

From: Pri
To: [IncomeInsurance](#)
Subject: Submission against the proposed income insurance scheme
Date: Wednesday, 2 February 2022 10:17:18 pm

To whom it may concern,

I would like to document my opposition to the newly proposed income insurance scheme on multiple grounds.

1. Poor timing

Inflation is at a 31 year high and the cost of living in NZ is rising at a substantial rate. Therefore an additional tax is in poor taste. Especially as the current government gave their word that they would not implement new taxes. As unemployment is currently low, it also makes no sense to implement such a scheme which can only be seen as a tax grab, due to Labour's extravagant spending during their past two terms.

2. It penalizes workers when the government should be encouraging people to remain in gainful employment. Some will abuse this scheme, electing to work at jobs where they may be made redundant in order to reap the benefits of this scheme.

3. Currently the government plans for it to be mandatory

If this plan is implemented, there should be an option especially for freelancers to opt out of it. Just like Kiwisaver.

4. I do not trust the current government or a subsidiary such as ACC to manage the funds gathered responsibly

The current government has proven that they do not have a firm grasp on basic economic principles, therefore I would not trust them with my hard earned money and would prefer to save/invest myself so that if I find myself without an income that I can provide for myself. As a highly educated individual, I would have no issue finding a job at any point in time and find it ridiculous that people like myself are effectively being stolen from in order to fund the lifestyles of those who repeatedly make poor decisions.

5. Labour needs to compromise

Labour are not serving the needs of all kiwis and continually give handouts to the poor, which disincentives them to independently provide for themselves. This creates an ongoing generational cycle of dependence. Labour is not doing anything for the middle classes or the wealthy.

For these reasons I would like my submission to be marked as against the proposed scheme.

Thanks for your consideration,

Tabatha Atoa-Jakobs