

What am I entitled to?

Under the JobKeeper wage subsidy, businesses which have applied for the subsidy are required to pay you a minimum of \$1,500 a fortnight before tax. Full-time and part time workers (who are not temporary residents, excluding New Zealand citizens) are entitled to receive this payment if they were employed as of 1 March 2020. If you are a casual worker, you must have been employed for longer than 12 months by the same business to be eligible for the payment. You must remain an employee of the business to receive this payment and may not receive more than one payment at a time.

The JobKeeper allowance is a wage *subsidy* not a wage replacement.

- If your employer is still operating and you would normally earn more than \$1500 per fortnight, you must receive all payments and contributions (including superannuation) to which you would normally be entitled based on your award or Enterprise Bargaining Agreement. Your pay and super should not change.
- If you have been stood down or your wage is less than \$1500 per fortnight, you will receive at least \$1500 per fortnight (before tax) in payment. The portion of that \$1500 which is above that which you should have received for your work that fortnight will not attract additional superannuation payments, although you can speak to your employer about contributing some of the payment into your superannuation.
- More information about who is eligible for the payment, how and what they should receive will be covered in another ACTU factsheet.

How does superannuation work with this payment?

The rules apply differently depending upon if you're continuing to work or not:

Still working at the business	Stood down without pay and receiving JobKeeper wage subsidy
You are required to receive superannuation paid on the salary you might otherwise have received, as normal.	You are paid the Jobkeeper wage subsidy of \$1500 per fortnight and can speak to your employer about contributing some of this payment into your superannuation.

For those still working, the rules are applied as follows:

Normally, I earn more than \$1,500/fortnight	Normally, I earn less than \$1,500/fortnight
<p>You are entitled to your original wage and superannuation payments on top of that wage.</p> <p>The Government now pays the first \$1,500 of your pay to your employer to pass on to you, the remainder and any entitlements accrued, are still the responsibility of your employer.</p>	<p>You are entitled to your original wage and superannuation payments based on that wage but should receive \$1500 per fortnight as a minimum.</p> <p>The portion of that \$1500 which is above that which you should have received for your work that fortnight will not attract additional superannuation payments, although you can speak to your employer about contributing some of the payment into your superannuation.</p>

ACTU Recommendation

Workers should not be denied superannuation that may be critical for their retirement because of this crisis. Where they are continuing to work, they should continue to be paid superannuation as a proportion of their earnings at no less than the legislated minimum 9.5%.

Workers who are stood down and not working at all receive the JobKeeper payment through their employer. Superannuation is not required to be paid in these instances but can be paid if an employer and their employee agree for this to be the case. The ACTU recommends affiliates determine their position in these instances in consultation with their members.

Examples

The following are examples of people eligible to receive JobKeeper and how their super works with it.

Danielle, full-time chef, currently working	Kim, part-time cleaner, currently working
<p>Danielle is currently working her normal hours at the restaurant which has transitioned to take-away operations.</p> <p>As her hours and conditions haven't changed, Danielle is earning \$3,000 per fortnight before tax, and is entitled to \$285 per fortnight contributions to her superannuation fund.</p> <p>In order to support her employment, her boss, who is eligible for the Jobkeeper scheme, is paid \$1,500/fortnight.</p>	<p>Kim is currently working his normal hours as a cleaner, and usually earns \$1,000 per fortnight before tax.</p> <p>As he is still working, the boss is required to pay Kim his entitlements as normal and pays \$95 per fortnight into Kim's super fund.</p> <p>The Government subsidy of \$1500 paid to Kim's employer means Kim will receive an additional \$500 before tax per fortnight. Kim can talk to his employer and agree for superannuation contributions based on any of this \$500 to be paid.</p>
Alissar, full-time baggage handler, currently stood down without pay	
<p>Alissar was stood down without pay by her employer in mid-March.</p> <p>Alissar's employer is eligible for the JobKeeper package and as a result Alissar is paid \$1,500 per fortnight until she is required to return to work.</p> <p>Alissar can talk to her employer to determine whether superannuation contributions based on any of the \$1,500 should go into her super.</p>	

Note: The information in this factsheet was sourced from Treasury and was correct at the time of publication – 08/04/20