

From: Priv
To: [IncomeInsurance](#)
Subject: Income Insurance
Date: Tuesday, 26 April 2022 4:57:16 pm

Kia ora,

My name is Eliana Darroch, I'm writing to express my opposition to the Income Insurance scheme.

Firstly I remind the reader that there are countless disadvantaged people who do not have the capacity or ability to write to you, however if they could, they too would oppose this scheme.

We have a welfare system, yet it is embarrassingly inadequate and inhumane to try and live on. It is not enough to sustain the lives people are accustomed to, a decent standard of living. This is part of the reason why the Government has cooked up the Income Insurance scheme. However, Income Insurance is flawed in regards to solving the problem of embarrassingly inadequate system of poverty - instead it proposes to create another strata of class, leaving behind the most marginalised in our society.

Would it not be more efficient to simply raise benefit payments to a liveable level?

New Zealand was founded by settlers who wanted to escape class based society. Instead we oppressed and disenfranchised Māori to gain privilege, with generations of Māori living the repercussions of that disenfranchisement. Why not take this opportunity in our society and history to create an equitable society. Poverty breeds trauma and lack of opportunities, with long-term poor health and education outcomes. We could end poverty in Aotearoa New Zealand, we could fix our broken Ministry of Social Development system, and end the cycles of violence, incarceration, and social malaise. What an opportunity and legacy which this Government could create. Instead, Income Insurance undermines the welfare system and diverts the energy away from fixing the broken system.

Who would benefit from Income Insurance? Investors with their unstable and often unethical investment schemes; the middle and upper-class to shore up their status and never ever have to see how the poor or disabled live.

Who wouldnt benefit from Income Insurance? Workers on low incomes - the 80% payment wont be enough for people on low incomes and they would probably still need to have to go to Work and Income to get food-grants and accommodation supplement - a WINZ process which is dehumanising and difficult to access.

People already pay taxes for the welfare system, taking more money from peoples pay, for this Insurance, is a scam to fund investment schemes.

What sort of world do we want to create? More inequality? Or do we want to actually address the underlying issue of what makes people go down negative life journeys: poverty, lack of support.

I strongly oppose the Income Insurance scheme, because it undermines universalism and egalitarianism, values which are meaningful to the integrity of this country. When you create a dynamic of systemic poverty, you create an unhealthy and unstable society. You should be fixing our broken welfare system, not slapping this investment scheme on the side to create more disparity.

I have more thoughts but will leave you with this. I really, sincerely hope that MBIE scrap the Insurance scheme. It does nothing to help our society as a whole, it changes the fabric of our society to entrench inequality. The investment aspect seems unstable. We should fix our broken welfare system and create a healthy society for everyone.

Ngā mihi,
Eliana Darroch