

**From:** Privacy of  
**To:** [IncomeInsurance](#)  
**Subject:** New Zealand Income Insurance Scheme  
**Date:** Sunday, 24 April 2022 4:10:23 pm

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Submission on the topic of Income Insurance.

I oppose the proposed Income Insurance scheme.

Based on my personal circumstances from my 17 years in the workforce, I would not have once qualified for a pay out under this scheme. I would have only qualified for the Unemployment Benefit.

My wife was made redundant and it took her 3.5 years to find full time paid employment, with her moving from fixed term-to-fixed term position over that time. It is unclear from the consultation document if she would have received a payment from the proposed Income Insurance scheme when each of the fixed term duration roles ceased. No doubt she would have been taxed though. It is also clear based on her experiences, that in specialised roles it takes longer than seven months to find meaningful employment.

The other point to make is that 'wage scarring' cannot be offset by a short-term payment. On the basis of that logic each employee who found themselves 'wage scarred' on accepting a new role would receive a top up payment from the state until that income difference was made up.

For this household, there are NO circumstances in which the proposed insurance scheme would have been applicable.

Also, it will only be a matter of time before the employer portion of this scheme is transferred to the employee.

Regards,

Bruce