



Care Compass
— E N G L A N D —

MY LOVED ONE NEEDS SUPPORT

Where do I start?

A practical starter guide to adult social care in England

Care Compass England

Know where to start. Understand what happens next.

Free Family Starter Guide • Version 1 • Reviewed August 2026

You do not have to understand the whole system today

When someone you love begins to struggle, families often have several questions at once: Who do I contact? What help exists? Will the council pay? What happens in an assessment? What if Mum or Dad refuses help?

This guide gives you a starting point. It is designed for families in England who are trying to understand adult social care for the first time.

A useful way to begin is to separate the problem into three questions:

- What has changed? Think about daily living, safety, mobility, memory, nutrition, personal care, medication, relationships and the person's ability to remain independent.
- What support is already happening? Include help from family, friends, community services and health professionals.
- What is becoming difficult or unsustainable? This includes the impact on unpaid carers, not only the person who needs support.

Key message

You do not need to wait until everything becomes a crisis before asking for information or discussing support with your local authority.

START HERE: what should I do first?

Step	Question	Possible next move
1	Is there an immediate danger or medical emergency?	Use the appropriate emergency or urgent health service.
2	Is the person struggling with everyday activities, safety or independence?	Consider contacting the adult social care service at the local council where the person lives.
3	Are you providing regular unpaid help?	Ask about support for carers and whether a Carer's Assessment may be appropriate.
4	Is there a health issue as well?	Continue to involve the relevant GP, community health team or NHS service.
5	Before any assessment	Write down what a typical week looks like, what is difficult, what help is already provided and what matters to the person.

Local arrangements differ, so use the adult social care pages on the person's own council website to find the correct referral or contact route.

Who should I contact?

Adult social care is only one part of the picture. The right starting point depends on what is happening.

Local authority Adult Social Care

A useful route when an adult appears to need help with everyday living, maintaining independence or staying safe, and you want to discuss a needs assessment or available support.

GP / NHS services

Important where there are medical symptoms, diagnosis, treatment, medication, rehabilitation or other health needs. Health and social care often overlap, so more than one service may be involved.

Emergency services / urgent care

Use the appropriate urgent or emergency route when there is immediate danger or a serious health emergency. This guide is not an emergency-care guide.

Voluntary and community organisations

Local carers' organisations, charities, community groups and condition-specific organisations can sometimes provide information, peer support and practical help alongside statutory services.

What can adult social care help with?

A needs assessment looks at the person's circumstances and how their needs affect their wellbeing and everyday life. Depending on assessed needs and local arrangements, support may involve information and advice, equipment or technology, home adaptations, short-term reablement, community support, personal care, support planning or residential options.

An assessment does not mean that a particular service or amount of care is guaranteed.

Common misunderstanding

Having care and support needs does not automatically mean the council will pay the full cost of support. Needs and finances are considered through separate processes.

Even when someone does not qualify for council-funded support, the council should still be able to provide information and advice about relevant services and options.

Understanding the Care Act needs assessment

Under the Care Act framework in England, a local authority assesses an adult who appears to have needs for care and support. The assessment is about understanding the person's needs, the impact on their wellbeing and the outcomes they want to achieve.

The conversation may cover areas such as:

- washing, dressing, toileting and personal care;
- preparing and eating food;
- moving around and staying safe at home;
- maintaining the home environment;
- relationships, work, education and community life;
- support already provided by family or friends;
- what the person wants to be able to do or maintain.

Remember

An assessment is not simply a list of tasks. Help the person explain what matters to them and what happens on difficult days as well as good days.

How to prepare for the assessment

Preparation is not about trying to 'pass' an assessment. It is about giving an accurate picture.

- Keep brief notes for a week. What does the person manage independently? Where do they need prompting, supervision or physical help?
- Describe the help family already provides. If a daughter cooks every meal, does the person actually manage meal preparation independently?
- Include risk and variability. Falls, confusion, missed medication, poor nutrition or fluctuating ability may be relevant.
- Think about wellbeing. Isolation, dignity, relationships, choice and control matter as well as physical tasks.
- Ask the person what matters to them. Remaining at home, attending church, seeing friends or maintaining a routine may be important outcomes.
- Gather useful information. Current services, relevant health information, medication list and details of people providing support can help.

If the person wants a family member or advocate involved, ask the council how they can participate.

What happens after the assessment?

The council considers whether the person's needs meet the national eligibility framework and what should happen next. Where the local authority is going to meet eligible needs, care and support planning follows.

Possible next steps can include:

- information, advice or signposting;
- preventive or community-based support;
- equipment, adaptations or technology;
- reablement or short-term support;
- a care and support plan where eligible needs are to be met;
- discussion of how support will be arranged, including options such as a personal budget or Direct Payments where appropriate;
- a financial assessment where the support is chargeable.

If circumstances change

Care needs are not fixed forever. If the person's situation changes significantly, contact the relevant service and ask what review or reassessment route applies.

Does the council automatically pay for care?

No. This is one of the most important misconceptions for families to understand.

In England, adult social care is generally means-tested. A person's care needs are considered separately from the financial assessment that works out what they can afford to contribute toward chargeable care.

For 2026/27, the national capital limits remain:

- Upper capital limit: £23,250
- Lower capital limit: £14,250

These figures do not tell you the person's exact charge. Different rules and disregards apply, and the treatment of income, capital and property depends on the circumstances. Councils also have some discretion in certain areas.

Do not make financial decisions based on a headline threshold

Ask the person's local authority for the current financial-assessment rules and obtain specialist financial or legal advice where appropriate.

What is a financial assessment?

A financial assessment (sometimes called a means test) is used to work out how much a person can afford to contribute toward chargeable care and support.

It may consider:

- income such as pensions and some benefits;
- savings and investments;
- property in circumstances where property is taken into account;
- relevant expenses and disregards.

The rules differ depending on whether care is provided at home or the person is a permanent resident in a care home.

Do not assume that a spouse or adult child's money automatically becomes the service user's money for the assessment. Financial assessments are individual, although jointly held assets can require careful consideration.

Giving away money or property specifically to reduce care charges can raise 'deprivation of assets' issues. Families should seek proper advice before transferring significant assets.

“Mum or Dad refuses help.” What now?

This is often one of the hardest situations for families. A person may minimise difficulties, fear losing independence, dislike the idea of strangers entering the home or struggle to accept a diagnosis.

Start with curiosity rather than confrontation:

- Ask what they are worried will happen if they accept support.
- Talk about the goal - for example staying safely at home - rather than only talking about 'care'.
- Offer choices where possible: what help, when, from whom and how often.
- Consider whether a trusted GP, relative or professional could help with the conversation.
- Separate an unwise decision from lack of mental capacity. Adults should not be assumed to lack capacity simply because others disagree with their choices.

Mental capacity is decision-specific

A person should be presumed to have capacity unless it is established otherwise. If there are genuine concerns about their ability to make a particular decision, seek appropriate professional guidance.

“I am doing everything myself.” Support for unpaid carers

Families often take on more and more support until caring becomes their normal routine. Work, children, sleep, relationships and the carer's own wellbeing can gradually be affected.

Being a relative does not make your own needs invisible.

A Carer's Assessment looks at the impact of caring on the carer and their needs for support. You can ask the local authority about this even when the person you care for has their own assessment.

Before speaking with the council, consider:

- How many hours of support are you actually providing?
- What tasks are you doing and how often?
- What happens when you are unavailable?
- How is caring affecting work, sleep, health, family life and relationships?
- Which parts of the caring role are becoming unsustainable?
- What would help you continue caring safely, if you wish to continue?

A useful sentence

“This is what I currently do, and this is the impact it is having on me.”

When residential care starts becoming a consideration

Moving into a care home is a major decision. It may come into discussion when needs can no longer be safely or sustainably met in the current setting, but there is no single point that is right for every family.

Questions to explore include:

- What are the person's assessed needs and wishes?
- What support has already been tried at home?
- Are risks manageable with additional support, equipment or adaptations?
- What is the impact on unpaid carers?
- Does the person have mental capacity to decide where they live?
- If they lack capacity for that decision, what lawful best-interests process is required?
- How will the placement be funded?

Do not make assumptions based only on diagnosis, age or family pressure. The person's rights, wishes, needs and decision-making ability remain central.

Property and paying for residential care

Families often ask: “Will Mum have to sell her house?” The answer cannot be reduced to a simple yes or no.

For permanent care-home placements, the value of a person's main home may be included in the financial assessment, but there are important property-disregard rules. For example, the home may be disregarded in certain circumstances when a qualifying person continues to live there.

There is also a 12-week property disregard in specified circumstances when someone first enters permanent residential care and their former home would otherwise be counted.

A Deferred Payment Agreement may be available to some people so eligible care costs can be deferred against the value of the property rather than requiring an immediate sale. Eligibility and terms matter.

Before selling, gifting or transferring property

Get current information from the local authority and consider independent legal/financial advice. Property decisions can have significant consequences.

LPA: why planning ahead matters

A Lasting Power of Attorney (LPA) is a legal document that allows a person - while they have mental capacity - to appoint trusted people to make certain decisions for them.

There are two types:

- Health and Welfare LPA - can cover decisions such as daily routine, medical care and where the person lives. It can only be used for those decisions when the person lacks capacity to make them.
- Property and Financial Affairs LPA - can cover money, bills, bank accounts, benefits, pensions and property. Depending on the LPA, it may be used while the person still has capacity with their permission.

A person must have the necessary mental capacity when making an LPA. A dementia diagnosis by itself does not automatically mean someone lacks capacity.

If someone already lacks capacity and there is no appropriate LPA or older Enduring Power of Attorney, an application to the Court of Protection may sometimes be needed for decision-making authority.

Planning ahead

LPA is easier to think about before a crisis. For legal guidance and the current registration process, use the Office of the Public Guardian / GOV.UK.

Your next-step checklist

- Write down what has changed and what a typical week now looks like.
- Record the help family or friends are already providing.
- Identify immediate safety or health concerns.
- Find the Adult Social Care contact details for the local authority where the person lives.
- Ask about a needs assessment if the person appears to need care and support.
- If you provide unpaid care, ask about a Carer's Assessment.
- Prepare for the assessment using real examples, including difficult days.
- Do not assume council-arranged care is automatically free - ask how the financial assessment works.
- If property or significant assets are involved, get current information before making irreversible financial decisions.
- Consider whether LPA and other future-planning conversations should happen while the person can make those decisions.

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Know where to start. Understand what happens next.

Important: This guide provides general educational information about adult social care in England. It is not personalised social work, legal, medical or financial advice. Local arrangements and individual circumstances differ, and rules can change. Check current information with the relevant local authority, NHS service, GOV.UK or qualified professional.

Official sources used for Version 1: GOV.UK Care and Support Statutory Guidance; GOV.UK 2026/27 social care charging circular; GOV.UK / Office of the Public Guardian LPA guidance; NHS and local-authority adult social care information.

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