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Calculating the cost of care in Surrey

27 October 2025



Surrey residents and their families can now benefit from a simple new online tool to help them be prepared for the costs of care, if they become less able.

Many of us don’t realise that we are likely to have to pay for some or all of our own care, especially if we have savings over £14,250. And while most people who need care tend to be older, support needs can emerge at any age due to illness or injury.

Surrey County Council’s new **Care Cost Indicator** allows people who arrange and pay for their care to see how much it may cost to stay in a typical residential / nursing home compared to receiving care or support in their own home. Using a simple slider to choose the number of weeks, months or years they wish to plan for, people can judge how long their savings or assets may last.

Once people know the costs, it’s easier to prepare, or see how spending some money now can help avoid more expensive care further down the line. Simple equipment, new technology or small changes to people’s homes can make the difference between living independently and needing assistance.

Research with Surrey residents in January 2025 highlighted:

- 81% were concerned how they would pay for their care
- Only 13% have sought or plan to seek independent financial advice about care costs

Furthermore, a **recent study into care home residents by the independent health and social care champion Healthwatch Surrey** showed only 33% of people interviewed had actually planned for the costs involved.

The new indicator, which was designed and tested with local people, aims to prompt residents to plan ahead. The online information features lots of useful tips to help with preparation and ensure that future arrangements are affordable.

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Figures show that Surrey residents live longer than most other parts of the country. But the same reported data shows that at least a decade is likely to be spent in poorer health, increasing the likelihood of care being required.

While homeowners in Surrey might think they can always use the proceeds from a house sale to fund any care they need, even this is not certain. Based on an **average house sale of around £590,000**, if a couple both needed to move into a care home, their nest egg could easily be used up in a little over three and a half years.

Sinead Mooney, Cabinet Member for Adult Social Care at Surrey County Council, said: "*No-one knows what the future will hold for us or our loved ones, but understanding the costs of care is complex and many people are shocked to learn the true figures.*

"*Doing what we can to stay independent and live in our own home is most people's goal, and receiving care at home from a visiting provider can be more cost-effective than a move into a residential facility. But we also need to be aware that our needs may change – and discuss our wishes with our families.*

"*Every year we see people who are 'self-funding' run out of money, at which point their families may have to step in to help them stay in a more expensive care home, rather than face the upheaval of moving. Planning ahead can lessen the chance of that happening, which is why appreciating the price you can expect to pay forcare is so important.*"

The Care Cost Indicator can be found at **www.surreycc.gov.uk/carecostindicator**

It supports Surrey County Council's nationally commended **Planning for your Future** campaign which is run in partnership with local charity, Age UK Surrey. The campaign aims to help people prepare for later life, and have an early conversation with family about their plans.

Surrey County Council

SURREY
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