

From: Privacy of
To: [IncomeInsurance](#)
Subject: Fw: Basic earnings vs job insurance
Date: Monday, 21 February 2022 10:52:57 am

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From: "Barbara Darragh" Privacy of natural persons
To: "Hon Grant Robertson" <grant.robertson@parliament.govt.nz>
Sent: Sat, 12 Feb 2022 at 12:26 PM
Subject: Basic earnings vs job insurance

A job insurance scheme developed by the cooperative efforts of Richard Wagstaff, Kirk Hope and Grant Robertson - a differing range of viewpoints and perspectives! - has got to be taken very seriously and with approval. So I am for it. Not cheap in the short term but essential in the big picture.

Would this proposed job insurance program clash with a guaranteed minimum income scheme? When you consider all the wage subsidies awarded during the pandemic (not finished) and the current complicated benefit system for various categories of people who cannot find employment or cannot work for different reasons, isn't it time to establish a streamlined system of guaranteed minimum income, along the lines suggested by Max Rashbrooke? It would apply to people who are earning nothing or too little to live on; it would bypass those who earn above a set level - unlike superannuation which applies universally to everyone regardless of means. Whatever the problem, citizens are guaranteed a minimum income paid by the state either in whole or in part to bring their nil or small earned income up to a target level, after which point taxation would start. So it also deals with a nil taxation below, say, \$20,000 option which appeals to many. No doubt lots of evasive tricks would be tried and would have to be managed - not an impossibility, surely.

Yes to the proposed job insurance scheme. Please please consider, alongside it, the Rashbrooke minimum income. Both make good sense.

Cheers

Barbara Darragh

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