



**Comparison of Govt Job Retention Scheme for flexible working  
September 2020**

<b>EXAMPLE</b>			
Contracted Hours per month	128		
Hourly rate	£12.5		
Monthly salary	£1,600	% hours worked	
Required hours post COVID	48	38%	

	Furlough			Job Support Scheme
	August	September	October	November
Furlough Rate	80%	70%	60%	
<b>Employer Cost per month</b>				
Payment for Hours worked	£600	£600	£600	£600
Employer contribution for unworked hours	£0	£100	£200	£333
Employer NI (Est)	£126	£126	£126	£114
Employer Pension (Est)	£42	£42	£42	£38
<b>Total Cost to Employer</b>	<b>£768</b>	<b>£868</b>	<b>£968</b>	<b>£1,085</b>
Government subsidy	£800	£700	£600	£333
<b>Total Employee Gross Pay</b>	<b>£1,400</b>	<b>£1,400</b>	<b>£1,400</b>	<b>£1,267</b>
Employee Shortfall	-£200	-£200	-£200	-£333
Adjusted hourly rate (cost to employer)	£16	£18	£20	£23

**Notes**

The Job Support Scheme can only be used if the employee is working at least 1/3 of their contracted hours

National Insurance and Pension in respect of Employee's pay would still have to be paid by the employer on the Total Employee Pay

Assumes Employer does not top up over 80% of salary subject to a grant