

Apologies for not using your feedback form, I downloaded it but was not able to open it due to it not being compatible with my computer. I was however able to download and open the questions booklet, from which I will answer the relevant questions. I've tried typing my answers into the question booklet but its hard to format and it looks a mess. So I'll email my answers

1. Should New Zealand start an Income Insurance Scheme for people losing their jobs because of: being made redundant? Being laid off?

This would depend on whether the scheme is going to be compulsory or voluntary for workers.

If voluntary then maybe. If it is something like KiwiSaver, which workers could contribute to could be beneficial. It could even be incorporated into KiwiSaver.

If compulsory, then no, definitely not.

We already have an Unemployment benefit available through WINZ for people who lose their jobs. A lot of companies and the public service already have generous redundancy packages.

However most people are capable of looking after themselves. If people are concerned that they won't be able to manage on what WINZ can supply then they can get their own unemployment insurance or income protection insurance or mortgage insurance from private sources, and pay an amount that is most suited to their needs.

A lot of people also have their own savings and don't need additional assistance. Many people will be close to retirement and won't need income insurance. I would put myself in that category. I am more likely to quit my job and go into early retirement than be made redundant.

2. Should New Zealand start an Income Insurance Scheme for people losing their jobs because of: Health conditions? Disability?

Once again, I say maybe if it is voluntary, but no, if compulsory.

The existing ACC scheme should be able to cover situations when people are injured or disabled. Or they can get their own insurance from private insurers that can cover those situations.

3. Do you think we should cover a lot of different ways of working like: It should be available to anyone who wants to opt in, with pay-outs being proportional to what they put in.

4. What do you think of the eligibility criteria for people to be part of the Scheme? It should be eligible to anyone that wants to opt in. And anyone that wants to opt out should be able to do so.

5. What do you think about the government paying most of what someone would normally earn for up to 6 months through the Scheme?

That would be good for people who opt in to the scheme if they qualify for payments.

6. What do you think about the payment offered for 4 weeks by employers to make sure the Scheme is only used by people who need it?

That would be up to the individuals involved.

7. Do you think there are other ways we can make sure the Scheme is only used by people who need it?

Conditions of the scheme should be made clear to those who opt in.

8. How do you think you would use the financial support from the Scheme if you lost your job?

I would not need it. I would just add it to my savings. I have already made plans should I lose my job. The money received from the scheme would just be added to my savings. I'd be much better off I didn't take part in the scheme. As I said before I'm more likely to retire early than lose my job. I work in the public sector and my job is pretty secure for the next few years. We only just had a restructure last year, and I kept my job. Those that didn't keep their jobs got redundancy payments. The only way I'd be likely to lose my job is for under-performing or bad behaviour which the scheme doesn't cover.

I don't have any opinions about Questions 9 to 12 so I'll skip those.

13. Do you think the levies are worth paying the money to be able to have an Income Insurance Scheme?

1.39% is too much if the scheme is compulsory. \$12 a week is a lot for someone on minimum wage. Especially when most people are unlikely to benefit from the scheme.

14. Do you think you can afford the extra money the levies will cost?

I would not benefit from this scheme so I would not want to participate in it. If it was made compulsory I'd be able to afford it but I'd be very angry about money taken off me. I'm a median wage worker, and by my calculations this would mean I'd be paying about about \$13.50 a week. That's about \$700 a year I won't see again because of the unlikelihood of losing my job.

15. How can we make sure the scheme follows te Tiriti o Waitangi / Treaty of Waitangi partnership?

A good scheme should be beneficial to everyone regardless of their ethnicity

16. Do you have any ideas that will be important for ACC to think about for running the Scheme?

As I've mentioned before it should be made optional and maybe run as part of KiwiSaver. Don't force people who don't need it to pay into it.

17. What do you think of the whole Scheme?

As I said earlier it could be good for people who might need it. But there are plenty of other existing options already for people concerned about losing their jobs. Most people will already have some sort of job loss mitigation plan already. Many people (such as myself) won't have any use for it and should not be forced into it. One size does not fit all.

18. Do you think New Zealand needs the Scheme?

No. (Not, in its current form as proposed).

19. What do you like about the Scheme?

If it were an optional scheme like KiwiSaver (or better yet, actually incorporated into KiwiSaver) it may be of some benefit to some people, more so for younger people than older people, who haven't got into the savings habit yet.

20. What do you not like about the Scheme?

Having a significant portion of my wages being taken off me for something I would never need or use.