

Factsheet for Individual Employers Employing a Personal Assistant

“As someone who uses care and support myself, I know first-hand how much difference a good Personal Assistant can make. Employing your own PA isn’t just about practical support - it’s about independence, choice, and having your life run the way you want it to. This factsheet is here to make it easier for people like me to understand their responsibilities and get the most from the relationship with their PA.”

Isaac Samuels,
Chair of Individual Employer and Personal Assistants Steering Group at Skills for Care

Who is this factsheet for?

This factsheet is for Individual Employers (IEs). By ‘Individual Employer’ we mean people who employ one or more people to provide personalised care and support for themselves or their family member(s). Sometimes people call themselves a “PA Employer”. We have used Individual Employer for this factsheet.

Who provides care and support to Individual Employers?

Usually, the person an Individual Employer employs is called a Personal Assistant or “PA” for short. We use the word PA in this factsheet, but the advice applies to whatever the role is called.

What is the purpose of this factsheet?

The purpose of this factsheet is to help you, as an Individual Employer, understand your employment responsibilities. It will also help you to follow the rules of employment law to build a strong, trusting and safe working relationship with your PA(s).

Please note - If you are contracting a Self-Employed Personal Assistant (SEPA) or micro-provider please see our [Factsheet for Individual Employers contracting a Self-Employed Personal Assistant](#).



1. Where does an Individual Employer get funding?

Funding is provided through one or a combination of:

- [direct payment](#) from your local council's adult/children's social care as part of a [personal budget](#),
- a [personal health budget](#) from your local NHS Integrated Care Board,
- your own money, which is called self-funding.

2. What are the benefits of employing a Personal Assistant?

By employing PAs to provide social care and support, Individual Employers can gain an independent and/or fulfilling life as well as:

- **greater control, choice, and independence over their care.** You decide when, where, and how your personalised and consistent care needs are delivered. Choosing to employ PAs instead of using a care agency is often a great option for those who want more consistent and flexible support. Working with care agencies can sometimes involve additional administrative tasks and more frequent staff changes.
- **flexibility and creativity in managing support.** You decide what routines work best for you and where flexibility can fit into your daily life.
- **the opportunity to build trusting relationships** with your PA(s) while receiving consistent levels of support.
- **more opportunity to communicate your needs and preferences.** You might share these directly when you start employing a PA, or they can be communicated by a family member or carer. Sometimes, preferences develop over time as you and your PA get to know each other and build trust.

“Direct Payments gave me control over my support. Suddenly I could decide who helps me and how. When I employed my PA, I felt like I had a real say in my life again. It’s about dignity and choice.”

Individual Employer



3. What employment responsibilities does an Individual Employer have?

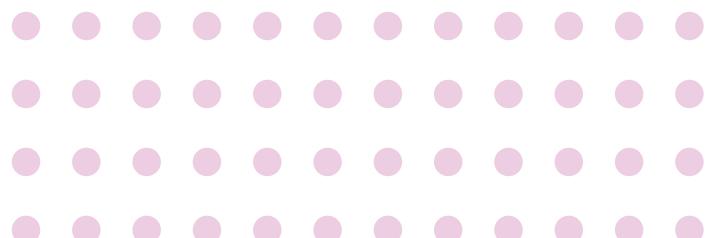
All employers must comply with a range of laws and regulations, including employment law, health and safety legislation, the Equality Act, GDPR, and principles of good financial management. Some requirements may have exceptions if the role is based in your home or involves personal care. You may have additional responsibilities if your care is funded by a council or the health service.

Becoming an Individual Employer brings with it responsibilities, your local council Direct Payments team can help you to navigate these or signpost you to other services that can provide support.

The key responsibilities associated with employing PAs are:

- **comply with employment law**, as an employer under UK law, from recruitment throughout daily employment. More information is available via:
 - [Government employment information](#)
 - [ACAS advice for employers](#)
 - [Employment status - employee](#)
 - [Understanding your responsibilities as an employer of PAs](#)
 - [Working time rules - ACAS](#)
- [**register as an employer with HMRC**](#)
- **take out employer's liability insurance.** This is a legal obligation and must be in place if you employ PAs. It also ensures you can meet your responsibilities as an employer without risking your own financial security, should an employee make a claim for injury or illness caused by their work. You will need to renew your insurance every year.
- **Consider insurance policies specifically designed for Individual Employers** offering a range of useful insurance cover and legal guidance.
 - Some companies that offer policies for IEs include:
 - Mark Bates LTD
 - Fish insurance
 - Surewise
 - Simply Business
 - Policy Bee
 - Care Insure

Several companies offer policies, useful online search terms include: 'home employment insurance', 'PA employer insurance', 'carer employment insurance'. You can also compare companies via specialist brokers, such as [Blue Sky Broker's website](#).



Please note that the insurance providers listed are for information only and do not constitute a recommendation or endorsement. The list is not exhaustive. Individual employers are responsible for ensuring any insurance policy meets their legal duties and personal circumstances.

- **Check a PAs [right to work in the UK](#).**
- **Issue a written contract of employment to your PA** on day one of employment. Otherwise, a contract will exist in law based on your verbal offer and their acceptance. There are [several templates available via Skills for Care](#).
- **Follow the rules about [National Minimum Wage \(NMW\)](#) and [Working Time Regulations \(WTR\)](#).**
- **Provide holiday entitlement.**
 - Contract of employment
 - Holiday entitlement for my PA
- **Auto-enrol an eligible PA into a [pension scheme](#)** - this can be managed by your payroll provider. Pension contributions are included in your Direct Payment if funded by your local council or NHS Integrated Care Board.
- **Maintain a safe work environment.** Talk with your PA about safely supporting you and provide training to your PA to support their understanding of safe working practices. Make sure you risk assess your home and the work your PA will be doing for your PA's safety.
 - Watch this video about [health and safety](#) in the home as a workplace.
 - Watch this video about [moving and assisting](#) for good health and safety.
- **Manage your PAs personal data, ensuring it is protected and only shared when appropriate.** Provide your employees with a privacy notice detailing how their personal data is managed and stored.
 - Keeping your [PAs personal data](#) safe

The below are not employment responsibilities but are good practice to check out:

- Depending on your circumstances you may be able to ask for a [Disclosure and Barring Service \(DBS\)](#) check. Your local council Direct Payments team will be able to advise about this.
- Ask for and check references. Share the job description so the referee understands the role. Written references are best, as phone calls may not allow the referee time to consider their response.
- If your PA will be using their car to take you places, check they have a valid licence, business use included in their car insurance and an up to date MOT certificate.

“Following these steps properly means both you and your PA feel safe and respected from day one.”

Individual Employer

4. Where can an Individual Employer access support about employing PAs?

As an Individual Employer you may need support about your responsibilities as an employer, or you may choose to have a company carry out some of the responsibilities.

- **Direct Payment (DP) Support Services** – In most areas there is a local Direct Payment Support Service commissioned by the local council and / or the NHS Integrated Care Board. This service will provide employer support through information, advice and guidance to manage employment responsibilities such as employment contracts. They may also operate payroll, insurance and recruitment support.
- **Insurance companies / legal advice lines** – Some companies provide a range of telephone and email-based support covering, employment law, health and safety support and managing disputes, legal expenses.
 - **Please note** – advice should be sought at the earliest opportunity as a delay by you, may mean you are not complying with terms of legal expenses cover.
- If you do not want to manage your Direct Payment account and need support with employer financial responsibilities, Third Party Managed Accounts, also, known as 'managed accounts' can help. They can reduce stress by taking on financial tasks on your behalf. Your Direct Payment would be paid into a Third Party Managed Account and used by the provider to pay your PA(s). Third party providers handle all financial aspects of using a Direct Payment including paying your own contributions, record keeping and monitoring. A fee is charged for this service.
- If you are happy to manage your Direct Payment account but need help with financial calculations to enable accurate payments, **payroll services** can offer support with pay related tasks such as handling tax, pay, and pensions. A fee is charged for this service.
- You may also find support from groups and organisations for small businesses, or your local chamber of commerce.
- Unfamiliar terms and jargon can make social care feel hard to navigate. You may find this [Jargon Buster](#) useful to understand key words.

Please note - Levels of support from local councils, NHS Integrated Care Boards, and other services vary, meaning access to help can differ across the country.

**“Knowing where to go for support made all the difference.
I never felt like I had to figure it out on my own.”**

Individual Employer

5. What does an Individual Employer need to know about being a good PA employer?

Individual employers can build trusting, safe and effective relationships with their PA or PAs through effective communication and maintaining boundaries.

Getting off to a good start

- Finding a Personal Assistant who aligns with your personality and work style is essential, as not everyone who applies for the role will be a good fit for you.
 - Your local council may have a list of PAs you can advertise to. Alternatively, you can search for local or regional organisations that maintain PA lists, such as:
 - [Sheffield PA register](#)
 - [PA Pool](#)
 - [Blue Sky Brokers National PA Hub](#)
 - [Values-based recruitment](#) helps ensure you and your PA share compatible values.
 - Skills for Care's [Employing PAs Toolkit](#) provides information and templates for a range of administrative tasks.
- Providing a [comprehensive job description and personal specification](#) will help you recruit the right person. Think of all the possible duties you expect your PA to deliver, such as outings, respite duties, support to access the local community, flexibility for out-of-hours tasks, household tasks (if required). Be specific to avoid confusion or disagreements later.
- [Before your PA starts](#), consider the implied conditions of employment and what this means for you as an employer, including acting in good faith and maintaining trust. Think about how you will prepare to handle [unexpected situations](#), such as absences or challenging behaviours.

Building a good relationship

- Once your PA has started, plan regular reviews or discussions to check how things are going.
- Set clear boundaries while maintaining respectful, friendly communication. Your PA might be a friend or relative, but they are also your employee. Agree how you will work together, including expectations around confidentiality and any consequences for breaches.
- This guide provides practical steps and considerations: [a way of agreeing how we will work together - a guide for individual employers and personal assistants](#)
- Set ground rules clearly, especially if you have multiple PAs, and share your own expectations too. This helps with avoiding inappropriate behaviours, for example lending or borrowing money. Be clear about confidentiality, discuss what information your PAs will have about you and under what circumstances they can share it. Agree on the need for consistent care to avoid situations where a PA changes an agreed plan without consultation.
 - [Watch these videos to hear from other individual employers about their experiences of employing PAs.](#)

Managing and supporting your PA

- It can take time for a PA to get to know you as their employer. They may be used to different levels of support needs or ways of working with other employers, so allow time for them to adjust to your preferences.
 - Watch these videos to hear directly from Personal Assistants about their role. They'll give you insight into what the job involves and ideas for building a good working relationship with your PA.
 - There is potential for emotional strain if the relationship with a PA becomes difficult. Acting in good faith underpins fair disciplinary procedures, transparent communication and ethical conduct at all times. Plan how you will manage and support your PA to ensure an effective working relationship. If you need help with an issue, contact your insurer as early as possible. Find out more about Managing and Developing your PA
- Provide your PA with information about yourself and what matters to you. Ask your PA about their preferences and priorities too. Be creative, find ways to communicate and build rapport. For example, go for a walk and talk, or create visuals like a storyboard to show how best to work with you.

“It takes time to build trust, but once it’s there, it makes all the difference in the quality of care and your peace of mind. “Supporting my PA to develop made them more confident, and that confidence showed in the care I received.”

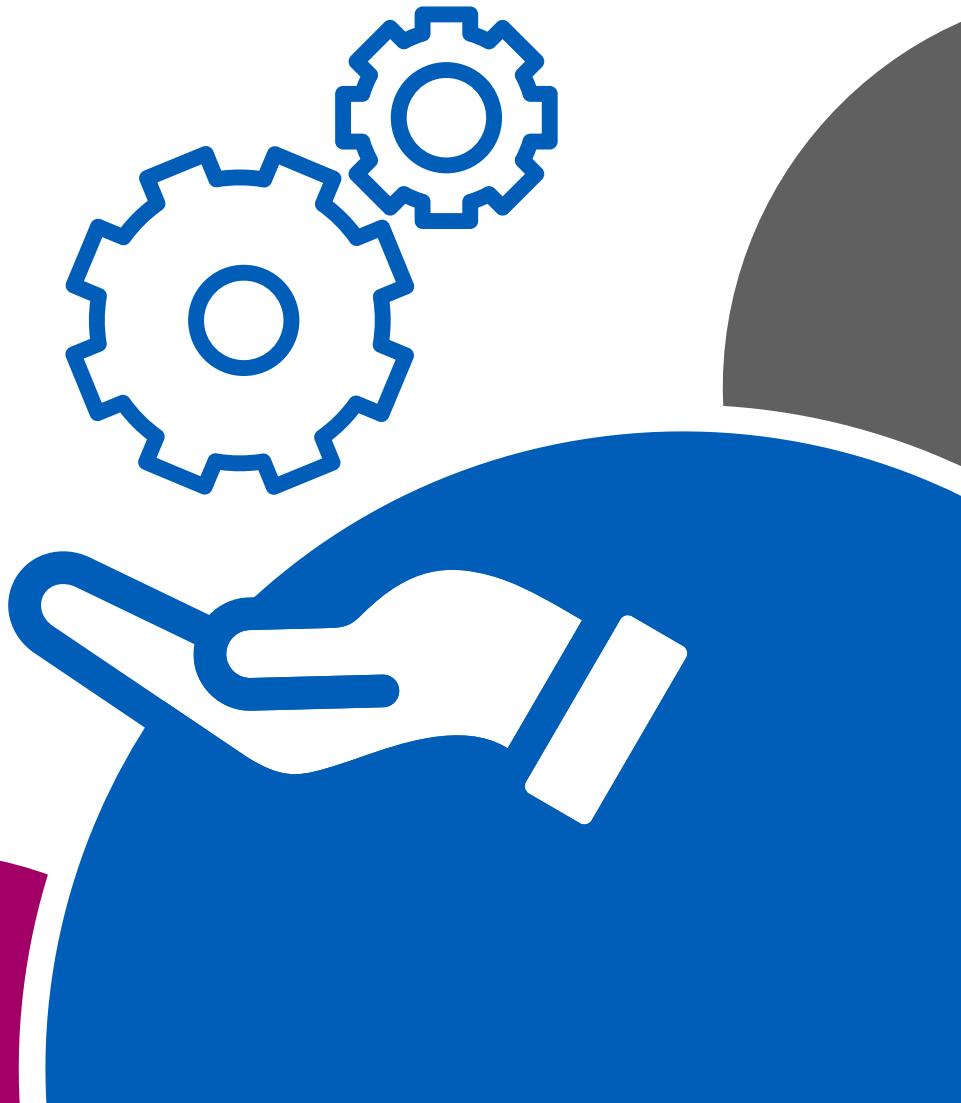
PA Employer



6. How can an Individual Employer support a PA's development?

As well as following employment law, part of being a good employer involves managing and developing your PA.

- Your PA may not initially have the appropriate skills needed to meet your care and support needs, but as an employer you will be able to access and arrange training to enable them to develop in their role.
 - Explore training courses offered by User Led Organisations, offering free to access training for Individual Employers and PAs. Find out more in the [User Led Organisations funded training hub](#).
 - Consider what ongoing [learning and development](#) needs your PA may have.
 - Watch this video about [training for both Individual Employers and PAs](#).
- Find a PA peer support network. Ask your local council or user-led or disabled people's organisations if they run PA networks.
 - Skills for Care has set up a [Personal assistant support network](#).
- The responsibility of being an employer, complying with employment law, and handling administrative tasks can feel overwhelming. Knowing where, when and how to seek support is something other local Individual Employers can help you with. Finding an Individual Employer peer support network can be a great source of support and learning for you.
 - Contact your local council Direct Payments team or local User Led or Disabled People's organisations. They may run or know of Individual Employer peer support groups.



7. How can an Individual Employer manage the admin side of the role?

All employers must keep records and complete admin tasks. Good record-keeping is essential when becoming an Individual Employer. Some people prefer paper-based systems, while others use Apps or interactive technology. Choose what works for you, but always consider worst case scenarios where having accurate records could serve as vital evidence.

- Using shared paper or electronic diaries/calendars is a great way to stay organised, manage work patterns and track staff availability, including annual leave.
 - Using a day-per-page diary is a really good way to maintain clear records in one place. You can use your Direct Payment to pay for your diary or other essential stationery.
- Keeping basic written records from day one, such as notes from one-to-one meetings with your PA. This will help you refer back to agreed actions and check dates when needed.
 - Keep a record of the date and time and who was present.
- Completing admin tasks on time helps maintain good working relationships. Set reminders for regular payroll deadlines and annual insurance renewals.
 - A spreadsheet tracker can help keep up with tasks.
 - Electronic diaries or Apps can send notifications or alerts when a task is due.
 - Colour coordinated sticky notes in your paper diary can provide reminders for payroll.
- Create routines to help you manage tasks, for example, build a day into your weekly or monthly routine to pay PA invoices.
 - In this video two [Individual Employers share what works for them in managing admin tasks.](#)

This factsheet is designed to make employing a PA easier, safer, and more rewarding. A good employer builds trust, ensures safety, supports development, and keeps everything organised and clear. Remember, support is available - reach out to your local council, user-led organisations, or specialist services whenever you need guidance.

“Getting this right changed my life. I feel independent, supported, and respected - exactly what employing a PA should give you.”

Isaac Samuels

