

From: Privacy of
To: [IncomeInsurance](#)
Subject: Submission AGAINST income insurance
Date: Thursday, 3 February 2022 11:51:38 am

Hi there,

I am against this scheme as my wife and I are first home buyers in 2020, mortgage rates have just ended up costing us another \$800 a month and groceries are now costing a fortune.

I am very strict with our budgeting and we forego paying any income protection insurance or medical insurance as we simply cannot afford it and are being realistic about it. If we lose our jobs then too bad we'll just have to get another job.

There is no support for children under 3 years old in daycare either, we currently pay nearly \$300 a week for our 1 child to go to daycare so we can get work done.

My wife is a nurse as well who gets paid poorly already, forced to work 12 hour night shifts to even survive in Auckland as a first home buyer and instead of getting decent support from the government instead asking to pay income protection insurance that we already decided was too expensive for our budget. Why force it upon us?

I am privileged to be in the IT industry and can find jobs easily, but that's something I studied very hard for and upskilled myself DURING working full-time in my previous job.

I shouldn't have to be paying for others to take 7 months off at 80% salary upskilling or finding a job when NZ is already a joke of a country to live in. My wife and I work extremely hard and all we can afford at 34 years old is half a house on a 100m² section out of the city.

Just another pro added to my pros and cons list of moving to another country. Be realistic about what you're asking the real hard workers to pay for. Especially the millennial generation. Already stretched budgets, no savings, tiny houses but very skilled workers. Most of my friends are already moving to Australia and USA for a much better deal.

Higher nurses salaries, much bigger houses, higher IT salaries, the choice to get income protection insurance or not.

Asking my wife and I to pay another \$2500 a year basically which is way out of our budget is not fair. Yes the government has run out of money but you should just have to deal with it like everyone else does. Don't go stealing from others. Shame on you.

Anonymous