

**From:** Privacy  
**To:** [IncomeInsurance](#)  
**Subject:** Submission re proposed insurance scheme  
**Date:** Tuesday, 12 April 2022 6:34:26 pm

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We want a system designed in true partnership under te Tiriti, aiming for tino rangatiratanga, not a monocultural system devised primarily by high-income Pākehā for Pākehā, as shown in Covid's 'two-tier welfare'.

We want a system that cares for those in need, not a system that gives more to those who have more.

We want a system that acknowledges caregiving, that prioritises the wellbeing of children and their families, not a system which ignores the impact of childbirth, breastfeeding and caring for young children.

We don't want a system which ignores the impact of being in a toxic relationship – and which offers no "income smoothing" for those who find themselves sole parents when they've left a toxic relationship to keep themselves and their babies safe.

We want a system that enables chronically disabled people to live in dignity, and to fall in love while keeping their independence, not a system that increases their disability by keeping them below the poverty line and makes them choose between financial vulnerability or loneliness.

We want a system where everybody who has a life-limiting disease is free of the need to work, and has loved ones around them, not a system which will let only a few high income earners have this privilege.

Benefit levels and wraparound support from Work and Income are meant to be the protection and safety net that people go to when they can't work, are moving in between jobs, or have taken time off work to care for their children or sick family members (essential work). Wanting to create the scheme is an admission from this Labour government that current benefit levels are not fit to live on and they'd be right in that respect (Benefit rates as of July 2021).

Knowing some high-income families with no children will be eligible to receive more funds on social insurance than families with children receive via the welfare system makes me feel...

Our welfare system should be universal in its coverage, but is means-tested and hasn't kept up with the rising cost of living, and it prevents many people from receiving support they need if they are in a relationship. We saw what benefits might be when the Government set the Covid Income Relief Payment (CIRP) at \$490, allowed people to still access supplementary assistance, essentially individualised support, and didn't have any obligations attached to it. Instead of this being treated as a precursor to income insurance, its eligibility criteria and rate should be seen as reasonable benchmarks for the welfare system.

The introduction of the Covid Income Relief Payment at a higher rate than the benefit system, was discriminatory & entrenched poverty.

Bringing much needed and awaited change to the welfare space will achieve the intent of the Insurance Income scheme, without the need to create a whole new system. It honours

everyone in their different capacities, not just people who have become recently unemployed. Improving the quality of life for people and families that need it the most actually helps to improve it for all of us, and it will strengthen communities in their protection against Covid as well as support us in a long-term just transition.

We would like to see the Labour Government honour te Tiriti o Waitangi, and enhance the mana and uphold the dignity of all by increasing benefits to liveable levels, removing obligations, and individualising income support (that is, being entitled to income support even if you are in a relationship) and enacting a High Trust Model as the overall service delivery model at Work and Income.

Please hear my call for Livable Incomes For All. I believe that when people and families have all the resources required to make the best decisions, communities transform themselves. We can and should do this for our team of 5 million.

Ngā mihi,

Jane Hinkley  
Privacy  
of