

Seven questions for Rishi Sunak on the coronavirus job ...

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Published: January 12, 2026, 8:31 pm

I have [already noted](#) that I have major reservations about much of Rishi Sunak's [coronavirus job retention scheme](#). As the day has gone on these have only grown. Right now I have seven questions that need answers:

- 1) What happens if an employer of laid off staff refuses to apply for them to be treated as furloughed? Does that mean they cannot get payment under this scheme?
- 2) What happens if the employer refuses to, or cannot, pay the 20% of pay not covered by the scheme? Does that mean the government will not pay their 80% part under this scheme?
- 3) What happens if the employer goes bust during the duration of this scheme? Does that mean those on the scheme then lose their benefits under it? Why should that happen if it does?
- 4) Who pays the employer's national insurance due on this pay? And if the employer, why? What if they say they can't afford it? Can the scheme not work in that case?
- 5) What happens to mandatory pension contributions whilst this arrangement is in force, and who pays the employer's part?
- 6) If an employee has lost their job since 1 March as a result of coronavirus why can't they just apply to HMRC direct for 80% of their old pay up to the ceiling you set? Wouldn't that be fairer? And, please note, given online PAYE failings HMRC do have all the information to confirm such claims.
- 7) People need answers to these questions now. When will you supply them?

NOTE ADDED 23.3.20

A great many questions have been asked about this scheme.

I understand people's concerns, but three matters arise.

First, nothing on this blog is personal advice.

Second, in every case I have had to offer same variation on the theme 'wait and see' - we do not know the rules are as yet so no one knows the answers to questions raised, me included.

Third, I am sorry that I cannot keep providing variations in that same answer. I know people are worried - but I cannot answer questions on something unknown - so everyone has to wait for the rules and then seek their own advice, I am afraid, starting with your own employer.