

Care Cost

This page provides you with a comprehensive explanation of live-in care costs and informs you on a number of government schemes and payments you may be eligible for to help pay for live-in care costs, such as - Local Authority Funding, Attendance Allowances, Personal Allowances, Equity Release Schemes, and the Personal Independence Payment.

24 Hour Live-in Care

Live-in care is the most convenient and, in most cases, most economical option for those who require regular support but want to remain in the comfort and security of their own homes. Deciding whether live-in care is the best option for you is difficult, but the Rapid Improvement is here to help you make an informed decision.

This page lays out all the options, including possible funding options, available to you. Live-in care services are tailored to your needs – they can range from companionship and assistance with basic activities of daily living to support with complex health care needs. Therefore, the price of live-in care varies as well.

Live-in Care Costs

The cost of live-in care depends on your needs. For instance, 24 hour care costs for dementia patients versus 24 hour care costs for someone who simply requires personal care, will be very different. Further, if you are entitled to government grants and payments your live-in care cost will be lower. Studies conducted on care costs in England have shown that traditional domiciliary care costs an average of £1221 a week. Rapid Improvement live-in care costs start from £800 a week, are tailored to your needs and are in the hands of carers who have been specially matched with you based on personality, skills, language and interests. In the majority of cases, live-in care works out to be more economical than residential care homes. With personal and continuous live-in care, the familiarity of your own home and the comfort of being with your partner/pets and in the proximity of friends and family, live-in care is much more than an economical alternative to moving into a care home.



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Government Help

Local authority funding is granted once a person's financial means and care needs are assessed. Your financial means are assessed in terms of assets; if you have assets of more than £23,250 (including your house), no financial support is available from your local authority. If you have assets between £14,250 and £23,250 you are entitled to some amount of financial support depending on the type of care you require. If your assets are below £14,250, you receive the maximum support. Additionally, it is important to note that the care cost caps that were to limit care costs to £72,000 have been delayed to 2020 as reported by the BBC.

If you are eligible for local authority funding, there are two options available to you – either council provided care or receiving direct payments. Direct payments allow for more flexibility and control as you can choose an agency or carer that meets all your requirements. In most cases, direct payments are made to:

- disabled people aged 16 or over (with short or long-term needs)
- disabled parents for children's services
- carers aged 16 or over (including people with parental responsibility for a disabled child)
- elderly people who need community care services

Attendance Allowances

If you are not eligible for local authority funding for social care, but have severe or complex healthcare needs, you may still be eligible for fully funded NHS care. [Attendance Allowances](#) are tax free benefits for people above the age of 65 that require care due to a disability or illness. There are two further conditions to be met:

- You have had the disability or illness for at least six months (you can make your claim before the six months have passed, but you will not receive any payment until they have)
- You have no immigration conditions attached to your stay in the UK

Attendance allowances are given at either a high rate (£82.30 a week) or a low rate (£55.10 a week).

Personal budgets allocated by councils can be used to pay for care and support and ensure the continuity of care. The cost of your live-in care can also be reduced if you are entitled to:



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- Personal Allowances
- Equity Release Schemes
- Personal Independence Payment

Personal Allowances

A personal allowance is the amount of money you can earn before being taxed. The table below breaks down the tax rates:

Band	Taxable Income	Tax Rate
Personal Allowance	Up to £11,000	0%
Basic Rate	£11,000 to £43,000	20%
Higher Rate	£43,001 to £150,000	40%
Additional Rate	Over £150,000	45%

To read more about personal allowances [visit the UK Gov website](#).

Equity Release Schemes

To avoid selling your home, you can use the equity in your home to fund your care. This scheme is for homeowners above the age of 55. The two main types of equity release product, lifetime mortgages and home reversions. Read more about the [equity release scheme](#).

The PIP

The Disability Living Allowance provides financial help with mobility and care costs, it has been phased out and replaced by the Attendance Allowance and the Personal Independence Payment. The Personal Independence Payment is a tax free payment from the government to individuals (between the ages of 16 and 64) that require care or mobility help. The payment is divided into two parts – the care component and the mobility component, you may be eligible for receiving both.

Daily Living Component	Weekly Rate
Standard	£55.10
Enhanced	£82.30
Mobility Component	Weekly Rate
Standard	£21.80
Enhanced	£57.45



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