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# Adult Social Care: a year in review

July 2026

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"If we put mum in a care home ....and her money runs out so she can no longer pay the fee, will she be thrown out of the home or will Adult Social Care pay it for her?"



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## This review: at a glance

### Introduction

This report looks at what **65** people across Surrey told us about adult social care between March 2025 – March 2026 via our Helpdesk or during engagement events in the community.

### Hot topics

The key themes we've heard about are:

- [Care homes](#) – funding, admin issues and finding suitable accommodation
- [People seeking information and advice](#)
- [Delayed /forgotten care or carers' assessments](#)
- [Care at home.](#)

You can read about the themes we heard about last year in our [What we're hearing about adult social care- February 2025](#) report.

### Who have we been hearing from and how?

We have heard from:

- Adults of all ages
- More women than men
- Over half of those we heard from had a long term condition, disability or sensory impairment.

Around half of the experiences were from people contacting us on behalf of someone else, either family members or health or social care professionals. The majority of experiences came via calls or emails into our Helpdesk, or via the Healthwatch England website. Some also came via the Independent Health Complaints Advocacy service, which is run by Healthwatch Surrey in partnership with SILC (Surrey Independent Living Charity).

## Care homes

### Care home funding

Care home funding continues to be a confusing issue, with people unsure about their responsibilities when it comes to paying for care, or how the system works.

In 2024 and 2025 we carried out research in this area: [Who can help me plan for my future as an older person?](#) and [Understanding the self-funder journey to living in a care home](#). One of the frequently asked questions was “What happens when the money runs out?” One of our recommendations was that Surrey County Council (SCC) should continue to raise awareness and educate people on paying for care, via the Planning for your Future Programme. A further recommendation was that, due to the low awareness of 12 week property disregard, deferred payments, and 3rd party top ups, SCC should ensure that information on these topics is included in the Planning for your Future events and that care home providers share this information too. We also recommended that SCC should consider how to encourage care homes to inform families/residents in these areas.

As people continue to ask about what will happen to family members if they run out of money to pay for their care, there is still some way to go to help people to understand this:

“My mum is currently assessed by Adult Social Services as needing four carer visits each day. We feel she needs much more help – she is doubly incontinent and has moderate Alzheimer’s. If we put her in a care home which uses local authority rates and her money runs out so she can no longer pay the fee, will she be thrown out of the home or will Adult Social Care pay it for her?”

**January 2026**

**Recommendation:**

Ensure that the Planning for your Future Programme continues in order to educate Surrey residents about the cost of care in later life.

Ensure that SCC continues with its agreed plan to ask care providers to be more proactive with communicating cost information, including what happens when funds are running low and top up fee arrangements. SCC also planned to share flyers and posters with care providers to use in welcome packs and display in homes, to remind people to keep an eye on their funds.

**Administration issues**

People have told us that the current system – often its administrative processes – have let them down. In the below example a person has amassed a large amount of debt due to a financial assessment being started but not completed. The importance of having Power of Attorney in place is highlighted, but also the responsibility of this falling to a family member who has their own personal issues highlights the difficulties in the system.

“I was wondering if you could give me some advice relating to my mother who is in a care home and has been in the home since 2023. She has received a letter asking for £59,291. She has not paid anything, yet. She was originally in respite and deteriorated, so they decided to keep her in place. They were in the process of doing a financial assessment, but the person then left and it took longer because mum’s bank was blocked and then we had to get that resolved and get a Power of Attorney in place. Then I had my own personal issues, which then meant that I could not drive forward the financial assessment.

Mum has a social worker who was quite proactive, and it was her who said it needed to be longer term, but then it went silent, and she has not seen any social workers since.”

**October 2025**

## **Finding a suitable care home**

We have heard from several people looking for care homes that suit the needs of the person they care for. This highlights the important role that the Healthwatch Surrey Helpdesk plays in providing information and advice.

“Person phoned about their sibling who is being evicted from their current care home as they are not equipped to meet their needs (mental health issues caused by a stroke and subsequent brain injury). The person wanted advice as to how to find a nursing home that can meet their sibling’s mental health needs.”

**January 2026**

“My husband has dementia with Lewy bodies. He was admitted to [hospital] for dehydration and ended up being in there for 3 months and 1 week because they could not find an appropriate care home for him. The hospital social worker enquired with 32 care homes, all of which rejected their application, or they accepted, but then the local authority didn’t go ahead due to the cost of his care. They finally found him a care home, and the social worker told them that he was on a 1:1 ratio, however the care home has now said that he is actually a 4:1 due to his moving and handling needs and how complex his care is because of his dementia..... I am just worried that they will say they can't cope and he will go back into hospital.”

**November 2025**

“Please can you advise whether there is a database of care homes (and their fees) that we can have access to. My father is very elderly, lucid and in full control of his finances, but he has just had a fall and is currently in hospital and will need to go into a care home after he is discharged. I want to find the best value care home local to us.”

**August 2025**

## People seeking information and advice

We have heard from other people who:

- Don't know how to access social care help and support
- Are looking for an advocate
- Are concerned by the lack of support from social workers.

Once again, this highlights the important signposting role provided by the Healthwatch Surrey Helpdesk.

"I am calling regarding my husband, who is bed bound. I am finding it difficult to look after him now, as I am experiencing my own health problems. I don't know what kind of support I need, or where I can access support, so would like [some help]."

**April 2025**

"I would like to find an advocate for my son. He has multiple care needs, and his care needs assessment is coming up for review. Last time they sent in an unqualified person who reduced his support. We appealed all the way up to the Ombudsman, who upheld our claim and restored his funding. I don't want this to happen again.

Last time we had support from [Care Act Advocacy] which was very variable. Never had the same person twice. Some were very good, some were terrible."

**March 2025**

"It seems that social care workers are not interested in my wife who has Alzheimer's until we reach the funding threshold. I thought that our welfare was part of their job, but they don't seem to be interested."

**August 2025**

**Recommendation:**

In light of local government reorganisation and potential changes to accountability of local Healthwatch functions, consideration should be given to information and advice services to ensure people who may need them for the first time can access appropriate support.

## Delayed /forgotten care or carer assessments

**A care assessment is carried out to understand what help and support is needed. A carer's assessment records the impact their caring role has on a carer's life and whether they are able to continue or take on caring responsibilities.**

People with care and support needs have told us about not being referred for care assessments, the assessment being delayed, or the care in place not being sufficient when they have been assessed.

"[This experience is about] the struggle we are having to get our son on the supported living ladder. Action for Carers have been advising us and even liaising with the Surrey Adult Social Care [ASC] team on our behalf, but we are repeatedly told he is on the waiting list to be allocated a worker to complete a care assessment. He is our only child.

In November 2022 we first asked Surrey ASC to assess our son for supported living. Many of his friends and peers were already in houses and he was missing opportunities to join them. He will be 30 next April, I will be 70 in August and my husband, isn't far behind. He lives at home with us, but we have no overnight respite care. Despite it being verbally discussed and agreed that he could be allocated six nights a year at his last review for day care, this was later denied and not included in his care plan.

Our son is happy living at home with us, but we need to secure his future independence without us before we become much older or one of us has failing health. He needs to be with people his own age and with similar interests.

As an interim measure we are interested in the Shared Lives scheme for one or two nights respite, but not sure how much this would cost as our son doesn't have funding. Also, does our son need to be referred for this service by ASC? The NHS website isn't very helpful.



Looking forward we are hoping he will enjoy being in a more independent environment. The longer he lives with us, the harder the transition is going to be for us all.”

**June 2025**

In the example below the person’s care needs are not being met, despite a care needs assessment having taken place. The person is also not being communicated to in a way in which they understand.

“I wanted to give my feedback on social services. I am really struggling to get help and am in a difficult place. They have assessed me for social care a while back and said that I have autistic traits and put me on a course which was really helpful. The course was supposed to be for 2 years, but I only had one because the funding ran out. Otherwise, I am not currently receiving support. I am also struggling financially due to my benefits being taken away, such as my Personal Independence Payment (PIP) and my universal credit not meeting my needs. I really struggle to understand a lot of the information they give me. I just feel a bit lost with everything going on.”

**November 2025**

In this example a missed carers assessment referral was having a detrimental impact on a mother caring for her daughter.

“I have been [my daughter’s] carer for the past 15 years, she is 29 now, but she is not well and has lots of physical symptoms.

She is basically bed bound at the moment and is in very severe chronic pain. I have to take regular breaks from caring because it is very intense and I have my own health problems.

She can’t leave the flat to pick up her medication which is issued weekly. So, I am the one who has to pick them up or chase them when the GP is slow to send the prescription. I

have had to give up work to look after her. I also take her to and from all her appointments, which is a massive drain on my energy and money. I am not a bad mum, but I have my own health conditions and taking on such an intense caring role is draining.

I was told that I had been referred for a carers assessment a while ago, but they actually forgot to send the referral. I am not receiving any further carers support. Our GP doesn't even have me listed as a carer, although I have told them that I am a number of times."

**November 2025**

## Care at home

We heard from one person who requested a temporary increase to their care package, for a short period due to surgery. The response from the locality team was that their care package would cease completely.

“Person called to say she currently receives an hour of care per day from the Locality Team, funded by SCC, but needs to increase this temporarily next week as she is due to have eye surgery. SCC have said that the hospital is responsible for this. The hospital has suggested getting a friend or neighbour to help, but this isn't an option. The client is also a carer for her disabled daughter. The person later emailed asking for advice with a letter from the Locality Team informing her that her care package would cease at the end of the month.”

**November 2025**

We heard from another person who was concerned that their adult son was refusing care. The person is registered as a carer but would likely benefit from a carer's assessment.

“I am calling about my adult son who has autism, multiple mental health issues and multiple physical health issues, and who lives on his own. I am concerned that adult social care are intending to close my son's case as my son is refusing care. I also want support as I am a registered carer.”

**November 2025**

## Sharing our insight and raising concerns

Whilst this report accurately reflects what we hear from the individuals we speak to, we are aware that it may not be representative of everyone's views of a particular service.

If we hear a case of concern regarding patient safety, we immediately signpost the person sharing to the appropriate body and escalate the case with the provider/commissioner. All appropriate information and signposting has already been given.

If you would like more information or examples of what people have shared with us, please get in touch with us.

The lived experiences quoted in this report are in people's own words and therefore reflect their personal perspective and perception, not the views or opinions of Luminus, home of Healthwatch Surrey, as an organisation.

Please note that the terminology used in this bulletin reflects the language of the participants and may not align with the terminology typically used by Healthwatch Surrey.

## About Healthwatch Surrey

Healthwatch Surrey champions the voice of local people to shape, improve and get the best from NHS, health and social care services. We are independent and have statutory powers to make sure decision makers listen to the experiences of local people.

We passionately believe that listening and responding to local people's experiences is vital to create health and social care services that meet the needs of people in Surrey. We seek out people's experiences of health and care services, particularly from people whose voices are seldom heard, who might be at risk of health inequalities and whose needs are not met by current services. We share our findings publicly and with service providers and commissioners to influence and challenge current provision and future plans.

We also provide reliable and trustworthy information and signposting about local health and social care services to help people get the support they need.



We are committed to the quality of our information.  
Every 3 years we perform an audit so that we can be certain of this.

# Luminus

The Healthwatch Surrey service is run by Luminus Insight CIC, known as Luminus. Luminus is a Surrey based, independent, community interest company which exists to empower people to have their voices heard. We help organisations provide equity of access and the best services possible, through the inclusive involvement of local people.

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