

From: Privacy
To: [IncomeInsurance](#)
Subject: Submission on the income insurance scheme
Date: Tuesday, 26 April 2022 4:41:35 pm

Hi,

I am responding mainly to Question 1, but also to Question 70 and Question 85.

I am deeply disturbed by the income insurance scheme. It seems mostly like a way to shield the well off from seeing how bad Winz is, so that Winz can help to maintain the reserve army of labour. It does nothing for the low waged - 80% of minimum wage is really not enough to live on. I would much prefer a system that simply raised the benefit to a liveable level for everyone, and fixed the problems that Winz has so that it is not humiliating and tortuous to try and access benefits. Ultimately, universal goods are better for society than hierarchical goods where the rich get a better version. Raising the benefit and reforming Winz could still be funded by a tax and administered by ACC.

Best Regards,
Justin.