30 OCTOBER 2026 · ENGLAND

Care charging limits stay at £23,250 for 2026/27

The government has kept the savings limits for council-funded care in England at £23,250 and £14,250 for 2026/27. For care at home, the value of your home is still not counted.



What has happened

In its charging circular for 2026/27, published on 17 February 2026, the Department of Health and Social Care kept the capital limits councils use in the financial assessment for care at their current levels:

- **Over £23,250** in savings and capital: a person will usually pay for their own care.
- **Between £14,250 and £23,250**: a person contributes from their capital as well as their income.
- **Below £14,250**: only income is taken into account.

What it means for families

When care is provided in your own home, **the value of your home is not counted** in the financial assessment. That is one reason many families find live-in care easier to fund than a care home: the house does not have to be sold to pay for care at home.

The financial assessment should also allow for disability-related expenses, which can reduce the amount you are asked to pay, and NHS Continuing Healthcare, which pays in full when the main need is a health need, is not means-tested at all.

Our view

Stability helps families plan, and the protection of the family home for care at home remains important. But the limits have now stayed the same for many years while the cost of care, and of living, has risen. In practice that means more people reach the point of paying for all their own care sooner, and more families face difficult decisions about savings built up over a lifetime.

Whatever the long-term answer, families deserve clear, early information. Too often people only learn how the system works at a moment of crisis, such as a hospital discharge. A care needs assessment is free for everyone, whatever their savings, and we would encourage every family to ask for one early, so that decisions are made calmly rather than in a hurry.

What you can do

1. Ask your council's adult social care team for a care needs assessment: it is free, whatever your savings.
2. Read our guides to council funding and reducing the cost of care.
3. If savings are above £23,250, plan ahead for when they fall below it: our guide to paying for care from savings and property explains how.

Sources

- GOV.UK: Social care charging for care and support 2026 to 2027 (local authority circular)

Talk to our care team: 01865 715780
enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272
Day and Nightcare Live In Limited, 9 Hollow Way, Cowley, Oxford OX4 2NA
CQC overall rating: Good (report published 20 April 2018)

The latest version of this page: **www.dayandnightcare.co.uk/news/care-charging-limits-2026-27/**
Published 30 October 2026. This PDF was made on 1 November 2026.
Information, not advice: please check anything important with the organisation named.