FAMILY CARE PLANNING

24/7 In-Home Care Cost Per Month: 2026 Guide

See a 2026 national planning estimate for 24/7 home care, the factors that change the price, Medicare limits, and questions to ask providers.

PRACTICAL. CLEAR. PRINTABLE.	FREE CAREGIVER GUIDE

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SHORT ANSWER

Using CareScout's 2025 national median of $35 per hour for a non-medical caregiver, continuous care averages about $25,550 per month before overtime, holidays, agency minimums, and local adjustments. Actual quotes can be substantially higher or lower.

How the estimate is calculated

The planning formula is hourly rate × 24 hours × 365 days ÷ 12 months. At $35 per hour, that is approximately $25,550 per average month and $306,600 per year.

Round-the-clock care usually requires multiple workers and shifts. Overtime, weekends, holidays, minimum shift lengths, overnight expectations, and agency pricing can materially change the total.

IMPORTANT

Live-in, sleep-in, continuous, and 24-hour arrangements are not interchangeable. Ask for the staffing structure and price in writing.

What changes the price?

- Local wage levels and caregiver availability.
- Agency care versus direct hiring.
- Number and length of shifts and overtime.
- Hands-on personal care, transfers, dementia support, awake overnight care, or two-person assistance.
- Weekends, holidays, transportation, language needs, minimum hours, and cancellation rules.
- Screening, insurance, payroll, supervision, and backup coverage.

Does Medicare pay for 24/7 home care?

Medicare states that its home health benefit does not pay for 24-hour-a-day care at home. It also generally does not cover custodial or personal care when that is the only care needed.

Medicaid, veterans' benefits, long-term-care insurance, and state programs may help some people. Confirm eligibility and coverage directly with the program or payer.

Agency versus direct hiring

An agency rate may include recruiting, screening, payroll, scheduling, supervision, insurance, and replacement coverage. Direct hiring may offer more control but can make the household responsible for employment classification, taxes, overtime, insurance, backup coverage, and supervision. Compare total responsibility—not only the hourly rate.

Questions to ask providers

- Is the quote hourly, daily, live-in, or continuous-care pricing?
- How many caregivers and shifts are included?
- What happens when someone calls out?
- Are overtime, holidays, weekends, transportation, and minimum hours included?
- Which tasks are included or require a nurse?
- How often can rates change?
- What are the cancellation, deposit, and termination terms?

Frequently asked questions

How much is 24/7 care at $35 per hour?

Approximately $25,550 per average month or $306,600 per year before overtime and other adjustments.

Is live-in care the same as awake 24/7 care?

No. Staffing, sleep and meal periods, duties, rates, and legal rules may differ.

Will Medicare cover continuous custodial care?

Medicare says it does not pay for 24-hour-a-day home care or custodial care when that is the only care needed.

Sources and further reading

• CareScout — 2025 Cost of Care Survey

• Medicare — Home Health Services Coverage

• IRS — Publication 926

Plan before hiring.

Use the Private Caregiving Hiring Toolkit to define needs, compare candidates, verify information, and organize the first shift.

View the Hiring Toolkit →