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Care planning gap exposed as most Surrey residents aged 60 and over have yet to plan ahead

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Seven in 10 Surrey residents aged 60 and over are concerned about how they would pay for care and support if they needed it, yet only around one in 10 have made specific plans for the future, new research shows.

The YouGov survey, commissioned by Surrey County Council, reveals a gap between concern and preparation, with men appearing to be more complacent than women about future care needs and financial planning.

The findings also show that many people have yet to put a Lasting Power of Attorney (LPA) in place, despite its importance in helping families manage future decisions.

While awareness of LPAs is high, with 82 per cent saying they fully understand what they are, over half (55 per cent) have not put one in place. An LPA allows a trusted person to make decisions on someone's behalf if they are no longer able to do so themselves. It can cover health and welfare, property and financial affairs, or both.

The findings will help inform the county council's ground-breaking Planning for your Future programme, run in partnership with Age UK Surrey, which supports residents to plan ahead and discuss their wishes with loved ones. 130 people registered for the programme's first dedicated finance and legal event in Leatherhead on 22 September**,** highlighting the demand for trusted information and advice to help residents plan for the future.

The YouGov survey of nearly 300 Surrey residents found that 70 per cent are concerned about how they will finance any future care needs, while even more are worried about losing their independence (81 per cent) or having to rely on others (77 per cent). Women were significantly more likely than men to report concerns about how they will pay for care (78 per cent compared with 61 per cent).

The findings suggest that residents have a realistic understanding of care costs in Surrey, with 68 per cent estimating care homes fees to be more than £1,400 a week, yet this awareness isn't translating into action to prepare for them.

Just nine per cent of respondents have made any specific plans for their future care and support needs, which could include making financial plans or agreeing arrangements with others, while a further 18 per cent are considering their options or discussing them with family, but have yet to put firm plans in place.

The research comes against a backdrop of continuing wider public misunderstandings about how social care is funded and provided. National research by Ipsos UK for the Health Foundation in 2025 found that 31 per cent of people believe the NHS provides the majority of social care services for older people, and 33 per cent believe that social care services are generally free at the point of need.

Sinead Mooney, Surrey County Council's Deputy Leader and Cabinet Member for Adult Social Care, said: "Nobody knows what the future holds but we do know that planning ahead can make a real difference. Our research shows that many people are worried about future care and support needs, yet relatively few have started preparing.

"It was encouraging to see so much interest in our recent finance and legal event, and I hope these findings prompt more people to start thinking about what matters to them and make use of the information and support available. Whether it's understanding the costs involved, having a conversation with loved ones or putting a Lasting Power of Attorney in place, taking some steps now can save a lot of worry later on. We're committed to helping Surrey residents access the information they need to make decisions about the future with confidence."

Jane Finnerty Joint Chair of the Society of Later Life Advisors (SOLLA) said: "It's clear that many of us worry about paying for any future care we might need. Talking to an accredited adviser is a simple first step towards better planning and can offer peace of mind for people and their families."

Liz Dalgetty, Consultant Solicitor representing the Association of Lifetime Lawyers added: "Don't leave it too late. It is never too early to plan ahead with help from a trusted and qualified advisor.

"Hope for the best, plan for the worst, and be prepared for the unexpected. No-one knows what the future will hold. Planning ahead whilst you are well gives you time to understand and think about what is best for you and your family. You will then all have support in place to help you in the future."

Visit www.ageuk.org.uk/surrey/planningforyourfuture to learn more about future free events taking place around Surrey, access more information and download a free planning checklist. More than 5,200 people have already attended sessions.

The council's Care Cost Indicator, which can be found at www.surreycc.gov.uk/carecostindicator, is an online interactive

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slider to help people estimate the long-term financial costs of social care.

**All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 296 adults. Fieldwork was undertaken between 26th August – 1st September 2026. The survey was carried out online.*

Surrey County Council

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