

# How to start a conversation about power of attorney (POA)

When it comes to matters that you don't think will affect you and family members in the near future, it's easy to put off making plans.

Most people agree that making plans for your future care and finance is a sensible thing to do, but sadly some people keep putting it off until it's too late. Things can then get a lot more costly and complicated to organise.

Follow this simple guide to start the conversation and put the wheels in motion.



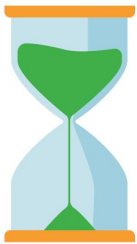
## When is the best time to think about POA?

Many families put off discussing POA until there are practical considerations about health, finances, or living arrangements, or a diagnosis of a long-term condition.

There does not have to be a particular catalyst though. The best timing is 'sooner rather than later' because none of us know what's round the corner no matter what age you are.

Putting a formal arrangement in place can alleviate stress and give peace of mind for all, particularly in the future.

The person granting a POA must be in a position to make their own decisions, otherwise it's not possible to make one.



## Tips to start the conversation

If you're seeking some tips on how to discuss the topic sensitively with a family member, partner or friend, here are some suggestions:



## Preparing for a conversation

- 1** **Do your research first so you feel informed.** Note that there are different terms and processes for each nation. To find the correct term, see our information pages: [carersuk.org/managingsomeones-affairs](https://carersuk.org/managingsomeones-affairs)
- 2** **Demystifying the language.** Many people find it hard to talk about POA as the terms are not always very clear. Help demystify the language with this jargon buster: [publicguardian.blog.gov.uk/2023/07/27/tackling-our-terminology](https://publicguardian.blog.gov.uk/2023/07/27/tackling-our-terminology).
- 3** **Choose a good time to chat.** Try not to talk when either of you might feel overtired or stressed. Choosing the right environment is important so you can have a private conversation, but both feel relaxed and unpressurised.
- 4** **Try not to bring up the topic 'out of the blue'.** Try to frame it around a discussion about general plans, wishes and hopes for the future.

## How to start the conversation

- 5** Use a recent news story, a film or a friend's experience as a bridge. Eg, "I was reading about how hard it was for Jane to help her dad after his stroke because they didn't have a plan. It made me realise we should probably talk about our own plans." If you've set up a POA for yourself, you can talk from first-hand experience.
- 6** Help dispel any negative misconceptions. Frame it as an insurance policy rather than losing control. Like a fire extinguisher – no-one wants to have to use it but they're glad it's there.
- 7** Professionals can help. Sometimes it can help if the person's GP or another professional raises the topic; this can help normalise the discussion and reduce any feelings of resistance.

## Handling the conversation

- 8** Take care not to sound like you are taking over. Try: "I want to make sure I'm honouring your wishes if anything ever happens. Would you feel comfortable talking about who you'd want to help you make decisions?"
- 9** Say why it's good to do it now. Remind them that arranging a POA is easiest and most effective when done well before any health problems arise. The conversation could be part of a general chat about contingency planning, eg if you're also considering creating or updating your will.
- 10** Emphasise the different options a POA gives. Make sure the conversation is not too one-sided so that they feel able to express what they're thinking or feeling. Everyone wants to feel in control of their choices.

## Handling reservations

Many people have emotional reservations they need to work through and may need time to reach their own conclusions as to whether it is right for them.

- 11** This may feel like a big topic so it may be best to plant seeds and come back to it. For example, you could mention that you've been looking into future plans. Perhaps you could say that you're considering setting up a POA for yourself or that the process of putting one in place is cheaper or simpler than you thought.
- 12** Try to understand what reservations the person might have about having a POA, eg cost, the fact they feel it's time-consuming and complicated to do the paperwork, fear of loss of control or that it's not necessary yet. Try to counter these gently by relating other people's experiences, explaining how it's designed to be a process everyone can follow.

### POA may not be the right option for everyone



Getting a POA is a personal choice – it's important to know that there are other options available if this is not possible or suitable. See our website for more guidance:  
[go.carersuk.org/managing-someones-affairs](https://go.carersuk.org/managing-someones-affairs)