've supported families through every type of funding route – from private pay to **NHS Continuing Healthcare funding**.

We believe everyone deserves access to high-quality, compassionate care at home.

Our commitment to you includes:

- A free, no-obligation consultation.
- Guidance on all funding options including local authority and **Continuing Healthcare funding**.
- A tailored care plan that balances financial sustainability with quality of life.

Take the next step with Radfield Home Care

We're here to answer your questions and help you make the right choice for your family.

Contact your local Radfield Home Care office today to:

- Arrange a free consultation.
- Understand how much live in care costs.
- Discuss funding options including **NHS Continuing Healthcare funding**.
- Explore our personalised live in care services.