

Submission template

A New Zealand Income Insurance Scheme

This is the submission template for the discussion document, *A New Zealand Income Insurance Scheme*.

The Ministry of Business, Innovation and Employment (MBIE), on behalf of the Government, Business New Zealand and the New Zealand Council of Trade Unions, seeks your written submission on the matters raised in the discussion document by **5pm on 26 April 2022**.

Your submission could be made public

The information provided in submissions will be used to inform policy development on the proposed income insurance scheme, including how it could be improved and how it could affect different groups. We may contact submitters directly if we require clarification of any matters in submissions.

The *Privacy Act 2020* applies to submissions and responses. Any personal information you supply to MBIE in making a submission will only be used for the purpose of assisting in the development of policy advice as part of this review. When businesses or organisations make a submission, we will consider that you have consented to the content being included in any summary of submissions unless you clearly state otherwise. If your submission contains any information that is confidential or that you do not want published, you can say this in your submission. Please clearly indicate in your cover letter or email with your submission if you do not wish your name, or any other personal information, to be included in any summary of submissions that may be published.

Submissions and responses may be subject to requests for information under the *Official Information Act 1982*. Please clearly indicate in your cover letter or email with your submission if you have any objection to the release of any information in your submission, and which parts you consider should be withheld, together with the reasons for withholding the information. Your views will be taken into account when responding to requests under the *Official Information Act 1982*. Any decision to withhold information requested under the *Official Information Act 1982* can be reviewed by the Ombudsman.

How to make a submission

Please send your written submission on the options and questions in this consultation document by **5pm on 26 April 2022**. You can make your submission (preferably using this submission template) as follows:

1. Include your name, the name of your organisation (if applicable), and contact details. We may contact submitters directly if we require clarification of any matters in submissions.
2. Your submission may respond to any or all of the questions in the consultation paper. Where possible, please include information or evidence to support your views. We also encourage your input on any other relevant aspects of the income insurance scheme in the "Other comments" section.
3. Sending your submission:
 - a. Attach as a Microsoft Word document or searchable PDF and email to:

incomeinsurance@mbie.govt.nz (preferred), or

b. Mail your submission to:

Social Unemployment Insurance Tripartite Working Group
Ministry of Business, Innovation and Employment
PO Box 1473
Wellington 6145

If you have any questions on the submissions process, please contact incomeinsurance@mbie.govt.nz.

Submission on A New Zealand Income Insurance Scheme

Your name and organisation

Name	Kushlan Sugathapala
Organisation (if applicable)	
Contact details	Privacy of natural persons

Responses to consultation document questions

Chapter 4 – How a new income insurance scheme could achieve our objectives (Pg 30-48)

The Forum considers the benefits of income insurance for job loss due to displacement or health conditions would outweigh its costs.

1 *Do you agree New Zealand should introduce an income insurance scheme for displacement and loss of work due to health conditions or disabilities?*

Yes, definitely

Chapter 5 – Honouring Te Tiriti o Waitangi (Pg 49-51)

Kawanatanga – Good governance and partnership

2 *How can we ensure the proposed income insurance scheme honours Te Tiriti o Waitangi?*

3 *What are the opportunities for partnership and Māori representation in the proposed income insurance scheme's governance and operations?*

Add them as the 4th party to the Tripartite forum.

4 *How can we ensure equity of access, participation, and outcomes for Māori in the proposed income insurance scheme?*

Make application details -qualifications, process etc widely communicated and accessible – with employers, community organisations, WINZ, ACC etc. Communicate potential benefits like training.

5 *How can we reflect and embed te ao Māori in the proposed income insurance scheme's design?*

Chapter 6 – Coverage for displaced workers (Pg 53-72)

Displacement and standard employment (full- and part-time permanent employees)

6 *Do you agree with defining displacement as the involuntary loss of work due to the disestablishment of a job?*

No, many resignations are involuntary. This will pose significant ethical issues.

7 *Do you agree with excluding poor performance and gross misconduct as reasons for claiming insurance?*

No. Poor performance can be due to several reasons like the job not matching with skills, i.e., square peg in a round hole. Gross misconduct – Yes.

8 *Do you agree with excluding resignation as a reason for claiming insurance?*

No. Resignation could be due to several reasons – square peg in round hole, toxic workplace, harassment. If a relationship has broken down to the point of resigning – it could be unhealthy in more ways than one to stay on for both employee and employer. An unhappy or disengaged employee can be disruptive or unproductive.

Is relocation-perhaps to follow a partner voluntary? Don't we want to encourage geographic mobility? Make it easier to move to where jobs are? What about someone who has to quit to look after a family member or further education – and needs to find a job more flexible or suitable – like 9 to 5 vs shifts. Why would someone resign and take a pay cut of at least 20%, for a finite period and an uncertain future – without a strong reason? I have never encountered anyone who just resigns without a strong reason over a 40- year career.

Reason for leaving for over 25% of unemployed is due to reasons like dissatisfaction with employer, relocation, family commitments etc. If we are not covering them, 18% unemployed due to end of fixed contract/seasonal work etc, perhaps 30% (out of 40% unemployed youth) who do not qualify due to lack of employment history – who are we covering with this scheme? Redundancy and sickness is only 17% of unemployed as per Stats NZ figures for Dec 2021. (there is a high number who haven't mentioned reason for leaving, perhaps you have more accurate figures) Let's not have a scheme which makes a majority of the unemployed unhappy. We are trying to do something good here.

Coverage provided for complete job loss only

9 *Do you agree that income insurance should cover only the complete loss of a job, and cover situations where a person loses only one of several jobs that they hold?*

No. Why would someone who loses say 50% of earnings involuntarily not qualify for unemployment insurance, while losing a 2nd job does? Why does it matter which way he loses it? There is no equity in differentiating. Moreover, you are proposing that ACC claimants and retirees who are better off than most people qualify for unemployment insurance.

10

Do you agree that insurance would be payable only where income loss was greater than a minimum threshold, such as a 20 percent loss of total earnings, counting income from all of their jobs?

Yes

Displacement and non-standard employment – a principle-based approach

11

Do you agree that it is important to provide income insurance coverage to non-standard workers, where practical?

Yes

12

Do you agree that income insurance should cover the 'loss of reasonably anticipated income'?

Yes

13

Do you agree that income insurance entitlements should be based on an 'established pattern of work'?

Yes

Coverage provided for fixed-term and seasonal employees

14

Do you agree that income insurance should cover fixed-term and seasonal employees if they are displaced before the end of an employment agreement, with the duration of the payment running to the scheduled end of the employment agreement, or the maximum insurance entitlement duration, whichever is shorter?

I would think that most workers are not on fixed-term or seasonal due to a lack of choice rather than by choice and this is certainly the case for people that I know. It is extremely doubtful that these workers are compensated enough to live comfortably until they find work again. They are involuntarily unemployed in a country with a relatively high cost of living. Reason for leaving is end of fixed term/ seasonal work for 18% of unemployed.

15

Do you agree that income insurance should cover fixed-term and seasonal employees, where their employment agreements are not renewed, and they can show a regular pattern of work and reasonable expectation of future income?

Yes

Coverage provided for casual employees

16

Do you agree that income insurance should cover casual employees who can show a regular pattern of work with an employer and a reasonable expectation of future income?

Yes

17

How would these design choices work in practice? What risks can you see with the approach to establishing a regular pattern of work?

Past history.

Coverage for self-employed workers

18

What risks do you see with covering, or not covering, people in self-employment?

Risk in covering – self-employed can leave out expenses to inflate income. Not-covering – reduced entrepreneurship. I doubt other countries cover self-employed; we will be in uncharted territory. Perhaps this can be considered at a later stage.

19

Are there some groups of self-employed who should and should not be covered?

20

How can we practically distinguish between contractors who resemble employees, and those with a high degree of independence?

Establish categories of workers who are covered on criteria like control over hours, standardisation of work etc. Similar to definition by Inland Revenue.

21

Because a self-employed person cannot technically be made redundant, what types of events would be appropriate 'triggers' for insurance payments?

End of contract or loss of earnings.

22

How do you think the levy should be collected from self-employed workers?

Yes, if they are to be covered.

A modest minimum contribution period

23

Do you agree with the proposed minimum contribution period of six months over a period of 18 months preceding the claim?

Yes

Limits on subsequent claims

24 *Do you agree limits should be placed on the number claims people can make?*

No

25 *Do you agree with limiting claims to a total of six months within an 18-month period?*

No, six months is too short.

26 *Could the risks associated with a low contribution history be managed in other ways?*

Coverage for New Zealand citizens and residents

27

Do you agree with limiting coverage of the proposed income insurance scheme to New Zealand citizens and residents?

Yes

28

To ensure New Zealand workers are not disadvantaged by lower cost international workers, do you agree that working holiday makers, international students and temporary work visa holders – and their employers – should contribute to the proposed income insurance scheme’s costs?

No, it’s not equitable to charge a premium with no benefits. I doubt that 1.4% makes much difference to why they are preferred.

Chapter 7 – Entitlements for displaced workers (Pg 73-95)

Income caps and income replacement rates that match the accident compensation scheme

29

Do you agree with a replacement rate set at 80 percent?

Yes, but I would trade off a lower replacement rate like 70% for a longer coverage period. Also consider tiered cover say first six months at 80%, 6-12 months at 70%.

30

Do you agree with a cap on insurable (and leviable) income set at the same rate as the accident compensation scheme (currently \$130,911)?

Yes

Only personal exertion income would abate (reduce) insurance entitlements

31

Do you agree that only the insurance claimant’s personal exertion income should affect their insurance entitlements?

Yes

32

Do you agree that income insurance should have individualised entitlement, meaning a partner’s income would not affect the rate payable?

Yes

Abatement rates would ensure a claimant is not financially better off as a result of their loss of work

33

Do you agree that someone should be able to earn some income from paid employment before it affects their entitlements to income insurance?

Yes. I would think that those without paid employment, which I would assume would be mainly youth, should have more access to employment opportunities like much stronger apprentice schemes, rather than higher compensation. Provide employers with more incentives to train workers or even an apprentice wage like in Germany. Approximately 40% of unemployed are youth (15–24-year-old). We have 40,000 youth unemployed, while even government departments are directly or indirectly employing working holiday people, international students for semi-skilled work like data entry, call centre, receptionist type of work. Unemployment for Maori/Pacifica youth is 16% when overall unemployment is 4%, one in six out of work.

34

Do you agree that insurance should abate 'dollar for dollar' when earned income and insurance combined reach 100 percent of previous income?

Should stop at 80%. There's no equity in covering someone 100% and others not at all.

Insurance would generally be treated as income, to determine eligibility for welfare and student support

35

Do you agree that insurance should be treated as income for assessing eligibility for income support such as main benefits and Working for Families tax credits and student support?

Yes

36

Given the purpose of the In-Work Tax Credit and Minimum Family Tax Credit in encouraging people into employment and helping with in-work costs, do you agree that income insurance claimants would not be eligible for these tax credits?

Yes

Insurance claimants could also receive New Zealand Superannuation or the Veteran's Pension

37

Do you agree that income insurance claimants could also receive New Zealand Superannuation or the Veteran's Pension?

No, when you are not intending to cover so many more deserving workers like resignations. Retirees normally have less outgoings compared to workers and a high proportion own mortgage free housing. From my understanding and experience the Superannuation for couples is adequate. The Superannuation for Singles is less comfortable and the Accommodation allowance for all beneficiaries is shockingly low compared to current market rents. These issues are better addressed with other benefits than Unemployment Insurance.

38

Do you think a limit should be placed on the amount of time someone can receive New Zealand Superannuation or the Veteran's pension and income insurance?

Yes.

Where eligible, insurance claimants could choose whether to access Paid Parental Leave or income insurance and may receive both sequentially

39 Do you agree that income insurance and Paid Parental Leave could be accessed sequentially but not at the same time?

Yes

Insurance claimants could also receive ACC weekly compensation where it covers a different income loss

40 Do you agree that claimants should be able receive both ACC weekly compensation and income insurance at the same time for differing income loss subject to independently meeting the eligibility criteria for both?

Definitely not, when you are proposing not covering those more deserving like resignations, partial loss of work.

A sufficient base entitlement period

41 Do you agree with a base insurance entitlement length of six months, plus a four-week bridging payment paid by the employer?

Should be a minimum of 12 months, especially when we have lofty aims like future of work where we see more disruptions and retraining needs. Presently we have 30% unemployed between 6-12 months, if one intention is to give people time to find comparable work. So, we might find 40% unemployed at six months, that's excluding a very high proportion of unemployed (vs 15% over 1 year). The cost for covering for 1 year, based on 40% (extra 10%) unemployed is 3.3% vs the current 2.77%. In my opinion, a very reasonable extra spend, when you consider that an extra 25% are adequately covered and future proofing. If necessary, the coverage can be reduced to 60-70% for the 6-12 month period.

42 Would you support a longer or shorter length of base insurance entitlement?

Definitely longer. A middle of the road scheme like Germany (OECD rank No 20 for first year coverage) covers 60-67% for 2 years. More generous schemes like Switzerland and Denmark cover 70-90% for 2 years.

Extending the maximum period in specified circumstances

43 Do you think the scheme should allow extensions to the base period of income insurance entitlements for training or vocational rehabilitation?

Yes

Enhancing the income insurance scheme with notice periods

44 Do you agree that employers should give at least four weeks' notice to employees, and the insurer, before redundancy takes effect?

Yes

Avoiding unnecessary redundancies

45

Do you agree that employers should pay former workers for the initial period of unemployment for four weeks?

Yes

46

Should bridging payments be applied to all workers, including those not eligible for income insurance?

Yes

47

Should the income insurance scheme finance bridging payments in circumstances where the payments are not forthcoming from employers, and refund employers for bridging payments if workers find work within this period?

No

48

Do you consider that stronger integrity measures are necessary to manage the risk of spurious claims to the income insurance scheme?

No

Chapter 8 – Coverage and entitlements for loss of work due to health conditions or disabilities (Pg 96-112)

No restrictions on the types of conditions covered by the income insurance scheme

49

Do you agree there should be no restrictions on the types of conditions covered by the scheme?

Yes

No restrictions on the working arrangements covered by the scheme

50

Do you agree that all work arrangements should be covered (assuming other eligibility criteria are met)?

Yes

Coverage for loss of at least 50 percent of capacity to work, for at least four weeks

51 *Should the scheme cover partial loss of earnings due to a health condition or disability reducing work capacity?*

Definitely yes.

52 *If partial loss is to be covered, do you agree claimants should have at least a 50 percent reduction of capacity to work caused by a health condition or disability and that reduction is expected to last for at least four working weeks?*

No, should be 80%. There should be no difference between partial loss of work and loss of 2nd job. Why? The effect on earnings is the same whether partial loss or 2nd job. There's no equity if you differentiate.

Claimants' medical practitioners would assess work capacity, with final eligibility assessed by the scheme administrator

53 *Do you agree that the claimants' health practitioner should be main the assessor of work capacity?*

Yes

54 *Do you agree that, where appropriate, employers could provide supporting information to inform the claimant's work capacity assessment process?*

Yes

Employers would remain responsible for taking reasonable steps to support an employee to continue working

55 *Are the current requirements on employers to make workplace changes sufficient to allow health condition and disability claimants to return to their regular employment (or alternative work)?*

Yes

56 *How could employers be supported to help workers with health conditions or disabilities to remain in or return to work?*

Employers would be expected to make reasonable efforts to keep a job open where a return to work within six months is likely

57 *Where an employee must stop work entirely because of a health condition or disability, do you think employers should be expected to keep a job open and help with vocational rehabilitation where a reasonable prognosis is made of return to work within six months?*

Yes

58 *Should this be a statutory requirement placed on employers or an expectation?*

Statutory. You can find temporary/fixed-term staff or in-house replacement for most types of work.

The scheme would generally meet the full cost of income replacement once a claim is accepted

59 *Do you agree that employers should only pay a bridging payment to employees leaving work because of a health condition or disability when the employment is terminated by the employer?*

Yes

Chapter 9 – Insurance claimants' obligations (Pg 113-120)

Reasonable obligations for people receiving income insurance payments

60 *Do you agree claimants should be obligated to look for work or prepare to return to work while receiving insurance?*

Yes

61 *Do you agree that claimants would not be expected or required to accept offers of employment that provide lower wages or conditions?*

Yes, but I would make an exception for Temp work which is suitable for skills of claimant. It is better for claimants to be occupied as long as it doesn't impair job seeking ability/ relevant training.

62 *Do you agree the insurer could waive obligations partially or fully where a claimant is unable to meet those obligations?*

Yes

63 *Do you agree claimants should be obligated to remain in New Zealand to remain eligible for income insurance?*

Yes

64

Do you think a period of time, such as 28 days, should be allowed for travel overseas, for example, to support ill family?

Yes

Specific obligations for claimants with a health condition or disability

65

Should claimants with health conditions or disabilities be subject to obligations to participate in rehabilitative programmes and other support, where appropriate?

Yes

66

Should claimants with health conditions and disabilities be subject to obligations to search for work or undertaking training where they are able to?

Yes. Harmful effects, especially on mental health far outweigh doing some work and improve opportunities for return to work.

Consequences for non-compliance

67

Do you think financial penalties should be in place for people who do not meet their obligations while receiving insurance payments?

Yes

68

Do you agree that payments could be fully suspended in cases of serious, intentional non-compliance with obligations?

Yes

69

Do you think any other consequences should be in place for people repeatedly not meeting their obligations, such as permanent suspension of entitlements?

Yes

Chapter 10 – Delivering income insurance (Pg 121-134)

Independent and effective delivery

70 *Do you think it is best for ACC to deliver the income insurance scheme alongside the accident compensation scheme?*

Yes

71 *Would the income insurance scheme be better delivered by a government department or a new entity?*

No

Accountable and effective governance

72 *How could employer and worker perspectives best be incorporated to strengthen the income insurance scheme's delivery for New Zealanders?*

73 *How could Māori perspectives best be incorporated to ensure the income insurance scheme is delivered equitably and with aspiration?*

Making coverage wide as possible.

Displaced workers: Getting back to good jobs

74 *What practical support should be available to insurance claimants to return to work?*

All job placement support from training to CVs, interview skills as appropriate.

75 *Who should provide that return-to-work support?*

I would think there is a strong case to partner with a few recruitment agencies including agencies that place Temp staff.

76 *What type of claimants would need an employment case manager, and who could self-manage?*

77 *What do you think a 'return-to-work plan' should include?*

Health condition and disability claimants: Getting back to good jobs

78

What practical support should be available to income insurance claimants with a health condition or disability to return to work?

79

Who should provide that support to return to work?

80

What type of claimants would need a case manager, and who could self-manage?

Dispute resolution

81

Do you agree with the proposed four-step dispute resolution process for the scheme?

82

Are there specific aspects to the scheme's dispute resolution you think should be considered?

Scheme integrity and enforcement

83

Do you agree with the proposal to establish an effective offences and penalties framework to protect the scheme's integrity?

Yes

Information collection and sharing

84

Do you agree with the proposal to develop information sharing agreements and sharing arrangements with employers, other agencies and service providers?

Yes

Chapter 11 – Funding income insurance (Pg 135-144)

Most funding would come from compulsory levy payments on income

85 *Do you agree the income insurance scheme should be funded from compulsory levies on the income that is insured, rather than from general taxation?*

Yes

Levy payments would be shared by employers and workers

86 *Do you agree that levy contributions should be equally split between the employee and employer?*

Yes

87 *Do you agree that levies for health conditions and disabilities and for redundancy should be set separately?*

Yes, most international schemes cover health and disability for far longer.

Both the employee and employer would be charged at a flat rate

88 *Do you agree that employees should be levied at a flat rate on income below \$130,911?*

Yes, if you mean % of salary as proposed

89 *Do you have any other suggestions for how the employee levy should be structured?*

90 *Do you agree that experience rating would not be an appropriate design setting for the employer levy?*

Yes

Levies would adjust smoothly over time, with independent fund management

91 *Do you agree that an independent fund with a stable levy-setting system should be established to finance the income insurance scheme?*

Yes

92 *Do you favour a Pay As You Go or Save As You Go funding approach?*

Save as you go. Certainty and stability of fees is better than high variability for both employers and employees.

Building in scheme adaptability, while protecting levy sustainability

93 *Do you agree that the legislation for the income insurance scheme should provide the flexibility to vary entitlements and eligibility in times of crisis, over and above the proposed income insurance scheme?*

Yes

94 *Does such flexibility create risks that require additional mitigations?*

Other comments

It's better to have a well-funded generous scheme that meets the needs of today and tomorrow, rather than a bare bones type of scheme that leaves more people unhappy and lacking in equity, like resignations and partial work. If affordability is a significant issue, I would rather sacrifice a little on the % of salary than excluding people. We shouldn't be too fixated on cost. For example, if you have 4% instead of 2.8% - an additional 1.2% - 0.6% each. For a median salaried worker this is \$6.5 per week. For a typical employer, even in a high labour cost industry like hospitality- a typical salary cost would be 30% of revenue, adding 0.6% - you would have a salary cost of 30.2% of revenue – an inconsequential cost.

The moral hazard issue often touted against longer coverage is overblown or inconsequential – who would like to stay at home any longer than necessary with a 20% pay cut, finite length of cover, a challenging job market and mental health issues caused by prolonged unemployment, irrespective of compensation? This is an emotional construct by armchair experts than evidence based. For example, Germany who have a two-year cover, recovers from unemployment after a recession much faster than most countries.

In my opinion there is a strong case for boosting other benefits using the money freed up by this scheme from the current Jobseeker budget of approximately \$2Bn. The current benefit level is abysmal at below 26% of median wage, a drop of 74% or more if you are on a higher wage. This is made much worse by the abatement including the partner's income and inadequate accommodation supplement. For a Single Adult the Jobseeker benefit is zero if your partner is earning slightly over minimum wage. Living on one earner income may have been possible fifty years ago, an unrealistic expectation today except for the top 10%. The excuse given that it's not possible to calculate savings from Jobseeker Benefit doesn't wash. If you can calculate cost of the Unemployment Insurance, it is far easier to calculate the Jobseeker Benefit for the same number of workers.

Let's do this right, once and for all.



	Retired	Parental / family responsibilities	End of temporary / seasonal / contract job	Own sickness / illness / injury
1987	..	3.3	14.1	3
1988	..	2.5	4.6	1.4
1989	..	3.6	10	2.7
1990	..	4.9	23.7	4.8
1991	..	9.3	31.5	7.2
1992	..	10.7	40.3	7.4
1993	..	11.2	40.4	6.3
1994	..	9.5	39	5.6
1995	..	7.3	32.9	5.5
1996	..	7.7	26.9	4.7
1997	..	8.4	29.8	5.1
1998	..	8.9	31.9	6.9
1999	..	8.1	33.5	7.2
2000	..	8.2	32.9	5.1
2001	..	8.6	27.8	5.3
2002	..	8.2	25.7	5.2
2003	..	7.8	25.9	5
2004	..	7.1	22.8	4.2
2005	..	6.5	19.6	4.8
2006	..	6.6	18.3	4
2007	..	7	15.5	4
2008	..	6.1	14	4
2009	..	7	18.4	5.4

2010	..	8.6	23.3	6.7
2011	..	11.1	28	6.8
2012	..	11.9	27.3	6.8
2013	..	9.4	28	7.8
2014	..	10	25.4	6.3
2015	..	10.7	25	6
2016	..	8.7	27	5
2017	..	10.3	24.9	7.2
2018	..	7.7	21.7	7
2019	..	8	20.9	7.9
2020	..	7.3	19.3	8.2
Total 2016-2020		42	113.8	35.3
		6.7%	18.1%	5.6%

Table information:

Units:

Number, Magnitude = Thousands

Footnotes:

Symbols:

.. figure not available

C: Confidential

E: Early Estimate

P: Provisional

R: Revised

S: Suppressed

Status flags are not displayed

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Contact: Information Centre

Telephone: 0508 525 525

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orce Status by Sex by Reason for Leaving Last Job (Annual-Mar)				
Persons Unemployed in Labour Force				
Total Both Sexes				
Made redundant / laid off / business closed	Enrolled in education / training	Moved location	Dissatisfied with job / conditions	Other
8.4	2	2	4.9	5.6
3.8	1.3	1.8
11.6	1.3	2.7	4	4.3
26.3	2.6	4.7	8.2	8.8
36	4.6	6.8	11.7	14.4
54.7	4.8	7.5	10.2	16.6
48.8	3.9	6.9	8.5	15.7
41.9	3.7	6	7.8	14.3
29.4	3.7	5.8	8.4	10.7
18	5	6.2	7.9	10.1
18.3	4.3	5.8	7.8	10.1
20.6	6	4.8	9.3	13.4
28.2	6.7	7.1	9.4	15.2
20.2	6.5	5.6	9	11.9
16.6	5	6.2	8.8	10
13.1	6.4	4.9	8.9	12.6
12.4	6.8	5	9.1	10.4
9.3	5.6	4.5	8.8	10.6
9	5.8	4.4	8.3	5.9
8.9	5.5	4.7	9.5	8.2
9.4	4.6	4.3	7.9	11.3
6.5	5.3	4.5	8.4	10.8
13.8	5.7	4.3	8.3	12.1

Not specified	Total all reasons for leaving last job		
26.6	70.1		
58.3	75.1		
64.6	105		
36.3	120.5		
22.8	145.1		
31.6	184.6		6
34.8	177		
37	165.5		
32.3	136.3		
28.6	115.4		
28.8	119.1		
30.3	132.5		
30.3	146.1		
29.1	129		
24.7	113.1		
21.3	106.7		
22.5	105.1		
21.3	94.4		
18.6	83.2		
18.4	84.3		
20.5	84.5		
20.9	80.7		
23.6	98.8		

