



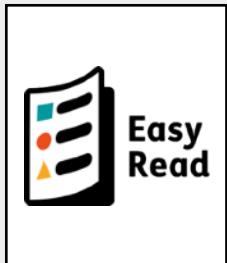
Independent Living Group



# Using Self-Employed Personal Assistants (SEPAs)



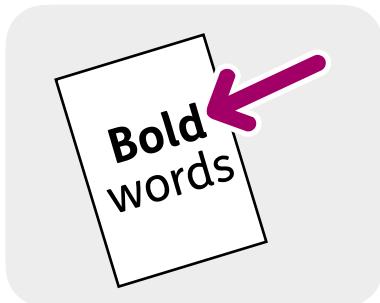
# Easy Read



This is an Easy Read version of some information. It may not include all of the information but it will tell you about the important parts.



This Easy Read booklet uses easier words and pictures. Some people may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker. These are important words in the booklet.



Sometimes if a bold word is hard to understand, we will explain what it means.



Blue and underlined words show links to websites and email addresses. You can click on these links on a computer.

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You can fill in a quick survey to say what you think about this Easy Read booklet:  
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# About this booklet



This information is from Skills for Care and Independent Living Group.



It is about hiring a **Self-Employed Personal Assistant** to give you care and support.



**Self-Employed** means the person is in charge of paying their own tax for the work they do.



A **Personal Assistant** is someone who helps you to live your life or supports you in your home.

# What is a Self-Employed Personal Assistant (SEPA)?



SEPAs give care and support to people who need it.



They are hired directly by the person who needs the care and support.



The person getting the care and support does not need to worry about paying the SEPA's tax. They do this themselves.



People who need care and support usually pay for SEPAs from their **Direct Payments** or their own money.



**Direct Payments** are a way for people to choose and pay for their own care and support. The money comes from local councils.

# Good things about using Self-Employed Personal Assistants



Hiring a SEPA can be a good way of getting the support you need if you do not want to employ someone directly.



Good points about hiring a SEPA are:

- You are not their employer, so you do not need to manage their tax, **pension** or holiday pay.

A **pension** is money people save up while they are working, to live on when they stop working.



- They can be easy to hire for a short time, or only when you need their help.



- You do not need to hire them again if you do not need their support anymore.

# Challenges of using Self-Employed Personal Assistants



**Less control**

Choosing to hire a SEPA means you have less control over the care and support you get and when you get it.



It is not usually a good choice for people who need care and support all of the time.



**Not self-employed**

Some of the challenges of hiring an SEPA are:

- You may actually be treating the person as an employed personal assistant, not self-employed.



So the government might decide that you are in charge of paying their tax and pensions.



**More**

- SEPAs usually charge more per hour than employed PAs.

Some of the other challenges of hiring a SEPA are:



- SEPAs can say that they do not want to work, or decide to stop working for you with no warning.



- You cannot control the hours that a SEPA works or how they work.



- SEPAs could send someone else to do their job if they cannot work.

# What you need to do before hiring an SEPA

Before you hire a SEPA, you will need to:



- Check that they are **registered as self-employed** and can pay their own tax.



**Registered as self-employed** means they work for themselves, not for an employer.

They have to tell a government department called **HMRC** that they do this.



- Check they have **insurance** to work.

**Insurance** is money you pay to a company who will help if something goes wrong in the future.



- Use the **Checking Employment Status for Tax** tool to help you decide if the person should be self-employed.



You can find the tool on this website:  
[www.gov.uk/guidance/check-employment-status-for-tax](http://www.gov.uk/guidance/check-employment-status-for-tax)



Before you hire an SEPA, you will also need to ask for an agreement on the support you will get from your Personal Assistant.



Once you start paying the Personal Assistant, you should keep a record of:



- What you have paid them.



- How many hours they have worked and what they have done to support you.

- Any changes to the support you need.

# Differences between employed and self-employed

If you employ someone to be a Personal Assistant:



- You are in charge of paying their tax and giving them a pay slip which shows how much tax you have paid for them.



- You must pay them holiday pay, sick pay and a pension.



- You control the hours they work and what they do.



- You will usually pay a lower amount per hour.

## If you have a Self-Employed Personal Assistant:



- You are not in charge of paying for their tax.



- They will send you a bill for the hours they have worked for you.



- You do not need to pay them holiday pay, sick pay or a pension.



- They will usually charge a higher amount per hour.

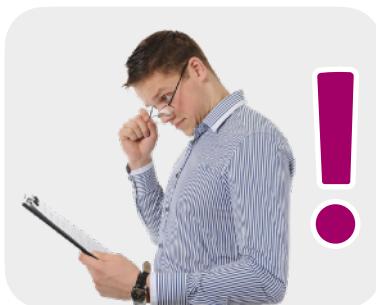


- The Personal Assistant will decide how they work. You have less control.

# Making the right choice



It is important that you choose the right kind of Personal Assistant for your needs.



If you say a person is self-employed but you are treating them as employed, you might be challenged by the tax office.



You will need to decide what is best for you, based on the kind of care and support you need.



There will be information from your council's Direct Payment service that you can use to help you.



You may want to use an advice or support service to make sure you are making the right decision about your Personal Assistant.