

The Big LPA Paradox:

Why we risk the very things we want to protect

Most of us plan carefully for the future: we buy home insurance, renew our car policy and keep our savings safe. Yet when it comes to protecting what really matters, our health, our loved ones and our decision-making power, many of us hesitate.

That's the paradox at the heart of the Lasting Power of Attorney (LPA). It exists to protect your interests if you can't make decisions yourself, but only works if you set it up before something happens. And still, fewer than 15% of UK adults have one in place.

So why do we put it off?

1. The 'Future Me' Bias

We're hard-wired to think bad things happen to other people. Cognitive psychologists call this "optimism bias." It's what makes us say "I'll sort it later." But the truth is, LPAs are for when life is still going well, not when it's already gone wrong.

Prompt: What stops most people from planning ahead: fear, confusion or simply not knowing where to start?

2. The Myth of Automatic Rights

Many people assume their spouse or children can automatically make decisions for them if they can't. Unfortunately, that's not true. Without a registered LPA, even the closest family members have no legal right to manage your money, care or medical decisions.

Prompt: How could this misunderstanding be better communicated and by whom?

3. The "Too Expensive, Too Complicated" Belief

Traditional solicitor routes can cost £1,000+ per application, so it's easy to see why people assume an LPA is out of reach. But with secure, guided online services, it's now simpler and far more affordable, often at under £100.

Prompt: If cost and complexity weren't barriers, would more people act sooner?

4. The Emotional Barrier

Talking about losing control or mental capacity is uncomfortable, but avoiding it doesn't prevent it. Having open conversations early creates peace of mind for everyone involved.

Prompt: How can we make these conversations feel more like love and preparation, not fear and decline?

If you'd like to know more about creating your LPA safely and simply, visit:

www.powerofattorneyonline.co.uk