

From: Privacy of
To: [IncomeInsurance](#)
Subject: Submission opposing NZIIS - we can't afford it
Date: Thursday, 21 April 2022 2:58:26 pm

I oppose the introduction of the proposed New Zealand Income Insurance Scheme.

I cannot afford to lose a further 1.4% of my earned income.

As a family of five with two adults working, one part and one full time, we still struggle with rising prices and mortgage payments. If we struggle, I feel so sorry for large families like ours earning less - or with higher debts.

Taking another 1.4% risks tipping us over.

If this Government does want to do anything in this area then increase the KiwiSaver contribution by 1% for employees and employers, and provide more flexibility to draw down. At least this way I could be sure that I would get back my money.

And, of course, make benefits more generous.

With this scheme government will further cement in a tiered system where the very poorest get the least.

NZIIS only helps those who have had a job and lose it through no fault of their own - incredibly open to gaming by employers, and only for a few months. It further attempts to tack on a half baked health and disability component that is even less well defined.

So temporary NZIIS for a few (job loss through redundancy or health issues), ACC that only helps those who have accidents, and low social security benefit payments keeping the poor poor.

I could go on.

Please, please, please abandon this scheme- it is flawed and I simply cannot afford it.

Thank you for considering this submission

Privacy of
natural persons