

## Tax Working Group Public Submissions Information Release

### Release Document

August 2018

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In preparing this Information Release, the Treasury has considered the public interest considerations in section 9(1) of the Official Information Act.

### Website Submissions Responding to the Question: What does the future of tax look like to you?

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GRAEME TREEBY  
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GRAHAM SMITH  
GRAHAM WILLS  
GRANT FARRELL  
GRANT HALLY  
GRANT NALDER

GRANT NICHOLSON  
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GRANT PRICE  
GRANT SPIERS  
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GRANT URIDGE  
GRANT WATT  
GRAY BARTLETT MBE  
GREG FORDE  
GREG GOLDFINCH  
GREG MATTEN  
GREG MCINNES  
GREG VODOK  
GREG XAVIER  
GREGORY COOPER  
GWYN JOHN  
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H PATTERSON  
H RIDDELL  
HADEN MILLS  
HANK (HENDRIK) OPTLAND  
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HARTWIG CLASEN  
HAUTAI GREENSILL  
HEATHER ELLIS  
HEATHER HALCROW NICHOLSON  
HEATHER HASTIE  
HEATHER MACKAY  
HEATHER MCRAE  
HEATHER PARKER  
HEATHER POLASCHEK  
HEATHER SAYER  
HELEN DARE  
HELEN HUNT  
HELEN HURST  
HELEN ROBINSON  
HENDRIK LODEWYK  
HENRY HOLT  
HENRY JOHNSON  
HENRY JONES  
HILARY CAPPER  
HILARY STACE  
HOLLY ASHE  
HOPE LAGDEN  
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HOWARD SPENCER  
HOWARD SUTTON  
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HUIB VOLKER  
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IAN BROWNLIE  
IAN CADDIS  
IAN GILLIVER  
IAN KIDDLE  
IAN LEATHERLAND  
IAN MCGREGOR  
IAN MCNAB  
IAN MORONEY  
IAN ROBERTSON  
IAN ROBINSON  
IAN SMITH  
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ISOBELLE GOSLING  
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JACK  
JACK CRAW  
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JACK TURD  
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JOHN GILL  
JOHN HINE  
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JOHN LIVESEY  
JOHN MACAULEY  
JOHN MANDER



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JOHN MORRISON  
JOHN O'REGAN  
JOHN OEHLEY  
JOHN PARKER  
JOHN ROTHERY  
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JOHN SIMPSON  
JOHN SMART  
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JOHN WATSON  
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JONATHAN FLETCHER  
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JUDITH SPENCER  
JUDY CRUICKSHANK  
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JULIA MASKILL  
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JULIAN VESTY  
JULIAN WADE

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JULIE MILLER  
JULIE WOOLNER  
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KATE JOHNS  
KATE JONES  
KATE KENNEDY  
KATE MILNES  
KATHLEEN LAUDERDALE  
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KEATON LANE  
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KEN COLLINGS  
KEN MARKHAM  
KEN PRICE  
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LEON CHAPMAN  
LEON SALTER  
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LEONIE  
LES MAYS  
LESLEY BROWN  
LESLEY IMMINK  
LIA WILLIS  
LIAM O'CONNOR  
LILJANA MILOVANOVIC  
LINCOLN RUSS  
LINDA DERRICK  
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LISA RICHARDSON  
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MELISSA GREENE  
MEREDITH PARKIN  
MERETE HIPPI  
MERV HUXFORD  
MERV WILSON  
MERYL DONALDSON  
MERYLL HAWKE  
MICHAEL ANDREWS  
MICHAEL C. BARNETT  
MICHAEL CADE  
MICHAEL CAUSLEY  
MICHAEL COLEMAN  
MICHAEL CRAWFORD  
MICHAEL DAVISON  
MICHAEL DUINDAM  
MICHAEL GUY  
MICHAEL HARDING  
MICHAEL KEEHAN  
MICHAEL KELLY  
MICHAEL LAFAELE  
MICHAEL MO  
MICHAEL NICKLESS  
MICHAEL PHETHEAN  
MICHAEL RILEY  
MICHAEL RUTLAND  
MICHAEL SHALLCRASS  
MICHAEL SHEPHERD  
MICHAEL SMEATON  
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MIKE MACARTNEY

MIKE NEWLOVE  
MIKE ROBINS  
MIKE SCOTT  
MIKE SINCLAIR  
MORGAN KNOESEN  
MOYRA LOVATT  
MURRAY BOND  
MURRAY COLLINGWOOD  
MURRAY ELLIOTT  
MUSTAFA ALSHAAR  
NAOMI HAW  
NAOMI POCOCK  
NAOMI THORPE  
NAREN KUMAR  
NATASHA EMMENS  
NEIL HOGGARTH  
NEIL VAN DER STAR  
NESI ALLAN  
NEVILLE EVANS  
NEVILLE GADD  
NICHOLAS WONG  
NICK BENNETT  
NICK KEARNEY  
NICOLA CLARK  
NICOLA GRAY  
NICOLA HARVEY  
NIGEL HIGH  
NIGEL JEMSON  
NIGEL KIVELL  
NIGEL KIVELL  
NIKHIL ELAYAT  
NIKI HENDERSON  
NIKKI WILDE  
NIKO ELSER  
NILS REITHER  
NOAH BUNKLEY  
NOELINE CHAMPION  
ODIN TADEMA  
OLIVER HAILES  
OLIVER KROLLMANN  
PAM JENKINS  
PARIS PARAHA  
PATRICIA BLAKE  
PATRICIA HEALEY  
PATRICIA JACK  
PATRICIA SMITH

PATRICK GLEESON  
PATRICK HOERLER  
PATRICK MCKENNA  
PAUL BAKER  
PAUL BROADY  
PAUL BRUCE  
PAUL BURNS  
PAUL COLUMBUS  
PAUL DAIGNEAULT  
PAUL EADY  
PAUL HERD  
PAUL HIGGS  
PAUL JACKSON  
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PAUL KING  
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PAUL MCGRATH  
PAUL MCMAHON  
PAUL RENNIE  
PAUL RITANI  
PAUL ROSEMAN  
PAUL TOMLINSON  
PAUL VAN BRAKEL  
PAUL WAITE  
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PAUL WING  
PAULA CROSSWELL  
PAULA FEEHAN  
PAULA WARREN  
PEDRO SCOTFREE  
PEINA TAMOU  
PENNY SMITH  
PETER AMBROSE  
PETER ANDERSON  
PETER BACCHUS  
PETER DOWNE  
PETER FERAN  
PETER FOSTER  
PETER HARTNALL  
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PETER MARTIN  
PETER NOUWENS  
PETER OLSEN  
PETER PARNHAM  
PETER REVELL  
PETER SCHULTE

PETER THOMPSON  
PETER VAN SABBEN  
PETER WIDDOWS  
PETER WILLIAMS  
PETER WILLIAMS  
PETER WISNEWSKI  
PETULA JEFFERIES  
PHAEDRA UPTON  
PHIL ASTLEY  
PHIL DEL FAVERO  
PHILIP LUKE  
PHILIP MUSTHER  
PHILIP TREMEWAN  
PHILIP VARNEY  
PHILIPPA BINNING  
PHILLIP HART  
PHILLIPA LAMBORN  
PHILLIPPA RIDDLE  
PHOEBE MACDIARMID  
PIERRE OLIVIER  
PITA YOUNG  
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POLLY FLORENCE  
QUINTIN BROWNE  
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RACHEL HALL  
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RAE PATER  
RANDALL MIDGLEY  
RANDY PINEDA  
RAUF RANGOONI  
RAY DALY  
RAY MCKAY  
RAY MCKEOWN  
RAY SCOTT  
RAYI CURTIN  
RAYMOND HAYSTON  
RAYMOND STEIN  
RAYMOND WARD-SMITH  
REBECCA BEYTS

REBECCA REDDY  
REBECCA TER BORG  
REBEKAH SCOTT  
REBEKAH STEWART  
REECE MOODY  
REG GRAY  
REGAN CLARE  
REMKO SCHIPPER  
REU LAMONT  
REUBEN COWAN  
REX PEARCE  
RICH NOTFORYOU  
RICHARD BATTRICK  
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RICHARD PITOUT  
RICHARD ROWE  
RICHARD STEWART  
RICHARD STONE  
RIFF RAFF  
RIKI NICHOLSON  
RIKKE BETTS  
RILMA SANDS  
ROB GAMBLE  
ROB HUGHES-GAMES  
ROB MACNAB  
ROB MCCAWE  
ROB MURPHY  
ROB POAD

ROBBIE MARSHALL-SMITH  
ROBBIE MARSHALL-SMITH  
ROBERT ANCELL  
ROBERT ASHFORD  
ROBERT BEVAN SMITH  
ROBERT CLARKSON  
ROBERT CORMACK  
ROBERT HICKEY  
ROBERT JOHNSTON  
ROBERT MURRAY  
ROBERT PEDERSEN  
ROBERT PLIM  
ROBERTA SINGLETON  
ROBERTUS LANGEDIJK  
ROBIN TAYLOR  
ROBIN WARD  
ROBYN CAREY  
ROBYN-ANNE TEAL  
RODNEY FLETCHER  
ROGER JOE  
ROGER LACEY  
ROGER YOUNG  
ROHIT KAPOOR  
ROLAND MILLET  
RON WALKER  
RORY CASEY  
RORY DAVIES  
ROSA LIMA  
ROSALIE BENNETT  
ROSE JAMIESON  
ROSS COX  
ROSS DIMERY  
ROSS HEBNER  
ROSS PRINGLE  
ROSS SMITH  
ROY KNILL  
ROY MCDONALD  
ROYDEN MCWHA  
ROZELLE FLAVELL  
RUPERT ATKINSON  
RUPERT CURLETT  
RUPERT HUNT  
RUSSELL BAILLIE  
RUSSELL NIMMO  
RUSSELL OSBORNE  
RUTH LAWSON

SABRINA WATENE  
SALLY DYMOND  
SALLY GATES  
SALLY KABAK  
SAM BURGESS  
SAM CLARK  
SAM GROVER  
SAM HADLEY-JONES  
SAM JOHNSTONE  
SAM STONE  
SAM TISCH  
SAMANTHA THOMAS  
SAMARA KRUSKOPF  
SAMRAT DUTTA  
SAMUEL PRESCOTT  
SAMUEL WOOFF  
SANDRA OTTO  
SANKETH GUPTA  
SARA SAHAGIAN  
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SHANE COLEMAN  
SHANE MEULI  
SHANE MORRIS  
SHAUN BUTLER  
SHELLEY GILMAN  
SHELLEY STOCKMAN  
SHIRISH MAHASHABDE  
SIAN  
SIGRUN GRICE  
SIMA MCCOURTIE  
SIMON BAIN

SIMON BRISCOE  
SIMON CRUNDWELL  
SIMON CULLEN  
SIMON GORMLY  
SIMON HENSHAW  
SIMON MARGRETT  
SIMON MCNEIL-VINCENT  
SIMON POPE  
SIMON RITCHIE  
SIMON TAYLOR  
SIMON THOMSON  
SIMON VELVIN  
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SIMONE NEWSHAM  
SIOBHAN KEOGH  
SIVA RAJADURAI  
SIVE IESE  
SPENCER DRINKWATER  
STATHI TRIADIS  
STEFAN AYTO  
STEFAN ROMIC  
STEPHANIE HUNTER  
STEPHANIE OTS  
STEPHANIE ROWSE  
STEPHEN BATT  
STEPHEN BECKETT  
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STEVE BARKLE  
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STEVE DENT  
STEVE HEDGES  
STEVE PRYCE  
STEVEN GORRIE  
STEVEN PERREAU  
STEVEN WILSON  
STEVEN ZINDEL

STEWART LAWRENCE  
STUART BARWOOD  
STUART MERCER  
STUART PEGG  
SUE CARNABY  
SUE HARRIS  
SUKHJEET SINGH  
SURESH PRASAD  
SURESH SALVER  
SUSAN CARNEGIE-HARDING  
SUSAN DAVIS  
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TAHER MOHAMMED  
TAMARA NICKERSON  
TANYA ASHBY  
TANYA DIDHAM  
TAVA OLSEN  
TEJO VAN SCHIE  
TERESA SCHULZ  
TERRY HALL  
TERRY HUGHES  
TERRY MCMINN  
TERRY MURPHY  
THERESA REID  
THERESE DENNISON  
THOMAS BENHAM  
THOMAS BURTON  
THOMAS DAY  
THOMAS LEA-HUMPHREYS  
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TODD FELLOWES  
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TONY DENLEY  
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TRACY JACK  
TREVOR BAILEY  
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TRICIA CHEEL  
TRICIA HAGUE-BARRETT  
TRISH SMITH  
TRISH THOMPSON  
TRISHA GRAY  
TRUDY AMBROSE  
TUAKANA ATUATIKA  
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VALERIE MONK  
VASUDEVAN SURENDRAN  
VENISE COMFORT  
VERONIKA ALIMUDDIN  
VICKI RICHARDS  
VINNY GERARD  
VIOLA PALMER  
VIRGINIA BATELAAN

VIRGINIA LUBELL  
VIVEK REGMI  
W JONES  
WADE DEVINE  
WALLACE RAE  
WALTER KUPA  
WALTER TOWN  
WARREN BOLGER  
WARREN BROWN  
WARREN HARRIS  
WARREN KET  
WARREN MCKENZIE  
WARREN PRESTIDGE  
WAYNE CHAPMAN  
WAYNE HENNESSY  
WAYNE ROWLANDS  
WAYNE SLOANE  
WENDY O'CONNOR  
WENDY WRIGHT  
WILL ORMISTON  
WILLIAM CHUNG  
WILLIAM GILBERT  
WILLIAM GIRIMONTI  
WILLIAM IRELAND  
WILLIAM LIEW  
WILLIAM SKELTON  
WILLIAM TUCKEY  
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YAMAN KAYTAZ  
YVETTE MORTIMER  
YVONNE CURTIS  
YVONNE GILMORE  
YVONNE MATTHEWS  
ZACH BALDWIN  
ZANE M  
ZOE



## **ANONYMOUS**

W000017 14 Mar 2018, 11:25 AM

Keep tax in the background, keep it simple and use technology to collect is real time and make it unavoidable so tax cheats will start paying their fair share. Make it work in a way where everyone is treated fairly, this is where a flat rate GST on everything is great. In the past people paid because it was right, now its as if you are not good at finance unless you can avoid tax. Tax should be unavoidable for all. I'm no tax expert but I know there are ways where people can use what is legal to achieve what is not fair. I recall that court case in the news where two surgeons restructured their affairs legally and their tax bill reduced to a tiny amount compared to what they paid before, yet their work every day didn't change a bit. The court said that was wrong. These loop holes should go. Don't make new laws that can be abused thinking oh no people wouldn't do that- they certainly will! Some areas like trusts and LAQC are used more for wrong reasons that for the intended one

## **SHIRISH MAHASHABDE**

W000023 14 Mar 2018, 12:02 PM

Hi, The current tax system puts lot of emphasis on hard working/ honest tax payers. Too much of tax money is being paid by middle class. The current tax model will not be sustainable. As more digital economy, digital disruption occurs going forward the total tax intake for the population will be under threat/declining as a total percentage if no corrective actions are taken at appropriate time. This will compromise overall lifestyle/social situation of the residents. The companies that avoid paying fare share of tax based on revenue in NZ needs to be fully implemented and collected at source (in NZ). The profit shifting based on transfer pricing model needs to be reset.

## **DANIEL CHORLEY**

W000029 14 Mar 2018, 1:08 PM

Capital gains tax on investment property should be introduced as well as taxation on any other investment income types. The lower tax-free threshold should be expanded and secondary income below a certain threshold should not be taxed at a higher rate especially at time of earning. Secondary incomes are essential for many poorer workers and having them taxed so heavily disincentivises additional work and penalises those who need more flexible arrangements. Taxation should be used to incentivise other positive outcomes, e.g. removal of GST on fruits/vege, and healthier foods, thus easing the tax burden of poorer consumers for whom necessities like food make up a greater proportion of their spending, whilst also providing positive health outcomes and reduction to national healthcare costs as a result. Likewise, products like alcohol, sweets, lotto, etc, should be higher taxed. Transaction taxes could be introduced to prevent high earners and large companies from avoiding taxes.

## **ROBIN TAYLOR**

W000034 14 Mar 2018, 1:40 PM

I suggest the following: 10 or 15 % on all income (or Profit for business) over 10K. No exceptions, no rebates, no tax right offs etc. Family home only exemption. Applies to Private citizens in New Zealand, applies to all companies trading in NZ. Applies also to all religions , and current other tax exempt entities. Increase GST to 25 % (this will hit the big spenders more than the small spenders) Additionally the software needed to run the tax system will be simple. Collection is also significantly simplified for every one. Income - 10K Plus value tax owed. When a future government wants or needs to change the rate there are only three variables; 1) Cut in point 2) % rate 3) GST %. Apply the KISS principle.

## **MARCUS RUDDOCK**

W000041 14 Mar 2018, 2:37 PM

In my opinion changes should be made to shift the burden off our most vulnerable. For example, increased threshold of untaxed income (i.e. \$0 - \$14,000 at 0%), and reintroduce higher tax bracket and rate (i.e. 39% over \$100,000). Reduce GST back to 12.5% as this tax proportionally affects those on lower incomes than high. Increase capital gains tax to discourage rampant property speculation and encourage greater investment in other asset forms (such as the NZ business and sharemarket) for a more productive local economy.

## **JEREMY JACOBS**

W000045 14 Mar 2018, 3:04 PM

Blockchain/distributed ledger tech will be the future. Transparency is key to a robust tax system. IRD should either create their own Blockchain/DL or seek to implement an existing tech. New Zealanders will demand more of our institutions and would like to see where their tax dollars are actually going (to the cent). Blockchain/DL can alleviate this demand with greater transparency and increased security. This will hopefully lead to a streamlined process where staff can be utilised in more customer focused roles.

## **BYRON JONES**

W000047 14 Mar 2018, 3:10 PM

Lower income tax and no new taxes on property.

## **SUSAN DAVIS**

W000051 14 Mar 2018, 3:26 PM

Tax income, not 'assets'. The brightline test already taxes developers. Don't CGT small landlords who generally are decent, elderly NZers and provide a good service. 1. CGT or Land Tax on home businesses is SEXIST and AGEIST, affecting women and semi-retired home business people. 2. CGT or Land Tax in home businesses destroys Auckland's aim of reduced commuting. 3. CGT or Land Tax on home businesses will destroy relationships, if one spouse wants to start a business and the other refuses. 4. CGT or Land Tax on rental investments or 'wealth' is really just taxing inflation and discourages people from saving for retirement. 5. CGT or Land Tax on rental

investments is AGEIST, as many have saved this way. 6. CGT or Land Tax on rental investments will stop people who each own a little place living together. 7. A 'value capture' tax on 'deemed' infrastructure benefits will drive low-income people from their homes. Higher rents from better infrastructure already gain more tax.

### **BRADLEY COE**

W000057 14 Mar 2018, 4:51 PM

people at the top need to be paying their fair share and a focus on lifting the poor into sustainable living wage jobs. Infrastructure and renewable energy is going to be hugely important for our future we need to be using the best technology in the world and be leading the way on best practice, I believe that we need to change the view of what the word TAX actually means people perceive this to be a bad thing and don't fully understand what there money is doing for this country ,we need to show and give everyone a reason to be proud of how they are contributing to Newzealand and the people they are helping. Yours Sincerely Bradley Coe

### **RIKKE BETTS**

W000061 14 Mar 2018, 5:15 PM

The system should not penalised individuals living together when on the DPB or accessing the DPB, applying for a student allowance, student loan, family tax credits etc. that could save a lot of money for In taxes by not procecuting people on the DPB because they have not disclosed they are living with a partner. We are all paying individual income tax so why is you student loans, DPB, and other financial support from the government calculate and based on your partners income. It would also create more equity between man and women.

### **KAY IVES**

W000064 14 Mar 2018, 5:24 PM

My main concern is secondary tax. I am on National Super but work part time to help pay for little extras. Secondary tax makes a big hole in the small amount extra I earn. It must be hard for people on low incomes who have to work more than one job to make ends meet. Is this govt going to address this issue?

### **LUCY HOFFMAN**

W000070 14 Mar 2018, 5:45 PM

The poor are too poor in this country. Meanwhile plenty of people and households, such as mine, can afford to pay more tax. Our household earns over \$200k. I would happily support a tax income on higher earners as a way of pulling more families out of poverty. Multinational businesses who rely on functioning economies also need to shoulder their part too. They would not exist without a largely first world economy.

**CHRISTOPHER LAING**

W000079 14 Mar 2018, 5:57 PM

The tax system should shift substantially towards taxing consumption rather than income or savings. The primary reason why NZ's public services struggle for funding, why families find it hard to make ends meet, and why our standard of living has increased so slowly is that NZ fundamentally does not have much money. Shifting the burden of taxation away from income and investment and toward consumption is necessary to raise productivity and economic growth. Over the medium term, increasing productivity and economic growth is the only reliable way to lift our purchasing power, and therefore our ability to feed our families and fund our public services.

**PAUL RENNIE**

W000083 14 Mar 2018, 6:14 PM

Lets move to flat tax system based on consumption...maybe the the Hall-Rabushka system? Way simpler to admin, and we can dispense with many parasitic layers of specialist Tax Lawyers, IRD droids and Accountants...these functionaries can retrain in useful trades like building. Also stops political fiddlers rewarding their voting base and punishing their political class enemies. cheers Paul

**ABBY GARDNER**

W000086 14 Mar 2018, 6:30 PM

The tax system needs to contribute to lessening the financial inequality in this country. Hopefully that can be by taxing large corporations and high earners more so that support is there for those living in poverty. I think it would be a good idea to introduce taxes on items that damage the health of the populace, such as a sugar tax, while possibly removing tax from items like fresh fruit and vegetables so that everyone can afford to be healthy. In my experience living as a full time student for 4 years, I found it so difficult to eat well with my resources available. I can't imagine how it must be for people living worse off than that with children to feed. GST on things like health services is one thing that doesn't make sense to me as well. I would be happy to introduce a tax on water bottling for export. It is a precious resource that they are taking and so we as a country should be better compensated for that.

**ROSA LIMA**

W000091 14 Mar 2018, 6:56 PM

CGT must be considered as part of any changes Family homes exempted

**MIKE BORGFELDT**

W000100 14 Mar 2018, 7:19 PM

Reduce tax burden on people who can't afford it and discourage avoidance by those who can.

### **KRIS BALLANTYNE**

W000104 14 Mar 2018, 7:52 PM

Tweaks to personal income tax brackets wouldn't go amiss, current levels are fine but re-introducing a higher tax brackets for top income earners at a marginally higher rate would be appropriate. Corporate tax must be maintained at the same or lower level, our economy is built on SMEs and the signalled changes to employer/employee relations under the new government already spells significantly increased cost for those businesses forming the lifeblood of our market. GST as a regressive tax is fine, although the proposed changes to collecting GST on overseas purchases are an exercise in futility and should be abandoned.

### **ANNE GORDON**

W000110 14 Mar 2018, 8:53 PM

I think there should be a living allowance below which no personal tax should be due. In England this was much greater than in New Zealand. The rate after that should be tiered increasing with income. A single income household also needs a larger allowance before being taxed. As a rental home owner consideration needs to be given to improvements made if I am to be taxed on any increase in value. I bought a rundown property and have spent on a new roof, new oven, heat pump, carport and insulation. Taxing on real profit would make sense.

### **ANTHONY MEEHAN**

W000117 14 Mar 2018, 9:52 PM

It is critical that both capital gain and land value are taxed without exception. Investing in small businesses should be the primary means through which New Zealand grows its economy, and investing in existing land plots is a counterproductive measure. By making land and capital gain the most attractive form of investment, we lose out on key investments into the backbone of our economy.

### **MICHAEL SHALLCRASS**

W000123 14 Mar 2018, 10:17 PM

As the Baby Boomers have aged, they have accumulated wealth and a large asset base that is largely untaxed. This will create issues as they retire from the working population and society has to support their increasing health and welfare needs with a shrinking tax base. The tax free status of ALL capital gains places a huge distortion into the economy and needs to be addressed. A tax on land or a tax on wealth would help equalise the system. The tax burden is currently disproportionately shouldered by workers, and should be refocused so that the rich who are able to generate income from either existing assets or the labour of others are able to increase their wealth while not contributing to the government's coffers. Multinational companies transferring

profits generated in New Zealand overseas to low taxation jurisdictions robs both the New Zealand government of their tax base, but also world in general.

### **CRAIG DALTON**

W000127 14 Mar 2018, 10:37 PM

Lower the middle income tax bracket. Those earning around 50-75k are paying far too much in tax considering they get zero government support when buying a house or having a family. Include a tax on investment properties. Include a tax on properties owned but not occupied (land banking). And absolutely above all else stop companies like Facebook etc avoiding paying any tax in NZ, close the loopholes, collect the tax we deserve.

### **SAMUEL PRESCOTT**

W000136 15 Mar 2018, 12:23 AM

Incentives for tax need to be changed away from owning non-productive assets and into productive assets like shares in business and investment. Currently the system incentivises owning property and this has effectively created a 2-class system of haves and have-nots when it comes to property ownership. It should punitively punish non-productive means of generating income and it should incentivise efficient use of land. It should also seek to rebalance the redistribution of wealth by taxing wealth and assets instead of income, but income I believe should still be taxed, but maybe at a lower rate due to other sources of income like land tax.

### **NIKKI WILDE**

W000145 15 Mar 2018, 3:04 AM

Tax churches and religious organisations, Put into place a wealth / Capital gains tax so that people without money can survive, Increase the amount of benefits and how much they give, especially for disabled and students.

### **MIKE BAYLISS**

W000153 15 Mar 2018, 7:53 AM

I have a share portfolio which generates income. I pay tax on about 5% of the portfolio income but pay no tax on the 95% of income generated by capital gains. It very hard for my children to get financial security when they pay tax on every dollar they earn whilst they are paying off their student loans, contributing to Kiwisaver an saving for a deposit on a home. The current tax system penalises people who have no assets and derive all of their income from wages and salaries. It is distorting the social fabric of New Zealand as young people are financially forced to marry and have children later in life after they have saved enough money to provide financial security. I pay FIF tax on my overseas portfolio and would like to see a similar tax for all investments in New Zealand other than the family home. This would shift the tax burden from struggling workers to people with assets, provide a level playing field and improve productivity through better use of capital

## **BRYNLEY MCDONALD**

W000155 15 Mar 2018, 8:30 AM

I think they we should fix loopholes that allow the wealthy to have an effective tax rate well below that of the average kiwi - like capital gains tax.

## **STUART MERCER**

W000157 15 Mar 2018, 9:44 AM

Tax that doesn't impact the lower middle class and below (earning say under 40K) to assist with the rising living/housing costs, possibly removing the bottom tax bracket and have it then adjusted to have high incomes (80K+) share that load. A Universal Basic Income as a base for NZ born citizens or at least 10 years of working here and paying tax as a citizens as a starting point would fit with this first point well. A business owner type tax where owners are earning 100's of times more than their employees and getting 10's of millions annually should have it severely taxed or forced back to the employees or something practical/sensible

## **BEN SMITH**

W000179 15 Mar 2018, 1:59 PM

Tax on asset sales would increase fairness in our society. Best to calculate based on the actual capital gain less the actual expenses of ownership and/or time and money spent to increase the value of the asset. No point in taxing until the capital gain is realised, because the wealth increase is only on paper - would add too much complexity. The tax would not need to be separate in its own right, but could form part of the income-tax system.

## **ANONYMOUS**

W000181 15 Mar 2018, 2:07 PM

Too much of the current tax burden falls onto PAYE earners, encouraging talented people to leave work or find ways to minimise their tax bill. This burden should be more equally shared across all employment types. Why can small business owners pay tax only on profits while employee's need to pay tax on their before expense income? Why can't employee's offset their costs of employment (travel, clothing, etc) rather than having to move to becoming contractors with at will employment?

## **ALLAN PARSONS**

W000184 15 Mar 2018, 2:57 PM

When GST was introduced it was done so on the promise that other taxes would be either reduced or removed completely. GST was introduced because it simplified the NZ tax system, made it easy to police and PAYE was lowered. That was the

agreement between the people of NZ and the Lange Labour Government for the introduction of GST. Nothing has changed. Do not try and change things, do not attempt social engineering by introducing taxes on behaviour or environmental things. In other words keep your filthy hands out of our pockets. It is hard enough to earn a living now without you stealing more from us. You take far too much now. You should be looking at ways to cut Government expenditure and taxes.

## **ANONYMOUS**

W000188 15 Mar 2018, 3:01 PM

The tax brackets need to be reviewed, with more tax breaks for the lowest brackets, and adding another 1 or 2 top brackets at the higher end. Churches should be made to pay taxes, as they use this as a loophole to be exempt (eg: Sanitarium) while making huge profits that are not used in a charitable way. Temporary migrants should be able to get a portion of their tax refunded upon leaving the country, as they don't have access to the same services residents and citizens do. Migrants who have not contributed any taxes (eg: elderly family members) should not be able to receive benefits here.

## **WILLIAM CHUNG**

W000193 15 Mar 2018, 3:20 PM

I support a broad-based Land Value Tax (LVT) which does not exclude the family home for the following reasons: Discourages speculation Does not deter production: income taxes punish workers Efficient: no deadweight loss, actually encourages economic activity Encourages productive use of land Least distortionary tax: people can't respond to the tax by making more/less land Less tax evasion: impossible to hide land, and land titles are registered with the government Better to tax unearned wealth and reduce taxes on earned wealth: land value comes mostly from third-party actions (access to transportation, parks, social destinations, labour markets, desirable nedesirable neighbourhoods), and can reduce taxes on wage labour. Political benefits: weakens the asymmetry of power that exists between work and capital.

## **JOHN THOMPSON**

W000199 15 Mar 2018, 4:21 PM

The 'future' is already happening and it looks like this: Greater automation leads to fewer (but more highly paid due to higher productivity) jobs. Greater automation also means cheaper goods and services for consumers. Eventually NZ will figure out how to apply greater automation to housing and that will get cheaper too. These forces will erode the existing tax base as fewer people work and GST returns decrease. The government will need to find new revenue streams. The way forward is a tax on land. Land supply is fixed so increased price / decreased demand cannot affect the production of it. A land tax will simply incentivise more efficient land use. Some of the foreseeable downstream effects of this are quite desirable: Increased density in cities (cheaper housing, cheaper provision of infrastructure, environmental benefits). Repurposing of the most marginal farm land (environmental benefits). Productive uses found for currently unproductive land (economic benefits).



## **SANKETH GUPTA**

W000202 15 Mar 2018, 4:35 PM

Tax slabs need to be adjusted annually, according to inflation. Be mindful of the fact that inflation does not include housing costs. Consider keeping first 15K or 20K tax-free. This will help poorer sections of society. To compensate for the revenue loss, consider increasing taxes for income over 150-200K, capital gains tax on property. Provide tax benefits for health insurance and 1st home buyers. Tax the big global companies that avoid paying taxes in NZ. Close the tax loophole. All crown property should be sold by auction. The land is being sold to foreigners at peanut prices.

## **MATTHEW GILL**

W000213 15 Mar 2018, 7:10 PM

The tax system has been working well so far. I'm very happy with it

## **A R**

W000219 15 Mar 2018, 8:49 PM

Make sure that large overseas corporations trading in New Zealand get taxed properly instead of taxing New Zealanders more.

## **CHRIS SHAW**

W000226 16 Mar 2018, 12:14 AM

Income testing for superannuation. Universal wage Increased tax on social ills like alcohol. Reduce tax on essentials like fruit and veg. Tax property speculation

## **STUART BARWOOD**

W000231 16 Mar 2018, 7:46 AM

The system should be set up to supply the basic items at a low tax or nil ie( fresh food, power , water, clothes education etc up to 15years old). The luxury items which are discretionary should be at a sliding rate (going up) therefore making it the decision on how much tax you pay up to the individual.

## **ELEANOR DOIG**

W000237 16 Mar 2018, 11:52 AM

My partner earns a high wage and we think that it is the right thing to do, to pay proportionately more tax than lower paid earners. Nobody needs the huge amounts that some people earn, and it is morally indefensible for anybody to be earning obscene amounts of money while lower paid workers, and beneficiaries are struggling

to put food on the table. So, our first desire is to see tax rates rise on high incomes. Second, we think there should definitely be a tax on profits made on property, excluding gains on the family home. There is no reason why such profits should not be taxed like any other income.

### **JUDY JOHANNESSE と。**

W000245 16 Mar 2018, 3:58 PM

I believe all of those under 25 should be able to earn their first \$ 10,000 free of tax to get them established . Tax all second and more homes with a capital gains tax. All fresh fruit ,meat and vegetables should be gst free. apply progressive rates for those earning above 110.000 and increase top tax to 50 % Increase tax on alcohol and sugar . Close all tax loop holes . Charge non residents a property tax if they own property here . Introduce a wealth tax for those who own property worth 4 x the national average value . Invoke into our society the value of a more equal society where the have nots get a hand up by asking the wealthy to be generous . Look to the Scandinavian model . and vegetables should be tax free . Tax on alcohol and sugar should be raised . Tax should be a progressive scale where those earning over \$100.000 should pay more tax progressively . Max tax increases to 50% .

### **JUDY JOHANNESSE と。**

W000247 16 Mar 2018, 3:58 PM

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### **BRETT KILLICK**

W000249 16 Mar 2018, 5:33 PM

I think people who work hard in small businesses don't get rewarded enough. We have a small business and pay lots of tax that seems to be spent on a lot of people who don't want to contribute anything to the economy. Tax breaks for smaller businesses would allow us to invest more into them and employ people and even give back to the communities we live in. It's always a struggle for us at tax time. We won't look at employing anyone as it's just not worth the hassle unless we had some monetary incentives

## **BRENT STEWART**

W000252 16 Mar 2018, 7:25 PM

Why not create an online system for smaller businesses or individuals like MYOB or XERO, that is government owned and free, so people can manage their finances more easily (therefore manage taxes more easily). The best bit for IRD would be that you can have quick an instant access to all records? I also believe that tax rates on secondary income should be the same as they are for primary income.

## **EDNA BAILEY**

W000256 16 Mar 2018, 8:32 PM

Can please abolish the secondary tax for wage earners whose total income do not exceed the \$40,000.00 dollars before tax. People tend to stop becoming proactive and just rely on benefits from WINZ. Slaving on two (2) jobs with the first job getting the big chunk. More skilled workers will be encouraged to work extra days for those who are doing part time jobs. Will benefit small businesses, Uplift the living condition of the poor, contributes to the economy as well by way of tax. Hope the working group will consider my suggestion and reform the system. Please consider to take the GST off the fruits and vegetables. We have to consider the new generation of young people who are getting obese.

## **GARTY DALTON**

W000261 16 Mar 2018, 10:07 PM

**Raw Material Recycle Tax** In order achieve a sustainable economy alongside environmental responsibility, considerations need to reflect how we can assist the use of materials that are the more economically viable to recycle. Expecting ratepayers to cover the cost of disposing of materials that importers and manufacturers are profiting from could be construed as a subsidy. This better reflects user pay philosophy targeting the profiting end of the supply chain as opposed to the user end who choice is restricted by options available without environmental consideration. A tax on raw materials covering the cost of recycling claimed by recyclers would be designed to create business and employment opportunities for community paid for by the raw material primary producer/importer. The employment would best suit those restricted from employment opportunities through lack of successful education outcomes. This new business development opportunity would suit community enterprise.

## **ILSE BOTES**

W000264 17 Mar 2018, 8:34 AM

We should not be taxing children under 16 if they have less than \$1000 in the bank. GST on fresh food should be removed. Australia can do it and I am sure our IRD is not too stupid, as National told us. Even South Africa managed it. Export tax should be added to all water exports to cover these tax removals. Feminine hygiene products should not be taxed. Second dwellings must be taxed. Empty dwellings as well as empty residential land holdings must show a valid reason, or be subject to a specific tax that will discourage land banking.

## **LORRAINE PELLIS**

W000272 17 Mar 2018, 10:47 AM

Tax is essential but if it was more effectively gathered and managed in less wasteful ways, not much more would be needed to provide what we need, eg: 1) Making Universities free in the first year should be results based. if you don't pass half your courses then you don't qualify. Payment should be in full at the end of each year based on achievement. 2) Show some courage and raise the age of retirement to 67 - allowing provision for earlier retirement on a smaller amount if needed. 3) Level the retail playing field and tax all imported internet purchases from overseas with full GST, benefiting our national retail base and significantly increasing the tax take. 3) Stop large scale corporate tax evasion - Cloud Ocean Water must think that we are the patsy of the year. Their profits, earned in China are in the billions. Water ownership is obviously an unsolved situation, but Councils charge for water usage - why can't the government. That lot are robber barons and it is a scandal.

## **CHRIS RAPSON**

W000285 17 Mar 2018, 1:53 PM

In the future, more attention should be paid to the effects of globalisation. That includes -making it difficult to shift revenue offshore to avoid taxes, especially for multinationals and wealthy individuals -improving NZ laws to avoid becoming a tax haven -making it easy for people to move to/from NZ, especially transfer of superannuation entitlements

## **PATRICIA HEALEY**

W000291 17 Mar 2018, 6:36 PM

Less tax for lower earning jobs. Higher tax for higher paid jobs. Tax on income from rent for property owners. Rent to be set with a maximum rent cost which is not to be exceeded. A lot less spending from Government departments. Less expensive contract workers. Stop all the endless expensive policy making and conferences. No tax on essentials such as bread, milk, vegetables, meat, pasta, weetbix and porridge, butter, cheese and yoghurt. Sanitary products.

## **WAYNE SLOANE**

W000293 17 Mar 2018, 7:26 PM

1. More graduated tax rates from >2m (rate of 45%), down to 30-50k (15%). A top tax rate under 100k is unfair - even if the top decile currently pay 35% of tax. Those earning <30k pays no income tax.
2. SMEs to pay less company tax (e.g <500k turnover, 15%; >500k-1m, 17.5%; 1m-2m, 20%) than businesses with > turn over (e.g. 2-5m, 22.5%; 5-20m, 25%; 20-50m, 27.5%; 50m+, 30%).
3. Businesses incentivised in proportion to the number of full-time equivalent staff they employ, via tax rate deductions e.g. >5 employees, 1%, >20, 2%; >50, 3%; >100, 4%; >500, 5%, >1000, 6%, >5k, 7%.
4. No personal tax deducted if \$ going in KiwiSaver or approved superannuation funds.
5. GST exemption for financial services removed; exemption given instead to

unpacked fruit and vegetables. 6. Capital gains tax introduced - main family dwelling, plus one rental property per main family dwelling, exempt. 7. Tax fertiliser and pesticide use. 8. Road user tax increased for heavy goods transport vehicles e.g trucks

## **HENRY JONES**

W000296 17 Mar 2018, 8:10 PM

I think you need to introduce capital gains tax on housing which isn't the principal family home. New Zealand is one of few western style countries that doesn't currently have this tax. There is some arguments which suggest basic foodstuff should be gst free.

## **MATTHEW THREDGOLD**

W000309 17 Mar 2018, 10:03 PM

If a purpose of tax is to support environmental outcomes then don't revoke the electric vehicle exemption on the road user taxes in June 2020. Also wood smoke pollution is a burden on New Zealand towns and cities. Tax wood burners. I read that the annual externalised health costs of each wood burner in Sydney, Australia is A\$2600. Taxing each woodburner at \$1000 or more a year seems fair. Use the revenue to replace wood burners with cleaner technology such as heat pumps.

## **RUTH LAWSON**

W000312 18 Mar 2018, 3:31 AM

So called "Charitable" organisations, who operate profit making business concerns, should be liable for income tax.

## **PAUL COLUMBUS**

W000317 18 Mar 2018, 12:38 PM

Both central and local governments need to take risks and devise effective policy that transcends their political lifespan. Think national solutions, apply equitably. Stop the ad-hoc approach we exist with for local councils for example, provide legislative power for localised City Taxes, the rate legislated to be applied equitably to all Councils for all goods and services purchased, therefore applied fairly to both domestic tax payers and external visitors. Dis-establish targeted rates and ad-hoc taxation methods, give local government authority to do their job and reduce government reliance and control. Visitor taxes are examples of prejudicing one domain - provide people the choice. City taxes give local bodies more autonomy but it must be conditional on what the monies are allocated to, i.e. infrastructure only.

## **RICHARD BATTRICK**

W000322 18 Mar 2018, 3:31 PM

Human beings are different in ability and should, therefore, be different in their social and economic standing. Extremes of wealth and poverty should, however, be totally abolished. It would be good if systems could be put in place that enable the truly wealthy to be philanthropic. In other words a formula for enabling supplementary taxation to be used for the wellbeing of all. The country needs its base taxation systems that all should contribute to which is used to run the country, and the supplementary tax should be used to advance the country as many people become angry if they feel they are paying to keep those who refuse to work. Better systems are needed to recover tax from a parent who should, but evades paying child support. The culture of doing cash jobs and hence paying no tax needs to be expunged from NZ society. We cannot be proud of being the least corrupt country in the world and yet feel avoiding tax is meritorious.

### **NEVILLE EVANS**

W000326 18 Mar 2018, 4:58 PM

All forms of accumulating wealth should be taxed, including Income and capital gains. By maintaining income tax and introducing capital gains tax, all of those accumulating wealth will be taxed. As tax from Capital gains increases, income tax on individuals could be reduced. General Sales Tax should be maintained to continue to gather revenue from tourists. GST is also a very efficient tax in terms of costs of recovery, given the burden is mainly on those taxed. The tax system should be simplified to reduce the cost of recovering tax and increase the productivity of Inland Revenue. A possible exclusion to this would be to zero rate certain food stuffs for GST purposes. The Tax system should provide people with the incentive of accumulating wealth to fund their own retirement.

### **DYLAN FLETCHER**

W000338 18 Mar 2018, 9:36 PM

Tax should be on assets and wealth rather than income. Assets like houses are creating more income than the jobs of the people living in them. Low income tax offset by other asset taxes would increase the incentive to work and provide more discretionary income for lower/working class families.

### **BEVIN BRETT**

W000345 19 Mar 2018, 8:22 AM

Future workers are competing against robots and foreign labor. Taxing income handicaps domestic labor, making it uncompetitive, causing jobs to go away, causing income taxes to go up - it is a death spiral that is causing the transfer of wealth to the asset-owning and from the poor that is causing social unrest that will just get worse as the gap widens. Instead we should be obtaining govt revenue from taxes/rates/fees/rental/sale of assets that truly should belong to all - patents, air, water, land, minerals, electromagnetic spectrum. The amounts should not be based on what is doable with the asset, not with what is done. For example: the same fee on an acre of land with a gorgeous view regardless of whether there is a shack or a mansion on it. It was wrong for previous generations to sell many of these assets "for ever", but we

have not lost the right to tax etc. these assets. The change must be phased in to avoid major disruption, but this is the direction we must plan for

### **CHRISTOPHER STUCKEY**

W000352 19 Mar 2018, 9:10 AM

A major change is needed. The entire premise of capitalism and our economy is that talent is rewarded - "work hard and reap the benefits". As it is, this is being eclipsed by the importance of having wealthy parents. It flies in the face of a meritocracy to have people inherit vast sums of wealth. Either an inheritance tax is needed or some form of wealth tax (as recommended by the previous tax working group).

### **SIMON MARGRETT**

W000358 19 Mar 2018, 9:31 AM

With the coming AI and automation revolution humans won't need to work as much. Raising money from fewer employed people won't be easy. It's time the tax system focused more on taxing capital than taxing wages.

### **ALEXANDER PLUNKET**

W000361 19 Mar 2018, 10:03 AM

We need to tax companies and corporations more heavily and spread the tax burden which currently lays at the feet of PAYE tax earners. Close loopholes and stop tax evaders who continue to dodge the system. Ensure that companies selling products in our country are paying tax here in New Zealand, and not shipping their profits offshore. We need to use tax as a disincentive for property speculation, adding taxes such as capital gains taxes, land tax and estate tax increases. We need to lower tax rates that dis-proportionally weigh on poor people such as GST. Essentially, wealth inequality in this country, like much of the developed world, is out of control. We need to bring back New Zealand's egalitarian tradition.

### **LIAM O'CONNOR**

W000365 19 Mar 2018, 10:26 AM

There isn't much that should really be changed with the tax system, and a lot of the things people think it will fix, such as the high cost of food, will only be quick Band-Aid fixes that won't last. For example, removing GST from food is only a temporary 15% discount, and complicates the system. Tax will not fix a globalised workforce, loss of manufacture, low wages, and a reliance on exporting everything and importing everything. However, tax brackets have also not been adjusted for inflation in quite some time. Once upon a time, a household salary of \$70,000 meant you weren't struggling. That is not the case today. But there is scope to create new tax brackets and increasing the amount of tax taken from them. There appears to be little reason why brackets at \$100,000, \$130,000, and \$160,000 are not created and then taxed at an appropriate rate, especially as these rates only apply to income greater than that amount.

**CELIA MCALPINE**

W000369 19 Mar 2018, 10:52 AM

Review the secondary jobs tax! Almost no one gets a secondary job because they want to. 99% of the time it is out of desperation - from not getting enough hours or not earning enough from their first job to get by. For those on part time work, getting a second job is almost not worth it because of this ridiculous tax. Reform the secondary tax by either abolishing it for those earning under a certain yearly threshold, or abolishing it for anyone working under 40 hours at their first job. We should also exempt anyone earning under 15,000 a year from any tax at all. It is ridiculous that someone earning 1000 a year is taxed at the same rate as somebody earning 30,000 a year. The tax brackets need reform.

**MARIE PATERSON**

W000376 19 Mar 2018, 11:09 AM

Abolish Income tax, taxing high incomes means skilled professionals are more likely to find ways to hide money like trusts, moving overseas, using offshore securities etc. Instead follow what all tax theorists have been saying for years - just use GST. It is completely user pays so the fairest system possible, everyone can choose how much or how little they pay based on what they choose to purchase. Of course the rate would need to increase to subsidize the loss of income tax revenue for the Government. No one can hide from paying GST when it is on everything and the compliance costs are lower, people find it simpler to follow and understand. For those living below or on the line, they are dealt with via the benefit scheme to ensure they can still afford essentials for living etc.

**HENRY JOHNSON**

W000381 19 Mar 2018, 12:02 PM

I believe we need a wealth tax, an estate tax and a gift tax. We need to implement all measures which will halt the rise of inequality. This will benefit all members of society, not just those who struggle to make ends meet.

**ANONYMOUS**

W000385 19 Mar 2018, 12:12 PM

Lower corporate tax rate. Lower personal tax rates in all income bands. Lower GST. Reducing taxes has a stimulative effect on economic activity which leads to an increase in government receipts. By taxing less we can give people more money in their pocket, and the government can still receive the same if not more tax revenue.

**BRAD PATTERSON**

W000398 19 Mar 2018, 12:54 PM



Wealth tax - Tax a small amount per year on assets over some amount. Inheritance Tax - Avoid the ultra wealthy just passing money down to their children and creating an effective aristocracy. Additional Tax Brackets for high earners - For really high earners for example over \$110,000 per year at 43% NZ should increase its company tax rate - the bulk of the government's income used to come from company taxes but that has since become a minority. Company taxes are a good type of tax because you're only taxing their profits and they are not a person, so you are taking money from an entity that has excess money without making life harder for any given person. Additional company taxes should be combined with increased spending on national infrastructure that will help NZ companies.

## **MAX**

W000402 19 Mar 2018, 2:02 PM

NZ tax system belongs to mid-XX century and currently is at the end of its life. Anyone calling it simple or fair is delusional. Most countries have better tax options at least for small businesses (not ideal, but much better than NZ), say China and Russia allow easily calculated and almost automated tax returns for SMEs. Taxation should be simple and automated. The easiest way to go is The Automated Payment Transaction Tax <http://www.apptax.com/> or a similar one. Taking into account that the vast majority of payments in NZ is cashless, the transition is easy - just made NZ banks collect a fraction of each payment (circa 1% or less to match current tax revenue) and transfer it to a government account. No exceptions, nice and easy. Cash payments can be discouraged by taxing cash pro-actively. Say, if we assume that average number of hops of a bank note before ending up in a bank is 5, then collect 5 times tax rate when dispensing cash in banks/ATMs. Oh, and save money on IRD.

## **MATT NEILSON**

W000406 19 Mar 2018, 3:13 PM

Any changes must not complicate the existing system. Any new tax (preferably none) should be revenue neutral.

## **ANONYMOUS**

W000409 19 Mar 2018, 4:13 PM

I believe that our tax system should be a tax on the value of all ASSETS, rather than income. This is a far more equitable basis for a tax system.

## **PETER SCHULTE**

W000411 19 Mar 2018, 4:48 PM

why is everyone taxed from the first dollar? We should have like in other countries A tax free threshold like 14k? GST on basic food items is not good. It does not encourage healthy choices either.

## **ERU MANUERA**

W000413 19 Mar 2018, 5:19 PM

No income tax on any income earner that has annual earnings of under \$25000 - No tax exemption for charity Dividend tax to be set @ 35% and have the top tax rate the same No tax on employer contribution to KiwiSaver accounts

## **JULIAN HUTT**

W000416 19 Mar 2018, 5:38 PM

Tax surpluses should be repaid back to New Zealand residents in the form of a dividend. There should be a tax free threshold so that the tax payer would be able to keep all of their earnings during the first weeks/months of the new tax year. This will help all new Zealanders through winter, first home buyers to save for their first home. Young adults get a head start on life and the older and wealthy that little bit better off too.

## **DANI GARVEY**

W000425 19 Mar 2018, 6:25 PM

the government needs to stop taking money from the middle income group to fund the extra money they plan to pay for the changes to working for families and free study. no fees gives no incentive for kiwis to stay in nz. also by not having moved the tax brackets you are making it hard for those who do pay their taxes and get no assistance. the extra money from working for families in July will give people the ability to afford smokes again. that money should be going to schools and dhbs who need the money. stop paying people for having children. stop punishing people who work hard and still struggle.

## **CHARLES LYNCH**

W000435 19 Mar 2018, 8:18 PM

I don't think the current system is fair. As a contractor who is paid by the hour, I could work for 10 years and earn say \$1 million, but my neighbour could buy a house and over the same period earn \$1 million, however I would have paid hundreds of thousands of dollars in tax and he would have paid nothing. This is an example, but I feel like passive income should be taxed higher than income where people are paid for their time.

## **RICHARD GOLDTHORPE**

W000437 19 Mar 2018, 8:42 PM

The tax system (and benefit system eg WFF tax credits, in work tax credit, kiwisaver tax credits) needs to be progressively restructured with a focus on universality. Universality builds a sense of common cause and common citizenship (as can be seen

from the success and widespread political support for universal NZ Super). It stops tax from being something that one group does to another and makes it the set of rules that we all live by. Specifically one idea I would like to see introduced is the concept of a 'Citizens Dividend', a kind of low level universal basic income paid out from the proceeds of taxation of our shared natural resources (mining royalties, govt bandwidth sales, water levy, carbon tax and dividend scheme, low level land tax). An example of this globally is the resource dividends paid to all citizens of Alaska and funded by natural resource taxes. Over time this may be built upon and grow into a full fledged universal basic income or it may remain fairly small.

## **BRENDAN JOHNSON**

W000442 19 Mar 2018, 9:38 PM

If a business overpays tax it must be refunded not treated as a credit. Businesses should have the option of when they pay their tax or pay using PAYE. There should never be an inheritance, land, family home or water tax. No GST on fresh unprocessed foods. Do away with RUCS and have 2 separate diesel types. One dyed for industrial, one dyed for road use that includes RUCS same as petrol. Take tax off kiwisaver. Don't tax benefits. Take the pay down to suit. Raise income but lower income tax. Means less people require assistance.

## **NICK KEARNEY**

W000446 20 Mar 2018, 2:31 AM

Taxing income is counterproductive to an incentivized workforce. Income subsidies like Working for Families, or any other such political programme, reduce the incentive to work, and grow your wages/income, and therefore need to be scrapped. A tax base should encourage work and enterprise, not do the opposite. Therefore, income taxes should be scrapped, or massively reduced, with government revenue coming from other forms of tax, and ones that are more efficient to collect. Any package of reform should be implemented as a package, and parts of it must not be cherry-picked. This recommendation must be strongly made, like it was in the McLeod Report (but was ignored). Finally, any changes must be tax neutral so that the amount of revenue isn't increased, and the productive class must not be pay a disproportionate amount - by and large, everyone should contribute equally.

## **LARA FLAVELL**

W000455 20 Mar 2018, 7:50 AM

The tax system needs a complete overhaul. The hard working society contributing people pay far too much tax - wages (tax rate is horrendous), gst, petrol tax (gst on petrol so double tax), rates (gst on rates so double tax) and so on. We get poorer because we constantly have to pay more (the cost of everything is constantly increasing - never decreases). Cut taxes so people have more in their pockets to be able to live life instead of just surviving!

## **DAVID ALLIS**

W000462 20 Mar 2018, 8:53 AM

The tax system should be simple and cheap to operate. As a country, we should be aiming for lower and flatter taxes, which incentivise wealth creation and help increase prosperity for all New Zealanders. This wealth can be shared through simple methods. The size of Government should be reducing, rather than increasing. Aiming for Government spend closer to 25% of GDP, rather than 30% or more. Any new taxes implemented also bring large costs for implementation and compliance - we should avoid introducing capital gains tax, wealth tax, land tax, transaction tax, death duties, gift duties, stamp duties, congestion tax, carbon tax, sugar tax, fat tax etc. Whenever any Government introduces a new tax, they should also lock in the maximum tax rate. This helps avoid increased taxation by stealth. We already have a capital gains tax for rental properties (5 year bright line plus 'intention')

## **ADRIEN DE MONTIVILLIERS**

W000468 20 Mar 2018, 9:06 AM

Taxation is theft and the only way to ensure the safety and freedom of future generations is to free them from the slavery of the state. People do not pay taxes, they are taken from us by force. There is no 'social contract' involved in taxation, no one volunteers to have their money stolen at gun point so they can get services that they could pay for anyway. Get rid of any form of taxation and privatise everything to ensure that above all else, our future generations are protected and free from the biggest gang of thugs, murders and thieves the world has ever known, the state.

## **LAYTON**

W000473 20 Mar 2018, 10:38 AM

I think the tax incentive should be geared more towards investment in productive industry, rather than just property. Property should be taxed so that the average investor will be more likely to consider investing in businesses that create value for the New Zealand economy, at levels that are more in line with the OECD average.

## **HELEN ROBINSON**

W000479 20 Mar 2018, 11:51 AM

Has any consideration been given to providing tax incentives to employers to raise their employees incomes? For example a tax rate reduction or rebate if they increase a certain % of employees incomes each year. Something needs to be done to make sure money is filtered down to employees and stop CEOs etc from having such obscene salaries.

## **MALCOLM HARFIELD**

W000483 20 Mar 2018, 12:56 PM

I'd like to see the tax system changed to less tax on earnings but more on buying. It reduces the effects of the "black economy". It makes less of a tax burden for the lower paid who don't have a large disposable income. Perhaps introduce a personal allowance similar to the UK. Older people get a larger personal allowance that would increase with age. I'm looking at retirement in the next year or two - on my pension I would pay the equivalent of \$2000 a year in UK but in NZ I will pay \$8000. Its a huge difference and one that could influence which country I finally retire in. Maybe look at GST and make it variable - lower for essential things (food!) and higher for the luxury items.

### **JADE DONALD**

W000489 20 Mar 2018, 2:24 PM

Current system is not fair. International companies operating in nz should pay more tax, business and higher income earners should pay more tax. We need a capital gains tax - currently I can't afford a house so for me any alternative investment I make is taxed - this is unfair considering many in new Zealand have the untaxed investment of housing. It seems like low income people bear the brunt of taxation (income and gst) and the more wealth you have the less you need to contribute (untaxed capital gains as example).

### **ALAN FALLOON**

W000493 20 Mar 2018, 2:32 PM

UBI! More tax brackets of higher incomes with increasing tax amounts. First small amount of income is tax free, I think they do this is over the ditch...

### **GRANT NICHOLSON**

W000505 20 Mar 2018, 4:30 PM

I can't help but feel that there is a conglomeration of different taxes all of which can be avoided or reduced if you have the right accountant or tax expert. This is totally unfair as the wealthy are not taxed in proportion to the poorer among us because they are able to write off so much I would suggest that all current taxes are totally wiped and a straight GST (call it what you like) is levied on EVERYTHING especially all financial transactions. The tax take the way I see it would be increased by a huge margin and it would be a true user pays system At, let's say 10% GST on all transactions, the poorer among us would pay less and only on what they buy. The wealthy would have to pay tax on all their purchases whether it be goods and services, property, shares, etc and would pay a greater proportion than at present. Do away with claiming back GST as at present on a value added basis. Just make it all simple - you buy it, you pay tax. Especially for buying real estate

### **SURESH PRASAD**

W000511 20 Mar 2018, 6:25 PM

At the moment tax is too too way high. It is killing us. Those who pay tax upfront (PAYE) and are single income earners, the tax system is putting them into poverty. Government controls this usage of tax. Some uses are abhorrent eg. travelling of ministers. It needs to be lowered. I am paying almost a quarter of my earnings in tax. If government gives me the tax they deduct pay week, I might leave work.

### **DEBORAH HOWDLE**

W000514 20 Mar 2018, 7:08 PM

I think that to better even out taxes across the spectrum of our population tax should be removed on all basic foods. This is not hard to do other countries have done it from the beginning. Any form of gambling, smoking or drinking should recieve higher taxes. Those in the higher tax bracket should be paying a higher tax that they are now. Middle income as well as low income families should be helped with tax around school fees and school subject fees.

### **ROSS HEBNER**

W000518 20 Mar 2018, 7:32 PM

introduce asset tax a la Gareth Morgan and Universal Basic Income!

### **ROBERT MURRAY**

W000525 20 Mar 2018, 8:14 PM

Scrap all current taxes. Instead, a single tax on all income as its received into a bank account. So every deposit would automatically have (say) 10% deducted by the bank and paid to the government. That's every deposit – no exceptions! Cash would have (say) 20% deducted on withdrawal and a further 20% deducted on deposit so the disincentive applies to both buyer and seller. The banks would administer this as a cost of doing business. To address foreign sales: either deduct 10% from all overseas payments or insist all business in New Zealand is conducted through a local bank account. I'd also suggest the Government consider an export tax on all exported resources – such as water, gold, oil, logs and milk powder. The rate of tax could vary to reflect the amount of refinement prior to export ie milk powder would attract a higher rate than baby formula.

### **DAVID HUNT**

W000529 20 Mar 2018, 8:34 PM

Remove GST - it's regressive, effects poor disproportionaly. Introduce land value tax - this captures unearned increase in value from infrastructure etc. It encourages better land utilisation. Set this at a rate that would replace GST. Create a flat tax at the current highest rate. Take difference in tax take to create a small UBI.

## **JEREMY RUSSELL**

W000532 20 Mar 2018, 9:00 PM

Www.top.org.nz/top1 - you guys should probably have the policy from the last two tax working groups...

## **CARL PETERSON**

W000537 20 Mar 2018, 9:51 PM

Income taxes are a fraud and a sham. They do not serve any but the banking class, the rich, and the corporations. They force workers to borrow towards the purchase of a home, they favour businesses with tax deductions and tax free capital gains, and they create interest-induced inflation which multiplies the debt burden on the poor. Income taxes have created a huge divide between rich and poor, labour and capital, and between the 'left' and the 'right'- through the illusion that income taxes must fund government and without them there can be no government services. This is false, and a blatant lie. Removing income taxes will create an immediate deflationary effect calling for govt to issue new interest free money into the system via digital banknotes as empowered by the reserve bank act. This will reduce interest rates and alleviate burden from the workers, as well as adding roughly \$200 to the average take home pay. It will also go far towards funding a universal basic income for all

## **ZOE**

W000541 20 Mar 2018, 10:12 PM

We need to tax capital gains. It is not productive for the economy to generate revenue by selling houses to each other. All our goods have GST incorporated, why not the same for houses so people don't treat them like businesses. Mum and dad landlords are awful as well - they're not property managers. Secondly, I think we need higher tax brackets for those that earn more - like in the Nordic countries. This will only work if the Government focuses on transparency and accountability to ensure the taxpayer is confident on how money is spent. I am confident but that's because I am educated and work in the public service and I understand that money is spent on the greater good (ie health, education). And taxes for environmental externalities are not something to be afraid of, but to be welcomed. Those creating the externality should pay the price - which is what would happen if natural capital was properly accounted as a cost/benefit. Thanks for your work. Zoe [1]

## **PHIL DEL FAVERO**

W000544 20 Mar 2018, 10:39 PM

Many employers allow or require PAYE workers to work remotely from home. This can be either full time or part time. This type of work will be more common in the future. Under the existing tax structure there is no way to claim for a tax rebate for the use of your home for work purposes unless you are a self employed business. The costs associated with this type of work for PAYE workers are the same as incurred by self employed tax payers. I would like to see a change in the tax system to accommodate PAYE workers who are required to remotely work based in the family home. PAYE

workers should be able to claim tax rebates on the same basis as a self employed person working from the family home.

### **SIMON CULLEN**

W000556 21 Mar 2018, 6:42 AM

The Opportunities Party has a great tax policy that is exactly what is needed to keep house and land prices under control and help those with lower incomes

### **RICHARD PITOUT**

W000559 21 Mar 2018, 7:36 AM

Get rid of the benefit, replace it with an unemployment insurance fund over a five year period or make beneficiaries work in order to qualify for their benefit at the end of the week. (There are many menial tasks that we pay for that could be done by the unemployed) There are too many free loader's who will not work and their children are growing up knowing that there is no need to work because the government will give them money. I wholeheartedly support those who through no fault of their own are unable to work but why should those who are working pay for those who have no intention of working, let their families carry that burden.

### **JILL BEST**

W000562 21 Mar 2018, 8:31 AM

In the interests of fairness, I believe there should be a capital gains tax, (excluding the family home) payable when the asset is sold. It would need to be calculated against both the purchase price and the inflation rate over the period the item was owned. However I'm not sure whether this would discourage investment in rental housing. Also in the interests of fairness, I believe an inheritance tax of 10-20% should be paid. Charging GST on goods bought on internet is fair to protect our own retailers, but extra charges as well are not. Providing Customs, border inspection etc should come from general tax. e.g. A friend recently ordered from overseas some health supplements for personal use. GST was charged, OK. However he was also charged for: Import Duty Import Transaction Fee GST on Import Transaction Fee Biosecurity Levy GST on Biosecurity Levy This seems like double dipping. Only the Import Duty is mentioned in the accompanying brochure.

### **STEPHEN OPIE**

W000567 21 Mar 2018, 9:26 AM

I am a 63 year old teacher. My wife and I have heeded the advice of governments ongoing to be prepared financially for our retirement. We have invested in property all our working lives in preparation for retirement. As our property investments have grown continual tax legislation, with a stroke of a pen, erodes our future financial security. We have watched with disbelief as even more tax legislation is being aimed at property investors. Tax legislation changes in all my years have never been in our favour. It has proven to me we are a great pool of money readily accessible for taxing but our



numbers represent a small voting pool. How can the New Zealand public chose to prepare a retirement investment path when tax legislation continually changes the rules. I urge you to leave our retirement investments alone.

### **MARTIN BARTHOLOMEW**

W000571 21 Mar 2018, 9:42 AM

Need capital gains tax on none primary residence properties, it is obscene that this isn't currently in place, should be phased in over a 5 year period, so as not to totally destabilise the housing market. Should legalise and tax all drugs, I don't and wont take any, don't drink or smoke either, but it is obvious to anyone with a brain in their head that you cant reduce intake by stemming supply, you can only do so by reducing demand. this is only going to occur with better education and support, so tax the lot and use the proceeds to pay for comprehensive education from an early age and support for those already involved to come off. remove GST on children's clothes/shoes and fresh fruit and veg, pretty obvious really and is done in other countries quite easily so why not here? remove tax exemptions for all religious groups, this is an antiquated policy that protects some of the richest groups in the world from paying their fair share.

### **JODYNE BALLANTYNE**

W000575 21 Mar 2018, 9:55 AM

No GST on fruit and vegetables they are expensive. While poor people get fat with health issues because junk food is so cheap. Heavily Tax the foreign companies that take our water for free and sell it for Billions of \$. This shld be NZ income it is our resource. Tax the 1s who affect our environment. Less money spent on foreigners. Rein in our welfare system to cover NZERS first. Not travellers or foreigners. Make money from our oil resources.

### **CATH ARNOLD**

W000583 21 Mar 2018, 10:31 AM

Tax needs to be removed from things that are beneficial to mental and physical health and well being but should be increased on things that are harmful. Like tobacco has been raised out of reach of "normal" working New Zealanders so should alcohol, saturated fat, highly processed foods (to name a few) be taxed to help mitigate the medical expense they cause. However, if tax were removed from fresh fruit and vegetables and other beneficial to health items it would help reduce medical costs and help raise the health and welfare standards of "normal" Kiwis. Just think about it in a regardless of profit kind of way and do what's best for our bodies and planet rather than the pockets of those that don't actually need help. Those people in power that think benefits and housing costs are at the right level need to be given a couple of months on minimum wage in a rental, then maybe it could be done fairly and with understanding. Tax the problems and untax the solutions. (just an idea) Thanks.

## **WARREN KET**

W000588 21 Mar 2018, 10:40 AM

would like income tax reduced or gone completely and gst increased. If you spend a lot you pay more tax and tourists would pay more tax. Also would like vehicle rego scrapped and increase fuel tax to cover it. Therefore if you use your car more than someone else you pay more in tax. It would encourage people to use the car less or to buy ev. So it could be better for the environment.

## **STEPHANIE HUNTER**

W000603 21 Mar 2018, 11:20 AM

The thresholds for graduated tax need to be changed so that there are 2 top brackets on top of the current one The current 30% should be raised to \$90,000 and then another 33% from \$140,000 and 35% from \$200,000. It seems to be that the extreme higher incomes should be paying much more than currently. Another issue is the secondary tax for additional jobs - this is clearly unfair for those struggling. Get rid of it - it stops people from trying to better their lot. It is not the rich doing this - often it is those at the bottom.

## **PHIL ASTLEY**

W000605 21 Mar 2018, 11:25 AM

I'm no brilliant brain - but together NZ does have the brains to come up with something better. One case at least worthy of consideration (by a CA over the ditch) was to drop ALL taxes. Instead he proposed a 2% levy on all deposits (wider than just banks, etc). Imagine how better it would be if we didn't spend so much and optimising decisions for tax (and having court cases over it). And how small the IRD equivalent would be, just focussing on relatively few deposit holders. Naturally I don't want to shoot myself (and my profession) in the foot - but there are other ways.

## **ROLAND MILLET**

W000608 21 Mar 2018, 11:36 AM

1) No GST on basic food items. 2) Higher GST on luxury items. 3) Capital gain tax on housing at minimum 30%, exempt main residence lived in for more than 5 years. 4) Income tax free for the first \$6000/\$8000? earned. No need to tax and then give back to low income earners. Wasted money. 5) Higher income tax rate on high income, (\$200.000 +)

## **CHRISTOPHER MULLARD**

W000617 21 Mar 2018, 11:55 AM

Taxation can be used as a way of encouraging 'good' behaviours: To encourage healthy eating, make the right foods cheaper (tax them less). Make the wrong food more expensive (sugar tax etc) Tax environmental polluters, give tax concessions to

green technologies. Tax short term speculative behaviour (flipping housing, shorting stocks etc) Encourage long term views (tax free savings schemes - can't believe NZ has none!) - This last more than anything. To avoid a ticking time bomb of a greying population with insufficient savings, people need to be encouraged to save more for retirement. Much more.

## **CHRIS PLIMMER**

W000623 21 Mar 2018, 12:05 PM

Like everything in this world, the problem isn't the tax its the spending. Our tax rates are already ridiculously high. In a household the easiest money you can make is in efficiencies that save money around the house. There are MASSIVE inefficiencies in government and the only way you will get people to pay taxes (rather than avoiding tax or leaving) is to show them that the government is efficient. If you tax people more, people will stop working and join the que because you are giving so much of peoples money away. I earn over 100k and still struggle to keep up with the costs of living. The problem is people not earning enough and others not working. At any rate, the answers are simple... look at country where they have a tax system that works and copy it rather than spending money reinventing the wheel and setting up websites like this to generate ideas that will waste more of the good kiwis hard earned money.

## **WILLIAM GIRIMONTI**

W000631 21 Mar 2018, 12:41 PM

\* Keep current tax bands for income \* Eliminate GST for all essential, non-discretionary purchases (i.e. food, clothing, healthcare) \* Eliminate GST on all government levies (ACC, Fire Service Levy, Earthquake Commission, etc.). Levies are essentially hidden taxes and we are getting taxed on taxes which equates to double taxation. There are other options for raising revenue instead of penalising people with repressive tax regimes which only hurt the residents of New Zealand and negatively impact the economy. Consider the large numbers of tourists who grace our shores each year -- this is a virtually untapped source of revenue. Consider levies on entry and exit that get bundled into the costs of airfares, cruise tickets and accommodation levies for hotels. Reduce government expenditure and be responsible in government spending. If the government could learn how to balance their own accounts that would send the correct message to the people to follow suit.

## **HEATHER MACKAY**

W000640 21 Mar 2018, 1:04 PM

Like the NZ Maths Curriculum, the NZ Tax system needs a complete overhaul. I agree with

1. Capital Gains Tax - special consideration around family home.
2. GST removed from healthy foods (not sure how difficult this would be to implement)
3. Increase in GST and reduction in PAYE.. hit the spenders
4. Bonus payments for savings goals or increased interest the greater the savings
5. If govt built and sold to first home buyers on the provision the owners remained ion the house for a given number of years OR "rent to buy"
6. Increase in tax paid by overseas buyers of NZ property
7. STOP paying superannuation to non NZers or recent immigrants... minimum of 30 years paying tax in NZ before qualifying for NZ Superannuation
- 8.

Overseas buyers of property and money-laundering needs to STOP 9. The ultra rich/get-rich -quick curmudgeons need curbing; they are the main culprits in tax avoidance 10. Hit the multinational corporations HARD... bludgers that they are

### **SAM BURGESS**

W000657 21 Mar 2018, 1:43 PM

We should tax capital gains, and close up loop holes that allow businesses, especially foreign ones, to avoid paying any tax. These are my biggest issues with the tax system. We have a system that allows investors to not pay tax on profits, no wonder people want to invest in property here.

### **TRISHA GRAY**

W000663 21 Mar 2018, 1:58 PM

I think,we should be looking at what is happening in Britian,where food stamps are given as part payment with the benefits.These are used towards your weekly grocery bill.G.S.T should be removed from all basic food products.Tax cuts for all over 65's who are struggling.Gapital Gains Tax,for all investment properties,not on family homes.Higher taxes for ciggarettes an alcohol,also symthetic drugs.

### **ANONYMOUS**

W000665 21 Mar 2018, 2:03 PM

We should be moving towards a transaction tax based system.

### **SCOTT**

W000670 21 Mar 2018, 2:13 PM

- With the increase of electronically stored information, have IRD recalculate tax obligation more often than yearly and enable the ability to reclaim outside a single deadline date.
- Have property taxes based on land value only. This significantly increases the cost of under-utilised land.
- Provide a tax rebate for a business being carbon neutral. This will drive spending in these areas, and so make cheaper for everyone.
- Make credit/debit card companies and others that enable online purchases to nz customers responsible to ensure GST is collected on all online purchases.
- Set a tariff for all items from another country to the level of their highest tariff on NZ goods.
- Enable donations to charities prior to PAYE
- Keep GST a single level and across essentially all goods. Use subsidies if a variation is required to encourage certain items purchased
- Publish ordered list of largest 100,000 business, by total amount of tax paid, and total tax paid by industry.

### **DICK BANNISTER**

W000675 21 Mar 2018, 2:35 PM

Higher earners income tax is low internationally and should be higher. The losers at the moment are those on low income and also those in retirement (fixed income).

### **PAUL TOMLINSON**

W000679 21 Mar 2018, 2:43 PM

Too many small taxes added to goods, services, transport. Round them up and add them to the basic rate and then remove the additional taxes from these goods services and transport. Car insurance compulsory remove GST from food

### **AHMED MOHAMMED**

W000684 21 Mar 2018, 2:59 PM

We need some intelligent auditors, as I can see a lot of tax theft is going on. IRD should check how a person who get benefits, child support, community serv card etc owns a rental investment property also, where they got the money to put towards the initial deposit. how the banks are giving loans. Put me in the audit section of IRD and I will generate more than double what IRD pays me as salary just from the people who are stealing country's money.

### **JULIE MILLER**

W000687 21 Mar 2018, 3:05 PM

We need to remove GST on essentials for keeping us well and healthy, like fruits and vegetables, and sanitary items. And to calm down our property market by making houses reflect that they're homes people live in, rather than investments to be bought, held empty and sold for large profits. Implement a punitive tax for houses left empty too long, a tax on profits of house sales that aren't the vendor's primary residence, and a tax on AirBnB profits. But tax rebates for those who go above and beyond to create warm, dry and healthy environments for their rental tenants.

### **LUKE COPSEY**

W000695 21 Mar 2018, 3:22 PM

Our tax system is generally ok compared to other countries. It mainly needs to crack down on companies/corporations and people using loop holes and corruption. It also needs to tax the wealthy more like Australia does and implement capital gains tax.

### **WARREN PRESTIDGE**

W000699 21 Mar 2018, 3:43 PM

It is absolutely essential that a comprehensive capital gains tax be implemented (exempting the family home). (1) This is mere justice. Capital gains is income, just as much as wages and salaries are. (2) This will do something towards redressing the increasing gap between rich and poor. (3) This will do something towards discouraging

excessive speculation and "investment" in the housing "market", which is shutting people out of owner-occupied housing, a basic human right. (4) This will widen the tax base and provide the government with more resources to attend to social issues which are under-resourced at present.

### **CORNÉ VAN DE VEN**

W000704 21 Mar 2018, 4:09 PM

Leave it as it is for now

### **JOHN DAVIES**

W000706 21 Mar 2018, 4:25 PM

Raise the tax free threshold Further tax steps, e.g tax income over 150,000 at 40%, tax on income over 200,000 50% Tax beak for graduates in short supply jobs like nursing or tax rebate on student Loan repayments if they remain in the country tax on financial transactions Really look hard at what foreign companies pay In tax Nitrate run off or pollution tax that is ring fenced for water air land remediation work Tax breaks for renewable energy Raise tax and excise duty on alcohol hugely

### **PHOEBE MACDIARMID**

W000708 21 Mar 2018, 4:34 PM

It is too easy for the wealthy to avoid paying their share of the cost of running the country, of financing the things which are for the good of us all, like caring for the disadvantaged, educating our children, taking a long view of social problems, not to mention infrastructure.

### **JAN MADDOCK**

W000712 21 Mar 2018, 4:59 PM

Tax overseas Corporations on all the goods and products they sell in NZ e.g. Apple, Amazon, Google, Facebook etc. Increase income tax for the top 5% of earners. Considerably increase income tax for the top 1% and seriously hefty fines for tax evasion and avoidance. Outlaw the use of tax havens. Stop the avoidance of tax by so called "trusts" which are merely a means of avoiding tax by the wealthy and middle classes and to avoid paying for their care. Less tax breaks for the self employed and businesses. No tax relief for landlords. Reduce GST to 10% to ease the burden on poorer New Zealanders. No GST on food or essential items such as tampons. Ensure employers pay a decent living wage that does not need to be subsidised by corporate welfare such as working for families programmms.

### **FIONA KEELING**

W000714 21 Mar 2018, 5:04 PM

I disagree with having secondary tax because if people need to work more than one job it seems obvious that they are probably only getting minimum wage. Therefore you are penalizing poor people who actually have the gumption to try to make a better life for themselves.

### **MARGARET PEACE**

W000722 21 Mar 2018, 5:23 PM

Tax should continue to be applied to income, but for those on a low income it can be a burden. Perhaps there should be a tax free "personal allowance" as in other countries. Tax should also be applied on capital gain, when profits are made on transfers of property, at death or sale. Again there should be a value below which things are exempt to avoid penalising those poorer in society. GST on food should continue but perhaps at differing rates eg zero on fresh unprocessed foods (fruit, veg, meat and dairy). A low rate on "essential items" and a higher rate on luxuries, takeaway food, and those containing high sugar and fats. In other words use tax to steer people to healthy eating. Perhaps a carbon or energy tax could be introduced to help influence the effects of climate change.

### **STEPHANIE ROWSE**

W000727 21 Mar 2018, 5:54 PM

1. There must be a good reason why a flat tax has not been implemented. I don't know what that is. A flat tax for companies, the wealthy, inbetween and poor. Everyone pays the same percentage. It sounds so simple there must be a catch but I can't see it
2. Tax robotics as though they were employees paye so as people are made redundant by machines the government still gets a tax take. In the future as employment becomes more specialised the government can make a wage/benefit available to those who are unable to have the skills needed, this will keep the economy going around.
3. As soon one receives the govt super a percentage is deducted and placed into a fund. When that person reaches 90 the govt super stops and the person starts withdrawing from the Senior Saver Fund. If a person dies before then that money saved then goes into their estate

### **LORRAINE CHILVERS-AUGER**

W000732 21 Mar 2018, 6:33 PM

instead of taxes paying for WFF and rent subsidies why not a certain level of tax free income where everyone benefits not just those with children and landlords who raise rents knowing the tenants can get help, to increase the landlords tax free profit capital gains needs to be introduced on all non residents and speculators, leaving alone the family occupied home raise GST to 20% but exempt essential items like toothpaste and health needs therefr evryone pays more not just a few raising wages raises PAYE therefor people have more to spend and more GST generated rather than low wages helping the employers

## **ANONYMOUS**

W000737 21 Mar 2018, 6:48 PM

Given the increasing variation in income, with some Kiwis earning hundreds of thousands or millions in a year, New Zealand needs new tax brackets so everyone pays their fair share of tax - as a proportion of income - to support services for everyone into the future. Our tax system also needs to become more innovative with revenue-gathering and tax types to reduce the impact of taxes while increasing revenue to cater to a growing population's needs into the future.

## **IAN CADDIS**

W000743 21 Mar 2018, 7:03 PM

Need to look at it more holistically. Rates for example are an unbridled tax that directly impacts the lives of many. Until a review takes into account all the points at which bureaucracy has its hand in a taxpayer pocket and also how the funds derived are applied, the real needs of the population will not be met. There are many positive options that a holistic approach could explore but addressing the central government system in isolation is a silo approach that can only have very limited positive outcomes for NZ. Negative outcomes are far more likely.

## **DR ROBYN HEWLAND QSM**

W000747 21 Mar 2018, 7:09 PM

We all do the best we know how at the time. Society gets the children it deserves. NEGATIVE TAX rates, ie no tax for each child and adult earning less than same defined amount per year, and, receive the INCOME of any difference under that amount. This is current policy of NZ National Council of Women (2017 conference). PARENTING is most vital work to benefit child and society, and potential taxpayers. Parents, with child, IF attend a Supportive Parenting Educational course at least 4 hrs /week, from child aged 3 months to 3 years, should get trainee allowance incentive CHANGES to tax methods need advance warning of at least 10 years, to allow for budgeting and enough savings, especially before pregnancy and before retirement. TAXES should provide each citizens' health and well-being care, education from aged 2 till working, including rehabilitation (health, offending) needs, social housing, safety, security, but, include incentives/tax deductions for personal efforts and volunteering.

## **MICHAEL SMEATON**

W000752 21 Mar 2018, 7:46 PM

I support a financial transactions tax for the following reasons: Fair - big earners/spenders pay more tax. Easy to administer - like GST. Catches current tax evaders. Promotes financial stability. Dampens market excesses and speculation. Does not rely on people producing goods and services (future proof).



## **RICHARD BROWN**

W000754 21 Mar 2018, 7:58 PM

Minors should be taxed on trust distributions at their own rate not trustee rate as long as they get the money. If you are going to introduce cgt make the rate reasonable enough for people to pay it rather than hold assets or avoid or you will prevent markets moving freely and reduce take have indexation and taper reliefs so speculators pay more than investors, allow transfers into and out of trusts to be exempt between connected persons Introduce an annual cgt allowance consider allowing that allowance to build up if unused for up to 10 years

## **LEONIE**

W000758 21 Mar 2018, 8:05 PM

We need to be much more proactive about bridging the gap between the haves and the have nots. We need to raise taxes on high income earners to finance better free healthcare, education and social support. The Scandinavian countries are doing it right - look at how they do things.

## **PATRICK GLEESON**

W000760 21 Mar 2018, 8:31 PM

I would like to see a tax free threshold introduced and higher tax rates for those earning over \$100k. Say 0% up to \$10k, 25% from 10k to 50k, 30% from 50k to 100k and 45% for 100k to 500k. And 60% on income above 500k. I would like to see the tax rate on kiwisaver at around 10-15% to encourage savings. If I had to choose, I'd rather a capital gains tax than a wealth tax. Better to be taxed on the actual gain. I'd like to see flat tax for interest earned and dividends, say 25%. I'd like to see all income ring fenced so no tax losses are transferrable. We should have to pay tax on all the income we earn with no deductions. No more tax returns. Company tax could be set at 25% for NZ owned companies and 30% for foreign owned companies. GST should be abolished and replaced with an import duty of 10-15%. NZ made products would in effect be cheaper and more appealing as they would be GST free. Local food would be cheaper and businesses wouldn't have the hassle of GST returns.

## **TONI PALMER**

W000763 21 Mar 2018, 8:40 PM

Our current tax system of PAYE and GST is well suited for an economy such as ours. GST is perfect. It is extremely fair and captures even those that feel they are avoiding tax by taxing them at spend. Many of the new immigrants come from a cash culture background and attempt to initiate that here. However, as soon as they spend, they are paying tax. The more you earn, the more you spend, the more tax you pay as you purchase. Food should not be exempt as the definition and administration would outweigh any tax benefit. I earn more so I spend more on food so I am taxed more. Simple. Perhaps some of the tax credits could come in the form of food vouchers if you want to direct it directly to food.

## **ADAM NOWLAND**

W000767 21 Mar 2018, 8:53 PM

I believe that we need to assess what the living wage is, and introduce a no tax on income for people below that level. I also believe that if large corporates like Apple do not pay any tax due to loop holes in the system then an additional GST should be applied to their products. I also believe in order to drive growth in areas that are under staffed new tax codes should be created and applied to those positions offering an effective tax reduction to A) assist employers in filling those positions without having to inflate wages and B) encourage workers to take up new careers which might have a lower before tax income but a higher after tax income due to taxing differences.

## **SIMON HENSHAW**

W000776 21 Mar 2018, 9:25 PM

Income and wealth inequality is huge and unfair and results from historical, class, racial and political policies e.g. colonialism. A thorough analysis of the burdens and benefits of tax per generation could reveal a fair way to impose taxes that will give justice to current and future generations. Greater taxes on the wealthy, on capital, more means-testing for benefits etc.

## **BRUCE STEWART**

W000786 21 Mar 2018, 11:32 PM

[1] Currently most workplace savings scheme and superannuation that allow their members to make withdrawal before they reach the NZ Super Age (i.e. 65). Given the purpose of these schemes is to help members save for their retirement, if a member makes a withdrawal before age 60 they should incur a withdrawal tax (i.e. 10%) of their account balance to encourage them to save for their retirement. However, this tax should not apply as part of a transition to retirement, based on the rules contained in clause 2 to 4 of Schedule 12 of the Financial Markets Conduct Regulations 2014. [2] The Employer Superannuation Contribution Tax (ESCT) rate should be reduced to either a flat rate of 15% to encourage members of KiwiSaver, superannuation schemes and workplace savings schemes. However, this should be offset by increasing the PIR rates.

## **DAVID CHING**

W000788 21 Mar 2018, 11:55 PM

While GST may be reconsidered on "healthy foods", this would bring on the perpetual argument as to what is "healthy". Standard food could be considered but it would involve "nice" wording. therefore, not recommended. All income earned in NZ should be taxed in NZ (not exported to satisfy liabilities overseas) and certificates issued to outside tax offices to say the requirement has been satisfied.

## **MARK LOGAN**

W000793 22 Mar 2018, 1:19 AM

Middle and low income earners need to be taxed fairer. secondary tax should be scrapped.a percentage of the gst needs to be returned to the regions,to help support local infrastructure ie tourism and increasing population,roading and climate change costs.Large corporate bodies need to be stopped from moving their taxable profits offshore. If super is to remain for all retirees there should be an income level set for the rich and if they exceed that then they pay say 80% tax,this should be separate to the average wage worker who keeps on working because he has to and there has to be some fairness around this, elder people who have not been able to save enough in there kiwi saver are in need of some fairness around this area.

## **ANONYMOUS**

W000802 22 Mar 2018, 7:38 AM

I believe that the poor are currently proportionately overtaxed and the rich are undertaxed. The fact that financial transactions and property trading aren't taxed at all is a major contributor to this. Historically, in New Zealand, only imports and property were taxed, until 1891 when income tax was introduced. It was previously believed that it was immoral and wrong to Tax a person's labour - You owned your labour and it was untaxable. When income tax was introduced in 1891 it was only paid when a person earned over £300 (the equivalent \$50,000 in 2008). Earning money from financial transactions and capital gains is earning money without contributing anything to society and it should be taxed instead of taxing people's contributions to society (their labour). Introducing a Robin Hood or Tobin Tax and Capital Gains Tax while at the same time not taxing the first \$30,000 - \$50,000 any person earned would be a good way to bring balance to the system.

## **PATRICK MCKENNA**

W000809 22 Mar 2018, 8:39 AM

keep it simple and don't try to predict the details - focus on the fundamentals which will be consistent don't waste time in charging GST on personal imports which is an expensive way of chasing small amounts of money when technology will always be one step ahead with people finding ways around import duties. instead help our local retailers to be price competitive where they can be and let the consumer have real choice where the price difference is way beyond 15% or products simply are not available in NZ

## **GRANT NICHOLSON**

W000814 22 Mar 2018, 8:56 AM

We should ensure all taxpayers meet their obligations, with more resources to combat tax avoidance by both large multinationals and private individuals. Taxes should not try to achieve social goals (eg sugar tax). It should also not be used to purportedly gather revenue for specific issues (eg road tax) if the money is not ring fenced for that purpose

only. Everyone needs to pay a fair share, not just asset owners and high income earners.

### **MARK HERVEY**

W000824 22 Mar 2018, 9:59 AM

To The Tax Working Group The tax system in New Zealand is relatively very simple. We are a lucky country that our system is simple without a great deal of additional taxes seen in other countries like stamp duty. I support a progressive company tax rate so long as the large companies ( especially International) are caught in the net and they can not transfer price the profit. I have worked in the new car industry and they are known to transfer the profit in cars back to their home country and NZ only pays a fixed margin on each car. I support an environmental tax I do not support any greater tax on capital profit over what we have now. Our system picks up those who buy capital items for the sole purpose to resell and make a capital gain. Greater enforcement will make these rules stronger. I support a 2year brightline test but not 5 as at present. This is too aggressive No change to gst. Again this supports the main thrust of my submission to keep our tax system simple

### **LAURIE TODD**

W000826 22 Mar 2018, 10:13 AM

1. Tie all personal income tax brackets to inflation. 2. Lower the income tax rates on the bottom two tax brackets 3. Create a small tourist tax levied on all international visitors entering the country. The purpose of this tax is to fund necessary infrastructure improvements with a focus on supporting areas with a small number of rate payers but large visitor numbers (e.g. the Mackenzie district)

### **T PETERS**

W000834 22 Mar 2018, 11:12 AM

Hello, I think we are long overdue to review the complete tax system we currently have. This review should also include the local body and regional council "Rates" that are taxes levied without meaningful consultation or justification. This is really required to reign in the out of control councils. I would like some new forms of tax to be investigated, one example is the electronic transaction tax. Also there could be more reliance on "simple" taxes like GST, with less reliance of income taxes. During the years I worked for IRD, It is obvious GST is a simple tax to administer/collect and a difficult tax to avoid. It is a fact the wealthy spend more than the poor. With the local bodies/Regional councils where an attitude of just increasing the rates every year seems to be their only consideration. The increases could be pegged to the the rate of inflation or the official cash rate.

### **HAUTAI GREENSILL**

W000839 22 Mar 2018, 11:47 AM

Higher Tax on: - Cigarettes - Alcohol - Lollies that are high in sugar and not made of natural fruit juice. - Sugar - Greasy food like fried food from takeaway places. - High income people to contribute more towards tax - Genetically modified food (GE) - Food with preservatives - foods with trans fats or at least high amounts of it. - Anything not good for our bodies have high tax to help deter people from purchasing and consuming or using it. - Rubbish dumped and rubbish bags to help encourage people to re-evaluate and ensure they are only dumping what is rubbish and not recyclable & charge every recyclable item dumped. No tax/gst otherwise lower it on: - Healthcare (physio, gp, nurse visits etc) - medication - healthy food e.g. 5 star rated food, healthy heart ticked products, organic (no GE, no preservatives). - competitions for sports and if possible for crafts and other hobbies/activities. - plants and seeds to help promote planting to assist the environment.

### **PAUL WEGGERY**

W000848 22 Mar 2018, 12:39 PM

Dear Sir/Madam I am a single working professional who gets taxed highly, while any tax breaks go to other groups. My primary job regularly involves 60 to 70 hours a week. If I do any other jobs for extra income, I get taxed at the secondary rate. I rarely go to the doctor or dentist because it is too expensive. NZ is a terrible place for a single person to work, as you contribute much more per person compared to families, while using much less of publicly funded systems. Please can you take into account single working professionals who are penalized by being overtaxed simply because they do not have children.

### **JACQUI RUTHERFURD**

W000851 22 Mar 2018, 1:07 PM

Tax system needs to be fair, remove secondary tax it should be encouraged to work. Anybody getting support from government needs to be drug tested. I shouldn't have to rely on family support to make it in life. Less tax for middle and working class more tax for the rich, encourage them to spend it locally. Tax petrol and diesel in the cities this money goes towards roading in the cities encourage people to use trains and buses, same goes for towns tax the petrol there and this money goes back into those communities. If a business hurts the environment then money generated in tax from these companies should go back into the environment. E.g New housing - should be taxing the big dog at the top making profits and this money should go into planting waterways around human waste areas and storm water Farmers hurt the environment mostly through fertilizer and effluent, money generated from farmers should go back into researching less detrimental fertilizers & restoring SUSTAINABILITY

### **MICHAEL ANDREWS**

W000855 22 Mar 2018, 1:40 PM

We need to introduce income splitting for households. There are many families and couples where only one person works due the other person needing to stay home to look after children, or having a long term illness or disability. Even if the one person working is on a good income, the household can still be on a gross income equivalent to that of two people on minimum wage. The high single income also prevents the use

of a sickness or invalid's benefit. Despite the one well paying job, the household will still struggle to pay bills. What is unfair here is that due to progressive tax rates, the household's income after tax will actually be less than an equivalent household where two people receive the same income split between them. The government is collecting more tax than they should be entitled to from these struggling, unfairly penalised families.

## **GORDON CAMERON**

W000857 22 Mar 2018, 1:46 PM

I would like to see better use of technology, to capture taxable income information sooner than at present. The tax return process could be improved by being able to submit data when it is available. IRD already collects payroll data; so data for business income, rental properties, partnership income, etc, could be captured when they are available. That way the data you hold will be current. IRD should be able to access interest and dividend data already captured. You could also have an "estimated tax return" for the following year, where we could record known/likely sources of income. and using data that is already available. This would make provisional tax more accurate. We just update to make it final. I would like to see the collection of tax more closely match the time of receipt (as happens with PAYE). Say I (as self-employed) get a lucrative job in April, I don't declare that (in my tax return) until the following July, and tax not due until the following February.

## **CLIFF WIL**

W000866 22 Mar 2018, 2:06 PM

Hello thank you for your time I believe if you're earning under \$50,000 a year low income household with children you should either have no tax whatsoever or get 100% tax rebate on the tax that was paid that last year I believe low income families find it hard enough .the rich seam to be getting richer and the poor are finder it harder with less help

## **TODD FELLOWES**

W000870 22 Mar 2018, 2:13 PM

I would really like to help, I really would. Sadly, i understand that all my submissions will be classified as insensitive to private interests and therefore not be considered on any level under Official Information Acts. The thing is and what is most concerning at this time, is that the U.S. dollar has lost 97% of its purchasing power since being detached from Gold in 1971. The NZ dollar valued at around 0.71 or so of something that has lost 97% of purchasing power is very indicative of our own dollars purchasing power. If Gold / Silver etc was magically re-attached to the dollar at this time, where there was a true accounting of the currencies value, this would place Silver at around \$900.00US an ounce and Gold in the vicinity of \$10,000US an ounce. The manipulation and fraudulence is outrageous. There are many problems coming, we are very close to that point. The People of New Zealand have a lot to loose. People will loose their homes, many jobs and businesses will be no more

**ANONYMOUS**

W000874 22 Mar 2018, 2:39 PM

NZDF Reservist with a full time job pay too much in secondary tax

**LEEANNE WILSON**

W000876 22 Mar 2018, 3:11 PM

The age of retirement needs to go up, people are living longer!!

**JOHN TADEMA**

W000879 22 Mar 2018, 3:27 PM

The tax take here in NZ is too high as it is , The national party proposed tax cuts were a step in the right direction.

**TIMOTHY MANITI**

W000881 22 Mar 2018, 3:42 PM

1) ACC levy needs to be added on top of personal income tax % - At the tax year end, this shouldn't be deducted to account for ACC. As an employee I've had to pay tax back which make me angry. I don't work out my tax, my Employer does this so this concept works to the benefit of the Government 2) I would like to see a 5% return of tax paid, back to the individual as an incentive of paying their tax in the first place. I hope the above can be considered.

**CAMERON WHYTE**

W000890 22 Mar 2018, 4:54 PM

In order to achieve real economic growth, we need to incentivise capital flow into the productive economy. This would require various new taxes to shift investment away from property speculation and non yielding assets. These new taxes could also be used to lesson the tax burden on wage and salary earners (this includes small start up businesses who pay predominantly income tax anyway) who currently pay a disproportionately high amount of tax. I'm also partly in favour of using tax to alter people's habits. A sugar tax could be beneficial and we should look to other countries to see whether this has indeed worked?

**ANDREW ROBINSON**

W000892 22 Mar 2018, 5:18 PM

1. It is ridiculous that my ethical choice to put savings into an investment account is taxed so heavily in comparison to investing the same money into becoming a slum landlord. The lack of taxation on property and capital gains drives the the price of

property ever up, traps the poorer members of society in the rental market, and makes becoming a landlord the only logical investment for the better off. 2. GST is a nasty regressive tax on poor people. If you have to use it, at least exempt healthy food and educational materials. 3. Why the downer on money earned from salaries compared to money earned from investments, particularly in property? It should make no difference how someone earns income, it should all be taxed the same. 4. Automation is quietly ending our jobs and will concentrate the ability to earn in fewer and fewer hands. A tax system that produces a dividend for all or a Basic Income is the only one fit for a future where jobs are scarce.

## **ODIN TADEMA**

W000898 22 Mar 2018, 5:42 PM

Stop putting minimum wage up have a tax free bracket up to 15 to 20k to put more money in people pocket and then start the 1st tax bracket after that in a step system like ausie. All upping the minimum wage does is generate more money for government though tax while giving the illouision of giveing people more money and making it alot harder for businesses

## **STEWART LAWRENCE**

W000904 22 Mar 2018, 7:17 PM

1. Put more emphasis on the taxation of wealth; including possibly a capital gains tax
2. Get professional accounting firms to follow their principal ethical duty - i.e., to work for the public interest (and therefore not engage in tax avoidance schemes for large corporations and the rich).

## **SUSANNAH RODDICK**

W000914 22 Mar 2018, 7:43 PM

The major thing that needs to change is a better way to share the load across a ide diversity of work pays, arrangements, changes in un/employability. If the first part of our income was un-taxed, then we would all have more clarity adn certainty when we are planning for times of low income. It is also fairer because those earning more, progressively pay more tax. I'm no economist, but that seems an inarguably better change to me.

## **MICHAEL USHAW**

W000925 22 Mar 2018, 8:43 PM

How about reducing/removing tax for military personnel? Or at least changing it so that reserve force personnel don't have to pay secondary tax when they do military training or deployments? Thanks.



## **ANONYMOUS**

W000929 22 Mar 2018, 10:22 PM

As an Army reservist soldier for the last 30 years, I have found it quite disheartening to be paying secondary high tax on my voluntary work as a member of the New Zealand Defence Force. I have to take time off from my civilian employment to fulfill my obligations to help defend this fine country as well as support communities in times of need (Christchurch, Astrolabe reef, Whanganui flooding etc) Our Australian counterparts do not pay tax on their military pay and pay no tax when they are deployed. I appreciate that it is a balancing act with the income tax of a nation against the needs of the same. Surely we could see a compromise that reflects our military commitment to our country in the way of reduced or no tax on our military pay.

## **CINDY FARRAR**

W000932 23 Mar 2018, 6:27 AM

Background: single mother of 2x dependants, working full-time in a decile 10 area, studying at Massey University distance for a degree, no child maintenance or side money from the father. I receive govt subsidy to help pay for: rent, holiday programme, after school-care and student loans during the year. My tax % is reduced due to my poverty, so it puts me in a better financial position. I want to share that I have no complaints, I feel very cared for by the govt of the day! Some IRD staff are a bit crabby, but I have equally come across very lovely and genuine IRD staff too. Thanks for thinking of your people - my life would be worse if I was in a different country. The only thing I can think of is to reduce tax on home owners who rent out their property, so they can rent this out cheaper to those of us who can't afford to own a home.

## **ROGER JOE**

W000935 23 Mar 2018, 7:00 AM

The secondary tax rate needs to be removed, why are people being stung such a high rate when they are just trying to provide for their families. The tax rate should be applied to an individual's total income, IRD should be monitoring this or the individual providing updates on their income, to avoid over paying taxes at the year's end. NZDF personnel (uniformed only) should be given tax breaks, ie reduce tax on military pay. In Australia Military personnel pay minimal or low tax on their pay, especially those who are Reservists and take time from their primary job to undertake Military employment.

## **MICHAEL MO**

W000940 23 Mar 2018, 10:50 AM

Tax rates in NZ might not be that bad, however tax spending must be kept crystal clear transparent, and local active groups must be able to influence where tax is spent and how government organizations do tenders and what decisions and why are made. I believe that it is spending of tax which requires attention here.

## **MICHAEL GUY**

W000948 23 Mar 2018, 11:55 AM

A sixth of the way through your term in government and you're asking New Zealanders what the tax system should look like? 99.99% of kiwis don't have any substantial knowledge of how taxation works so why ask them? Ask the experts! All you're going to get out of this are a bunch of lefties advocating for the taxes that labour etc campaigned on because the large majority don't know any other option. And those that don't will either come up with something stupid like a spare bedroom tax, or say "tax is theft". There is literally no point in asking the people of your country who don't specialise in tax, how the tax system should work. Get expert advice, that is unbiased (NOT THAT SHAMUBEEL EAQUB IDIOT), and then go from there. That would be a lot cheaper, a lot more efficient, and provide much better outcomes for kiwis. Sincerely, Michael Guy

## **JOHN EDWARDS**

W000954 23 Mar 2018, 12:49 PM

I would guess IRD does a good job. a number of govt departments [all 3 levels] are top heavy, self serving, tied up in over regulation costing billions where millions would suffice. The K.I.S.S principle and common sense, are hampered by PC, squeaky wheels, political jousting and the apathy of NZ public. The figure of 30% of income is tax is way off ideas. 1 send prisoners serving 5 years plus to Indonesia. pay them \$15k per year for each, rest planting trees, farming, learning skills 2 unemployed replace migrant worker, no work no govt \$ for ? yrs, employer to dismiss for attitude, poor work etc. 3 unmarried mothers???new term, no \$ for the 3rd or more. 4 no unemployable refugees 5 2% tax all companies not NZ tax based for overseas transactions 6 no govt fund for 'arts' etc unless profit to be made, tax break sponsors 7 streamline sale of criminal assets 8 no \$ for gang members, associates Hard love is needed. clean govt first think outside the BOX listen

## **KEN COLLINGS**

W000962 23 Mar 2018, 2:53 PM

Everyone should pay tax including all beneficiaries, all entities, whether charitable or not, because we are all a part of the Nation and we should pay for that privilege. Clearly the tax on needy beneficiaries should be at a very very low level. Tax rates should climb quite quickly in accordance with income to reach a maximum rate of 40c in the \$. Company tax should be set at the same rates as personal rate to avoid using companies, trusts etc as tax avoidance devices. Overseas entities and residents should be taxed the same as nationals. GST should continue to be applied on everything including low value private imports but the rate should be reduced to 12.5% The existing tax laws on taxing profits on the sale of properties should be applied more strictly. Capital gains should also apply to profits on all financial instruments. Business losses should be ring fenced. For example losses on property can only be applied against income from properties, similarly with business losses.

## **ANONYMOUS**

W000965 23 Mar 2018, 3:30 PM

A more progressive tax system is required. The highest tax rate should go up to 40%. The highest tax bracket should also go up. GST should be lowered to 10%. 15% indirectly affects the poor more than anyone else.

## **RACHEL BELL**

W000970 23 Mar 2018, 4:22 PM

Tax to be used to create a society that looks after the vulnerable (Children, sick & elderly) our environment & incentivises spending choices that promote health & sustainable futures \*Invest in health care- Mental health, Obesity/ diabetes, aging population & age related illnesses, long-term need for support for older people- pay equality for carers in rest homes is great Now increase the funding to allow high quality rest homes to exist or better community/ supported independent living options. - Incentivise the health work force. less tax for government employees? -Tax harmful things- alcohol cigarettes sugar pollution, hold business accountable for the health/environmental impact of their goods/ services \*Invest in education- Wide range of education options, vocational training accessible & desirable \*Protect our environment- Increase environmental levies, address dairy industry, subsidize renewable energy, green tax credits, increase DOC \*invest in science research & innovation

## **CATHERINE OLSEN**

W000975 23 Mar 2018, 5:32 PM

Let's look to countries like Denmark which have a similar size and population and industry base and use their system -higher taxes, true free education, a minimum weekly payment to everyone over the age of 18 - a happy successful well educated population. Also, tax property - I really liked TOP policy around that. It seemed simple to introduce and to manage.

## **ROBERT CORMACK**

W000979 23 Mar 2018, 5:50 PM

Governments can't be trusted not to see the tax payer as a bottomless bank account for whatever election bribe or pet project they want to fund. We have seen this with the increase in GST, which I recall was increased to make it easier for us to work out how much of the price was the GST (I do wonder how stupid governments think their people are) The more types of tax they have the more they can increase the amount they tax us. I am sure they will say we are reducing this tax to compensate for adding/increasing that tax, but in a year or 3 the taxes that were reduced with loud fan fair are quietly increased again, see GST 9%, then 12.5% and now 15%.

## **THERESE DENNISON**

W000986 23 Mar 2018, 6:45 PM

1. The first \$20,000 a person earns should be tax free. This would enable the lower earners more money in their pockets. It won't cost employers anything. 2. Those earning above \$150,000 should be paying higher rate taxes. 3. Household incomes should be combined and taxed accordingly. 4. No gst on non processed food. Mainly fresh fruit,vegetables and milk. 5. Capital gains tax on property excluding family homes. 6. Close the Loop holes in putting money / property in family Trusts to avoid taxes. 7. Tighter control on Businesses tax avoidance. Timely follow up those in arrears. 8. Take a certain amount out of salaries each fortnight towards pensions. (Like ACC levey). Paid into a pensions only account. This would build up instead of paying out of the general budget. 9. Those with a high income should not received any child/family credits benefits. 10. Those who have a large amount of income and savings shouldn't receive super. (Not that i support Gareth Morgan but his suggestion)

## **RIFF RAFF**

W000988 23 Mar 2018, 7:32 PM

Kiwis pay far too much tax. Governments should spend less of other peoples money.

## **DARRYLL ROGERS**

W000995 23 Mar 2018, 8:45 PM

Tax law should be aligned to the most important economic unit - the family. Welfare payments FROM the government are determined based on family income and number of children. Taxes are based on individual income only. This is terribly unequitable and the high effective tax rates that are incurred by low to middle income families as they simultaneously lose welfare payments and are taxed is eyewateringly high. Also taxing family income rather than individual income recognises the benefit to society that stay at home parents make and provides a financial incentive for families to stay together. Synchronising the tax and welfare systems would reduce the need for the churn we have currently in the redistribution of payments whilst encouraging breadwinners to work more as they are able to keep a greater percentage of their pay. Families should come first as they are the building blocks of our society and it is fair and equitable for taxes paid to be based on family income and size.

## **SEBASTIAN FRANCES**

W001001 23 Mar 2018, 11:39 PM

I believe New Zealand would be a better place for all if tax rates for middle and high income earners were significantly higher, with more tax brackets. The divide between rich and poor is unacceptable and I feel that tax plays an important role in rectifying this. \$70,000 is a very low top tax bracket, and 33% is a low rate for people earning say, \$100,000 or \$200,000, or \$800,000... There is a disturbing belief in NZ that low income earners are being subsidised by the "hard working" business owners, which adds to the rich vs poor mindset. I earn just over \$40,000 and I'd happily pay 33% or higher tax if it meant that there was more money for things like free or subsidised

health, dental and mental health care, aid for homeless and people in need of support, infrastructure... I need not list every function of a government, I'm basically eluding to the fact that countries that have higher tax rates generally function better and have happier citizens (Most of Scandinavia, for example).

### **ANONYMOUS**

W001005 24 Mar 2018, 6:44 AM

Quite simply you need to move the tax brackets way up if people are earning half a mill a year tax em 60% if company's are making billions in profit tax em 80% , population is struggling to get by while bankers and ceo make millions for nothing essentially

### **MERYL DONALDSON**

W001010 24 Mar 2018, 6:57 AM

It is unacceptable that some children in New Zealand are arriving at school hungry and that our schools and communities are having to try to feed them. GST must be removed from all basic foodstuffs. However a high rate of GST should remain on all high sugar food and drinks, especially "energy" drinks and alcohol. I understand completely that it may be difficult to define exactly what "basic" food is, but this does not mean that a start should not be made. Just start with milk, vegetables, fruit, bread, butter, margarine, cheese, eggs, cereals like porridge oats and those with low sugar, and take it from there. It is not acceptable to say this is too difficult - just make a start and refine it over time.

### **GED DONNELLY**

W001012 24 Mar 2018, 8:49 AM

Being self employed and a high income earner in new Zealand means you have an enormous tax burden. It is very difficult to manage when your income is variable and you can quickly find yourself in trouble with a very unsympathetic IRD. Is it the role of government to punish hard working citizens? Who effectively pay all the tax in this country? Rather than tax more why does the government not look at generating income in other way? Selling down assets is stupid and giving away water is even more so. Middle eastern countries became rich on oil revenu. Isn't water the oil of the 21st century? Why not look at lowering the tax burden of the few and diversifying the income of govt away from relying so heavily on taxing its citizens. Playing around with taxation by lowering one tax and raising another is a waste of time and does nothing to increase the wealth of new Zealand or make tax any fairer

### **VICKI RICHARDS**

W001014 24 Mar 2018, 9:55 AM

A user pays tax is really the only fair tax. At the moment house owners pay a huge proportion of tax compared to a tenant. GST is a fair tax, taxing what you spend money on. But 15% is also high enough. People without children also pay a lot more tax, they need to be rewarded for not burdening the education and medical system. People who

cannot afford to have a lot of children should be incentivised to not have more children, but at the moment they are paid to have a child, this makes no sense and just adds to the economic burden of the health, education and welfare system. Business tax should be lowered to incentivise business to stay in NZ. Especially in the regions. Lowering business tax has been proven to help workers get paid more. Non residents and non NZ passport holders should be subject to additional tax. Instead of increasing local government rates, a tax per person per household regardless of home ownership would work more effectively to be fair in resource use.

### **ANNETTE MESSENGER**

W001026 24 Mar 2018, 12:57 PM

As the people lowest incomes spends a greater portion of their income, on basic living, just removing tax on fruit and vegetables or basic foodstuffs creates a administration nightmare, and once again probably costs more that gives value. Surely setting a basic tax free income level, would create a fairer system. Creating a tax that is generated on unearned profits, ie buying a property, holding it for a few days and then selling it for an enormous profit. That person pays no tax but often makes a profit greater than the yearly wages of a worker, who has no way of avoiding paying his tax. We need a fairer system, in which all people pay a fair proportion, of the tax needed to run the country. Also tax spending should be carefully audited and spent on the basic needs of the country. If people want America Cups etc, maybe the people who benefit should pay the bills. A country that has people living in cars while rich people's sports get large amounts of money seems madness. Fairness.

### **ANDRE WARDENAAR**

W001028 24 Mar 2018, 1:16 PM

Simple flat income tax for everybody of 15% First \$50,000 tax free. GST of 15% Extra tax above 15% on petrol for raoding Extra (reasonable!) tax on tobacco and alcohol Company tax of 15%

### **RICHARD EVANS**

W001032 24 Mar 2018, 1:41 PM

I believe we should be getting more tax revenue from the big corporate companies and those with more than one rental property. There should be no increase in PAYE to low-mid incomes and minimal increases to household income under \$200k. Families earning under \$200k pay their fair share of tax already and work extremely hard while making huge sacrifices. If we want a happier more productive NZ we should not be taxing these families much more at all. Life should not be about all sacrifice and no reward. When you're taxed into oblivion the family unit doesn't get to enjoy a holiday and financial pressures create all sorts of societal issues. We should also not be punishing those that take responsibility for saving for the future and make sacrifices. All retirees deserve the option of super at 65. In summary if the tax take needs to go up it should come from the corporates that are getting away too lightly and those that own multiple properties.

## **GARRETH MORGAN**

W001035 24 Mar 2018, 2:24 PM

Our tax system should be fair, and a fair tax system is a flat tax where everyone pays the same percentage. Our tax system should be kind, we shouldn't tax beneficiaries and the very poor. Lets not tax the first \$20-30,000. Our tax system should be simple, one percentage to rule them all and in the IRD to bind them Our tax system should be broad. Ensuring that everyone pays their share no matter how they earn their income. Eliminate tax avoidance opportunities. Make income tax and business tax the same. Our tax system should be competitive and focused on encouraging the right kind of investment. - user pays on new highways - competitive with Australia to encourage investment in New Zealand - Discourage speculation in land - Encourage investment in business that earns money for New Zealand and provides employment opportunities - Encourage saving for the future/retirement As a homeowner with young children I am happy to have a capital gains tax on the family home.

## **CHRIS GARDNER**

W001040 24 Mar 2018, 3:30 PM

I think the Australian tax system is a lot more effective and taxing wealth fairly. I.e first 19k not taxed and the brackets increasing up to 180k someone earning 75k shouldn't hit the same tax bracket as someone earning 300k Also no capital gains is a joke. I don't know of any other developed countries that have capital gains no tax on property. Just because all the wealthy in parliament and baby boomers have so much money tied up in property shouldn't mean younger generations and low income people need to suffer.

## **LISA RICHARDSON**

W001042 24 Mar 2018, 3:49 PM

I support changing tax thresholds up. 70k pa for top threshold is to low but maybe include and additional threshold to pay more for those over say 100 or 120k. I do not support a more complex system of death tax, capital gains tax, land tax, stamp duty wealth tax. The problem is that the wealthy are paying majority of the tax now and can be more mobile that means moving their skills away from Nz and we miss out on future tax revenue and brain drain.

## **JOHN CAWOOD**

W001050 24 Mar 2018, 4:13 PM

Drop taxation rates for businesses as President Trump has done in the US ( contrary to what you may think )the changes have increased employment creating more taxpayers and then because businesses are doing better which in turn allows for wage increases , this becomes a win win situation all round . The Australian Govt. is talking about doing the same The Govt 's tax take would actually increase because not only would there be more taxpayers , but also the economy of the country would improve to the extent that wage earners spending would increase the GST take for the Govt. There is no

other good reason to otherwise change the tax system we have now. Remember Sir Michael ,Margaret Thatcher once said “Socialism only works until the other persons money runs out”

## **M S**

W001055 24 Mar 2018, 4:33 PM

Tax on wages is too high. While those people that accumulate alot of property can play around with negative gearing. Why does interest on Mortgage becomes part of the property expenses. Investor whos on property market takes all the gain. They made claim during negative gearing but do They pay 30% on every revaluation gain of their property? Much more They increase their rent. Then when the property is fully paid They will sell it and take another loan To benefit for negative gearing. Thats why multimillionaire migrant prepare this kind of business rather than creating job.

## **GARY HAYMAN**

W001058 24 Mar 2018, 4:42 PM

Look at Gareth Morgan, The Opportunity Party, tax proposal Start taxing all assets, reduce income tax. Stop property investments from being the only investment not taxed fairly

## **CHRIS O'NEILL**

W001062 24 Mar 2018, 5:05 PM

We need to recognise that capital is not well taxed in NZ. We are effective at taxing those who work for a living, but very ineffective at recognise the wealth that is created out of the ownership of tangible and intangible assets.

## **BEVERLEY AUSTIN**

W001070 24 Mar 2018, 5:44 PM

Do away with income tax and have only GST (20% if necessary) and no exemptions. This discourages spending (if you spend you pay), encourages saving, is administratively far cheaper to operate and harder to avoid. Yes there will always be those who try to evade or avoid, but it is more difficult to avoid as the avoiders will 'spend' whatever cash they have stashed at some point

## **DYLAN ADAMS**

W001076 24 Mar 2018, 6:42 PM

we need to stop taxing income and start taxing capital. Someone with millions of dollars of property for example can have a negligible income on paper but we worth millions. Get rid of GST on subsistence items - staple foods, petrol, clothing. Capital Gains tax on all property, but a much smaller income tax.



## **JACK**

W001081 24 Mar 2018, 7:06 PM

Secondary jobs shouldn't be taxed at a higher rate. Working harder shouldn't be penalized.

## **JASON MCQUINN**

W001084 24 Mar 2018, 7:45 PM

i think there should be family tax rates based on total combined income of a couple and how many offspring or dependants they support. I'm fortunate enough to earn an income that sees my tax taken at the top rate, for the last 3 and a bit years my wife has not worked whilst raising our children, My wages barely covered mortgage, services, food, fuel, insurance and gst, any hidden extra costs have seen the need for us to borrow to keep moving ahead. We both worked but her contribution goes unrecognised as it was unpaid and untaxed. Of late my wife has returned to nursing where half of her fortnightly income is spent on fuel, childcare, vehicle running costs and gst. We can't get a break, we want to pay down our mortgage and save for retirement and our kids tertiary education. New Zealand is losing its identity, kids are now brought up in concentration camps, parents slog away at paying mortgages profiting Aussie banks, The government needs to adhere to the citizens needs!

## **ANDREW MCNABB**

W001086 24 Mar 2018, 7:49 PM

The tax should be lower. The first \$15,000 earned should be tax free. Everything above a flat 20% rate is fair. If people have more money the economy will grow and the quality of everyone's life gets better.

## **MADAN CHUGH**

W001090 24 Mar 2018, 8:10 PM

The current system favours rich. Wage earners earn to save in banks for equity to buy a home, they are required to pay tax, which is equity. The rich can use equity on existing home as equity for new home. This equity on which no tax is paid now starts earning money through investment property. Even more this negative gearing provides rich to fund their property through tax payers. Negative equity also prevents money from being invested in businesses and promotes speculation. Negative gear should go or bank should split the loan into property GST is perfect and easy to enforce. Any exemption on healthy food will benefit to rich and retailers. There will be no advantage to needy. Capital gain tax: it is implemented in many countries. It can well be enforced if charged when property sold. It will avoid speculation of wealth tax and will only effect speculators. It should be charged on net gain indexed with inflation and for property sold within 5 to 7 years.

## **GRAHAM SAUNDERS**

W001097 24 Mar 2018, 8:35 PM

Introduce capital gains tax on property (other than the primary family home). The system is unfair at present; those that own two or more properties get, in essence, tax free income on their investments, whilst those who don't pay tax on their income (interest on bank accounts etc).

## **ROHIT KAPOOR**

W001100 24 Mar 2018, 9:20 PM

I believe we need a small change in TAX policies, for instance minimum wage has risen every year however the TAX bar has remain same (0-14000 10%) which should also have been increased along with wages so that the lower income families can get proper benefit from wage increase. Secondly, the secondary tax should be removed. Secondary tax is a discouragement for someone who wants to work more. Ideally, government should encourage people (youngsters) to work more by providing some benefits to someone who is working two jobs.

## **ANONYMOUS**

W001105 24 Mar 2018, 9:38 PM

The most important tax concern for our country is that our ageing population is funded in retirement. To achieve this I believe that a combination of slightly increasing the retirement age, increasing the minimum contribution rate into KiwiSaver (that is matched by employers) steadily to 6%, increasing income tax rates for those earning more than \$150k and reducing tax on those earning less than \$50k may enable this to be achieved. Investment in public/private funded retirement homes also increases the availability of housing and support for our elderly in latter years and funds us for the future. My other recommendations would be to increase taxes on contributors to negative social aspects to our society e.g tobacco, alcohol, prostitution industry and gambling. Small increases every year for the next 5 years may be the best way to go about this.

## **SIMON BAIN**

W001112 24 Mar 2018, 9:59 PM

All income tax and GST should be abolished and replaced with a transaction tax on all transactions. This includes all transactions from overseas and to overseas. There should be no exceptions. Paper money would need to removed from circulation and all transactions are carried out electronically.

## **HUIB VOLKER**

W001116 24 Mar 2018, 10:51 PM

GST should be removed on fresh fruit & vegetables and sanitary products. Additional tax should be levied on Amatil-owned, sugar-laden soft drinks - they are effectively causing a huge burden on the health system and taxpayer. Sanitarium and other companies owned by churches / 'charities' should be subject to the normal company tax regime, not exempted. Multi-national companies funnelling huge profits out of NZ via shell companies / accounting loopholes (Apple etc.) should be prosecuted intensively to pay their fair share. Cull all exemptions & tax privileges for Maori / iwi-owned companies / trusts / organisations - equal rules for all races in NZ. No more taxpayer legal assistance for spurious coastal & land claims - unless full legal assistance is also provided for those who wish to take up the defence. Lower tax rates for those on minimum wage, but don't raise tax for high income earners - help people to move out of the poverty trap without disincentivising hard workers. No CGT.

### **KARL SCOTT**

W001129 25 Mar 2018, 7:12 AM

Taxation in nz should be simplified by removing all income taxes and lifting GST to a level that ensures total tax take by the government remains constant.

### **CHRIS DAVISON**

W001138 25 Mar 2018, 8:26 AM

I support a capital gains tax so all income is taxed fairly. Can you design the system to reduce inequality and align incentives with what is good for NZ people, land and future?

### **BECKY MITCHELL**

W001141 25 Mar 2018, 8:55 AM

The tax brackets need to change, it is wrong to tax someone only just earning over 48k 30%! There should be more tax brackets, for example, upto 48k 15%, 48-60k 20%, 60-75k 25% 75-100k 30% 100k plus 35%. It would mean that families on the average middle wage can actually afford to live, yet the top10% of NZ would pay more tax, yet the lower classes would pay less

### **GAIL POWELL**

W001153 25 Mar 2018, 10:40 AM

I want a tax system which contributes to equality, not one that entrenches the wealth of our top earners--the more you can afford it, the more you pay. I want a system that is simple, very fair and unavoidable. Everyone must pay their fair share and not be able to wiggle out, if they can afford high earning financial advisors and tax havens. Casual work by adults for cash must be more effectively discouraged. I support a fair capital gains tax, but agree that the family home must be exempt and the tax rate on investment domestic housing must be very modest so as not to discourage future investment in domestic housing.

## **MELISSA GREENE**

W001158 25 Mar 2018, 11:50 AM

Small businesses should not be taxed the same as major corporations. Any business/corporation earning over a certain amount should have higher tax rates. This will encourage young entrepreneurs and support New Zealanders with lots of potential.

## **BILL CURLEY**

W001165 25 Mar 2018, 12:53 PM

As a citizen it is my opinion that the current tax system is flawed, inequitable and open to abuse. It was to my recollection, Henry 8th who imposed this system to raise funds for the war with France and it just stuck as a means of increasing the crowns coffers. Prior to that it was a Land Tax, which far more equitable and cannot easily be abused, by individuals, corporations or the elites in our society. Property taxes, provide governments with increased stability and are fairer on everyone. Income tax could and should be abolished it is expensive to administer and is problematic as land and property rise but wages stagnate. Get rid of income tax. Increase GST on all luxury items, abolish GST on the basic food basket, children's clothes, educational materials, books and housing rentals. Make NZ a richer place for all sections of society not just the middles and rich classes.

## **RICH NOTFORYOU**

W001171 25 Mar 2018, 1:47 PM

Only 4m+ people in the country, only leaves so many people paying TAX. I am one of the hard-working people paying TAX. Taxed on my income. Taxed on the car I drive to work. I get taxed on the car my wife drives to take kids to school. Taxed on the fuel (fuel duty) then pay GST tax on that fuel. (taxed twice on fuel) for both cars. Taxed on the food we buy. Tax on vital services. Taxed on Lake Taupo that never gets clean. Taxed at the doctors. Then we have council TAX which pays for rubbish, water, roads drains etc. We have rain water collection only, no council sewerage, road is not maintained and drains blocked. pay another tax on the rubbish tickets to put it out or they won't collect it. Taxed on things that we don't get or use. Every worker knows someone who chooses not to go to work, when they could work some hours, but decide they are better off getting money from the government. Hand outs are not government money. It's the workers money. Government forgets that.

## **ALLISON STANFIELD**

W001174 25 Mar 2018, 2:05 PM

Ditch secondary tax. First \$1 000.00 tax free. then tax up to \$70k - 19 percent \$71k - up 33 percent tax. Company Tx 25 percent for t/o 1 million. 33 percent Tx over 1 million t/o. Tax charities if make profit at 33 percent Any overseas company's should pay tax for any business they do in NZ All employees earning over \$30k gross - should pay super at 10 percent of gross before pay is taken. This being a compulsory saving plan

for them. Funds invested to cover ageing population. Paye needs to be explained. le what is it used for currently?

## **MICHAEL RILEY**

W001176 25 Mar 2018, 2:11 PM

The tax system should be geared for two major purposes: 1. Primarily, it should be a progressive tax system that means that people don't pay a percentage of their income, but that those who have more income, who probably consume more, pay their fair share of that consumption. 2. Secondly, it should be honed to reflect the direction that society wants New Zealand to go in. For example, taxes on tobacco to reflect society's disdain for smoking. Taxes on fossil fuels, to encourage the establishment of, say, electric vehicles.

## **REG GRAY**

W001179 25 Mar 2018, 2:27 PM

No need to introduce new taxes just simplify what we have. For every dollar earned in NZ you pay x%. If you earn money on an investment you pay tax, if you earn a wage you pay tax etc. Tax everyone the same be it a business or individual. In addition remove the right for not for profit e.g. churches, charities etc to be exempt from tax so they pay the same as everyone else again simplification of the tax system. The tax rate itself is irrelevant could be 5% or it could be 30% the key is simplicity which reduces compliance costs, streamlined process for the tax department, business and individuals. Simplifying will also encourage people and business to do better knowing they are not going to be punished for doing well or look for loopholes to avoid tax although I note people will always look for those loopholes! Thank you

## **ANDREA SPEARS**

W001182 25 Mar 2018, 2:35 PM

Students, who are still in High School, and have a small part time job (to help them save for university and help get a head start - especially those who come from low income families) should not be charged tax - or should pay a combined tax of no more than 5-7% - Some kids have 2 or 3 part time jobs and barely make 150 a week but are paying tax + 2nd tax + 2x kiwisaver ... they should be able to keep what they earn and start paying real tax when they officially leave high school Scrap Secondary Tax Kiwi Saver contributions hurt the low paid Big Corporations should pay more tax than their employees!!!

## **REECE MOODY**

W001194 25 Mar 2018, 3:22 PM

Firstly, I am of the opinion that the Tax Working Group is a facade. Rather than 'how can we overhaul the tax system', I think it is a front for 'how can we increase the tax take'. Because that is how Labour works. So my answers may seem somewhat cynical since they are in that context, but are no less valid. The current tax system in New

Zealand needs a complete overhaul. I don't have a background in accounting, but even I can see that. Income Tax: I managed to achieve a graduate level job upon leaving university. To this day, i am being taxed in the 33% bracket. It is ridiculous that a graduate is being taxed at the same rate as his managers, since the threshold is so low. Increase the 33% bracket to in excess of \$80,000. Foreign Entities/Persons: Tax foreign entities/persons who operate in this country a massive rate for the privilege of doing business here. This includes property. GST: Drop GST. It is just an additional cost on everything.

### **RAYMOND HAYSTON**

W001202 25 Mar 2018, 4:01 PM

We are pensioners and think NZ taxes are about right. However I think tax on house investment where it is not the main family home should be taxed over a 10 year period at 10% a year ie; any capital gains made on these houses should be taxed at 90% if sold in with in a year dissipating 10% a year over the 10 years. After 10 years there would be no capital gains tax to be paid.

### **ALAN LUCIC**

W001210 25 Mar 2018, 5:07 PM

Treat all income equitably. NZ has wealth from property and developers which has propped the economy but will have a multiplying effect for future generations if the speculation and attractiveness of the investment aren't balanced. Communities are built by families not tenants who will move and have no commitment to the area they live. Taxing property when used as a source of income (present or future) is something that has to occur hand in hand with growth. The new kiwi build is resulting in shoebox housing

### **COLE GROVES**

W001213 25 Mar 2018, 5:24 PM

Secondary tax needs to be reviewed. If people want or need to work two jobs they should not be penalised with very high tax rates on both jobs. We need to encourage hard working people.

### **JASON AVERY**

W001218 25 Mar 2018, 5:38 PM

Change the tax brackets to reduce income taxes on low and middle income earners. Create a new 40% rate for all income over \$100000. Create a more rigorous capital gains tax. Increase business tax rate

### **COLIN MCGAUGHRAN**

W001229 25 Mar 2018, 6:19 PM

I believe our tax system needs a complete overhaul. Tax exemption for the first \$30,000 Annually adjusted for inflation. Those earning up to \$30,000 will be paying G.S.T . on their spending. Then 30% tax on the next \$10,000 Then 40% on the next \$10,000 Then 50% on the next \$10,000 Then 60% on the next \$10,000 Then 70% on the next \$10,000 Then 80% on the next \$10,000 Then 90% above \$100,000 Tax avoidance by using trusts and other deceitful practices must stop. A couple living in a relationship may combine their incomes and pay tax on 50% each

### **LILJANA MILOVANOVIC**

W001235 25 Mar 2018, 7:18 PM

Means test Superannuates and increase payments by at least \$200 per week. NO secondary tax on low incomes.

### **ANONYMOUS**

W001244 25 Mar 2018, 9:15 PM

As an employee that does on call and overtime but not by choice i would like you to considered this in your tax working group. With the overtime i do and the on call allowance i get paid , i vertially dont make any more than my normal pay due to the fact i loose alot of this in tax. I would like you to considered a lower tax rate for those that have to do overtime to make ends meet. Im paid fortnightly and due to my base salary of \$65,000 im taxed heavily when i earn extra money. I would like it if any overtime an employee does gets taxed at a lower rate and not in the next bracket that it puts you in. Those people that do overtime do it to survive in this century. To be panilised is unfare. A lower tax for the overtime rate means more money in your pocket at the end of the working week & gives you a reward for having to do over time. Some weeks i really think why am i working when you do all these hours and you bring home bugger all above your normal rate. Please consider these people

### **ANONYMOUS**

W001255 26 Mar 2018, 9:23 AM

Most forms of means-testing take into account joint household assets and income. I think PAYE should as well. How about a household PAYE model instead of Individual PAYE where the two major earners' income is averaged for tax calculations?

### **ANONYMOUS**

W001257 26 Mar 2018, 9:57 AM

government should operate no differently from a family. It needs to live within its means, if you cant afford it you don't buy it. The govt does not own our money its meant to be a steward of the people serving our needs not its own. Govt needs to prioritize its spending starting with the basics like infrastructure and the NZ people. It should be an honour and privilege to serve our country in Govt ,not an excuse to do

what ever you like despite what people want and wasting our money on things the people don't want or need. Get back to basics. Serve NZ, not yourselves.

### **REBEKAH STEWART**

W001262 26 Mar 2018, 10:39 AM

I disagree with religious groups being excluded from tax because they are seen to make charitable contributions to communities. Religious groups should pay tax

### **PETER WISNEWSKI**

W001269 26 Mar 2018, 11:08 AM

We should do away with secondary tax. Why should people be penalized for having more than one job - for instance some students get more than one job that only has a few hours per week

### **SAM GROVER**

W001275 26 Mar 2018, 11:28 AM

The tax system needs a major change to cope with the future. At the moment, owners of capital pay far too little in tax. This is the case for homes, shares, bonds, equipment in factories and more. This would be fine if all capital owners got income from their capital, as that income would be taxed, but the last few decades have shown that a significant amount of capital is owned simply to sell it to someone else for a larger amount in the future. There is nothing inherently wrong with this, but it is wrong to tax income while not taxing this. For this reason, the tax system needs to do a better job of taxing ALL capital - including the family home. Land taxes or the Opportunities Party's capital tax are both sound approaches to this. Failing to tax all capital will only serve to increase inequality, by favouring those who own capital over those who earn an income.

### **ENOCH QUALLS**

W001278 26 Mar 2018, 12:57 PM

There are three big issues facing our world: climate change, over population, and the disparity between rich and poor. Failure to address these issues will be catastrophic for society and the world. Taxation is the only method through with the third of those can be addressed. Income based taxation cannot address the disparity in wealth. However asset based taxation can: 1 Taxation is a system used to maintain society 2 The vast majority of wealth exists in the form of intangible assets. These assets continue to grow and this growth can be obfuscated so that tax is not paid on it. 3 Low income families are unreasonably burdened by income tax 4 Many people assist with maintaining society without remuneration (parents, volunteers) income tax does not recognise these peoples contribution. 5 Asset based taxation will assist with other issues such as the cost of housing.



## **AMIT TRIPURANENI**

W001281 26 Mar 2018, 2:30 PM

Here are few thoughts I have: > Tax sugar drinks and junk food like packaged chips (similar to tobacco) - reduces long term health costs and provides funding for investment into healthcare. > Increase levy on petrol to fund roads, public transportation and electric vehicle infrastructure. > Capital Gains Tax on investment property (exclude owner-occupier houses) as a way to stop the tax rort. > Remove GST on fruit and vegetables. Healthier living and reduces healthcare costs. > Reduce personal tax for low and middle income earners. More money in hand = more domestic spending. > Add GST for digital purchases as well as overseas purchases. Brings in international competition to domestic scene without disadvantaging the local players. > Reduce GST from 15 to 10% - more money in hand - again stimulates economy. > Tax multiple national companies so they don't use accounting malpractice to pay minimal tax.

## **JAMES GEORGETTI**

W001284 26 Mar 2018, 3:31 PM

I think we should aim for a progressive tax system more in line with the likes of Scandinavia, with greater equity/equality of opportunity as the goal. We should be taxing capital gains in line with income, as for many these are a source of greater wealth than their salary, and currently the burden of income tax falls more heavily on those who have less disposable income and no appreciating assets.

## **DAN CARPENTER**

W001287 26 Mar 2018, 3:58 PM

I think our current tax system works well. I don't see any significant reason to add or change our tax system. I think there some areas that could be changes like means testing for Super, and raising the age. I think GST is the fairest tax, but don't think that should be increased. Any capital gains type tax will be a disaster.

## **CHAD MORRIS**

W001295 26 Mar 2018, 4:42 PM

Taxation is theft through legalised force. Do away with income tax it is immoral and not voluntary. If a tax has to stay then the only fair tax is flat make it 10 percent accross the board with no loop holes. No tax deductibles.

## **ROB POAD**

W001299 26 Mar 2018, 6:31 PM

The current proposed additional taxes will not benefit nz in the long run. GST is the only way to get everyone to pay, and either a lower tax rate for the bottom tax bracket, or no tax for the first \$25,000 income. A higher GST will also catch the upper tax

bracket and business. I suggest a lower tax rate for business to encourage them, and help to lower the number moving offshore to take advantage of the lower tax rates for companies offered overseas. Removing working for families and lowering the tax or a flat tax would help. Capital gains or stamp duty will have a negative effect on the rental market. Either the investors will hold onto property, or no long invest in the rental market. Thus putting more stain on rents because of supply and demand. A wealth tax is very unfair in regards to a pensioner, who has no income yet assets. It could also affect the investors which will again negatively effect the rental market and low income earners, rather than target the wealthy.

### **CAROL WORTHINGTON**

W001301 26 Mar 2018, 6:43 PM

Corporations should pay massive amounts of tax, and business owners earning above a certain point should have taxes increased. No more taxing the middleclass and poor.

### **BRUCE MCDOUGALL MCDOUGALL**

W001317 27 Mar 2018, 6:46 AM

It's as obvious as the nose on our faces, people/businesses who own rental property investment property and multiply homes need to be taxed at a business rate !

### **TAMARA NICKERSON**

W001326 27 Mar 2018, 8:41 AM

We need equity in our system... the housing tax haven has to end! I pay 28% on my investments, so should those who invest in housing . Whether it's a capital gains or land tax, all NZ's will be better off .

### **BAS NELIS**

W001332 27 Mar 2018, 8:58 AM

I am currently happier with the current tax system (although I would always like to pay less) I am not happy to hear comments of water tax environment tax. Take for example the dairy industry in Canterbury, an area that with out water would be producing a quarter if not more less then what it is now, with that the industry employees a lot more people, supports a lot more business and generates a lot more income for the country. On that note all of that is taxed already and creating wealth for the government, to put another tax on the farmers is unfair. Already farmers don't make a lot of money popular to everyone's belief

### **TERRY MURPHY**

W001339 27 Mar 2018, 10:03 AM

The current tax system is broadly OK for raising money. However there are things that need to change. The population is aging and I suggest that the best way to cope with this is to encourage people to continue working well beyond official retirement age. Why do suggest this? Firstly it keeps minds active and active minds lead to healthier bodies. What sort of work? Many of us are trying to run small, in my case very small, businesses. Currently the IRD estimate what I am likely to earn in the future year and estimate provisional tax based on year on year increase of 10%. This is ridiculous. I have never increased my income from my business by 10% year on year and at the age of 78 am unlikely to start now. This leaves us struggling to pay this provisional tax bill every year.

### **ROBERTA SINGLETON**

W001343 27 Mar 2018, 10:30 AM

Too many loop holes, mainly for the better off who can afford to pay accountants to find them. Taxable incomes declared don't resemble the reality. Too many corporates foreign & domestic not paying their fair share & pleading poverty. Too many foreign tax dodging trusts. Time for a capital gains tax on property bought & sold in less than a 5/7 years. Less well off people are starting to view the system as unfair. Infrastructure has suffered as a result of fewer taxes on the rich. If a fair & equitable tax system were in place there would be no need to look for gas & oil.

### **JC DC**

W001349 27 Mar 2018, 11:24 AM

It seems to me that the current system is too easy on big business and the very rich while low to middle income earners and especially those trying to get ahead by taking on second jobs are disproportionately taxed. The higher tax on a second income stream is very unfair. We are a one income family, on a very modest salary. I would love to take on some weekend work but there seems not much point when a huge chunk of it will go to tax.

### **GARY PATTERSON**

W001357 27 Mar 2018, 11:46 AM

1. Corporate tax evasion and avoidance. tighten the loop holes. Its a disgrace IRD allows \$2.5-7b a year to occur a only only managed to prosecute and recover \$300m!! IRD would be sacked if it were a private enterprise.
2. Work with the environment. Offer a 3 year FBT exemption for any business who moves from a petrol/diesel fleet to EV fleet of vehicles.
3. Massively increase tax on luxury vehicles (except EV) i.e. any vehicle over \$100k, 50% tax.
4. Means test the pension.
5. Add capital gains tax to any sale of a property that is not the primary residence
6. Add stamp duty to any sale of a property that is not the primary residence
7. Remove GST from essential foods, and increase GST on foods which are unhealthy and include takeaway type KFC, MCD etc.
8. Ensure all overseas corps pay tax in NZ
9. Revamp the PAYE to stop penalising the low-mid income earners. High salary earners can afford to pay more.

## **ANONYMOUS**

W001366 27 Mar 2018, 1:11 PM

Most taxes need to be scrapped and income tax need to be reduced. Taxes are not Politicians to waste on their pet projects!

## **JOHN MCCONNELL**

W001377 27 Mar 2018, 2:50 PM

Hello, The PM has said that climate change is this generations "nuclear free" moment. I agree that climate change is the single most important issue facing us today. I expect that any tax changes would reflect this also. A carbon tax based on the same principles as GST. Call it CST. Carbon burned is taxed. Carbon sequestered whether by tree planting or other means is credited. So all fossil fuel mining is heavily taxed. The price of all fuels derived from mining sources MUST increase dramatically. So firewood attracts CST, timber does not. Another BIG issue is unfortunately also very difficult to address. But it could be, partly through taxation. Ownership of land. Speculators focus on the fact that there will be no more land. As population increases land values must therefore increase. Speculators of any type in any market do not add value to anything. (stock market included) They are not value adding investors. A tax on ALL speculation is absolutely essential. Thank you.

## **KATE JOHNS**

W001383 27 Mar 2018, 3:36 PM

- Get rid of the loopholes that only benefit the upper and middle classes, property owners, and big business. Letting property is a business and should be treated like one.
- Introduce CGT with immediacy.
- Introduce a minimum time period for which you have to have lived permanently in NZ before giving access to superannuation, benefits, etc.
- Increase the top tax bracket, or introduce a further tax threshold above the current highest level.
- Introduce a tax-free threshold (say \$10,000) for those with permanent work-limiting disabilities and those caring for same, in recognition of the cost of ongoing rehabilitation, care and health needs that these people/families are having to contribute outside of the public and ACC systems - often from very small incomes.
- Find ways to assist lower classes with Kiwisaver contributions through rebate from tax each year

## **JACK POWELL**

W001387 27 Mar 2018, 4:26 PM

One change to the tax system that could make a meaningful difference and support young start up businesses is to make capital investments into venture capital funds, or individual companies, 100% tax deductible as it is in the UK. This would have multiple benefits for NZ from creating greater financial support for start up firms in New Zealand, to improving the entrepreneur spirit of kiwis, reducing the reliance on the diary sector for our growth, diversifying investment away from property, and also increase the financial literacy of New Zealanders as they become investors. Investment into this

sector would also have a more meaningful impact on New Zealand wider economy, versus property which adds value limited value, and financial stress.

### **LANCE NICHOLSON**

W001389 27 Mar 2018, 4:34 PM

Clearly the tax working group and the government are considering a capital gains tax, even if they stick to claims that they are open minded about this. I don not completely oppose such an option, but despite exemptions on the family home, this measure is also skewed for 2 other reasons. Purchases on property have already had the income paid at source in many cases, and there amounts to double taxation. any capital gains tax should at least take into account inflation. Secondly individuals should have the ability to create their own super annexation scheme with the relevant tax rates. This may include an element of property which has been entered into this portfolio.

### **PAUL BAKER**

W001397 27 Mar 2018, 4:59 PM

My views on why the tax system needs to change are: 1) Too many corporations and large companies and some individuals pay minimal tax against their turnover, or pay it offshore with New Zealand getting a disproportionately small benefit. (Tax the freeloaders first!) 2) Too many people expect to get something for nothing and there should be a sunset on this. E.g. a) Farmer fencing subsidies and ETS dispensations. b) Welfare benefits should help people out in distress and not be a lifestyle option. Benefits should be treated like a bank overdraft beyond a certain limit and have to be paid back. (Level playing field for tax and no intergenerational beneficiaries.) 3) Cost of service is too high for some areas of society. E.g. Jails. Why spend \$100 k per annum on prison inmates when they can leave jail to use their capital to have a grand lifestyle. Tenants in jail should have to pay rent, and for their food and accommodation. (Zero cost to taxpayer.)

### **PETER WILLIAMS**

W001401 27 Mar 2018, 5:36 PM

Gareth Morgan has the best ideas on tax I know of. Tax ALL capital at a flat rate, stop useless speculation on land and houses and free up the wage worker. End of story.

### **ANONYMOUS**

W001403 27 Mar 2018, 5:50 PM

I'm keen to pay more tax if it means we have a system that can support (but not make them dependent on) our whānau to succeed on par with general population. That sees our kaumatua being able to enjoy their time with their moko and passing on their knowledge rather than stressing about how to pay for the power bill. I want to see my boy enjoy his educational path no matter what he chooses to take without having to worry about paying it. And we need a health system that supports prevention as well as right now help. For that I would give up more than half my money if not more.

## **PHILLIPPA RIDDLE**

W001407 27 Mar 2018, 6:17 PM

The large tax on cigarettes is creating a violent wave where people who can not afford to smoke do not quite but perform violent Robberies to get their tobacco so the poor dairy owner who is just trying to provide a service as to do it risking his life and family, is the % if New Zealanders smoking that important to the government that they will risk the safety of our fellow business owners? Cigarettes are more than 10 times more expensive in New Zealand than most countries, however I feel it's more important to deal with the consequences of a personal choice rather than rape a resident of their safety fully inflicted by the government.

## **SAM CLARK**

W001414 27 Mar 2018, 8:40 PM

Tax major capital including personal property. Offset that with income tax cuts. Make the lower 80% better off. Too easy to hide wealth in property. Meanwhile people creating, innovating and growing the economy in a healthy way are paying too much tax proportionately. This fundamental change would force a healthy and innovative economy rather than property speculation. I personally will continue to drop all income on property as it is too easy and any other investment is taxed. This needs to change urgently. Thanks

## **JOHN CLELAND**

W001417 27 Mar 2018, 9:26 PM

Raise rate of GST to 20% Lower income tax rates: \$250,000+ 30% \$150,000 - \$250,000 25% \$100,000 - \$150,000 20% \$50,000 - \$100,000 15% \$25,000 - \$50,000 10% \$0 - \$25,000 5% Keep the graduated scale between the boundaries of the varying rates. Lower company rate to 25% Keep trust rate at 33% Introduce tax breaks to encourage home ownership. Resource Inland Revenue fully so that tax avoidance and evasion can be eliminated. Tax overseas entities when they take money offshore. eg Uber, Amazon etc.

## **CHARLES SMART**

W001430 28 Mar 2018, 7:55 AM

The people who are working productively keep the country running and efficiently. The people who "suck" on the Government systems do so at the expense of the productive people. I have recently heard from benefisheries "why would i work, The Govt. will pay my bond and help me out if i am financially short". This needs fixing. You should financially encourage the productive and only pay "suckers" enough to survive.

## **TERESA SCHULZ**

W001432 28 Mar 2018, 8:03 AM

Tax the multinational corporations who get filthy rich of us and pay no tax! Tax polluters of our natural environment, externalities need to be considered in financial accounts. Equity of our resources is needed to deal with poverty and our climate crisis. The gap between the haves and the have nots has grown too large.

## **GERT TALJAARD**

W001450 28 Mar 2018, 10:53 AM

Spread the tax load evenly across income brackets - don't punish people with exorbitant tax rates for progressing themselves to a position where they are earning at higher levels as you slow spending and encourage all manner of ways to then avoid such high tax. Lift the lowest income tax threshold to support those earning less. Support investment into the housing market by keeping "bright line" at 2 years but cap the number of residential non-taxable sales by any individual or entity within a set period to help reduce speculation. Investment into residential rental stock is needed - don't scare off investors but make it fair for both tenant and landlord! Give people more of a tax break on Kiwisaver - start small and you may create a generational move that this country will benefit from in the future. Tax things that are bad for the environment such as use of plastic Provide a tax break on sustainable practices such as solar heating, electric cars.

## **KIPI WALLBRIDGE-PAEA**

W001456 28 Mar 2018, 11:53 AM

The tax system heavily favours residential property ownership which has brought significant financial imbalance to the system. This will continue to get worse. Capital investment in residential property is unproductive and a drag on the productive sectors of the economy. We need to tax all capital fairly. Property owners should pay an annual tax on capital tied up in land/property just like they pay tax on bank interest earned or wage income. This way we can have lower income tax.

## **DOUG SOMMERVILLE**

W001462 28 Mar 2018, 12:58 PM

Changes to what is taxed is fine so long as overall tax take stays the same. No need for tax increases.

## **CHRIS STARKEY**

W001468 28 Mar 2018, 2:30 PM

A progressive and fair tax system is needed to address the rampant in-equality in this country - tax those who earn more than \$100,000 more than those who earn less, tax those who earn more than \$250,000 more than those who earn \$100,000. Give those

who earn less than \$70,000 a tax cut especially if they don't own a home and/or have dependents, give those who earn less than \$50,000 an even bigger tax cut. Pursue white collar tax evasion, stop pursuing the insignificant benefit fraudsters - go for the big fish - tax evasion is in the \$100s of millions annually. Tax investments in unsustainable energy sectors more than those in the sustainable industries.

## **ALAN HART**

W001474 28 Mar 2018, 2:52 PM

retired now after paying income taxes for over 50 years in one aspect or another and continue to do so in tax on our savings. Our home is worth more in part because of 35 years of sweat equity and improvements we have done over the years. We do not begrudge any aspect of paying taxes whether it be through income or expenditure as we see them as being part of the cost of being a member of society. Much as with our involvement in not-for-profit work over our lives and continuing now in voluntary work. We might wish some funds were spent in different areas but needs will always outweigh resources available. There is no such separate thing as government money - it is all what we contribute through our taxes or indirectly through user pays areas. Do not move to a variable GST regime - creates hypocrisy and distortions such as seen in the UK with eating a MacDonalds inside or out of their premises.

## **JPEL LAUTERBACH**

W001480 28 Mar 2018, 4:22 PM

There is an enormous level now of inequality in the NZ tax system. The erosion of middle incomes, the increasing gap to the high income is concerning as this divide increases and the tax burden has become increasingly unfair on low and middle incomes. In particular introduction of a higher bracket or greater spacing of tax brackets would make a difference. Higher taxation for those who can afford it is critical. Additionally consideration of expenditure claims - salary and wage earners can claim no expenses at all despite often carrying considerable costs on behalf of the business (work wear for example) - in Australia these expenses are claimable and this is how it should be in my view. We need to address to social divide in new Zealand and one significant way is income redistribution to a greater degree.

## **BRENDON BARRY**

W001482 28 Mar 2018, 4:43 PM

I know the importance of paying taxes & don't mind paying mine. My only big concern is that as a middle class worker (I think), working xtra hours, overtime, why should I pay more tax. It should @ least stay the same as normal taxing or even better it should be less but definitely not more. It almost doesn't really help if you know what I mean. Old saying, 'take from the rich to help the poor'... we all might just then live a bit of a better life I think. Thanks for this opportunity!

## **ANONYMOUS**

W001488 28 Mar 2018, 5:14 PM



My biggest concern is for the environment. In my opinion I believe that cars play a huge part in the damaging of the air, and increase in temperatures worldwide. While we are a small country we need to play our part to help our environment. This will ultimately require a complete change for transport in NZ whether by increasing use and efficiency of public transport or by drastically decreasing the number of fossil fuel burning cars on the road. I feel a tax on petrol and benefits for those using hybrid or electric cars would help people to turn away from burning fossil fuels, if not at least make people more conscious of the issues facing our environment.

## **ANONYMOUS**

W001494 28 Mar 2018, 7:03 PM

Property investors need to be properly taxed - bright line is a good start but is not far enough. A comprehensive capital gains tax needs to be brought in, excluding the family home. Every other form of income is taxed, and not taxing property is seriously throwing out the incentives for investing, and making it impossible for people to get into their own homes. Scrap negative gearing, while you're at it. It would also be good to change food taxes, removing it off fresh fruit and veges, and increasing it for sugary drinks and foods. The people who cry about it being too complicated are wrong. Even if it was complicated, our nation's health is more important.

## **JENNA EVANS**

W001498 28 Mar 2018, 7:33 PM

Tax thresholds desperately need updating. The current tax thresholds have remained unchanged while the average income and cost of living has risen significantly. This leaves middle income earners shouldering much of the burden. I would like to see a restructuring (raising) of the tax thresholds to better reflect the current average income and cost of living and the addition of higher thresholds (a super tax) for very high income earnings. I would like to see more revenue raised and going towards essential/emergency services.

## **R HUNT**

W001500 28 Mar 2018, 7:47 PM

With income tax and GST we are already well taxed, looking at what the money is being used for and more specific areas targeted, throwing money at problems does not necessarily fix the problems, there is a case for leaving money in the hands of businesses to for example spend money on environmental benefits or projects that is likely to be spent more efficiently and have greater impact than being run through a government agency where money is eaten up by beauocrats and administration without getting spent on the heart of the problem or issue.

## **EVA HARRIS**

W001503 28 Mar 2018, 8:47 PM

Our current system is not delivering on the outcomes we need to achieve a fair society. The priorities of previous governments have not been clear and our muddled tax policies reflect this. Housing is an issue and our tax system has created a culture which makes this worse. We need to look after our vulnerable. We need to look after our health. We need to look after the public servants who do this work.

## **CHRIS COOMBS**

W001508 28 Mar 2018, 10:18 PM

We need to be taxing capital more and labour less. A land tax would be a good way to achieve some of this, as it would be very hard to avoid. The increase here would also be used to reduce income tax to ideally nothing. As income tax was only introduced as an emergency tax during the Napoleonic wars (so it's probably fair to say that emergency is over now). If that can't be achieved perhaps some form of capital gains tax needs to be introduced as otherwise speculation particularly in housing will carry on occurring. Also taxing as a household as opposed to individuals would be a good idea, currently benefits are calculated on a household income basis, this obviously doesn't apply to the tax regime though. e.g. families where 2 members both earn 70k would be much better off than a family where 1 earns 120k and the other partner 20k for instance

## **CELLIA OLSEN**

W001513 29 Mar 2018, 6:40 AM

I don't pay tax on online shopping overseas or when I sell stuff online - so tax that. Capital gains tax really really needs to happen. More tax for wealthy, less for the biggest contributors middle NZ. Equity not equality I know the above is hard to do, so we need to completely overhaul our tax system. Our population is ageing, so that's a problem for hospitals, aged care, and the poorer parts of society who are still renting.

## **SHAUN BUTLER**

W001525 29 Mar 2018, 9:10 AM

I support the view that the highest earning retirees should have their pension reduced and these funds reallocated to the poorest communities.

## **JAMES LAURIE**

W001532 29 Mar 2018, 9:57 AM

The opportunities party tax policy was the best policy I have seen. Tax houses including the family home to redistribute the tax burden in a more even and fair manner.

## **CAMERON SUTTON**

W001537 29 Mar 2018, 11:22 AM

My main concerns are around small businesses, particularly retail businesses. As a small retailer my main competition is from overseas now. China and USA particularly. The main problem is that I have to pay GST on every single thing I sell. Now in theory, I'm simply collecting this tax off the customer and passing it on to the government. Only that is not really the case in reality. We can only charge as much as customers are willing to pay, and increasing pressure to be competitive with online businesses means we have to price things competitively. I may have the only musical instrument store in my area, but my customers have the option of buying every single thing I sell for considerably less at the click of a button, and most of the time they pay no tax whatsoever. Our GST bill is crippling and that combined with provisional tax are the main reasons small retailers struggle to survive in this country. It's next to impossible. I would make more money pushing shopping trolleys.

### **TIM BRAZIER**

W001539 29 Mar 2018, 11:54 AM

Too much of our tax is focused on income, when income is a poor proxy for wealth. I am the main earner for a young family, and earn a relatively high salary. As far as our tax system is concerned, I am taxed at a high rate and this is fair due to my high wealth. However, with multiple mouths to feed and a reasonably large mortgage, I certainly don't feel wealthy! Fast forward 15-20 years, however, and with the mortgage (and kids!) gone I would certainly feel (and be) more wealthy - however would be paying no more tax than I am now as my income would not change! Conversely, my "wealth" today is entirely reliant on my income - lose my income and my "wealth" disappears immediately, whereas a drop in income in 20 years will have much less impact on my life. Suggest shifting the focus of tax from income towards assets - will happily pay more tax as I accrue assets over my life, especially as earlier years could be made easier with lower income tax.

### **RORY DAVIES**

W001541 29 Mar 2018, 12:13 PM

Hi there, I am a 4th generation NZ'er, biologist and technology enthusiast. I have a suggestion for how to introduce a tax system into the future of automation in society.

1. Introducing a smart contracts system for autonomous revenue generating machines (robots, self driving cars, solar panels and anything else that is autonomously generating revenue). With this development it is possible to tax machines directly on the revenue they generate, this can be done automatically with immutable records. As these devices will begin to dominate the economy, this is an ideal way of taxing them independent of who owns them.
2. Introducing smart contract based public crowdfunding for machines. This would allow for fast proliferation of automation infrastructure in NZ, allowing us to remain competitive internationally without an economy of scale. It will also ensure a strong balance of PUBLIC machines is preventing private interests creating a captive market in the NZ machine economy.

### **GREGORY COOPER**

W001545 29 Mar 2018, 1:14 PM

Taxation must be progressive and be paid by all relative to their means not their needs. Taxation should primarily be of assets, then income and finally (but preferably not) on consumption. Paying your taxes needs to be seen as a matter of morals not just laws. Avoiding tax should be socially toxic like drink driving, or not putting a seat belt on the kids.

## **FRANK BRAY**

W001549 29 Mar 2018, 1:24 PM

Much simplification needs to be implemented so that people are not forced to rely on "professionals" to interpret tax law and do returns. Wages and salary of working people should never be taxed. Taxation revenue should come solely by automatic means, as in GST, and, e.g., by taxing every financial transaction through banks, or all the proceeds of gambling. There should be no potential 'frights' to small business people with things like provisional tax (abolish). Company tax should be way lower to encourage prosperity. Very large companies need to pay a larger tax and not have any opportunity to find loopholes because they can afford legal advice. Government needs to look seriously at slashing unnecessary expenditure internally and overseas and avoid consultancy and enquiry costs, which may seem to be minor, but add up. People never respond well to complex legalities or deadline impositions. Dismantle the dinosaur!

## **CHRIS SMITH**

W001554 29 Mar 2018, 2:09 PM

The current vehicle/road tax system should be reviewed. . 1: a very cheap registration fee for every vehicle to maintain the national fleet database. It needs to be renewed annually to make sure that dead cars fall off the system. This is purely to maintain a record of all vehicles and respective owners. . 2: an annual drivers license renewal which the ACC component comes out of and it includes a relatively cheap 3rd party insurance. Drivers that are linked to more claims or driving offences pay more. The 3rd party insurance fee is collected by the government but is administered by external insurers (as with KiwiSaver) however the government should control the range that insurers will be able to charge. . 3: roading costs should be paid for with a fuel tax at the pump, heavy vehicles should be subject to a KM vs weight based RUC for their additional wear and tear on the road. Regional charges should be paid for at the pump also. Only the base cost for fuel should attract GST.

## **TRISH SMITH**

W001562 29 Mar 2018, 2:32 PM

Remove secondary tax for people who earn under \$75,000. Treat people fairly working various part-time jobs to make up 40 hours. Why should people trying to get ahead be penalised so harshly? We are living in an economic environment now where people often have to work two or three jobs just to make a basic living - it really is not fair on them. Please help them.

**ANONYMOUS**

W001566 29 Mar 2018, 2:57 PM

Increase the tax on high income earners, over \$100K get rid of esct tax Combine family incomes for tax purposes

**CAMERON RUSSO**

W001572 29 Mar 2018, 4:25 PM

There needs to be a capital gains tax on housing!

**ANONYMOUS**

W001577 29 Mar 2018, 5:17 PM

Reducing top rates

**X T**

W001589 29 Mar 2018, 7:16 PM

NZ needs a fairer transparent system. Where there is a minimum standard of living for all.. for those who make the right choices, as well as those who make the wrong choices. Where access to the system is not predetermined by a government social investment algorithm in treasury which overlooks those who make choices which benefit NZ, resulting in a financial setback for the individuals. For example full time carers who pay taxes and receive no income from the government, use up retirement savings before retirement, who ensure a reduced reliance on hospital rest home care and where the carer and the person being cared for receives a reduced level of support from health services etc. Focus on supporting the good rather than reinforcing the bad.

**THOMAS DAY**

W001594 29 Mar 2018, 8:20 PM

We need to tax big corporate players more, reduce taxes on wages for the everyman, tax profits from housing gains and income from wealth, and encourage investment in small businesses through tax breaks. Also we need more funding for schools, hospitals and the environment. I'm happy to pay more tax for this if needed.

**SWANTJE MELCHORS**

W001611 30 Mar 2018, 2:03 AM

I would like to see secondary tax eliminated or only come into affect after \$60,000.00 GST removed from all fresh produce.

## **TONY OWEN**

W001619 30 Mar 2018, 6:53 AM

Tax system that removes the situation that some lower income people effectively little or no PAYE as they receive back "working for families" or tax credits. System should allow for lowest paid people to earn enough wage or salary so that they can have pride that they can support themselves without Govt help, yet still pay enough tax to pay for Healthcare, education, basic services Govt should be providing.

## **PETER WIDDOWS**

W001622 30 Mar 2018, 7:59 AM

I would be in favour of a flat tax rate. This would simplify tax for everyone. It would encourage people to work and not be penalised for being successful. Shouldn't we be encouraged to succeed not hindered.

## **ANONYMOUS**

W001627 30 Mar 2018, 10:50 AM

I believe that we might have to: - tax robots - tax companies that outsource as they result in job loss & increase in profit for those corporates. And give tax credits for those who train & employ local talents especially when the talents are from less fortunate side or low income group of the society.

## **VENISE COMFORT**

W001633 30 Mar 2018, 1:07 PM

Work out a better way to tax people with more than one job. Having to declare your 'main' job isn't really going to be relevant in the future, we will all have many jobs all at once and none will be our main one. Secondary tax doesn't work for people. Also the delays between stuff showing up in your tax account, like the three month lag between making KiwiSaver payments. So old-fashioned! Stuff needs to be accessible and in real time like banking.

## **ANONYMOUS**

W001636 30 Mar 2018, 2:15 PM

No change require in current system

## **MEILAN WADE-FRENCH**

W001644 30 Mar 2018, 3:21 PM

We should not be taxing food that is purchased for us to prepare ourselves. All ready to eat food should be taxed as there is a service involved in preparing it for purchase.

Income brackets for tax need reviewing. There should be more steps and rates of tax for those earning over \$200k should be much higher than the average person. Tax should have different rates for different things. Services for our health and well-being should be lower than tax on luxury items. Foods that are unhealthy for us should be taxed higher than healthy choices. Examples being KFC versus Tank for lunch.

### **SIMONE**

W001647 30 Mar 2018, 3:38 PM

Carbon Tax. Carbon Tax. And, yep, Carbon Tax. Producer pays. User pays. If New Zealand is serious about leading action against climate change, then instituting a carbon tax is a bold move in the right direction.

### **MARIE ROBINSON-LEDWITH**

W001652 30 Mar 2018, 5:55 PM

I would get rid of GST on all unpackaged fruit and vegetables this would help people to eat healthier and reduced land fill. I would like to see milk producers and suppliers get tax incentive to do something about how much plastic we use for milk either go back to glass ie. There must be a light weight durable glass by now or some other exchange system or delivery as a 2 X 2litre bottles of milk is around the same price as a pizza and they get delivered. Tax can no longer be given as an incentive unless it does too things ie. Help lower our expensive food prices and reduce our land fill. I would put a large tax on water being bottled here and sold abroad and then it returned to the regions for improved water here.

### **JAMES CLARK**

W001656 30 Mar 2018, 7:20 PM

Don't increase taxes, broaden the tax base. Overhaul the "charity" regulations. Why are churches which own commercial property, and iwi groups who own businesses, exempt from tax? If there is commercial income, there should be tax paid on it. Use tax paid profits to do charitable work if you want to.

### **PETER HOLT**

W001661 30 Mar 2018, 7:49 PM

The Govt needs to reintroduce the higher PAYE tax level, the reduction has been a complete failure. The same as it was under the Raegan administration. Secondly the Company tax rate and application needs to be tightened up, why should a company be able to claim fuel costs as a business expense in the tax statement. But as an employed person I am not able to claim the expenses needed to keep me in work.

### **SAMANTHA THOMAS**

W001663 30 Mar 2018, 8:11 PM

Less tax for low income thresholds. All over. A couple working more than 3 jobs between them to keep their family housed and fed is beyond ridiculous. Middle income earners should also be put in this bracket especially in areas where housing is a major concern. Secondary tax should be thrown out all together. The whole reason people are working 3 jobs is because of secondary tax.

## **BEAU PONT**

W001667 30 Mar 2018, 8:35 PM

We tax single income families too much and overtime wage earners. The government siphons too much off people working really hard to better themselves. Yet companies and individuals who set their finances up correctly to avoid tax pay less than their fair share

## **VIVEK REGMI**

W001673 30 Mar 2018, 10:52 PM

The government should play important role in environmental conservation and to reduce carbon emission. Tax should be invested in the renewable source of energy. Plastic and non-degradable things, petrol vehicles, should be banned and huge tax should be import on it. To sum up, the tax which we pay should be investing in promoting bicycles, public transportation and eco-friendly mode of transportation. I support carbon-free and environmentally friendly New Zealand. Thank you.

## **SUSAN GALEA**

W001679 31 Mar 2018, 6:08 AM

There needs to be the lowest tax bracket say up to \$15000 that is tax free.

## **LUKE SPANDOW**

W001688 31 Mar 2018, 9:25 AM

High individual tax earners are already taxed more than they should be and should not be taxed any higher. Introduce a work for doll scheme that requires contribution to society at the minimum wage payment rate in hours equal to the amount of doll received (excludes the unable). Stop discrimination support by race, all races are equal and no one in this country is disadvantaged so it is time to stop driving the Maori agenda and start focusing on a diverse New Zealand. Make the 3rd year of university free not the 1st so we don't waste money on those that do not finish. Tax companies properly it should be easy they pay x percentage of their turnover making it more important to grow and less about hiding money.

## **ANONYMOUS**

W001693 31 Mar 2018, 11:20 AM



Affluent people, like myself, need to pay more tax. For example, the top tax rate should be significantly higher, a capital gains tax should be introduced and tax avoidance loopholes should be closed.

### **ANONYMOUS**

W001700 31 Mar 2018, 11:45 AM

Tax is currently too much in favour of the affluent

### **JOHN SIMPSON**

W001711 31 Mar 2018, 1:35 PM

The world seems to be moving towards a greater divide between the richest and the poorest with manual work outsourced to "low cost countries". Next comes professional jobs being taken over by AI "bots". New Zealand has wealth in natural resources but these tend to employ fewer people than, say, manufacturing, with the profits going to a handfull of shareholders and high salary staff. In a world with fewer jobs how do we support people, who may never get a "traditional" full time job, without the stigma of means testing and the humiliation of being beneficiaries? Suggest we assign about 10% of GDP as a "Social Dividend" or universal basic income paid out "tax free" to all citizens, regardless of income, then tax everything earned above that at say, 20% up to \$48k, consolidating the lower rates of income tax. No deductions or allowances at all. This would eliminate the need for the majority of WINZ benefits and the eliminate the costs of policing "benefit fraud"

### **PHILIP LUKE**

W001714 31 Mar 2018, 4:38 PM

The current practice of Secondary Tax is massively flawed and must be changed in order to better capture the working habits of New Zealanders. **CURRENT PROBLEMS IDENTIFIED** 1. Most secondary jobs employees quietly seek payment "through under the table." Since secondary tax comes with a huge increase in PAYE tax, there is very little incentive to declare this area of income. 2. Most secondary jobs employees work outside of conventional hours for a greater tax increase. This logic is illogical as the intent for a secondary job is to generate more income at the expense of time. This discourages people to work ethically work harder as they are being punished more so than being rewarded. **POSSIBLE SOLUTIONS** 1. Group an individuals total income as a total Taxable Income Gross. So if an individual earns 40,000 P/A from their primary income and an extra 15,000 P/A from their secondary income, they take the PAYE from 55,000 P/A. 2. Greater reduce the current percentage of secondary incomes

### **NIGEL HIGH**

W001720 31 Mar 2018, 10:39 PM

The existing tax system strikes the right balance of equity and fairness. Higher tax rates are counter-productive and cause higher income earners to look offshore. We need their investment in this country, and the existing 33% tax rate is about right. Higher tax rates also encourage the underground economy, which at present seems reasonably under control, unlike some other Commonwealth countries that I have knowledge of. Leave the tax system alone and keep spending under control, or future generations will suffer a loss of social programs as the cost of servicing the debt becomes out of control as it has in Canada.

### **JAMES EMPSON**

W001723 31 Mar 2018, 11:19 PM

Middle class tax is crippling normal families and it should be lower substituted for higher bracket income earners.

### **CHRIS WONG**

W001735 1 Apr 2018, 9:12 AM

I am concerned about the rise of automation and how it will cause many Kiwis to lose their jobs. I want the Tax Working Group to plan for this shift, and help the country transition from a society that requires paid work to one where it is optional.

### **JOHN TREZISE**

W001742 1 Apr 2018, 11:39 AM

Abolish tax rebates and exemptions for so-called "charitable" donations, no matter to whom or what; and abolish tax exemption for any income-yielding activity by any group or institution that now claims "charitable" status, whether school, hospital, aid group, religious institution or private trust. If the "charity" rort were abolished, we could all pay less tax and have more after-tax money to give to the causes of our choosing.

### **CHRIS SIMMKNDS**

W001750 1 Apr 2018, 6:37 PM

Capital gains taxes are stupid. It won't stop the inflation of housing prices if anything it will increase prices as people will want \$X dollars in hand so will sell their property for X+Tax+GET A capital Gains tax will simply increase prices and kick more out of home ownership

### **KIM KOHERE**

W001752 1 Apr 2018, 7:43 PM

For starters secondary tax. When people are getting penalised for having to work two jobs just to make ends meet. Why are people who commit benefit fraud more likely to serve time in prison than tax evaders? Why does this system allow tax evaders to get

away with them not paying any tax? Even though i know our government have created some sort of legal loophole for them to get away with it still doesnt make it right especially when people at the bottom will be heavily penalised for doing such a thing? And why do pensioners have to pay tax on their pensions? Isnt half the reason why they receive it is because of all the tax they've paid for the past 50+ years to society? To our government? None of it makes any sense to me.

## **ALLAN GYDE**

W001766 2 Apr 2018, 12:57 PM

The current rate of GST is a killer for those of us on fixed incomes. (we are both on Govt. super) Perhaps a way to make things more equitable is to allow people like us to use our Gold Card (or community card) to access certain items of food GST free. If that's too difficult then make our rates GST free. We paid a lot of tax on our wages all our lives; we pay tax on any bank interest on money we have been fortunate enough to accrue; the interest on term deposits has dramatically dropped over recent years and the cost of living has risen disproportionately People with multiple properties should be liable for a high capital gains tax even if they sell them after a short time (but not the family home). All profit from speculation should be highly taxed. International companies MUST be forced to pay their share of tax. The wealthy have multiple schemes to minimize tax, or avoid it all together; the poor never earn enough to pay much tax, so it seems it's always left to the middle class

## **C BROWN**

W001773 2 Apr 2018, 3:33 PM

Tax us less, we make better decisions than you do. And cut the election spending promises, we don't want more debt in the absence of a real reason like a catastrophe ie major earthquake.

## **SABRINA WATENE**

W001781 2 Apr 2018, 6:18 PM

I do not beleive that superannuation should be taxed secondary if a person decides to continue working. It should be the same for the overall income recieved.

## **BARNABY FITZPATRICK**

W001787 2 Apr 2018, 7:04 PM

I think the most important thing that needs to change is the incentive for people to put all of their money into property, because the effective tax levels are so low compared to anything else, needs to be removed.

## **THRESE MESZAROS**

W001792 2 Apr 2018, 9:22 PM

Tax on several jobs .Why should have to pay secondary tax on two jobs when the two jobs don't even make a full time job ? as a person who is trying to make a living on two part time jobs which don't even make 37 hours combined and i am taxed secondary tax ,does not make any sense.Yet ,the tax system needs some serious sorting out with a fine tooth comb.We as New Zealanders seem to pay way to much tax ,we pay tax on tax.Plus the more we earn the heavier we get taxed how is that fare ,it is like 2 steps forward and 10 back .Things go up but our wages don't go up to match the hike in costs to live ,very hard to make progress .The New Zealand Tax system needs to take a hard look at how they tax us . Take a hard look at things that don't need to be taxed,or way less tax,please i hope you make some serious changes in the way we get taxed and the things we pay tax on.plus the government should not get paid for life when they leave office, our pensioners struggle on peanuts .

### **BRENDAN PLATT**

W001801 3 Apr 2018, 7:48 AM

SEND tax bracket. Single Earner No Dependents tax rate of 21% on all earners for the first \$100000, then 27.5% after that. If I have no kids, why should I pay a higher tax rate as there is no benefit to me? Scrap working for families tax credits too.

### **MAGGIE MYOCEVICH**

W001809 3 Apr 2018, 11:52 AM

income tax should not be so high in the bracket of income that we fall into 30% tax the jump from 17.5% to 30% is much to high theres no point making the higher wage/salary as tax takes the net sum to just as little as being on a less rate.

### **HANNAH RILEY**

W001815 3 Apr 2018, 2:02 PM

What do you see as the main risks, challenges, and opportunities for the tax system over the medium- to long-term? Which of these are most important? - challenges of taxing when value creation is (in relation to online sales and services, globalisation, BEPS) and where resources are used. - making tax efficient for the government and for small businesses How could tikanga Māori help create a more future-focussed tax system? - At it's very essence tax is about caring for and providing for people of the land in a sustainable way. We need to remind society of this. The tax system needs an overhaul to its integrity and how it is viewed. People forget that roads, health and schools are covered for by tax, rather people complain about taxes. Perhaps changing the way tax is used by politicians could change the opinion people have of tax. This would change our future as people would be happier to pay their fair share of tax as it they see the direct benefits of it.

### **ANONYMOUS**

W001820 3 Apr 2018, 2:21 PM

Deal with tax avoidance and evasion. Both are wrong, though only one is illegal; the other enables the wealthy to exploit legal loopholes. We need much more vigilance and heavier penalties for tax evasion, and remove opportunities for tax avoidance. Including multinationals who avoid tax through base erosion and profit shifting or other means. If everyone paid their fair share of tax, there would be enough for tax cuts.

## **ALANA BOWMAN**

W001828 3 Apr 2018, 4:45 PM

I suggest to the Tax Working Group that they focus tax policy on a better means of rewarding working people, creative people, and people/corporations who spend their money in New Zealand. Investment opportunities in New Zealand should favour residents and a greater tax burden should fall on individuals and corporations who drain the economy of profits and remove the profit to another country. A financial transaction tax and/or a capital gains tax should be examined for the benefit to growing the New Zealand economy and retaining profit in New Zealand. Please examine a better system of tax that reverses the trend to heavily tax lower income/middle income people through GST, property rates, higher fees for transport, electricity and other utilities. A structure for identifying low wage employers should be created to ensure that employees receive fair wages and working conditions with the goal to eliminate the need for subsidies to low-wage employers through Working for Families.

## **ROBERT HICKEY**

W001831 3 Apr 2018, 5:56 PM

The Govt need approx 80 billion to operate per year. Make GST a 10% compulsory stamp duty that can not be claimed back . Lets pretend for example this give the govt 40 Billion per year . Make up the rest with a transaction tax of 0.5 % of 0.25 % depending on the amount required . Wipe all other taxes , lets keep it simple , If people in business can not survive with out claiming back there GST then it is obvious the should not be in business to start with No expectations , religious charities will also comply Those of us who are stupid enough to work have been shafted for decades under the current system . We need to have our money for our own lives . there should be no capital gains or land taxes as this is a double blow for somebody taking responsibility of themselves and is a disentive for hard work and endeavour The current system is geared that we who work are not better off than people on benefits . This is a bullshit system we have at the moment T you

## **PAUL WING**

W001839 3 Apr 2018, 7:58 PM

Why is there no discussion on raising the retirement age. We will have to do it at some point so lets start now. Tax should not be about driving social behaviour, it is about fairly collecting revenue. We should be looking at improving collection of company tax, to many appear to avoid paying it. Company tax is based on profit, why not look at turnover as well.

**JIM**

W001849 3 Apr 2018, 10:03 PM

Why should income tax be assessed on an annual basis? Not everyone works on an annual basis and this can create an unfair situation. There should be options to have income tax assessed over flexible time periods, from monthly through to 10 yearly, or better still, over a lifetime.

**JAMES WHITE**

W001854 4 Apr 2018, 6:38 AM

Tax system is harsh in NZ, doesn't need to be increased. The government just needs to learn how to spend wisely and stop blaming other.

**TRACY JACK**

W001860 4 Apr 2018, 8:09 AM

I think there should be a flat tax rate i.e. 30% of \$200,000 is way more than 30% on \$50,000. People on higher incomes have worked and trained hard why should they be double penalised. They tend to contribute to the economy: hire cleaners, go out for dinner and shop locally, have their own health insurance and contribute more. Why should we continue to work harder and harder to have it taken away. You should not be penalised for getting an education and working hard.

**RICHARD CLARKE**

W001866 4 Apr 2018, 8:39 AM

Petrol is already 2/3 tax, More than enough for our roading. Low income people cannot afford any more. PUT A TAX ON TOURISTS.

**HEATHER MCRAE**

W001872 4 Apr 2018, 10:16 AM

The tax system does need tweaking as we move forward into a technological age. The system is not making the most of very large businesses - Amazon and Apple for example, where there is very high revenue for those businesses in our country, but we receive little in return. We must make sure that we balance fostering economic growth and opportunities for international business, with developing our own so it is a fair playing field. Technologies will change how we manufacture, make and sell products - the disruption to current business will be massive in future - our tax systems needs to be responsive to these changes so that we maintain our ability to swiftly get the balance between taxation and a vibrant environment for economic growth. There are many changes to especially health and education ahead. Although we promote choice in our system - private and public healthcare, private and public education. Many people are in effect paying twice for both and this needs addressing.

## **SYDNEY OLSEN**

W001879 4 Apr 2018, 12:35 PM

Secondary income tax when you're a student working two jobs just to survive is cow manure.... Secondary tax should only be for if you earn over a certain livable threshold. Fruit, vege and healthy foods should be GST free, to encourage healthy eating and make it more affordable for the most at risk. Young people who can't vote shouldn't have to pay tax for things they can't vote on. Increase tax on GreenHouse gas producers. Increase tax on property investors. Tax agriculture that pollutes River systems. Tax single use plastics. Tax sugery products. So just that for starters if you don't mind, Cheers :)

## **JOHN TREZISE**

W001885 4 Apr 2018, 1:07 PM

The Goods and Services Tax is a regressive consumption tax that disproportionately affects poor people, most of whose income must be spent on the necessities of life: food, clothes, housing, lighting and heating, and transport. The GST could be replaced in whole or in part by the introduction of a Tobin tax of, say, 0.1 per cent of the value of every transaction between parties within New Zealand, or between a party within New Zealand and a party outside the country. A universal Tobin tax will be made easier by abolishing cash in New Zealand and replacing the existing currency with a digital currency based on blockchain technology. Every transaction between any parties could automatically, and painlessly, have a 0.1 per cent impost transferred to the state's accounts. This would require the abolition of notes and coins, so that all transactions would be from ledger to ledger. Tight control would be needed of foreign currencies to which the black economy would try to migrate.

## **TIM SWANN**

W001889 4 Apr 2018, 2:07 PM

The burden on the public purse is only increasing. I would love a tax system that keeps the simplicity that NZ's tax system is known for but more equitably applies the burden across society. I think there should be room for a greater tax rate for people who are earning super wages. If you're earning over \$200K p.a., could you afford to pay a bit more? Similarly could GST on locally produced fresh fruit and vege's be removed? Higher corporate tax needs to be considered for larger corporates. Corporate tax compliance should be more heavily monitored and enforced for larger corporations. Capital Gains Tax! Please adjust the brightline test to be more robust. Land banking is a thing mainly because it's easy and tax free. It excludes the landless and puts more money and power in the hands of the already wealthy i.e. it encourages inequality and dissent. Also Bankruptcy should be more severe. The consequences for tax avoidance are limp and empty. Make it mean something.

## **YVONNE CURTIS**

W001891 4 Apr 2018, 2:09 PM

1. The tax base in New Zealand is too narrow. Include a a) Capital Gains tax on all property with the exception of one family home. b) An environmental tax on Polluters and carbon producers. c)a Tax on all visitors or tourists to NZ of atleast \$50.00 to be distributed to conservation and regional councils. d). Take GST off rates. . e) a financial transition tax. f) I want GST to be recognised as the regressive tax it is and lowered and an increase on the tax on the wealthy . g)I want the government to advocate for a new United Nations Tax body that would ensure Multinationals pay their fair share of tax. 2. People respond to financial incentives. I want a tax on sugary drinks which would go directly to the health system and to set up a free or subsidized dental service. Increase Tax on alcohol which would go directly to the Police and to the health system. User pays. 3) Review the tax exemption for Charities. Set very high benchmarks. Private hospitals are not charities. Church?

### **GEORGE ADAM**

W001901 4 Apr 2018, 5:48 PM

Our tax system needed changing 20 years ago. We need to increase the tax take and ensure that EVERYONE pays according to their means. Our education system is broken as are health, welfare system and our infrastructure, we need money to fix these things. We need to look at Universal Benefits for people who cannot help themselves to a decent minimum standard of living. We should rigorously means test all benefits, especially super! If you cannot work you get benefits, if you will not work you get nothing. There should be Capital gains tax on ALL property, but scaled as per use - private residential, investment residential, investment commercial . All kick in at certain values. Remove GST on food, school requirements and children's clothing. Collect all monies owed to NZ Govt, Student loans etc then stop and provide free education and reintroduce a bond scheme for graduates. If you fail at uni through laziness you pay. Increase GST on luxury goods, vehicles, boats etc above a certain \$

### **ANDREW WHITELEY**

W001903 4 Apr 2018, 5:58 PM

A flat tax system to make it fair to everyone. A increasing tax system means those who work hardest loose a higher percentage of their income

### **JUDY CRUICKSHANK**

W001911 4 Apr 2018, 6:22 PM

Small business needs help. Tax relief.

### **LAURIE BUNTING**

W001923 4 Apr 2018, 6:51 PM

Needs to be simpler and fairer. Same marginal rates across all categories of taxpayer. Legislated guarantees that people do not suffer from bracket creep, say. Linked to the CPI annually. As capital gains are merely a postponement of income they should be taxed at time of realisation across all categories. Maybe a transfer fee as a



set percentage of the sales price on all transaction inc so called family home, shares, sales of businesses etc. This would bring a more rational approach to investing by making comparisons undistorted by tax considerations avoid. More thought needs to be given to unrealised gains/ losses to avoid adverse reactions on cash flows e.g foreign exchange. Reduce the burden on salary and wage recipients by broadening categories of tax deductions eg childcare, transport, internet use etc thus recognising the changes in paid. Employment delivery eg. Working from home, In equity if profits are taxable losses must be deductible. A bit random but there you go.

## **LESLEY IMMINK**

W001926 4 Apr 2018, 7:20 PM

We need to tax all homeowner and assets as per The Opportunities Party policy. Major change is needed so that the new tax take an be more fairly distributed to those who need it most.

## **JASON GREEN**

W001930 4 Apr 2018, 8:12 PM

Remove income tax and increase GST. Extend capital gains tax to include property - owner occupied must own for 2 years, and property investment owned for 10 years or property is has CGT applied. After that period property is not taxed. This is in place in Europe and stops people flipping property.

## **CARL AMMON**

W001934 4 Apr 2018, 9:45 PM

The future of our society ; its economic structure, its demographic makeup and issues of wealth and politics are not understood so the highly speculative nature of the papers affords no surety fir policy changes. There is no compelling case for major changes and a flexible and iterative approach is needed not some futurist vision - this lends itself to ideological driven changes and a growing dissensus and social instability. The extension of property and capital taxes as proposed under the aegis of housing affordability is already significant and its implications not well understood. Tax already applies to earnings; to wages, salaries, interest, dividends, property investment capital gains, land taxes via rates and consumption taxes. Taxing shares more than at present risks stifling investment and innovation. Taxing wealth where there us no cashflow simply strips away the things people have built up ( mostly via hard work) and discourages efforts to better ones lot.

## **PAUL EADY**

W001941 5 Apr 2018, 5:40 AM

The current tax system punishes the people who work to live and allows those who are already wealthy to get by without paying thier fair share. It also incentivises many wrong behaviours, and disincentivises people investing in themselves or thier businesses to make them more productive. Businesses should not be taxed differently

to private individuals. Small businesses should not be subjected to greater tax burdens than an equivalent wage earner. Wage earners should be able to deduct the costs of earning an income and claim back associated GST just like a business can. The tax system should focus on wealth more than income. It should be universally taxed on an annual basis in order to incentivise its release for investment in more productive means than sitting tied up in a property. Apply targeted levies on high-impact goods and services (alcohol, fossil fuels, agriculture products etc.) to prefund dealing with the damage to our society and environment.

## **ANONYMOUS**

W001947 5 Apr 2018, 7:32 AM

Perhaps variable GST by type. E.g. 0% for fresh good, and higher for luxury like hand bag and shoes that's costs thousands of dollars.

## **TAVA OLSEN**

W001951 5 Apr 2018, 9:23 AM

We need to move away from taxing labour to taxing land and capital. It is not clear if automation will replace jobs, but if it does and we continue to mostly just tax wages, we are in a downward spiral.

## **ANDREW GEORGE**

W001956 5 Apr 2018, 12:58 PM

First thing to do is close all the tax loopholes that allow companies (in particular multinationals & tech) from avoiding paying tax, there is no reason they should be able to get away with it at all. Also close other loopholes used by Trusts etc of the very high-income group. Stop allowing paper losses on rental properties to be offset against other sources of income. Remove GST from fresh produce, and implement a higher tax on junk food. Lower income tax on people that have private medical insurance, in the same fashion as Australia. Currently all NZ hospitals are struggling to keep up and it will only get worse unless funding is drastically increased, or the strain is taken off. By incentivizing people to get private medical this will help. (my wife is a hospital doctor so I know what it's like on the ground). Remove all tax on Kiwisaver, both contributions and interest, if you want people to save help them save. Implement capital gains on investment properties.

## **MALCOLM POWELL**

W001965 5 Apr 2018, 5:00 PM

The changes that I would like to see is the threshold for the tax rates to be CPI adjusted upwards on an annual basis The bottom rate of tax should be adjusted so the first tax rate is from 0 to \$48,000 of income at \$10.5 cents The top tax rate should be adjusted to align with the company tax rate and the trust tax rate. There should be no discrimination for tax on the basis of race, both Maori and non Maori trusts should pay the same rate of tax Penalties for non payment of tax should be increased along with a

more diligent monitoring regime. All purchases made overseas should have GST imposed at the border if it has not already been paid.

### **JOAN MANSON**

W001970 5 Apr 2018, 8:08 PM

We need a good graduated tax system that ensures the rich, the corporations etc all pay tax. We don't need a system that allows the rich to get richer and the poor to get poorer.

### **HANK (HENDRIK) OPTLAND**

W001981 6 Apr 2018, 12:31 AM

I believe that the biggest issue with "middle income earners" is that everyone's marginal earned dollars are taxed at the highest rate. This has occurred due to 'bracket creep' and has been allowed to escalate under nine years of the Clark/Cullen government and another nine years under the Key/English/Joyce government. It is high time this gets addressed. I feel that the most effective way to solve this is to increase the GST to 18.0% (1.0% per year for three years) while, simultaneously, helping the lower-to-middle income earners by reducing their income taxes. The government's position should be slightly in the positive to pay back the h-u-g-e loans incurred by the Key/English government and to take care of necessary social security benefit increases to help beneficiaries pay for the increased GST. I think a capital gains tax or a wealth tax should NOT be considered! Either of these will stifle entrepreneurship which will reduce employment opportunities. Regards, Hank Optland

### **RICHARD ROWE**

W001990 6 Apr 2018, 6:53 AM

No gst on health care and healthy food items tampons etc Higher gst on TV's phones entertainment etc Pollution taxes Cost of recycling producer or import er tax for all products Single use items tax higher rate for non compostable items across the board ie including single use medical plastics etc Non renewable fuels energy tax Tax breaks for green tec companies and products like electric cars etc

### **DR HYLTON LE GRICE**

W001996 6 Apr 2018, 9:05 AM

Stop this nonsense as to Climate Change and taxing Carbon . There is climate change - just like New York has had snow in March for 5 years running now - the first time since the 1880's . We are historically between two Ice Ages. Climate is determined by (1) where the earth is spinning in relation to the Sun and (2) Electromagnetic Forces around the sun - up to 25,00 Km across which wax and wane and influence the earths temperature. Further of the 200 Active Volcanoes in the world at this time - just one of them belching out carbon emissions , in just one day, totally negates all the attempts in the world collectively to reduce carbon that have taken place in the LAST 5 YEARS ! Sadly your Chairman, Hon Sir Michael Cullen has already shown his uneducated bias

by referring to climate change as one of THE important issue for the Tax Working Group - and the new Coalition Government has show its own bias with the PM's poor comment stating that climate change is THE BIG ISSUE for us now.

### **PARIS PARAHA**

W001999 6 Apr 2018, 11:36 AM

Some changes to taxes should be that student's like me should get more from school than just the simple things. So like fundings for schools to provide us with more learning objects that can extend our learning. It would help our future generation of Adults to Push through with our learning and have an amazing family. Taxes should be more about our community than just us as people and what we need than want. It could help us be more socially active and get higher marks. So some small but effective changes should happen.

### **TANYA DIDHAM**

W002008 6 Apr 2018, 2:52 PM

In no particular order: Secondary employment tax punishes low-paid workers trying to make ends meet. It needs to be abolished or re-worked to target high earners. A CGT is necessary, particularly in our speculators' economy. Corporations must pay their fair share of tax - good to see this is starting to happen. GST should be removed from fresh fruit and veg - despite talk that this is difficult, it is needed to help bring down the price of healthy food. Increase taxes on sugary drinks to make up the shortfall. There should be a threshold of earnings that means you do not pay tax, eg if you earn under \$8000, you are exempt. Inheritance tax on estates totalling more than \$1 million is also now feasible, with so many newly-minted real estate millionaires... Maybe it does need a total overhaul...please talk to Shamubeel Eaqub about that! He understands what tax is for.

### **VERONIKA ALIMUDDIN**

W002012 6 Apr 2018, 5:27 PM

I think the New Zealand government is very poor, trying to tax everything to get the ends meet. Tax for petrol is one of the examples. One thing that I am familiar with NZ way of thinking is the use of technology which tends to be fancy but not sustainable. There are many other things where sustainability is not taken into consideration. It is time to change the mindset. Be sustainable, make things last longer, less tax, and make the food housing clothing more affordable to the bottom of the pyramid. No more poor government trying hard to squeeze all possibilities for money, which eventually will affect its people. NZ people are very stingy and they don't hesitate to charge higher fees (perhaps because of the high tax to pay). Please consider to go forward towards long term planning, sustainability and better tax arrangement.

### **GRANT SPIERS**

W002014 6 Apr 2018, 6:10 PM

I represent the middle income earners - We don't have children and we get no tax breaks at all. Labour just took away our tax reduction that National was going to bring in. Our costs are increasing and we don't get wage rises compared to teachers etc. How about reducing our tax take say 45 to 55k Also we work in industries like mechanics where we have to buy our own tools. Why not bring back the ability to claim work expenses?

## **ALEX HOCKLEY**

W002016 6 Apr 2018, 7:47 PM

While I think of our tax system, the thing that always comes to mind is the policies of The Opportunities Party. Despite their public relations shortcomings, I really think they had it right, and I think that overhauling our tax system and rebuilding it to match what has worked overseas is exactly what we as a country need. Taxing houses is something that will make some people upset, but I believe it is necessary. This includes the family home, as without this tax house ownership is the single best way to earn money, which discourages investment in small businesses and gives overseas property investors an easy way to make money off our situation. Lowering income tax goes hand in hand with this, as it balances the tax system out and ensures that we stop favoring richer house owners in future. Lowered income tax would allow lower income families to raise money towards a home, and with an improved housing market due to taxing property, homes would again be within reach for all of us.

## **BRUCE ROBERTS**

W002019 7 Apr 2018, 2:00 AM

Please remove the Goods and Services Tax from fruit, vegetables, meat and dairy products and increase the tax on goods containing added sugar (e.g. soft drinks and confectionery). Increase the tax on takeaway foods. Remove the G.S.T on electricity and gas. Remove G.S.T. on Childcare. Introduce a tax on property speculation. Income tax rates per annum. 0-50,000 0% 50,000-60,000 10% 60,000-70,000 20% 70,000-100,000 30% 100,000-250,000 40% 250,000-500,000 50% over 500,000 60% Foreign owned companies 50% I want to live in a Social Democracy where people are not struggling for the necessities of life with a fair tax rate for all citizens.

## **CHARLIE MORPETH**

W002021 7 Apr 2018, 8:04 AM

Charge capital gains on overseas investors' properties to disincentivise speculation in nz property market. Capital gain tax on investment property. More user pays roading. Doc charge for the great walks. Incentives for ebikes, evs.

## **CAMERON BATES**

W002027 7 Apr 2018, 9:13 AM

Kiwi saver has worked well for people saving for their own retirement. I would be happy to leave or rise the pension to 70. And leave payment the same so it cost less as time goes on (inflation) FYI I am 36 Governments don't fix rivers people do make it worth people doing it themselves tax breaks for planting ect. People would spend \$1000 of their own money to do something that would cost government \$3000. Make it so you work harder you get more money there is no incentive for people to work if they get 50 less on benefit

## **LES MAYS**

W002032 7 Apr 2018, 10:28 AM

We need a much fairer tax system, where everyone contributes their fair share. Too many people don't pay direct taxes, after they receive all their tax credits, and therefore the burden falls on the hard working people. Remove direct taxation i.e PAYE and collect taxes by way of GST. Increase GST to say 35%. Everyone pays their fair share. It will substantially reduce the 'cash jobs'. We can save money by substantially reducing the staff numbers at IRD. Currently, students educating themselves, to benefit not only themselves, but our global village, leave university with the burden of a student loan, as they have taken money from the tax trough. Yet the unemployable people are also tapping into the same tax trough, don't offer anything to our global village, yet walk away with no 'loan'. Why? Is this fair? A fairer system would be that everyone receiving a 'cash benefit', whether direct or indirect, from the tax trough, falls under the same 'student loan' system. Thank you.

## **ROBYN-ANNE TEAL**

W002036 7 Apr 2018, 11:49 AM

The tax working group and economists need to think more innovatively and become world leaders in creating a tax system for NZ. Below are my thoughts. I believe that every Economy needs to be sustainable and that includes paying tax. The question is how do you structure that tax system? Consider this: Workers on Minimum Wage should have their own tax code and pay no more than 3% tax. This will relieve the state of supporting them with top ups and will make them financially independent which is good for everyone. If the two wage earners of the house are on minimum wage then the tax goes to 5% for the household. Similarly the tax rate for those only on the Government Superannuation to be at a much lower rate or abolished all together. Why do you think putting up the minimum wage helps those on it get a better standard of living? Lets look at growing crops, those producing it now have an increased cost in planting, harvesting and packing the product. Also at a higher cost is the

## **KEN CLEWS**

W002038 7 Apr 2018, 12:25 PM

As I have stated the tax system in NZ needs a major overhaul. As a small business it is crippling. The first \$20000 of any income should be exempt from tax and then raising gradually to the top rate, company tax should be lowered to around 23 cents in the dollar. GST rate should rise to 20 cents in the dollar but fruit and veggies bread and milk should be exempt. We need smaller government with less regulation and more

accountability in the state services .There are many other crippling taxes that need overhauling such as council rates ACC levies,Petrol taxes and the list goes on.

### **GORDON EDDY**

W002040 7 Apr 2018, 12:52 PM

How can our family who live in Auckland afford to pay the extra charges as say a transport company will have increased fuel charges so they will obviously pass that on to consumers e.g. prices at supermarkets There household like everyone else will be burdened with extra costs Cheers

### **GORDON EDDY**

W002042 7 Apr 2018, 12:52 PM

How can our family who live in Auckland afford to pay the extra charges as say a transport company will have increased fuel charges so they will obviously pass that on to consumers e.g. prices at supermarkets There household like everyone else will be burdened with extra costs Cheers

### **MICHAEL HARDING**

W002047 7 Apr 2018, 2:14 PM

Business will indeed look to take advantage of the technological improvements coming in order to improve competitiveness, decrease overheads and improve productivity. This needs to be encouraged and supported by New Zealanders and government. At the same time, current and traditional work will disappear from under us. We need to be on top of this, supporting those workers who wish to gain qualifications and change fields of work to suit future development. I feel that a tax needs to be placed on robots and machinery that has replaced humans, in order to ensure the tax intake remains at current levels, but at the same time the business can get a tax break if it moves current staff into new areas, therefore placing a greater level of responsibility on those who will change our working landscape.

### **PHILIP MUSTHER**

W002058 7 Apr 2018, 4:29 PM

The current tax system works in favour of those with capital over those who earn a wage by taxing income but not capital gains, and benefits the rich over the poor by having a relatively flat rate of income tax and at the same time a relatively high rate of GST. The section of society that benefits most from the infrastructure of the country do not pay an commensurate amount for its upkeep. A capital gains tax should be introduced, taxed at the same level as income. In keeping with countries like Australia and the UK, a tax -free band should be added to income tax, for the first \$20,000 of income. All bands should be raised in line with this, and the rates at each band raised by 1 to 5 cents per dollar. Anew top band should be introduced at about \$200k/a, at 45 cents. All bands should be raised annually to account for inflation. GST should be cut to 10% or abolished altogether.

[1]

W002071 7 Apr 2018, 6:29 PM

GST is at this point punishing the poor while the rich enjoy the benefits of a low tax society, no capital gains tax and no inheritance tax. This is completely unjust. When GST, prescription part charges and other everyday taxes are lifted we do nothing but hurt our most vulnerable. I believe there should be means-based testing for things such as superannuation. As a woman, I think it is unfair that I have to pay GST on sanitary products, something I have no choice in requiring. I have struggled financially in the past and struggling to afford sanitary products simply shouldn't be an issue in NZ.

### **BRETT FRASER**

W002075 7 Apr 2018, 7:36 PM

Hi , I hope that the purpose of this Working Group is to look at new ways that could be better for New Zealanders. Tax is a negative concept just think about the word and verb taxing. Also it is such a counter intuitive concept as the better you do the more you are penalised. Proposal -What if we keep the tax rate high but then incentivise for positive behaviours like middle age men get a tax break for having a yearly physical for not smoking for exercising regularly. Those working in valuable community jobs like Teachers, Nurses, Police , Armed Forces, Fire Service don't pay tax or get very large tax reductions. Those that do community volunteer work get tax breaks as do those who use public transport or eco friendly transport. Foster parents and other care givers get tax incentives. By putting in place these incentives you will be rewarding positive behaviour and reduce the tax burden due to the positive flow on effects. Doesn't this sound like a better fairer tax system.

### **LYNNE ADRIENNE**

W002080 7 Apr 2018, 9:51 PM

The purpose of taxation is to redistribute wealth and to promote a healthy sustainable lifestyle for all citizens of Aotearoa-NZ. 1.No GST on fruit, vegetables and organic produce. 2.A new "wealth" tax of 50% for top income bracket. 3. A capital gains tax on all property sold excepting the family home. Aim is to redistribute wealth accumulated through property speculation. 4. Corporations and multinationals to pay a bigger share of tax proportionate to their income and wealth and loopholes closed that have enable them to avoid paying their fair share. 5. Inheritance tax on inherited wealth of over \$500,000 per individual. 6. Govt use of tax revenue is to provide basic services and ensure the welfare of all its citizens including free/low cost health (eg mental health and addiction services), education, public transport, affordable, safe and warm housing and subsidised sustainable energy eg wind, solar, hydro power; a liveable income and retraining for those without jobs.

### **DEVIN MYNETT**

W002084 7 Apr 2018, 10:50 PM



Multinational companies need to pay their fair share of the countries tax. If they sell something in New Zealand such as an Apple iPhone or Samsung Galaxy they should be paying all of the tax. Point of sale tax. Same for oil companies, Facebook, Google, Netflix etc etc,

**PAUL VAN BRAKEL**

W002093 8 Apr 2018, 9:55 AM

Taxation reform needs to be of a bipartisan nature for alignment between political parties which will provide stability and success. It needs to address and encourage outcomes which are favourable to all e.g. a balance between corporate and PAYE tax to ensure fairness, and investment in areas such as environmental issues. The taxation system should discourage outcomes which are not beneficial to the community and New Zealand as a whole e.g. property speculation which lead to housing price escalation and shortage. I believe it should address local government issues including those incorporated into rates which in some cases are unfair and beyond the scope of local government e.g. business development, or disparity in rating levies.

**THOMAS BURTON**

W002096 8 Apr 2018, 10:25 AM

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**BRUCE JUSTIN CHIPPINDALE**

W002103 8 Apr 2018, 11:13 AM

Climate destabilization means that NZ will, within 2 decades, face trade isolation that is as severe as when it took months for sail and wind to drive ships to distant shores. Our tax system must be arranged to encourage power independence, electrification of transport, renewable generation and the infrastructure to locally build and support that power independence. NZ built wind turbines. NZ built railcars. Freight electrification within NZ with more potent CO2 taxes/fees. There will too, be a collapse of the world monetary system. \$250 trillion debt and no plan. Coping will depend on a resilient independent economy and the tax system must provide incentives to deal locally for every need. A more detailed submission is in the mail.

**ALISON GIVEN**

W002109 8 Apr 2018, 12:35 PM

I think we need to ensure that our tax system is equitable and that everyone, including big corporations are paying their fair share. It should also reflect certain priorities such as climate change.

**YVETTE MORTIMER**

W002117 8 Apr 2018, 4:03 PM

Less Government, less Tax. Less crowding out of private investment, less red tape, less handouts, less inefficiencies, less transfer of wealth. The only roll of government should be to provide essential services and support... and only on a WIN-WIN basis... for example, do both the recipient and the tax-payer win? If so, proceed. If not, leave well alone. Set economic, social and environmental policy, and then let the people (individuals, investors, businesses, communities and industries) make their own decisions based on their personal views, and let employers and employees, buyers and sellers, and men and women negotiate their own contracts.

## **DEMIAN ROSENTHAL**

W002130 8 Apr 2018, 9:40 PM

Personally I think that the low incomes households should pay way less tax. It cant be that people earning millions have an effective tax rate of less than 15%. We have to close down loopholes. A carbon tax is needed. And capital gains tax is a no brainer.

## **ANONYMOUS**

W002135 8 Apr 2018, 10:40 PM

I believe the way that income tax currently works needs to be changed so that people on higher incomes have a higher tax bracket. The average income has changed a lot since the current brackets were introduced - to think someone on \$75k is on the highest tax bracket is absurd. I am also a fan of increased saving in NZ, which has historically been a weak point for us as a nation. Encouraging this through reduced income tax and increased expenditure taxes, e.g. GST, would be a good way to start. Giving people more money in the hand and giving them the choice of how to spend it (or save it!)

## **PAUL KING**

W002141 9 Apr 2018, 9:40 AM

Absolutely essential in creating a level playing field for small self employed business owners and trusts is reduction or elimination of compliance accounting costs, or tax credits to the full value of accounting costs. I earned around \$40K last year, and because I must submit returns for three low income entities (my business, a modest family trust, and myself personally), face a typical accounting bill of \$5K pa, on top of tax. We also need to remove the unfair use of money interest and penalties small businesses with erratic incomes face when prov tax on projected income does not exactly match actual income. If income is lower than projected, I note that IRD do not pay the tax payer penalties or use of money interest on the overpayment of prov tax - even though the tax payer likely had to borrow to meet the prov tax payments demanded. I cannot over state the impact and recurring stress that self employed tax compliance demands create for low and erratic income families.

## **JOHN MACAULEY**

W002146 9 Apr 2018, 11:14 AM

The tax system must address the key faults of income imbalance and housing price inflation. The rich are getting richer and the poor poorer. The trickle down effect is a myth and with the current system it is evidently all too easy for the wealthy to avoid paying their fair share. Tax avoidance must be stopped. Inflating the price of housing is a way for the wealthy to get richer but has dire consequences for the majority of society. Capital gain must be taxed and negative gearing stopped.

## **TANYA ASHBY**

W002150 9 Apr 2018, 11:24 AM

A key issue is that salary growth has been suppressed - growing that would help increase our tax take. I am not anti-corporate but I don't believe they will pay their workers better, unless they are made to. The tax payer in effect pays corporate welfare for low wages through working for families and we have seen recently how many companies want to import low cost workers to keep wages down. Globalisation has a real impact and I strongly believe you can't keep asking the same wage and salary earners to try and make up the shortfall for those struggling as a result (though they do need help). We should be looking at improving our tax take from the 1% and corporations who are avoiding it (figures just out say that by 2030 the top 1% will own 66% of all wealth). In NZ the top 10% pay 35% of all tax, and for the top 2- 10% that is probably fair. They also have very high mortgages to try and pay off and need some incentive to work hard. But what % are the top 1% contributing? Focus on them.

## **AMRISH KHANOLKAR**

W002154 9 Apr 2018, 12:18 PM

Need a better and fairer mechanism for collection of taxes from businesses and individuals selling goods and services online. With the outburst of platforms such as Trademe, Airbnb, Uber etc. it has become far easier for individuals and businesses to sell products and services. Many of these are not operating like traditional businesses and I believe majority of them are not paying a fair share of their taxes. People who are taking advantage of this new disruptive business models get an undue advantage over the rest of the population and thereby leading to more inequality.

## **DAVID KRAAKMAN**

W002165 9 Apr 2018, 3:03 PM

Lower the PAYE tax levels and increase GST. If people want to save for a house or asset they will be better off. If they want to spend they will be taxed. This means if you earn more, you spend more, you pay more tax - you get more tax money from the highly paid. This also increases the amount of tax collected from the retired population. They still have to spend to live so are still contributing. Less tax burden on the working population and increases tax collection on the group that have had the best of times - (if you believe that) Increases the amount of tax collected from tourists. This means they too can pay their way for using NZ infrastructure.

## **MURRAY ELLIOTT**

W002169 9 Apr 2018, 4:07 PM

I am in a Business Partnership in a low socioeconomic area (Far North) and our earnings (Profit) for both Partners are less than someone on the benefit. As we do Financials Services Taxation for over 130 Clients we see a broad spectrum of differing businesses and would say that at least 30% are less than the Minimum Wage threshold and that was before the 1st April Increase. That indicates that raising the minimum wage has no affect for ourselves or 30% of our clients, that's not to say though that some of the small businesses that employ staff may struggle with increased rise, however the staff that receive the pay rise of course will benefit. There are 1000's of small sole traders and small business that would only benefit from a Tax restructure, e.g. Currently Income up to \$14000, taxed at 10.5% hypothetically speaking if the current Tax Rate could be changed to the following 'Income up to \$20,000, taxed at 10.5%', That would have a huge beneficial affect on very low income earners.

## **MATTHEW KEENS**

W002179 9 Apr 2018, 7:24 PM

Current taxation is grossly unfair. A flat tax rate of 10% would more than likely increase tax revenue, current tax system is greedy, high turnover companies go to legal lengths to hide their money and pay very little tax, why wouldn't they? If they did not they would pay OBSCENE amounts of tax. A flat rate of 10% would see these companies paying the 10% because it would not be worth going to great lengths to hide money and 'cook the books'

## **ANONYMOUS**

W002189 9 Apr 2018, 8:55 PM

Bring property investment in-line with other forms of investment. The current tax system vastly encourages keeping capital in unproductive assets, mainly residential properties. Reduce income tax for companies, partnerships and individuals to encourage people to spend more time working and providing value to the economy. Offset this by collecting more revenue from asset value tax. Maintain high tax rate for trusts to discourage people from using this structure to shield their assets from rightful claimants, i.e. taxpayers. Abolish FIF regime which is complex and difficult to comply for average investors. Encourage greater saving and investment rates by reducing PIR rate. Greater compliance focus on tax leakage through e-commerce, crypto-currencies and peer-to-peer payment systems.

## **SVEIN JOHANNESSEN**

W002194 9 Apr 2018, 11:07 PM

-capital gains tax needed for investment properties. -Introduce zero income tax for low incomes , say under \$5000 -Differential low or zero gst on basic foods

## **MIKE ROBINS**

W002201 10 Apr 2018, 6:53 AM

As most people are confused by and/or do not understand our tax system and believe it is that way on purpose it is time to make it transparent along with other government activities. Simplicity and fairness should be cornerstone principles of tax and taxes should be taken once not duplicated by having both income tax, consumption tax (GST) as well as a huge number of indirect taxes from petrol/ACC/RUC etc etc, this just opens the door for people to avoid them directly and unfortunately it is low/middle income people that pay the most as they cannot afford the expertise to minimise their tax, simple straight forward would avoid this.

## **SUSAN PARKES**

W002205 10 Apr 2018, 7:17 AM

I feel there should be no tax on all food( tax junk food only) . No tax on children's clothes . Don't tax the first \$ 10,000 per year . Multiple house ownership should be addressed..... It is greed . The young New Zealanders are struggling to own their first homes. Causing too much pressure in life . Thanks for listening.

## **ALEX FINN**

W002210 10 Apr 2018, 9:04 AM

Income Tax versus Wealth Tax. The current approach to tax in NZ is medieval in that the owners of valuable property have secured ways and means of minimising tax (cessation of stamp duty and avenues for reducing tax on business expenditure). The result is an unaffordable burden of tax on salary and wage earners, while property has become an attractive investment option that 1. reduces that state's ability to derive income and 2. creates an undesirable tendency for housing and property to become an investment rather than a mechanism for accommodation. In a similar vein, Council rates levied as service charges (per property irrespective of ability to pay or use of the property) rather than a tax based on value, has eroded councils' ability to fund infrastructure (maintenance, renewal and construction).

## **ALEX FINN**

W002212 10 Apr 2018, 9:05 AM

Income Tax versus Wealth Tax. The current approach to tax in NZ is medieval in that the owners of valuable property have secured ways and means of minimising tax (cessation of stamp duty and avenues for reducing tax on business expenditure). The result is an unaffordable burden of tax on salary and wage earners, while property has become an attractive investment option that 1. reduces that state's ability to derive income and 2. creates an undesirable tendency for housing and property to become an investment rather than a mechanism for accommodation. In a similar vein, Council rates levied as service charges (per property irrespective of ability to pay or use of the property) rather than a tax based on value, has eroded councils' ability to fund infrastructure (maintenance, renewal and construction).

## **ALEX FINN**

W002214 10 Apr 2018, 9:05 AM

Income Tax versus Wealth Tax. The current approach to tax in NZ is medieval in that the owners of valuable property have secured ways and means of minimising tax (cessation of stamp duty and avenues for reducing tax on business expenditure). The result is an unaffordable burden of tax on salary and wage earners, while property has become an attractive investment option that 1. reduces that state's ability to derive income and 2. creates an undesirable tendency for housing and property to become an investment rather than a mechanism for accommodation. In a similar vein, Council rates levied as service charges (per property irrespective of ability to pay or use of the property) rather than a tax based on value, has eroded councils' ability to fund infrastructure (maintenance, renewal and construction).

## **ALEX FINN**

W002216 10 Apr 2018, 9:05 AM

Income Tax versus Wealth Tax. The current approach to tax in NZ is medieval in that the owners of valuable property have secured ways and means of minimising tax (cessation of stamp duty and avenues for reducing tax on business expenditure). The result is an unaffordable burden of tax on salary and wage earners, while property has become an attractive investment option that 1. reduces that state's ability to derive income and 2. creates an undesirable tendency for housing and property to become an investment rather than a mechanism for accommodation. In a similar vein, Council rates levied as service charges (per property irrespective of ability to pay or use of the property) rather than a tax based on value, has eroded councils' ability to fund infrastructure (maintenance, renewal and construction).

## **DAVID MINIFIE**

W002219 10 Apr 2018, 9:45 AM

We need a capital gains tax on houses used for investment. Might be complicated - maybe the house that the owner lives in is exempt. Or for trusts - one house per trust if a trustee is living in it.

## **VIOLA PALMER**

W002227 10 Apr 2018, 10:24 AM

The purpose of tax is to provide public amenities which all can share at no cost or minimal cost. At present public services are underfunded and a few people are becoming ridiculously wealthy. Changes needed in the tax system. 1. The loopholes which allow tax avoidance need to be closed. 2. A tourist tax of \$100 on all incoming visitors to support our conservation estate. 3. A higher tax rate on earnings above the current top threshold. 4. Capital gains tax on property other than the family home. 5. Financial transaction tax of 1%. 6. No GST on food. 7. Inheritance tax. 8. No tax on taxes eg rates.

## **HEATHER PARKER**

W002229 10 Apr 2018, 10:45 AM

I would like to know why Charity Trust organisations can hide behind this to not pay taxes. A lot of these trusts make a lot of money pay no taxes, invest off shore, pay minimum wages, and are ripping off the system.

## **JOHN CARTER**

W002233 10 Apr 2018, 10:46 AM

Top income earners need to pay a lot more. Corporations must pay a lot more on total yearly income with a change to what losses could then be claimed. R&D expenses not claimable. Investment houses to be as well. Changes made to protect environment not deductible.

## **KAREN WESTON**

W002235 10 Apr 2018, 10:46 AM

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## **LINDA DERRICK**

W002240 10 Apr 2018, 10:59 AM

Remove GST from healthy food. Tax alcoholic products very heavily. Capital gains tax, excluding the family home. Charge no tax on income of say first \$10,000.00 - \$15,000.00 earned. Stop taxing low income earners 30% on their Government Superannuation Fund payments.

## **RICHARD CLAYTON**

W002248 10 Apr 2018, 11:16 AM

We need to redefine our GST legislation in 2 major areas. 1. Removal of GST on fresh fruit and vegetables will provide a significant boost to the people in our country in the lower socio-economic area an enhance their ability to purchase healthier foodstuffs. This, in turn, will, I believe eventually lead to less pressure on our health systems. 2. More rigorous policing of GST on international online purchases. Additionally, Overseas registered companies should be made to pay tax on profits generated from sales in New Zealand.

## **AMANDA HOMEWOOD**

W002256 10 Apr 2018, 11:34 AM

My belief is that tax needs to be increased for the wealthiest individuals and also corporations, and the burden eased somewhat for the middle earning majority who are mostly struggling in today's world. Having a top individual tax rate applied at 70,000 earnings is overly harsh-70,000pa is barely liveable in this day and age (and I am not talking about a life that includes flash holidays and eating out every night!).The cost of living is huge, particularly utilities/mortgage/rent/insurance. There should be some way for couples/families to ease their tax burden if for example there is one salary coming in at 70,000 and the partner is unwaged.Children should not be the only factor, as there are many other vulnerable sectors such as the chronic sick. Perhaps raising the tax rate on those earning over 100,000, closing some of the loopholes and definitely make big business pay their fair share. Definitely have a capital gains tax on property excluding the family home.

### **MARK DEDDIS**

W002259 10 Apr 2018, 11:41 AM

It has been the status quo in government thought about tax - ie public welfare,health,edu.WINZS etc needs funding and citizens must pay for the protection of the system. Thoughts: Housing crisis any one earning below \$175 thousand PA after 10 years of tax payments requires a 3 year break to allow the tax difference to supplement home purchase deposit. After 10 more years of tax's a 5 year break were tax goes to their superannuation to help retirement after another 10 years of tax a 2 year break to allow individuals to cover off outstanding personal debts. This is the Deddiss principle over a forty year working life aged 20-60 the citizen is rewarded for work and tax funding with opportunities to invest his tax in personal liabilities during breaks. It makes the necessary introduction of capital gains more honest. This tax is on the money you create as secondary income there is no break you have a for profit house (rental) you must pay tax on its rent - or prove house improvements.

### **DENNIS SOSNOSKI**

W002266 10 Apr 2018, 12:03 PM

The current tax system is too heavily weighted toward consumption tax in the form of GST, which disproportionately falls on the poor. At the same time, there is a total lack of any reasonable taxation on residential properties. I realize that the sensible solution of a capital gains tax for all residential properties (including primary residences) has been ruled out for political reasons, so the next best is to tax all property gains except for a single primary residence, which must be occupied by the people claiming it as primary residence more than half the time. There should also be consumption taxes to discourage destructive behavior and compensate the public for added medical costs, including a sugar tax and higher alcohol taxes. The sugar tax should be based on the refined sugar content of any food item, the alcohol tax on the alcohol content of any beverage.

### **TERRY HALL**

W002271 10 Apr 2018, 12:25 PM

I think Income Tax should be scrapped altogether, and GST adjusted to cover the revenue needed by Govt to finance the nessecary services. ie Health, schools ,road &



Rail, Law & Order etc. Also a minimum Tax Free Universal Income paid to every person over say 18 yrs of age. As they spend it they pay GST Tax, but any savings would be Tax Free, and receive a fair rate of interest as reward. Nationalize the Banks, so any profit benefits New Zealand NOT some Greedy Top Heavy Monopoly. (Look at the disgusting, interest Rates on Credit Cards, For Instance, mostly going to Overseas Interests). The Govt should print the Money as required, backed by the total value of New Zealands Worth. Make it economically unattractive for any person to own more than ONE House. Any Wealth would then be directed into Uniquely New Zealand Export Business Enterprises, whether goods or service orientated. We need a system, which encourages people to Save, Invest, and create wealth, for themselves and N.Z.

### **CAROLINE CARPENTER**

W002277 10 Apr 2018, 12:38 PM

More tax on businesses that use up New Zealand resources or have an higher environmental impact. Capital gains tax on each property that you haven't lived in for two years.

### **ANONYMOUS**

W002284 10 Apr 2018, 12:54 PM

Tax doesn't need to change but the tax money needs to be used more effectively too many people in top jobs wasting the tax dollars so they can keep increasing their budgets instead of using it efficiently waste of time trying to put minimum wage up if we are going to keep getting taxed more that's not helping anyone. Council keeps giving out consents for houses under the unitary plan without providing better roading I say reduce the top jobs and spend money on front line efficiently.

### **NOELINE CHAMPION**

W002289 10 Apr 2018, 1:00 PM

GST on foods is an anomaly. We never should have had it on food. Ok for wealthy people but 60% or more do not have healthy food because they cannot afford it.

### **TERRY MCMINN**

W002304 10 Apr 2018, 1:26 PM

Please remove GST from fresh fruit and vegetables, reduce it on frozen and tinned/packageged vegetables. Increase tax on property speculators. No death duties tax. Reduce taxation on renewable energy purchase and installations, this to also apply to trades people labour costs. Increase and close tax loopholes on multi national companies operating in NZ, plus close loopholes on individuals and companies claiming tax write downs via companies and trusts. Increase taxation in sugar and artificial products that lead to obesity and medical issues.

## **RICHARD GLYNN OWENS**

W002307 10 Apr 2018, 1:36 PM

i. Introduce a tax-free band at the lowest level - say up to \$10,000. This would help the least well-off and save money on bureaucracy. ii. Introduce a high capital gains tax on housing; this will discourage people from buying purely as investments, leaving more houses on the market for those who actually wish to live in them. iii. Introduce significant death duties on estates above a certain level. If you're going to tax anyone, dead people are the ones who'll be least troubled. Inheritances enable children of the rich to gain considerable wealth without working for it. iv. Take away tax relief on religious organisations. State and church should be separate. v. Raise the threshold for the top tax bracket; it is ridiculous that a substantial percentage of our citizens are paying at the highest level. vi. Introduce a new high (over 40%) tax for those earning more than \$250,000 p.a. In a society where people live in poverty, no-one needs to hog so much of the nation's wealth.

## **RAY SCOTT**

W002312 10 Apr 2018, 1:51 PM

As with most New Zealanders I do not mind paying my fair share . Having said that we all know that major multinationals are not doing the same , their ability to dodge all obligations by shuffling the paperwork around and making the profit overseas needs to stop . We need to stand up and tell them no tax , you go. We do not need companies with no social conscience.

## **DEIRDRE REID**

W002315 10 Apr 2018, 2:00 PM

I think we need a fairer system that supports low income earners, provides more services e.g. education & hospital & does not allow for the richest people to avoid paying taxes. More investment in smart, clean & green technologies is needed for future innovations & answers to climate change issues.

## **JACINTA ALLEN**

W002317 10 Apr 2018, 2:02 PM

Tax like sweden, tax should sit around 70% but all necessary amenities are free, completely free. Doctors, public transport, dentists, good social housing, all education etc etc tax the rich hard and give it to the poor!

## **RICHARD BROWN**

W002327 10 Apr 2018, 2:18 PM

The last time we had massive envy taxation the country got into a mess, more people hid income and were very hesitant to supply information to government. If you have fair taxes (just as the last government put in place) that allow people to earn more without

being exorbitantly screwed over, then productivity and overall country wealth increases. Archaic taxation stifles ideas, progress and ultimately income for the government to spend.

### **CORRALIE BETTS**

W002336 10 Apr 2018, 2:35 PM

NZ desperately needs a Capital Gains Tax - the Property market is artificially high by all the people buying rentals to make money, it is not just the number of migrants coming to NZ it is rampant Property Speculation.

### **JOHN SMART**

W002344 10 Apr 2018, 3:14 PM

The government requires funding so it can offer law & order, education, infrastructure, medical support, and the defence of its people. How well these are provided depends to a greater amount on how much tax it has to spend. Taxation has been used successfully to make smoking an increasingly more unaffordable habit. It has been useful because there is a cost benefit to health system associated with smoking. The same could be done with sugar, plastic usage, cannabis, and petrol. Benefits of this would again be savings for the health system, the environment, and society still having the choice to do what they want, albeit at a cost, The savings could be invested in removing GST of fresh fruit and vegetables, and water. Bottling water or any other large scale resource needs regulation. If not future generations will suffer, Tax high users of resources. Lastly, corporates and high earners need to pay more tax. This would pay for a 0% tax bracket on personal income for the first \$10,000

### **IAN ROBINSON**

W002348 10 Apr 2018, 3:27 PM

The top rates of income tax should be progressively increased. The top rates of income tax are less than half of what they use to be ( when Social Security Charge was also paid). This is why the rich have got richer and the poor have got poorer. Capital gains tax is a must. People who have brought properties to rent and later sell or brought more and more properties to rent have become very wealthy. This has meant more people not being able to buy a home and having to pay high rents. Net rents can be low in comparison to the large profits on sale (currently not taxed). Tax should be leaved on the overall profit from the activity. I would suggest that an initial tax be paid on the sale of the property or business of say 20 or 25 cent of the profit. Then the profit be included in to person's or company's etc annual return and credit given for the tax already paid. In this way the profit from the activity is taxed at normal rates.

### **ISOBELLE GOSLING**

W002353 10 Apr 2018, 3:31 PM

What hits as a 65 year old is the savings I've made taxed at 33% when earning and still taxed as investments so I will be hit harder again. I have struggled to save - single

parent and income earner - worked hard and a small amount to stretch over the next 30 years [who knows] - looking to a higher tax on investments makes me feel sick knowing now how keeping warm and paying bills is driven by tight budgeting or doing without. Tax rates need a higher threshold - those earning very high incomes \$1m - 550k higher can invest to avoid tax - target those people with multiple houses who rent etc as always those in the middle and lower incomes are realistically taxed the hardest.

### **GREG XAVIER**

W002359 10 Apr 2018, 3:45 PM

NZ needs an overhaul of our tax system to properly prepare for significant social change that is inevitable with increasing impact of automation. We really need to prepare for this proactively to avoid a very uncomfortable period of change.

### **KARLA SMITH**

W002363 10 Apr 2018, 4:06 PM

I think a broad-based low-rate system is a good approach. And I also think having a simple system is best. However, there are currently discrepancies in what is taxed at what rate.

### **WALLACE RAE**

W002370 10 Apr 2018, 4:57 PM

A petrol tax is such a broad based tax you may as well just increase GST which is a much simpler option.

### **HEATHER ELLIS**

W002373 10 Apr 2018, 5:20 PM

The first \$20000 of income should be tax free for everyone. This would effectively create a rise in income for all low income groups including pensioners, and would encourage small business owners to get on their feet. This has been done in Australia. Higher income earners should be taxed a little more to offset the costs. GST should be removed on all basic unprocessed food to lessen the costs and encourage healthy eating Get rid of provisional tax. It is a killer and encourages the cash economy which is huge. Tax secondary housing as an investment which it is. All other income producing investments are taxed, including bank deposits, so why not secondary housing ? Interest on mortgages taken out to buy these investments should not be deductible. If I take out a loan to buy a boat or a car etc, the interest is not deductible. This would make secondary housing less attractive and free up housing stock in a big way. Costs associated with voluntary work should be tax deductible.

### **JOHN OEHLLEY**

W002381 10 Apr 2018, 7:10 PM

By imposing a capital gains tax on Mum & Dad investors who have gone without in their working lives to save for their retirement, you are not encouraging people to save for their retirement. Remember, these people will not be coming to the govt for hand outs/benefits/subsidies... so why are you penalising them. Yes that wealthy investor that has a property portfolio of millions needs to be heavily taxed. That international company that pays no tax needs to be heavily taxed, that businessman that writes off all profits and pays minimal tax needs to be pinged. That foreigner making money out of NZ needs to be heavily taxed. LEAVE THE MUM & DAD INVESTORS ALONE. They are providing a service to the country and you discourage them at your peril. Tomorrow's retirees will just spend all of their money when working and demand that the govt support them in their retirement. Remember also the over sixty fives (lots of them) have a very strong voting block. Ignore them and get voted out!

### **DIANNE ROACH**

W002384 10 Apr 2018, 7:15 PM

Our tax system is a system completely out of touch with reality. Consequently NZ has seen a huge economic divide emerge over the last 25 years with grinding poverty for some and enormous wealth for others. Two main areas where governments have been neglectful are: Firstly, a Capital Gains tax on any properties other than the family home. A huge number of people have profited enormously from this. Whereas a family renting and struggling to cope with meeting everyday expenses, let alone save for their FIRST home, are taxed at a secondary rate when they get a 2nd job, why are those people who own more than 1 home not taxed a Capital Gains tax on their 2nd, 3rd or even fourth home? Secondly, a tax that the government has never dared touch, is on those businesses that accrue profit in the millions and yet pay a token amount in tax, as they use methods of avoidance such as placing the profits overseas, etc. IF WE WANT NZ TO BE THE BEST, THE TAX SYSTEM MUST CHANGE

### **GEOFFREY HINDS**

W002387 10 Apr 2018, 7:50 PM

I would like to see the tax system reflect that of countries such as Finland where there is adequate funding for health and education for a start,

### **GRAHAM SMITH**

W002399 11 Apr 2018, 2:51 AM

Start taxing these so called charities what make vast profits. Stop giving MP's big pay increases and back dating the increase six months.

### **MARIANNE BISHOP**

W002406 11 Apr 2018, 10:08 AM

Many people work more than one part time job these days. It would be fairer for them to not have to pay secondary tax on their second part time job until they get to a certain

level of income or over 40 hours/week. Part time workers rely on their income and it is hard for them to wait until the end of the financial year to have they income tax squared up. More of the tax payer dollar needs to go to services to support the ageing population, these people have paid a lot of tax over the years and they need to be supported better. With the future of work changing with technology there needs to be more tax relief for those people who work for someone else from home. Working from home also protects our environment as people are not travelling to and from work and adding to the pollution levels.

### **ALAN MYRON**

W002417 11 Apr 2018, 12:12 PM

What is needed is a shift from passive investments i.e housing and land to investment in job creation investments i.e share market.

### **CORAL GARDINER**

W002426 11 Apr 2018, 12:50 PM

There should be a rebalancing to greater use of consumption taxes rather than income taxes so working is not penalised and the tax net can include such people as tourists and high luxury item spenders.

### **JONNY LOGAN**

W002428 11 Apr 2018, 1:07 PM

We need to start taxing nonproductive assets (e.g. housing) so that people invest in things which grow the real economy rather. Tax capital gains other than the family home. We also need to start taxing carbon emissions. By doing so those with the lowest cost of emitting will produce. We also need another tax bracket for extremely high incomes. This is what other countries do. Someone on 100k should not pay the same rate as someone on 500k

### **DAVID ALLARD**

W002432 11 Apr 2018, 1:33 PM

I suggest a more enlightened approach to retirement savings. Funds in qualifying investments should not be assessed for capital gains but taxed appropriately when withdrawn as retirement income.

### **PATRICIA SMITH**

W002450 11 Apr 2018, 2:46 PM

New Zealand is a sovereign country and as such can buy or do anything in its own currency without borrowing. In other words it can build roads, railways, hospitals etc where ever necessary. Necessary being the operative word. In my view the main

purpose of taxation should be to prevent/reduce inequality through redistribution of those taxes. To do this the rate of tax should be greatly reduced for the poor and increased for the rich. Strict capital gains taxes and a financial transaction tax on all deposits - not withdrawals unless that money goes overseas - should also be introduced. Taxation is designed to reduce inflation and to encourage/disencourage bad things whether that be the choice of food eg alcohol, cigarettes, sugar and the environment. Bad = much higher taxes. Taxation should be designed to look after the people not to make some people rich at the expense of others.

## **BARRY**

W002452 11 Apr 2018, 3:04 PM

Biggest change needed, is to reduce paye & other income tax, especially for low income levels. GST has been increased since its beginning, but the income taxes have not been reduced enough to match. No new taxes. Do not remove GST from food or any other products, it will just open a gap for abuse and increase the costs involved for collecting GST.

## **ALAN BAILEY**

W002454 11 Apr 2018, 3:39 PM

All charities engaging in business activities should be taxed.

## **JESSICA CHARNLEY**

W002461 11 Apr 2018, 4:59 PM

There needs to be tax on assets outside of the family home and Bach. If someone owns a rental/investment property they need to be taxed on the income and profits they generate from that.

## **PITA YOUNG**

W002466 11 Apr 2018, 5:39 PM

The first 10,000 dollars of income and the first 1,000 dollars of interest should also be tax free . I have a 12 year old who is trying to save money, she gets 1% interest and is taxed on this how silly is that.

## **PITA YOUNG**

W002468 11 Apr 2018, 5:39 PM

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## **JAMES TAYLOR**

W002478 11 Apr 2018, 7:32 PM

Everyone to pay a fair share of tax on all income, without loopholes. wealthy pay as little tax as possible through loopholes/deductibles/lack of audit on income. Rental losses ring fenced and after 5 years taxed on assumed income. Capital gains tax yes, consider a land tax. Easy to own a property portfolio for decades, declare losses, transferring untaxed wealth into other investments. children of tax avoiders get full student allowance, hiding income in drawings or moving it around, trusts. They use the current honesty system to the max, claiming additional family tax credits, rates rebates etc and contribute nothing more than GST on the boat, cars and luxuries, that are affordable, when you don't pay tax. income tax flat, at the lowest level for all workers/business. no refunds or Loopholes, IRD audits to replace refund system. Low income tax higher GST. Tax multinationals and online business-financial transactions tax, make it hard to avoid. Tax builds communities, housing, economy.

## **SIAN**

W002484 11 Apr 2018, 8:18 PM

we shouldnt be double taxing kiwi savings / pensions (pay into & annually), under 16yr on small savings accounts captial gains should only apply to investment properties & not family homes or baches (ie part time dwellings) Look to Scandinavian examples > fairness, simple tax system structured to raise significant revenue, broad tax base combined with social changes - view point of not funding auckland but beneficial to NZ as a whole. Look at gender equity - male & female child benefits /paternity & maternity leave consider a shorter work higher taxes can be accepted if there is advangages for all - equity in health, education, etc. dismantle barriers to getting a job > subsidise education, transport & care for children & elderly, returning them to the labour market. national taxes need to be mindful of local taxes i.e. auckland petrol taxes Improve quality of life / health > remove GST from some products > fruit, veg and milk need a a sovereign wealth fund for future generations

## **ARI STARR**

W002488 11 Apr 2018, 8:40 PM

This is in regards to Goods and Service tax. I would like to see it made easier to access and consume the foods that keep Kiwis healthy, such as fruits, grains, nuts, and vegetables. Perhaps Kiwis could have an exclusive card that removes or reduces the tax on these goods to make it easier for families to afford. Over time this should reduce health-care costs, and we can use those funds elsewhere, such as infrastructure, future technologies, and other opportunities.

## **JOHN WATSON**

W002496 11 Apr 2018, 10:23 PM

Tax any increase in wealth, eg capital gains on a business or extra house. Religious groups should not be exempt, eg Sanitarium has a near monopoly because they don't pay tax



## **ROBBIE MARSHALL-SMITH**

W002500 11 Apr 2018, 11:41 PM

We need to look at getting rid of secondary tax as there are some of us that have to work 2 jobs just to survive and it feels like we are getting punished for trying to get ahead in life especially those on a benefit

## **ALEX VAN DEN BROEK**

W002535 12 Apr 2018, 1:10 PM

End private gain while the public pays. 1.Tax breaks and incentives for oil companies should be stopped immediately. 2.Large global companies need to pay their share. They use the roads and infrastructure for their products! So they need to pay the at least the corporate tax rate. 3.Gst unfairly taxes poorer people. Tax luxury items more and take tax away from fresh food such as vegetables. Healthy food is insanely expensive in nz.

## **PAUL JACKSON**

W002538 12 Apr 2018, 1:45 PM

The tax system should be simple and fair. Please consider a UBI system. Please make sure big business pays it's share. Not only NZ based companies. I would be happy to pay a little more if it meant amore robust health system, better transportation network and a fairer society. The environment is also extremely important to me. Tax tourists at the boarder to cover the impact they create. Make NZ a premium place to visit, not a cheap place. Im current in the States and can see first hand an inequitable society. Public places, schools, and people are in disrepair.

## **ADRIAN JENKINS**

W002550 12 Apr 2018, 2:43 PM

I think we need to prepare for three significant changes in the near future: (1) A rapidly increasing number of elderly who need higher levels of health care (2) Technology taking jobs off humans (3) More and more people doing several small jobs Those are two unprecedented changes that will radically change the nature of life in New Zealand. How are going to get money for government expenses, when people are not working as their jobs have been taken off them, or they are no longer working? We also obviously have some major areas of government services that are severely under funded - health care, education, police for example. We need to get these up to scratch. The New Zealand people deserve it. I believe these are more important concerns than housing.

## **JEANETTE DARWEN**

W002559 12 Apr 2018, 3:01 PM

If you tax some items and not others it becomes too confusing for everyone

**PATRICIA JACK**

W002566 12 Apr 2018, 3:27 PM

I think we need major changes simply because everything is changing so fast these days and we need to keep up. Not sure what changes are needed though so I will have to leave that for others

**ANONYMOUS**

W002577 12 Apr 2018, 4:07 PM

Less tax on younger people eg those with families +/- student loans.

**VIRGINIA BATELAAN**

W002592 12 Apr 2018, 5:22 PM

Why dont you do what The Netherlands does, tax the large suvs more in their registration and less for smaller and eco friendly vehicles. Those big gas guzzlers are unnecessary on our city streets and parking areas.

**ROBERT PLIM**

W002595 12 Apr 2018, 5:26 PM

New Zealand's tax system is to one sided, there is no incentive to work hard as the harder you work the more you are taxed, I work hard to get ahead, not to pay tax. As a business owner I have to justify every detail, the tax department forces the businesses owner to supply all the relevant information to the tax department at no cost to them, they enforce this through legislation and think it necessary for the business owner to absorb the time and cost of compliance, while the tax department just adds more red tape and increases the work load of the business owner, the tax department needs to simplify procedures and reduce red tape rather than increase more procedural burdon. If I was to run my business like a government runs the country we'd all be out of work, we keep topping you up. A business that makes money spends money. A business that spends money helps the wider economy, reduce the cost to small business we are 90% of your customers. NOT A VERY HAPPY CUSTOMER HERE! Thank y

**MURRAY BOND**

W002608 12 Apr 2018, 6:48 PM

Some small changes are required mainly related to Government charges especially road user charges to reduce Government costs. Roading development and maintenance needs to be fully user pays and this means substantial increases in RUC

for heavy vehicles so that all Government and Local Authority roading development and maintenance costs are fully compensated by RUC and petrol taxes.

### **ANONYMOUS**

W002621 12 Apr 2018, 8:19 PM

We tax income from labour and company profits too much. We don't tax capital enough (or at all virtually). Introduce a low rate land tax. Consider a tax on capital. Capital gains tax is a half measure. Tax things we want less of - pollution (e.g. carbon); road congestion; obesity and diabetes (via sugar).

### **ANONYMOUS**

W002636 12 Apr 2018, 9:08 PM

Means test the pension Make balancing work and family easier so that parents (mums) can get back in to the workforce, we need paid parental leave, affordable childcare and decent after school care options. Of course productivity is low when half the available workforce is staying at home and the other half is working long hours. Wealth redistribution, the gaps in our society are unacceptable, especially child poverty. Invest in education and encourage public education. Tax pollution, we need to, we will have to pay for it.

### **BRUCE KEITH**

W002640 12 Apr 2018, 10:05 PM

The tax that lower paid workers pay should be accumulated in a fund that would be held and at a latter time be made available to assist with a house purchase.

### **LORNA LEA**

W002652 13 Apr 2018, 1:50 AM

How about no tax on earnings up to \$15,000 and a change in the brackets with a higher percentage on higher earnings? My daughter earned \$9,380 last year and lost too much to tax. Low earners really need the tax break and it would make so much difference.

### **ANDREW CORNER**

W002657 13 Apr 2018, 8:00 AM

Given that we are largely a nation of small businesses (<5 staff), I know that most small business owners, if they make a profit, earn the Minimum Wages of \$34,320 for a standard 40 hour working week. I further know as an owner of 5 small business in NZ, plus 6 others in the USA, Australia and the UK, that the tax breaks and personal tax free allowances in these jurisdictions at least assist in the owners living hand to mouth.

## **SIMONE NEWSHAM**

W002663 13 Apr 2018, 9:40 AM

We need a capital gains tax on business sales as well as houses. Consider something similar to stamp duty in the UK that only applies to houses of a certain value. This would encourage the development of more affordable housing. Business tax - too many tax loop holes for businesses. Far too easy to write off expenses. Consider tax being on net profit (i.e. revenue minus cost of goods sold) and reduce the 'write off'. Consider tax benefits for employing people, therefore reducing the incentive to lay off staff. You need to target the disparity between business owners and PAYE. Currently PAYE is the most expensive taxation system and business owners are paying too little tax relative to their income, however as I say we need to acknowledge business contribution to economy by providing employment. Overseas business should pay income tax based on their GST payments.

## **ANONYMOUS**

W002677 13 Apr 2018, 12:10 PM

More automated with more options on how to classify one's work and potential taxes

## **TUAKANA ATUATIKA**

W002680 13 Apr 2018, 12:51 PM

As a resident of New Zealand, I would like to make New Zealand a safe country for all pupils. When I think of the future, I think of the jobs that would still be available. For me personally I have found out that businesses employ robots or machines and have less people working for them but pay less tax than other companies with many employees. In the future I would hate for that to happen. In my own opinion I believe that most businesses with more employees should pay less tax because of all the hours they work. Another reason why this should happen is because the less jobs we have available then the less people with jobs and more homeless people will be roaming the streets. Think about it if we have more robots, more people will be homeless.

## **ANONYMOUS**

W002688 13 Apr 2018, 3:04 PM

[This is a group-made comment by a VUW tutorial] - Tax brackets should be examined - possibly more numerous, but there should be more review of them as time goes on.  
- "Social Engineering" taxes should be considered (such as GST off fresh food or a sugar tax) but consideration and priority should be given to ensuring that low income groups are not disproportionately affected by these. - Carbon Taxes - Environmental concerns are important - Awareness of the digital marketplace

## **KIRSTEN FATHERS**

W002693 13 Apr 2018, 3:48 PM

Tax loopholes need to be closed. Capital gains tax on all but family homes. Trusts need to be included as income/asset calculations. It's not fair that people can take advantage of tax writers that aren't available to PAYE payers. Make it a truly level playing field. Sort out the corporate tax dodging. Everyone needs to pay their fair share. At present only PAYE clients do.

**AMANDA WRIGHT**

W002697 13 Apr 2018, 4:02 PM

To Whom it May Concern, I believe that the Tax Working Group should extend the remit of its recommendations to cabinet to examine NZ's role and responsibility to fix the global tax system. The lack of transparency that was demonstrated by the Paradise and Panama Papers is a global problem that urgently needs a global solution. Currently developing countries are missing out on \$150 billion each due to the greed and deplorable behaviour of multinational tax avoidance. A UN tax body will ensure all countries contribute on an equal footing and ensure multinationals pay their fair share of tax. Please consider this submission as a vital and valid approach. Kind Regards  
Amanda Wright

**DEREK WALSH**

W002709 13 Apr 2018, 5:08 PM

More progressive taxes aimed at redistributing income and reducing inequality. Increased targeted taxes focused on products and behaviors that are damaging to society.

**ROB GAMBLE**

W002712 13 Apr 2018, 5:32 PM

Why can't the government tax water that is exported at the border, then our water resources can stay in nz or be taxed at a rate that makes it worth what the overseas company's are selling it for

## **SAMARA KRUSKOPF**

W002739 13 Apr 2018, 10:16 PM

More clever taxing to redistribute wealth. Research based solutions to tax issues. Not pandering to anti tax hype. Closing tax avoidance loopholes. Changing the negative connotations around tax by educating people. People knowing how important it is so we can meet human rights obligations. It's a fee for a fair society. Tax tourists when they arrive, a fee to support the environment and infrastructure.

## **ANDREW VOSSEN**

W002750 14 Apr 2018, 6:15 AM

Since finishing employment in an occupation where I worked for 25yrs I have set up home based business that employes my wife and I. The taxes on such business-start initiatives are killers. NZ should be monitoring and providing tax break assistance for such endeavors that creat new jobs and minimize likely hood of welfare dependance.

## **MAREE MARTINUSSEN**

W002763 14 Apr 2018, 8:41 AM

I'll structure my response around your 'fact sheet' summary, commenting on the two changes I would prioritise. Environment- I agree with higher taxes for those causing most degredation, and/or greatest extraction. Inequality - I disagree that there is a lack of clarity on whether inequality is a problem for New Zealand. We are in the top third of most unequal in the OECD. And according to Oxfam, but based on the Inland Revenue's high-wealth individuals unit "the number of the wealthiest New Zealanders leaped by almost 20 per cent between October 2015 and June 2016, from 212 people worth more than NZ\$50million to 252... Over a third of the 252 extremely wealthy declared income of less than NZ\$70,000 in 2015." Settings need to be changed so that higher earners are taxed more, and more efforts are needed to close loopholes that allow people to avoid declaring their earnings.

## **MAVIS WEIR**

W002777 14 Apr 2018, 12:21 PM

Secondary Tax is the most damaging. People working extra jobs to survive and provide for their families. MSD want and make their clients work which affects their benefits and they are getting less a week even though they are working. As MSD is the primary tax all work is taxed secondary. Clients feel as what is the point of working when you get less to take home than just staying on the benefit. Never has been any incentive to work more jobs to get ahead or survive. Secondary tax is damaging low income earners and anyone who works extra to survive. It affects even me - I retire next year and have a small business from home which stings me Secondary tax for being on the

Super and now also as I get a top up benefit to survive. So my submission is drop Secondary Tax. It doesn't affect the rich as they don't need secondary work. I can remember secondary tax being around when I was young. I am now 64 yrs. It is crippling for people trying to get ahead and they get punished for doing so.

### **BALAZS GEMESI**

W002786 14 Apr 2018, 4:30 PM

Income should be treated equally. The feudalistic tax privilege linked to property is a sheer nonsense. While are talking about capital gains tax, in fact the matter should be under the existing income tax system. After all what is the difference between someone trades their workforce or house? There are existing international example, such as Germany. Such move would simplify the tax system also. As the government declared to focus on climate change would be worthwhile to focus on consumption rather than outsourcing production by the recently announced ban. CO2 tax would be a fair solution as everyone would have the freedom to optimise their own emission.

### **ANONYMOUS**

W002802 14 Apr 2018, 7:45 PM

Let the people have more money in their hands i.e. LESS TAX ALL ROUND! That will solve so many problems!! AND use the taxes you recieve on us! Stop sending so much overseas and stop inviting people here who cannot fend for themselves, and stop the benefit cycle!!

### **ANONYMOUS**

W002805 14 Apr 2018, 8:35 PM

To be entirely honest, tax isn't something I know inside out. I don't like seeing the money that I work for go, but, I hate seeing those that need the benefits of tax in trouble more. I think it would be really valuable if those that held most of the wealth in New Zealand were taxed more. You see, with the challenges we are facing with climate change, those that do have more money are likely to be contributing to our carbon footprint to a greater degree than those who have little money. I would also like to see a carbon offset implemented. It's more than time for measurable action to tackle climate change. I think this would be effective not only in gathering much needed money but individuals would think about the environment more, which will have other positive effects.

### **JULIA MASKILL**

W002808 14 Apr 2018, 8:55 PM

Tax companies (subject to concessions for environmental and social responsibilty) Tax financial transactions and banks Tax capital gains except on family home Tax empty homes to deter overseas speculators

## **PAUL HERD**

W002816 14 Apr 2018, 9:22 PM

I think income tax levels are just fine but I do think people who earn less than 20 k should pay no tax and those over 100 k pay more . GST should be dropped on fresh fruit and vegetables and unprocessed meat . the tax on cigarettes and alcohol should be just the GST and they should only sell alcohol in bottle stores and cigarettes in tobacco shops and not in dairies and supermarkets .

## **JOHN EASTERBROOK**

W002850 15 Apr 2018, 9:20 AM

Secondary Tax: Many people need to work 2 part-time jobs to make ends meet these days. It is extremely unfair that they then pay secondary tax on their second job. This is particularly applicable to those in tourist towns. They provide service to tourism operators in cafes, motels/hotels etc to meet demands at peak times and then are highly taxed as a result. This needs to change. Tax rates: The tax rate for low income earners is too high. No wonder a benefit or two is more appealing! Many in these situations want to work but end up being worse off because of the tax they are expected to pay on minimum wages. GST: GST needs to be removed from essential items - food, household rates and health insurance. This is an extra cost on already expensive items.

## **BRONWYN DRYSDALE**

W002884 15 Apr 2018, 2:08 PM

I think we need to reduce to zero tax on the first \$20,000 that everyone earns and then have a tax system that increases incrementally after that. I agree in the concept of a universal basic income for all and doing away with the stigma of being unemployed or labelled as a sole parent beneficiary because parents raising children alone are productive members of society ! I think there is much work that is currently undervalued or not valued at all under the current system and that often work that is concerned with the public good is really undervalued. I get frustrated when I see business owners writing off income as expenses and then claiming tax credits...alongside affording luxuries most cannot afford like...playing the system but scathing of it at the same time...in Australia salary and wage earners can pay their bills before income tax is taken out , interesting system it encourages going into debt for things like cars because these can be offset from income before tax is paid.

## **RANDALL MIDGLEY**

W002901 15 Apr 2018, 6:30 PM

There was a report done, 1980's MacDONALD I think, it advocated a flat 10 or 15 -% and removal of all other taxes, I do not have access to it but I realize labor doesn't think reducing the tax load is the way it wants to move, sad really, as it is us tax payers that fund their nonsense ideas.



## **CAROLINE CLARK**

W002904 15 Apr 2018, 7:17 PM

I am absolutely incredulous that a Capital Gains Tax does not exist in this country. Not one Govt. has had the guts to bring this in. Basically I presume because voters on both sides own more than one property. I live in Aranui, Christchurch. The man who owns the flat next door to me has X 56 (fiftysix) rental properties. If this Tax were brought in I would guarantee that this man along with many others would fairly quickly sell most of his properties, thus helping to bring down house prices, and start to drop rents. It would kick off a real change in housing affordability, and rentals. C Clark

## **STEVE PRYCE**

W002921 15 Apr 2018, 9:57 PM

Tax isn't going to solve the major issue we face. We have to stop money creation period. The Keynesian model we use for our economic system only backs us into ugly corners and exacerbates negative inequality. That being said, our tax needs to be less not more and smaller government to suit. There have been so many policies introduced already by Labour which have and will lead to negative and unintended consequences. Interventions lead to distortions and then unfortunately we think more intervention is needed to solve the created problem.

## **SIMON MCNEIL-VINCENT**

W002936 16 Apr 2018, 4:00 AM

Our hospitals are capping. Due to it being free relative to a GP perhaps investing in developing a system where a cold and a broken leg are handled differentially so that people going to hospital can be turned to a GP rather than slow down the process for people who need it.

## **NEIL VAN DER STAR**

W002949 16 Apr 2018, 8:41 AM

All income tax should be scrapped... It is not applied consistently and is unfair. Instead the corporate tax should be raised and GST should be raised to something like 30% (or enough to offset the abolition of income tax) this means regardless of your income source (even if it is illegal) you are paying based on consumption. The more you spend the more you are taxed, wealthy people can and will spend more money and pay proportionally more GST.

## **WALTER TOWN**

W002957 16 Apr 2018, 9:56 AM

Commercial operators operating under the so-called charities group should be paying their fair share of tax. It is not fair on the rest of the country that the likes of Ngai Tahu and Sanitarium and other religious organisations can run commercial operations and

get away without paying any taxes like the rest of the country has to. What else that needs looking into is the international companies who are not paying their fair share of tax in NZ. All water going across our border should be charged a substantial levy to help pay for our health and education.

### **MICHAEL DUINDAM**

W002960 16 Apr 2018, 10:57 AM

I'm a 30 year old married male. My wife and I have no children. We are both university educated and earn relatively good salaries. Despite this, we don't feel like we're getting ahead. We are the part of the normal distribution curve that is paying a significant part of our earnings towards tax, while receiving no additional benefits (e.g. WFF, tax credits, accommodation supplement, power subsidies etc). The government is relying on people like us to pay for those that are less fortunate or have made poor life decisions. I don't begrudge paying tax, because I believe in the wider societal benefits that come from redistributing wealth. What I do begrudge is that the current tax system is overwhelmingly geared towards taking tax via PAYE. The current system rewards capital gains and penalises those who can't rely on that for wealth creation. This is unfair and unreasonable. I believe the system needs to diversify to include taxing of wealth, natural resources and environmental harm.

### **BELLA WHALEY**

W002973 16 Apr 2018, 2:16 PM

Writing on my ph so please excuse spelling! My husband and I just feel poor and he earns \$190k I earn \$10k. We went on our OE and came back to incredible house prices. We have three children (13, 11 and 9) and huge mortgage payments to meet. Schooling is so expensive (public), I have \$3500 worth of fee's and uniforms to pay at present. Food & power is crippling. This is no longer a family friendly place to grow up. My suggestion is to tax all second homes and split tax between couples ie combined tax. I know two families who can't even afford to buy a home yet their rent is higher than a mortgage on a similar property over 25 years. This is a ticking time bomb for NZ as we are going to have intergenerational renters who have to keep moving at the whims of landlords . Not good for society this nomadic renting lifestyle of moving schools & Drs etc. We have no family benefits just feel its crippling the cost of living in this country. Why are superannuants working & pensions!!!

### **ROBERT ANCELL**

W002979 16 Apr 2018, 3:03 PM

Our tax system needs to be fairer. This means making sure everyone is getting a fair chance in society (redistributing wealth to account for privilege) and making sure our tax takes into account the costs on the whole economy (for example stopping environmental damage being the next generations problem to solve).

### **DAVE JENNINGS**

W002981 16 Apr 2018, 3:33 PM

earning over 100,000 a year should be taxed at 40% and anything over 250,000 should be taxed at 50%

### **COLEEN BOWDEN**

W002985 16 Apr 2018, 3:55 PM

Less tax on healthy food so children esp. and family can eat a good diet. Just bread and fizzy drink is not good for anyone. Roading could be made with all the plastic used . So petrol tax could possibly not put up as roading be cheaper. Add a bit more tax on alcohol. which can be the start of car accidents. All the little things to make tax better for all will make a difference

### **MARION LEIGHTON**

W003002 16 Apr 2018, 6:39 PM

Kia ora, Thankyou for looking at this. I want a country that can look after everybody when they need it - vulnerable, sick, old etc but also that allows me to safely enjoy all of NZ - such as environment protection, DOC huts etc. to do this we need a well supplied tax base and as much as possible, variable income tax is fairest. Tax the top 1% a lot and the top 3% a bit less (but not much). Tax profit making business a lot (this might encourage them to pay staff more to avoid tax..??) and close tax loopholes. I am a high earner. I want to pay more tax for more services and a better NZ.

### **BETH LENIHAN**

W003013 16 Apr 2018, 8:38 PM

I think that tax rates should increase particularly for high income earners. By using this revenue to provide preventative healthcare for older people and also to fund more services to keep older people living independently and happily in their own homes we can decrease the burden on individuals and families caring for older family members and the costs of hospital services.

### **CHARLOTTE**

W003022 16 Apr 2018, 9:25 PM

It needs to better account for both positive & negative environmental externalities, so business and/or consumer decisions reflect their effect on the environment. It also needs to allow for better distribution of wealth, with increased taxes on high earning individuals and companies providing \$ for welfare and environmental restoration.

### **JOHN COBURN**

W003026 16 Apr 2018, 10:57 PM

My preference would be to see a CGT introduced to apply to all assets which are held by way of a register ie shares, bonds, real estate, businesses and intellectual property with an exemption for homeowners but a cap on that homeowners exemption to exclude the owners of very high value homes. As revenue from this CGT developed a reduce GST and an increase in the turnover exemption for businesses having to register for GST, increasing from the current \$60 000 up to at least \$100 000. A CGT would ideally not increase governments overall revenue but rather be used to reduce GST. If it cannot be used to reduce GST use it to reduce income taxes or to create a base income that is free from income tax. These changes would hopefully tend to encourage increased productivity and less non productive speculation in asset prices.

### **RACHEL MURDOCH**

W003038 17 Apr 2018, 9:01 AM

Sale of public assets, low tax rates for our richest earners (comparative to overseas jurisdictions), no capital gains tax and no fuel tax, and we still have questions around why we have a housing crisis, some of the highest child poverty rates in the OECD and a mental health crisis particularly among our young people. The experiment of allowing the private sector to grow and deliver fundamental services has failed. I work in the private sector in one of the highest paid professions, and I want the Government to tax the likes of me more. I trust the Labour NZ First Government to deliver change for some of New Zealand's most vulnerable, so tax me for it and get on with it. 40% at least.

### **ANONYMOUS**

W003045 17 Apr 2018, 11:02 AM

Scrap all current taxes and substitute a transaction tax - the only fair and non political way to gain funds for essential infrastructure and services.

### **JULIAN VESTY**

W003054 17 Apr 2018, 1:25 PM

In a rapidly changing society, we simultaneously face an ageing population together with automation that will erode employment yet open new windows for future technology. For this reason, I would suggest a tax on robotic technology - not to stifle technological development, but to harness the capital generated by technology for the good of society. This should take the form of a universal basic income to support workers and students. Taxation of new technologies should be explored by the Tax Working Group so as to provide more revenue without suffocating growth.

### **EILEEN WRIGHT**

W003067 17 Apr 2018, 4:02 PM

I believe the Tax Working group should extend the remit of its recommendations to Cabinet to examine New Zealand's role and responsibility to change to a global tax system. The Paradise and Panama Papers demonstrated that the lack of tax

transparency is a global problem that requires a global solution. Billions of dollars each year are lost through multinational tax avoidance. This loss of revenue deprives governments worldwide (Including New Zealand) of money that could be used to tackle poverty and inequality. Collaboration between countries could remedy the present system and usher in a new generation of global tax reforms. A new UN-based global tax body would be best placed to ensure all countries participate on an equal footing and all determine that multinationals pay their fair share of tax.

## **COLIN SWENSON**

W003074 17 Apr 2018, 5:30 PM

At this stage the tax system doesn't need to change drastically. If a Capital Gains tax is introduced, unless it covers all assets including owner occupied houses, it will have the effect of distorting the market. eg if owner occupied houses are exempt people will increase the value of their existing home to the detriment of other investments. Maybe a greater effort should be made to tax online transactions from overseas and to tax multi national companies that operate in New Zealand but pay little tax.

## **NAREN KUMAR**

W003085 17 Apr 2018, 7:03 PM

We dont want new taxes...life is already hard please dont make it more hard. Also there is no way housing will become affordable if we play with tax system.

## **ANTHONY RYAN**

W003108 17 Apr 2018, 11:04 PM

My preference is for income to be taxed and not to tax savings. Savings accrue from Tax Paid earnings and should not be taxed again. People have a choice to either save or spend their tax-paid earnings. If savers chose to save for their retirement then those savings should not be asset taxed, be they savings in the form of property, term deposits, or shares. Income streams from property, term deposits, and share dividends are already being taxed. Land Tax - land owners are already paying a form of land tax twice! District Council Rates, and Regional Council Rates are already being levied on land owners and for many years have been increasing at rates higher than the rate of CPI inflation. I myself am a farmer and know that the rate of return from farming on the capital invested in land is very low, and I and I believe all farmers simply cannot afford to have an additional tax levied on their land or farming assets. Farmers income generated from those assets is already being taxed.

## **KARA REID**

W003123 18 Apr 2018, 8:20 AM

I think that the tax system needs to be on a Global Scale to close the gap between the developing and developed countries. And to null tax avoidance - the only way to do this is by having all of the countries on board with the same standards.

## **ALEX NEIMAN**

W003138 18 Apr 2018, 9:22 AM

Paye: the lower bracket needs to be changed such that it has no tax, as you go up the brackets more taxes should be imposed to balance this with two higher tiers that also include perks and bonuses. Business tax: needs to be split into two brackets [new and small business] and [large business] with the cut off being all businesses get the lower rate for a year, then if turn is under a threshold the remain on the lower rate. A penalty tax should be imposable on businesses that behave inappropriately (too high CEO/board salary, too low minimum wage, offensive ad campaigns, environmental impact etc..) Housing: for investment properties an higher deposit should be required before lending, a capital gain tax should be implemented with the possibility for recovery if the investment is improved ie you get a portion of the tax back for a new build, installing insulation, installing air conditioning, installing solar power etc. More ideas but out of characters

## **ALAN YI**

W003141 18 Apr 2018, 9:51 AM

I believe that changes to our tax system should be multi fauceted but remain simple in its application, something that has contributed to our reputation as one of the easiest places to do business. How I view this is to have a more consistent tax system with limited exemptions. Things that I believe could contribute to this include a capital gains tax with no exemptions and keeping our gst system as is. Things which I believe could make tax more fair include lowering the global gst rate and possibly including a 0% bracket or extending the 10.5% bracket. Things I believe could spur growth include reducing the corporate tax rate and decreasing duties. There was talk of removing the secondary tax rate, I don't believe most people are organised enough to preempt a tax bill rather than a tax refund at the end of the year. Tldr capital gains tax and gst with no exemptions but with lower overall rates.

## **ABBY SHAW**

W003144 18 Apr 2018, 10:04 AM

I would like to see some alterations to the way in which charitable donations can increase in benefit to those whom they are made to. Many other countries have a scheme where the donor can elect not to claim their tax back on a donation, but instead choose to donate this rebate directly to their supported charity. By establishing a similar scheme, more New Zealand charities can benefit by increasing their financial sustainability through philanthropic donations, supported by gaining an additional 33% on top of the donated value. This also allows the donor to chose to increase their support to the cause of their choosing. This approach would be well suited for both one-off and regular giving, including payroll giving, and would provide a great hand-up to the many worthy charities around the country, who in many cases are forced to rely on philanthropic donation, due to government funding restraints and other grant related restrictions.

## **JAMIE**

W003153 18 Apr 2018, 11:46 AM

1. At the moment we only tax New Zealanders which sell and make products here. Yet we are facing an ever increasing pressure to keep up with big companies overseas which pay little or no tax. 1.(b)This creates an unfair advantage. 2. Your tax working group is made up of Accountants, Lawyers, Bankers hopefully no Real estate agents. All these benefit from keeping New Zealand running at Status Quo..i.e selling houses and high immigration to keep themselves in business. 2.(a) A Transaction Tax has been suggested those above Accountants, Lawyers etc say no, why. If we had a tax that was straight forward, would you need a tax lawyer or accountant, reduced collection costs and reduced court time. Large corporates paying straight away no dodging paying tax through complicated tax law. A transaction tax is easy to implement as it is very similar to GST which is on every transaction. Get rid of all other taxes and just have one. Only one, set your rate. The term "Make it simple stupid"

## **J B**

W003169 18 Apr 2018, 2:33 PM

Tax for small businesses and home-based businesses should be simplified so it can be done entirely through accounting software by business owners. I don't think a small-business owner or self-employed person should have to pay around \$1000 per year to an accountant in order to meet their tax obligations, just because it's too complicated for them to do themselves. It's an extra burden on top of tax we have to pay. Most people are happy to pay tax, please make it easy and straight-forward for us to do. Obviously large companies and corporations are different entirely and need have whole finance teams.

## **HANNO VAN DER MERWE**

W003184 18 Apr 2018, 4:47 PM

Hard work, productivity and intelligent application of effort should be rewarded. In a primarily income based tax system, the productive part of society is punished, and the unproductive rewarded. Of course, in order to maintain wages, there has to be a small fraction of unemployed people (2-5% of working age), so there has to be fair social support for the temporarily unemployed. There needs to be a strong incentive to be productive, and the best way is an UBI based social welfare system where a new worker is not 'punished' (loss of benefit) for working, and low income tax rate (0-25% progressive). Where does the missing tax come from? Total wealth tax. A progressive tax based on your total wealth... For example 0% for first \$500k in wealth, then 0,5% for next \$500k, then 1% for next \$1m and then 1,5% for next \$5m etc., till a max wealth tax of 5% for billionaires. Wealth is for total wealth in and outside NZ. Non-residents owning wealth in NZ pay 5% rate irrespective total wealth.

## **IAN MCNAB**

W003199 18 Apr 2018, 7:50 PM

We need the wealthy to pay more tax. 'Trickle-down' economics has never worked and will never work.

**KEN MARKHAM**

W003210 18 Apr 2018, 10:40 PM

I would like to see private health insurance premiums made tax deductible. This seems only fair since persons paying for this are saving the taxpayers the not insubstantial cost of their medical treatment. In so doing they are freeing up the always inadequate health budget money for others. I recall that in the past insurance premiums were tax deductible and it would seem just that this be reinstated.

**IAN GILLIVER**

W003236 19 Apr 2018, 11:01 AM

take tax off healthy foods to make them more attractive to people

**ANONYMOUS**

W003242 19 Apr 2018, 12:06 PM

Increase GST and remove P.A.Y.E altogether.

**SUSAN RAINFORD**

W003249 19 Apr 2018, 1:25 PM

All tax on fuel should go back into improving our roads. I say NO to capital gains tax. We have worked really hard over many years so that we can have a secure and comfortable retirement.

**SUSAN RAINFORD**

W003251 19 Apr 2018, 1:26 PM

All tax on fuel should go back into improving our roads. I say NO to capital gains tax. We have worked really hard over many years so that we can have a secure and comfortable retirement.

**MARGARETH RUFFELL**

W003253 19 Apr 2018, 2:47 PM

A major issue is not having a system of taxation that is progressive - those who earn more pay more. Tax is paid according to what a person earns. People in countries that subscribe to this form of taxation are doing far better socially and economically than us. Capital gains is benefiting only the rich strata of the population. It is unfair to have 15



percent GST on food and then blame the poor for bad eating habits. It is clear that the New Zealand tax system needs to change to one that benefits everyone and not only the privileged ones.

### **PETER FOSTER**

W003266 19 Apr 2018, 4:33 PM

Don't change it and don't introduce any new forms of tax. I am disturbed at the so called levies on fuel which are just tax increases in disguise. We are going back to the dim dark ages of the 1980s and earlier when we were over taxed. The introduction of GST and reduction in income and company taxes was a good move and simplified taxes. Keep GST as is and don't exempt food for example. Tax reductions and an economy supporting growth of the private sector are the real answer. Stop wasting money on working groups.

### **ANIRBAN DEY**

W003274 19 Apr 2018, 6:51 PM

Greater tax incentives for own contribution beyond minimum contribution to encourage long term savings mainly Kiwi Saver Tax incentives for employers if they contribute beyond stipulated amount Tax incentives for mortgage payment on own home not rental property

### **DEAN DOVEY**

W003279 19 Apr 2018, 7:51 PM

The businesses that operate as charities need to be stopped. There are far too many loopholes for business eg I own a car to get to work but can't claim anything but self employed and business can claim back on these expenses. All money earned should be taxed with no loopholes the result would be lower tax rates for Paye and much less cost in policing and collecting. Much of the private landlords run at a loss to get tax credits well the Government might as well run the rental housing market, instead of subsidising private enterprise.

### **NATASHA EMMENS**

W003285 19 Apr 2018, 9:36 PM

New Zealand needs to start taxing international cooperations, as well as multiple home owners.

### **NAOMI POCOCK**

W003295 19 Apr 2018, 10:38 PM

Tax assets including the family home. Means test super. Start offering ubis. Get all earners above the poverty line. We can't hope for people with mental illness or living in

poverty to act on climate issues. This is imperative and your chance to make a real (not just political) difference.

### **JAMES BAIN**

W003303 19 Apr 2018, 11:33 PM

Some changes in tax is needed to encourage business to keep production in N Z. Since the 1980's many businesses have closed down and/or shifted their production to countries where labour is cheaper, example to Asia. An example in the service industries would be call centres which use to employ New Zealanders. Taxes on companies need to encourage them to employ New Zealanders. Another area of concern is the Amazon type companies who avoid paying tax on income and collect no Good and Services tax on behalf of countries to which they sell. This has to solved on an international bases.

### **JAMES BAIN**

W003305 19 Apr 2018, 11:34 PM

Some changes in tax is needed to encourage business to keep production in N Z. Since the 1980's many businesses have closed down and/or shifted their production to countries where labour is cheaper, example to Asia. An example in the service industries would be call centres which use to employ New Zealanders. Taxes on companies need to encourage them to employ New Zealanders. Another area of concern is the Amazon type companies who avoid paying tax on income and collect no Good and Services tax on behalf of countries to which they sell. This has to solved on an international bases.

### **RAUF RANGOONI**

W003312 20 Apr 2018, 9:53 AM

There should be a capitol gain tax, your first home should be free from capitol gain tax.

### **JOHN HINE**

W003316 20 Apr 2018, 10:58 AM

The family of the future will involve a mix of employment and raising children. Couples should be able to work through the best combination of employment, childcare and family time that works for them without being influenced by the tax system. To achieve this the fundamental taxable unit for personal tax should be the family, not the individual. (Perhaps family trusts should also be included.) Basically a families tax liability should reflect the total gross income available to the family and the family's basic needs, primarily the number of individuals in the family supported by this income.

### **TIM DIBLEY**

W003320 20 Apr 2018, 11:24 AM

I think that the emissions trading scheme does not go fair enough in terms of carbon pricing. I think all goods and services provided should be subject to a carbon tax. If it takes x amount of carbon to produce a product then it should be taxed by y amount. This could be a replacement for gst. I also think a move away from income tax and toward asset tax similar to what the Opportunities party was advocating would help the inequality issue

## **DEAN TUCKER**

W003322 20 Apr 2018, 11:26 AM

We constantly hear reports about "household" incomes diminishing and is causing child poverty. One way to help overcome this would be to allow couples to declare their income as joint income for taxation purposes. This allows a fairer system and will put more money in the pockets of hard working kiwis. Income is treated as joint in matrimonial disputes, but is treated as individual for taxation which is inconsistent. I do not believe there should be any upward adjustment of income tax rates, however the threshold for the highest tax rate should be increased to encourage people to earn more by being more productive. I do support a property capital gains tax, but only on the 2nd and subsequent properties. An exemption to CGT should be made to those who build the 2nd house, thus adding to the stock, and then onsell that house to a first home buyer, within 5 years of building completion. Kiwisaver investment earnings should not be taxed, it discourages saving.

## **MARILYN BISHOP**

W003324 20 Apr 2018, 11:36 AM

I paid into the English pension system all my adult life. My contribution was from taxed income. Now I am in New Zealand, helping the economy by looking after my grandchildren so the parents can work and pay their taxes. I also volunteer with various organisations. I live on my English pension of £550 per month, which is topped up by NZ superannuation. I pay tax on the English income. Is this fair? Shouldn't retirees have a tax free income? It doesn't have to be large, say income up to \$20,000 per year is exempt. This would help those of us who are struggling to cope and do not want to ask winz for help. Also I would like the NZ government to negotiate with the UK government regarding their attitude to 'capping' UK citizens pension when they leave the UK. I always paid my increased contributions during my working life. I have contacted the tax office in England but their minds are on Brexit not the thousands of pensioners they are denying a proper pension to.

## **F FULLER**

W003332 20 Apr 2018, 2:01 PM

Tax should promote environmentally sustainable practices and promote healthy living. GST should be removed from all fresh fruit and vegetables. A sugar tax should be levied on all products containing sugar at a per kg rate. Raw sugar should also be subject to the same tax. Imported products and NZ made products should all be subject to the sugar tax. Companies that use single-use packaging should have a pollution tax levied on them to fund recycling / research. All employers should have to

pay a living wage, not the minimum wage. Government should stop giving Working for Families tax credits and make employers provide sufficient income so that no employee falls below the threshold for that payment.

### **TONY QUAYLE**

W003337 20 Apr 2018, 3:44 PM

We need to have a fairer system of taxing. At the moment, those who are struggling to make ends meet are paying a huge amount of tax, in relation to their earnings (secondary tax, on menial jobs), while those who can afford to pay more, manage to "hide" their money in trusts etc. Perhaps a flat rate of tax on everything...10-15% tax on GST, PAYE, Trusts, Churches etc.

### **PAUL BROADY**

W003340 20 Apr 2018, 4:17 PM

As our population increases and climate change affects society then our natural environment will be increasingly stressed. Species loss, freshwater pollution, soil loss, coastal flooding and other economically damaging consequences are likely to increase. Taxes are required that stimulate life-styles, technologies and agriculture which sustain and improve environmental health whilst penalising polluting and other environmentally damaging activities.

### **MARK HOLLAND**

W003359 20 Apr 2018, 8:55 PM

Tax electric vehicles, they are not contributing in any way, they are not paying road user charges or petrol tax, they are freeloading. Tax water collection for exporting, a litre of oil earns us a lot tax - yet a litre of water earns us no tax dollars, millions of litres of water are being robbed each day from our country and no-one is paying for it. Tax internet shopping on imports, why should I buy from a local retailer and pay GST when I can buy it online tax free? When I have to pay tax online I would turn back to local business. Tax property speculators, landlords, and investment syndicates, if you are not living at the address then prepare to pay a lot of tax. Stop taxing income that is paid by tax, it is ridiculous that an employee in the public sector that does not generate tax dollars is taxed on earnings that are 100% paid for with taxes, so stop taxing the politicians, the nurses, the doctors, the policemen, and give them all a pay rise by making them tax exempt.

### **ANDREW BARTLETT**

W003365 20 Apr 2018, 10:36 PM

We need to seriously look at effective marginal taxation. Professional income earners (such as myself) face a marginal tax rate of at most 35th percent, but those moving up the income scale can find punishing rates of tax taken and income withdrawal. We should combine the tax and income support schemes such that nobody has an effective marginal tax rate more than what the highest income earners are faced with.

## **ANDREW HAMILTON**

W003376 21 Apr 2018, 3:23 AM

Income tax on small business owners should be at lower rate - many create wage/salary jobs which amplifies income tax take for government but at same time are taxed same as income earners who do not create jobs. Lower tax rate would incentivise business rather than currently being a drag on growth and investment in productivity (and resulting drag on ability to hire).

## **RICHARD NEILL**

W003389 21 Apr 2018, 8:48 AM

I would love to see income sharing between spouses who are caring for children or dependants. This would be a great way of supporting families as well as valuing the work that a spouse who stays at home caring for children/dependants does. I also see this as quite a good mechanism under the current tiered tax system, as this would be beneficial to lower-middle income households with one wage earner - and would stop having any benefit at all when combined income was over \$140,000.

## **JULIE WOOLNER**

W003399 21 Apr 2018, 9:54 AM

Minor changes: make business concerns which masquerade as charities, and overseas businesses pay their fair share to decrease the burden on ordinary Kiwis. Retired people need the income from their investments to live on. How is it fair to single them out for additional tax as your fact sheet hints? Additional tax on investments simply discourages people from saving and investing. That's a contributing factor to the mess you have with investment housing; by under-taxing buy-to-rent properties and over-taxing shares etc., the NZ tax system has encouraged some people to over-invest in property to the point where families have excessive difficulty getting a home to live in. Consider giving tax breaks on investments to encourage the savings habit which is notably absent from Kiwi society. Simplify the PIE scheme by removing the 2 year stand-down; tie the rate to the current year's income not the last 2 years

## **JOSHUA THOMPSON**

W003416 21 Apr 2018, 11:04 AM

New Zealand's tax system in the future needs to be fair for everyone. It's not fair that landlords with multiple properties can pay less tax than working class people struggling to get by, simply by deducting expenses associated with their rentals. I favour a capital gains tax that treats all capital equally so there is no incentive to invest in property over other types of business. I also believe GST should be removed from items people need to stay healthy, such as fresh meat and produce, sanitary items, heat pumps, insulation, double glazing, medical services, medicines, bottled water, vitamin supplements, milk and bread. I have no specific preferences for changes to income tax, as I'm aware my above preferences regarding GST and CGT may cancel each

other out in terms of government revenue, leaving little room for changes to income tax.

## **ANONYMOUS**

W003425 21 Apr 2018, 1:45 PM

The top tax rate should be reduced to encourage highly qualified people to come to new Zealand and for people who live in NZ currently to promote entrepreneurial activity. This action will help to boost the economy. Also Government agencies should be reduced in size (all government activity should be reduced, we should cut through senseless beucracracy that only serves to keep career civil servants in their self important jobs). The money saved by reducing all government agencies should be used instead of increasing personal taxes or bringing on any other new taxes (such as universal capital gains tax).

## **MARK LEWIS**

W003438 21 Apr 2018, 5:35 PM

We need to move from taxing income to taxing assets and/or increasing goods and services tax (while continuing to make exceptions)

## **CHRISTINE WYNNE-JONES**

W003445 21 Apr 2018, 6:21 PM

There should NOT be GST on rates. Since rates are already a social tax (because they are based on the value of a property) GST is a tax on a tax. Blatently wrong and unfair. With rates so high now and many rate payers being the elderly on low incomes, its time to be fair about this and remove GST on council rates.

## **J BROWN**

W003463 21 Apr 2018, 11:04 PM

there seem to be several key problems with the current tax system: - high incomes are taxed at too low a level. 33% tax seems too low for high, and certainly ultra high, earners; - capital gains tax seems a glaring ommission in tackling the housing crisis, the extreme wealth disparities, and the over investment in property; - there is a desperate lack of tax incentives to save into pensions (e.g. as compared to the UK); and - inheritance tax is absent, yet even if nominal and applied on high value net worth, it could support wealth redistribution I make the suggestions as someone earning almost 3 times the median income and in light of the very striking and alarming income/wealth inequality that I see in NZ after returning to NZ from several years overseas. Something is wrong when families in an OECD country are living in garages and what limited wealth there is in NZ is being put into unproductive property instead of wealth generating productive investments.

## **MANU JOHN**

W003476 22 Apr 2018, 9:11 AM

New Zealand is a country which I feel less compassionate to the average earning families. As you aware most people owe a mortgage or some loans which take a big part of their pay and along with the tax at the end of the day they are struggling to have the both ends meet. A suggestion, what about tax waiver for those owe a mortgage?? How about a tax waiver for those who is still renting because they cant afford a house, so that they can save more for their first home?? Or make any provisions of claiming the tax money while some one buy their first house. Just a thought.

## **REBEKAH SCOTT**

W003481 22 Apr 2018, 10:28 AM

Tourists should not have access to ACC - any visitor should have travel insurance, just as I do when visiting other countries. Tourists should also pay a tourism tax like a lot of European cities - you pay €2 on top of your hotel bill which is called 'city tax'. Capital gains tax on investment property sales.

## **MARIKA JACKSON**

W003488 22 Apr 2018, 11:06 AM

NZ having the 5th highest revenue from income tax despite having one of the lowest percentages is great, but we could introducing a tax-free threshold for personal income, or have the maximum rate of 33% kicking in at a higher income to support families and individuals that are less well-off.

## **ANONYMOUS**

W003499 22 Apr 2018, 2:27 PM

Future-proofing the tax system will involve protecting jobs (from artificial intelligence) and protecting natural capital (from primary industries that export). AI has the potential to create, over the next century perhaps, an economy where 5% of the population own 100% of the industrial capital and the other 95% come to rely on some sort of handout. Tax can either disincentivise this or make it possible. If the tax system is not prepared for AI, there is open potential for mass unemployment and subsequent civil unrest. Protecting NZ's natural capital should also be a priority for the tax system. We should look to the EU for guidance on environmental legislation, and we are decades behind. Taxing those primary industries that damage or harvest irreplaceable natural capital (native forest, montane grassland, the seabed, waterways etc.) is the best way to ensure that only the most profitable activities are allowed to do such harm, and revenue generated can be spent on environmental repair

## **BRENDA GOBLE**

W003505 22 Apr 2018, 3:52 PM

Don't add extra tax to petrol! That tax hurts the poor more than anyone else. The wealthy can afford to live close to work. The hard working class poor like myself who already struggle to pay their bills. Have a long commute to work. An hour each way from south Auckland. We need more planned infrastructure for south Auckland. The trains are jam packed full and motorway jam packed. Not everyone has the luxury of being able to use the unreliable train service but do when possible. Needs to be affordable and possible to be able to get to work otherwise people struggle to pay Bill's and hold down a job. I'm paying off my student loan debt off but children from wealthy families will have no student loans. You are going to lose alot of votes to National in the future. Because you are planning to tax the people who work hard and struggle. Might as well be on a benefit with lots of children. Less tax on vegetables and fruit would be a great idea.

### **CASSANDRA HINTON**

W003512 22 Apr 2018, 7:24 PM

Hi tax working group. Your high level outline is excellent. I believe you have covered off all angles magnificently. There is however a huge gap between that level of thinking and tax in the everyday. Perhaps that is your intention. You want to stimulate thought. That will work for a certain percentage of the population. However, I would suggest that the gap is a bit wide for many. I am wondering if I can help. I am highly educated. I grew up in Australia but as an adult have lived in Germany and New Zealand. After divorce I am living what I have heard described as being in a "precarious" financial position. I am living day to day, experiencing and listening to the issues faced by many (OK, I admit, I listen to national radio compulsively, but I am Also out in my community a lot). In summary, I started writing pages of contradictory suggestions. But I font know enough nor are the questions you pose specific enough. I want to participate but a see a huge gap. HmMMM.

### **ROBIN WARD**

W003518 22 Apr 2018, 9:12 PM

My view is that the main change should be based around the tax benefits that second home earners receive for being leveraged. This I believe has created an unhealthy culture within NZ and encouraged people to spend excess funds on property rather than invest in business. I believe a system as they have in the UK( via the Enterprise Investment Scheme)to encourage investment in smaller companies should be introduced. Long term investment/savings need to be encouraged into non property assets that will benefit the economy. Also I strongly believe CGT is an ineffective tax(and discourages people from saving) in many ways and I believe a stamp duty on property (and possibly shares) with various bands is a much easier tax to apply . Different rates can be placed on more expensive properties and also potentially to any overseas buyers. The emphasis should be on a simple system and not creating more jobs within the IRD or accountancy profession. Kiwisaver should also be expanded to maybe 5%.

### **BEN GRAHAM**

W003526 22 Apr 2018, 11:55 PM



The issues are 1the proper role of government in a free society requiring limits on size and role of govt & therefore tax take 2maintenance of personal incentives to take risk providing certainty for investment to grow the wealth of the country for its citizens 3protection & maintenance of citizens private property rights providing certainty & security,capital formation required for investment,& trust & confidence in govt institutions 4the need to unify the country rather than dividing it by identity group (great for short sighted short term votes though isn't it) We must be brave enough to think long term - our competitors are 5a system that's for the benefit of citizens & ensures we minimise 'free riders' be they domestic or foreign 6The tax system therefore is a reflection of the system of values you hold and an embodiment of the vision for the country we citizens want for our future generations.The system is not there to 'support' anything and such a statement is naive&harmful.

## **GWYN JONES**

W003534 23 Apr 2018, 7:07 AM

Tourism - lets not kill the golden goose. Totally support a part payment from tourists to support regional infrastructure, and more regulation of freedom campers, and what they can and can't do within our borders. Tighter bio security and resources around driving on our roads.

## **ANONYMOUS**

W003540 23 Apr 2018, 9:50 AM

To ensure a fair, consistent, and equitable tax system going forward we need to modernise the current system, taking into account how people are generating income through and outside regular 'employment'. We need to recognise that through automation and increased efficiency, the idea of a single 9-5 job will become untenable in the long term. People may have to work multiple jobs to retain the same level of income and they should not be punished for this. We have an opportunity to close some tax loopholes that allow some people to get ahead through international business or home ownership. Strongly oppose taxation of estate (death duties?) We should establish a minimum non-taxable income to help support those earning the least. This could also reduce the amount of benefit that people are eligible to receive.

## **JOHN GALVIN**

W003546 23 Apr 2018, 10:51 AM

The biggest change needs to be a fairer system where all players pay an equal share. I have found the being single for a good part of my life that I have paid a fair bit more tax and received less benefit from the present tax system. All parties - including Maori should be paying - there is NO reasonable reason for Maori NOT to pay there share, after all, we are supposed to be equal in the eyes of the law so why do they or their corporations get special treatment. Overseas-based companies should be paying the same tax rates as New Zealand companies - IRD would rather chase and hound the small business owner than the corporates and their lawyers. GST should be put on ALL imports - the people that say its to hard to do are the same ones that have been exploiting the system for too long and you are protecting them by doing nothing. I know

from personal experience that these people think its there right to rip the system off and pay no tax on what they sell and the GST is not hard to colle

## **PAM JENKINS**

W003551 23 Apr 2018, 11:22 AM

I think secondary tax is unfair. Most people who work two jobs need the second job to survive. My son is one. Surely it would be fairer to allow a person to earn a certain amount over two jobs then consider secondary tax.

## **STUART PEGG**

W003560 23 Apr 2018, 12:44 PM

Super needs to be a fixed amount of GDP, surcharged and aged to fit Tax brackets need to rises with inflation as an annual adjustment Capital gains tax on all property First 15k tax free, there after flat 33%

## **SIMON RITCHIE**

W003567 23 Apr 2018, 1:52 PM

I believe social inequality is potentially a major problem for society and the tax system needs to be used to mitigate this worrying issue. To this end wealth taxes need to be introduced. A capital gains tax of some form should be an essential first step. In terms of individual taxation for the future, I would like to see the wealthy (as defined by both income and assets) taxed more, and others less, in order to reduce inequality. I am not suggesting inequality should be eliminated - it's an essential feature of society - it just needs to be reduced. Considerably. In addition, there should be no favourable tax regimes for family trusts and so-called charitable organisations and, in particular, religious groups. If governments really feel the need to give handouts to these organisations (which I personally believe it shouldn't) it should be done outside the tax system.

## **CAROLYN KELMAN**

W003575 23 Apr 2018, 2:05 PM

We need to spread taxes more widely to be fair, and also reduce the taxes that unfairly affect lower income earners. Specifically: 1.Overhaul GST. The lower income earners, who spend all their money, pay proportionally more GST than higher income earners, who save at least some of their income. Removing GST from essential food items would be a good start. And yes, I am aware of the administrative burden this would create; determining what is essential, for one thing, and for retailers to have a more complicated calculation to pay GST to IRD. But it's fairer, and therefore the right thing to do. And we do have better tools at our disposal to help with these debates and calculations, as opposed to when GST was introduced. 2.Tax wealth in addition to income 3.Tax higher income earners much more 4.Make the first \$20 000 of income tax free 5.Pursue tax avoidance with the same (or more) diligence than welfare fraud.

## **NILS REITHER**

W003581 23 Apr 2018, 3:27 PM

Income tax: No tax there first 20.000 dollar. Thereafter progressive tax in several brackets. As high as 60% on income above 200k. All kind of income must be taxed. Also capital gain. Activities and products detrimental for the economy must be taxed, while healthy products and activities not. For instance should sugar and meat and petrol and plastic have a high VAT but vegetables, healthy activities and public transport no VAT.

## **MARION GREENE**

W003587 23 Apr 2018, 3:55 PM

The current tax system is antiquated and does not meet the needs of what is a global community and economy. The current system allows individuals and commercial organisations to avoid supporting the economies and communities that make them wealthy. Contributing to an enlightened and equitable tax structure that works on a global level is the fundamental basis for civilised societies.

## **FLEUR HARDMAN**

W003593 23 Apr 2018, 4:28 PM

We need to ensure large international corporations are paying their share and cut tax loop holes that seem to only benefit the rich. We also need a high income tax bracket (e.g. Higher tax for those earning over \$120,000)

## **TIN**

W003601 23 Apr 2018, 4:41 PM

Money has real and imaginary components beyond doubt. Therefore historical mistakes in all banking and finance accounts, in tax return form and the formula in the Interest on Money Claims Act 2016 have to be corrected with the use of complex numbers for an honest political-economy. Copy of the proof has been circulated to Dr. Jian Yang, National MP since 15 August 2017 and Ministry of Education, [1] on 22 December 2017. Since Ken Matthews wrote 'The Reserve Bank no longer promised to pay, as the notes were only printed with words' and Gillian Lawrence wrote 'Unlike commodity (real) money, fiat money has no intrinsic value. Neither is it backed by something else of value', Reserve Bank notes, fiat money, probably the tax collected and the calculated bank interest are classified as imaginary numbers of no value in the money accounts. Is TWG working on unreal money? Inland Revenue will have physical meaning when the money standard for each NZ dollar is resumed.

## **TIM**

W003604 23 Apr 2018, 5:02 PM

As workers demand a higher wage and technology becomes cheaper, business owners will be incentivised to invest in automating their system. When your wage costs go up and technology solutions are there, why would you not? This will result in high levels of unemployment unless automated systems that replace jobs are taxed based on their output i.e if one machine replaces five jobs at minimum wage then the business owner should pay an automation tax that aligns somewhat with what the PAYE tax would have been.

## **DAVID FORIS**

W003608 23 Apr 2018, 5:10 PM

Generally, when a married couple divorce, the assets are divided 50-50 even though one of the partners may not have been working. In a similar fashion, a married couple should be able to combine their income, say 70-30 to = 100%, and then have it taxed 50-50, if they should choose to do so. This could put more money into their pockets for buying that house or paying for their child's (children's) education. To encourage people to eat healthily, non-processed foods (i.e. unpackaged food) plus a few other essentials such as bread and milk, should be GST free. Goodness, if a 3rd world country such as Mexico can do this, surely NZ can! Tax collected at the petrol pump should be earmarked ONLY for roading infrastructure; and to bring down the cost of public transport, making the cost so appealing that people are willing to set aside the convenience of using their own vehicle.

## **GAIL POWELL**

W003618 23 Apr 2018, 5:52 PM

I think three basic changes are required: 1. Everyone pays tax according to their ability to pay, ie the affluent pay higher rates (graduated) than the modest earner 2. The use of tax havens is outlawed the world over and all countries must be required to enforce the elimination of this practice. 3. The affluent, whether an individual, SME or corporation, must not be allowed to avoid taxes by questionable practices. Tax systems must be simple and straightforward and not designed to appease the powerful

## **LARRY BLAIR**

W003626 23 Apr 2018, 6:21 PM

i do not support carbon taxing. carbon tax schemes such as the ETS have not been effective in other jurisdictions and they will be prohibitive to business. Further there is no current evidence that anthropogenic CO2 emissions are causing climate change and predictions/models have consistently failed to correlate with empirical data. This evidence is necessary to justify a taxation scheme based on carbon emissions. Reduction of corporate tax should be considered to stimulate business. This has been effective in the USA resulting in a greater overall tax take, higher wages at an entry level and lower unemployment. Provisional tax needs to be reviewed as this can be problematic for small businesses with fluctuating cash flow. I feel that overall taxation does not need to increase and that efforts should instead be focused on reduction of public sector waste and bureaucracy.

## **DEAN MCCARTHY**

W003635 23 Apr 2018, 7:05 PM

less tax and less government reliance should be the core philosophy of the tax working group. GST was supposed to have a reduction overtime in income tax. This should now happen. Working for families should be scapped for lower overall personal tax rates. This will have a cultural benefit of self reliance and improve child welfare outcomes. Families with dependent children should be able to income share for tax purposes. this will encourage families to work in harmony, another positive cultural outcome consistent with pre welfare dependency maori culture. Top tax rate should reduce ( bracket creep should be addressed) so the hard working families are not punished for not being dependents on the State. And families that work and stay together are rewarded. Taxes directed to the severely in need and the disfunctional of our society should be administered by nongovernmental targeted and interested bodies such as the Salvation army, and tested to ensure the dis functions are treated

## **RILMA SANDS**

W003637 23 Apr 2018, 7:07 PM

There is a need to make taxation more equitable and ensure that the corporate world also pays taxes to care for our country. After all they profit from our country.

## **SEAN SIDDELLS**

W003640 23 Apr 2018, 7:10 PM

I think the NZ Taxing system is fair. It is the spending of our Tax money that I have serious issues with. Expenditure of public money needs far more accountability and transparency. Monies wasted on overpriced consultants and overseas junkets, must have some kind measurable benefits, or the money must be paid back by the persons involved. An investor would never put up with elected personal heading overseas to participate in a rally in the United States for example. What benefit do the people of New Zealand receive from these persons rallying against an elected government?

## **GREG FORDE**

W003642 23 Apr 2018, 7:33 PM

There is nothing wrong with the tax system in NZ. Stay out of pockets and cut the government spending instead. Regards Greg

## **MATT FOULKES**

W003644 23 Apr 2018, 7:47 PM

The tax system needs to change. Loop holes need to be closed to stop in the unjust avoidance of tax by companies and individuals. The system needs to be simplified and transparent in order for regulatory authorities to be able to scrutinise and collect taxes

that are owed. All entities need to be held accountable and pay a fair share for the embedded systems from which they benefit and profiteer. The systems need to be implemented on a global scale.

### **TIN DUDLEY**

W003650 23 Apr 2018, 8:12 PM

I work hard but I am taxed at my paycheck \$374.00 a fortnight, I am taxed at the pump to fill my tank to get to my job, I am taxed at the grocery store, I pay rates but I have to pay to have my trash collected in North Canterbury. If I work a second job I am taxed more. I pay so much tax but a girl who gets pregnant because she can't figure out how not to in 2018 there is so much birth control information available, but she still gets knocked up, then she gets to have free child care, support and my tax dollars pay for her to go to school but she can't bother to show up for class. And if she does she doesn't want to be there and then drops out. So she gets a youth coach who gives her more help for doing nothing. Meanwhile I get \$374.00 taken out of my pay check and I need a surgery at the DHB and they say there are not enough resources, I have to go private and pay myself. I get no tax breaks for being a married responsible person that owns a house and has a job. It's not fair.

### **TOM JENKINS**

W003660 23 Apr 2018, 8:39 PM

Please consider withdrawing GST on local body rates. It is effectively, a tax on a tax

### **MICHAEL PHETHEAN**

W003663 23 Apr 2018, 9:17 PM

Main issue is tax needs to tax capital assets as well as income as the current regime is causing an increase in wealth disparity. A secondary issue is to make sure working for families and other benefits never cause a regressive tax situation. We should always have tax that incentivises people to work

### **SARA SAHAGIAN**

W003668 23 Apr 2018, 9:55 PM

I would like to see secondary tax done away with. I work a second job to make ends meet, like a lot of other people, and that income gets taxed heavily to the point that I would bring home less than the hourly rate after taxes. We can still get tax money from paying the same rate on every income. Those who don't make a lot in the first place would use the money saved in taxes to buy food, petrol, clothing - so it would be going back into the economy in a different way but also helping the people who earned the money in the first place.

## **K M FINDLAY**

W003673 23 Apr 2018, 10:54 PM

We must abolish all taxation and make every Government entity self funding. Every part of the government should have an attached funding body that would raise the money needed for it to perform its operations through commercial activity. They would own supermarkets, lotto shops, dairies, fast food franchises, TAB branches, casinos and not necessarily only in NZ but also in other parts of the World.

## **MIKE SINCLAIR**

W003683 24 Apr 2018, 8:35 AM

Yet another Tax Working Group. The previous have been ignored so good luck. We live in a country where The Salvation Army are circulating donation request documents which indicate that more and more Kiwis are on the breadline. Their claims are that 40% of families are working poor, living day to day, even with one in permanent employment. 50% of families are only just getting by due to debt and rising job insecurity. 60% of families needing help from the SA have never been to the army for help before. So, despite the self congratulatory statements from politicians, we are running policies which work well for them but not for a large number of Kiwis. Clearly, until we begin taxing capital, we will never solve this problem. Thomas Piketty seems to be correct and Gareth Morgan's Big Kahuna tax ideas will be necessary to correct the imbalance which has been built deliberately over the past 30 years. These ideas won't be good for me but they will be necessary to make a decent society in NZ.

## **LOUISE NICHOLLS**

W003685 24 Apr 2018, 8:42 AM

Incentives for electric vehicles could be a good idea as well as electric heat pumps. Perhaps have rental incentives for rental homes that are walking distance to CBDs or something like that to encourage walking or public transport.

## **LEE NICHOLLS**

W003687 24 Apr 2018, 8:54 AM

1000 characters wont be enough. Inequality, the maori economy, which economy wont grow when it has racially targeted grants, dubious claims to and from a self serving discriminatory tribunal, various funded racially targeted agencies to assist, racially targeted tax concessions, and the list just goes on and on with the nations cash and resources directed towards a racial group in NZ. Im sure a lot of NZers feel concern towards a system that excludes them on the basis of their ethnicity alone, like where did the rest of us give up our rights to legal and national equality? Ethno narcissism has worked like no where, it generally kills the economy as people dont try as hard and the smart ones go to greener pastures where they can actually compete on their merits alone. Our top tax rate is one of the lowest in the world. The govt should tax more for growth, infrastructure and to provide for the people and less on feeding narcissism.

**JILL FORD**

W003692 24 Apr 2018, 9:25 AM

I am not an accountant or finance person, just a small business owner who is concerned about rising inequality. Like to see higher taxes on higher incomes. In UK you don't pay any tax if you earn below a certain amount, eg students, starting a business - seems to make sense. Progressive tax rate for business - helps small business get started. Also paying tax in advance is awful when you are setting up, where are you supposed to find the money that you haven't actually earned. Capital gains - need to make investment in shares (which help business grow) as attractive as buying property. Social enterprise - need new entity for tax purposes to help social enterprises grow. Community Interest Company - UK works well. GST - keep it simple, in UK it is incredibly complicated, and can't see any proof that having no VAT eg on fresh fruit and vegies for example increases purchase. Tax on sugar - if you can tax alcohol in drinks then can tax sugar help fund health system.

**JOYCE MANAHI**

W003697 24 Apr 2018, 9:40 AM

To help whanau climb out of poverty, support whanau by putting higher taxes on those earning over \$100,000 and no secondary tax for whanau working 2 or more jobs. It's really a waste of time working a 2nd job if you're really only working to pay the tax. Money saved by not paying secondary tax would go towards their household and their children. For those working 2 or 3 jobs and still earning under a certain amount they should be taxed on the M tax code. Working 2 or 3 jobs leaves their children at home with too much time on their hands to get in to trouble. The Government DOES NOT need the secondary tax from whanau in high socioeconomic areas or those just making ends meet. Increase tax for those earning over \$100,000. Paying secondary tax doesn't help them out of poverty. The whanau and community all win - reduced youth crime and more money back to the whanau to help reduce poverty, more food on the table and whanau providing the basic necessities of life. Mauri Ora!

**DENIS DUMAINE**

W003702 24 Apr 2018, 10:00 AM

Careful not to become as Europe where companies are taxed ++ and small, little jobs have disappeared as a consequence (to reduce cost and increase competitiveness) Less tax for companies means more jobs ! Thanks

**DES COWIE**

W003707 24 Apr 2018, 10:08 AM

I believe there is a general acceptance in the need to tax for the core health, education and support services provided by the public sector. There is a perception, possibly misplaced, that there are large inefficiencies built into the bureaucracy needed to run the systems. There would seem to be a need for reporting outputs (e.g. cost per patient?) to give everyone a sense of value for their tax contributions. More radical is



the idea that each taxpayer can choose the manner in which their tax dollar be spent (well at least 50%?) Thanks for the opportunity to express this opinion. Des

### **ANDREW AITKEN**

W003709 24 Apr 2018, 10:27 AM

Is it possible? (This may already be done, I don't know current tax laws). Could nz businesses file a claim with IRD for money spent on advertising with off-shore companies such as facebook, travel agencies etc. That data could be collected and those offshore companies could then be sent a tax bill for the specific amount of money they gained from NZ businesses for advertising etc. The tax revenue made could then be redistributed via rebates, grants, start up co-ops, buying back shares in Government Owned Enterprises or where ever else the Government of the day saw fit to invest it in.

### **LOTTE BLAIR**

W003712 24 Apr 2018, 10:42 AM

A more progressive tax system is needed, where the rich pay more of their fair share, and where large companies cannot escape their tax obligations.

### **ANONYMOUS**

W003716 24 Apr 2018, 11:06 AM

New upper income tax brackets at something like \$150,000 and \$300,000 and up with somewhere around 45% and 60% consecutively. Possibly one higher (\$1m+) with 80%+ tax. The first \$19,000 could be tax free. Get rid of the Goods and Services tax as it disproportionately affects people who spend all their income each week. Someone earning in the lowest tax bracket but spending their entire income is paying 25.5% tax. Introduce a Capital Gains tax at somewhere around 30% to help curb land banking and property speculation. The CGT could be progressive (counter-progressive?) e.g. the first 2 years of gains could be taxed at 30%, the next 3 years at 20%, the next 5 at 10% and then at 0% after the first 10 years of ownership to reduce the penalties on family home owners. Corporate tax increased to 35% but tax credits given to any company actively investing in renewable or sustainable resources or infrastructure (wind, solar, hydro, electric vehicle's etc.).

### **WARREN MCKENZIE**

W003724 24 Apr 2018, 12:42 PM

Tax needs to increase significantly to cover the essential things we all need in life. Our environment, education system, health system, housing, public transport, roading are all in a poor state and need large sums of money to fix. The ongoing tax cuts over the past few terms have been soul destroying and something needs to vastly change for our country to remain a great place to live. The discrepancy in wealth is growing and a small portion of people are living very comfortable lives while our lower class are struggling away. We can't afford to tax our lower class any further and I believe that tax should be increased for everyone earning over \$100k to sleuthing more sustainable

like 40%. And possibly 50% over \$200k. This will go a long way to resolving many of the complex issues NZ faces.

## **CHE SOFFE**

W003730 24 Apr 2018, 1:26 PM

We need to tax more. More progressive income taxes, wealth taxes, financial transactions taxes. Closing of loopholes so everyone pays their tax. From those that can afford to those in need.

## **JAMES NEWLOVE**

W003738 24 Apr 2018, 1:52 PM

1) To help those that are on a lower income, I would like to see the threshold where you start paying tax, lowered. 2) Too much money is invested in property at the expense of other areas of investment. I would like to see some form of tax on investment properties (excluding one family home) either when purchased or when sold. Perhaps a little of both. 3) GST is the best form of tax ever!! Less income tax balanced by an increase in GST would be accepted well by most Kiwis. 4) Lower tax on savings. It is annoying paying tax on money you have already been taxed on. Saving needs to be encouraged.

## **ADAM SIVYER**

W003743 24 Apr 2018, 2:26 PM

The present system, even though it is on 32%, in our case, income, and GST, such tax which is nearly 1/3 of income, is far short of that required to improve, e. g., assets as is necessary and in the interests of safety and the increasing use. A better management of systems would go a long way, as an example there are many State Highways that were built for a speed limit of 50 mph which is on 80 km/h., that was then increased to 100 km/h with no changes to the designed 80 km/h of the road. That resulted in a saturation of road signposting costs, and who knows what resulting accident costs. Our assets that are paid for by taxes are, in many cases, less able to cope, getting close to their use by date, or are getting down graded, e.g. some hospitals. You expect me an ordinary person to come up with an alternative solution? The above situation exists regardless of increased population and the increased tax take from this. Perhaps the solution lies outside the confines of the tax dept.

## **GARRICK BATTEN**

W003745 24 Apr 2018, 2:31 PM

Hill country must be protected from any more adverse financial barriers created by tax changes. Half grazed land is hill country with 3 unique roles producing significant export income directly, having a significant economic and physical influence on lowland farm and urban environments, and providing critical acces to scenic and recreational tourist values. Current hill farming profitability limited to growing trees and grazing animals does not generate sufficient funds for rapid or significant changes, even with

other opportunities. The tree option with delayed and spasmodic return will destroy that tourist value and apart from being limited to 1m ha. in the next 10 years will not apply to the 4m ha. balance. That has limits from location, access, climate, contour and services support, and is not attractive to outside capital needed for change but not readily available from current profitability.

## **ANONYMOUS**

W003752 24 Apr 2018, 3:08 PM

The people who earn the most seem to find ways to avoid tax with clever accountants, family trusts and companies. This effectively penalises honest tax payers as we all need to pay more. GST is surely the only form of Tax that people cant avoid? I would happily see GST increased across the board and have income tax reduced across all incomes. This way the people who are spending more end up paying for their share of of tax as they cant avoid GST. Didn't David Lange once say that 'even drug dealers' pay GST. Good luck!

## **BRUCE MCCULLY**

W003755 24 Apr 2018, 3:16 PM

Any change needs to be fiscally neutral. I would like to see a move away from income tax to be replaced by a consumption tax. GST Furthermore there is no moral reason why income tax should be graduated. A flat rate in the \$ is acceptable.

## **GEOFF BETTERIDGE**

W003767 24 Apr 2018, 4:35 PM

Hi easy! Make a flat tax of 10% on all earnings over \$20,000 ish. NO EXSEPTIONS. HEAVY PENALTIES People earning low income pay a little. People earning high pay a lot. The high income don't mind paying a reasonable amount so don't do tax avoidance also save money by less accounting. The same with company tax but only on the profit. Why is it so difficult? You may need to alter the % a little.

## **NIGEL KIVELL**

W003769 24 Apr 2018, 4:38 PM

The current NZ tax system is all too typical of the international practice of being over complicated. As such, it inherently favours the rich and the corporates who can afford employing tax consultants, accountants, and lawyers etc to write off many millions (if not billions) of tax liabilities each year through creative accounting measures. In tune, all this is doing is building an entire superfluous industry with the sole purpose of cheating their fellow countrymen out of their hard earned monies; and enhancing wealth distribution to the upper echelons of society. NZ needs a system that ALL can easily and readily understand; that is consistent for all, and does not discriminate against those with limited resources - of which could be better spent in their core competencies maximising production and services for NZ society. Equally, there

should be an immediate change to introduce capital gains tax on all but the first \$1m of family home (and no exceptions for trusts circumvention)

## **CHRIS SOL**

W003773 24 Apr 2018, 4:51 PM

Tax has evolved through out history, closer to us: 1- the XIX century had "Doors & Windows" tax mainly, incomes and transactions were not taxed, due to limited reported information. 2- The XX century (post WWI) marks a turning point , we seen the start of an "Income & Profit" taxation, these developed and matured along the XX century to give us the very complex and unfair system we currently have; a- individuals end up paying a large part of their "Income" into tax b- companies are paying their taxes based on their "Profit" (if any) 3- since 1980's we started to tax "Transactions" (e.g. GST) and this tax is now the largest \$ value of income in advanced Economies (E.g. France) NZ could go further by simplifying, reduce risk (income & profit are becoming unpredictable) & be fairer in the tax burden between companies and individuals. The sole taxation should be "transaction based", no more Income or Company tax, also STOP "GST refund" for companies. GST should be CO2 emission linked!

## **ALICE HICKS**

W003778 24 Apr 2018, 5:10 PM

NZ tax system is not fair nor is it equitable; there is a huge disparity between the amount of taxation paid via the PAYE system for which wage and salary workers pay and the deductions and privileges enjoyed by businesses and farmers and the way they are able to claim costs and therefore pay less tax on earnings: EG: if a worker who has to drive 10 kms a day / or pay \$50 a week in train / bus fares could claim these as legitimate costs of providing their services to the business they work for then it would be a level playing field; but its not! Regards Alice Hicks

## **GARVIN SHACKLETON**

W003784 24 Apr 2018, 5:40 PM

The tax threshold should be much higher. I.e. First \$26000 to \$30000 before you even start to pay any tax in your PAYE. Everyone gets the minimum amount. You then get it back via GST as it is spent, and the higher rates. This is fairer for all, as percentage changes only help the rich. I.e. 1% of 1000 and 1000000 are huge ... Families should be able to add their combined income and lower their over all tax, much like companies. I.e. Average their incomes. Need to look at a balance between spending tax and paying off country debt. Balance Between extracting tax from the people and allowing them succeed in their financial life. We all succeed if we all succeed.

## **ANONYMOUS**

W003787 24 Apr 2018, 6:21 PM

Higher tax for the wealthy and all businesses. Additional tax for businesses who pollute the environment.

## **SEAN JENNER**

W003795 24 Apr 2018, 7:55 PM

Raise corporate tax rate back to 66%, require overseas corporates to pay tax on profits made here. Introduce transaction tax. Regulation that target polluters is often more effective at changing bad behaviour, than introducing taxes which place further costs on already struggling people.

## **ERWIN MEIER**

W003797 24 Apr 2018, 8:08 PM

Before we get swamped by tax complexities & details, the tax working group should debate & develop the guiding principles for our tax system. 1) It is well known that wealth & income inequality have grown for many years now. This is not in the interest of NZ overall. Using tax to correct this severe imbalance should be our first tax principle. Even though it may not be immediately obvious how this can be achieved, this principle should be established in law to guide current and future tax reviews. 2) Tax is used as the powerful tool that it can be to influence behavior that minimizes negative and maximises positive effects for NZ's future. Positive & negative are measured in terms of the greater good for the maximum number of NZers. Government must gain the trust of NZers that it can become expert at making these choices for us. There is a lot of work to be done with regard to tax and trust. 3) Our society will ruthlessly use powerful new technologies to pursue advantage and increase

## **DEREK JACKSON**

W003805 24 Apr 2018, 8:41 PM

The tax system needs to change so that it equitably raises taxes from those who can afford to contribute in a progressive, fair and proportionate manner, ie. the wealthiest pay proportionally the most. It is still too easy for the wealthiest to avoid paying their fair share by various means, ie. based simply on a crude personal income that can easily be avoided by the most well-off through trusts etc. As an example, when my son was at university he got no grant, yet a friend of his, with much wealthier parents than we are, got a full grant because ostensibly they had very little income. Hence, they would also have been paying very little tax even though they are wealthier than my wife and myself who pay a high level of tax because all our income comes from full-time paid employment.

## **BETH TOLLEY**

W003807 24 Apr 2018, 8:45 PM

Introduce progressive tax so those with greater incomes pay a greater percentage of their income in tax than low income earners. Consider letting the first \$10,000 a person earns be tax free. Introduce a capital gains tax. Find ways to tax multinationals operating in NZ.

## **LOIS GRIFFITHS**

W003809 24 Apr 2018, 8:55 PM

The point I wish to stress is that, from what I have read, a financial transaction tax (Tobin tax) at a very low rate would not be felt by almost the entire population and yet would both raise significant revenue from international financial speculators. One hears of large amounts of finances being whipped into the country and then quickly out again, profiting from volatile currency exchange rates. I also suspect that google, facebook, amazon are not being taxed the way they should be.

## **ARTHUR EMMERSON**

W003812 24 Apr 2018, 9:33 PM

I love GST Tax for two reasons: One, the method is so simple for the government to collect and fill the coffers quickly creating good cash flow. Two. It is a fairer form of tax, even criminals have to buy products and therefore pay this form of tax whether they like it or not. This tax is fair across the board. Big business can't get away with manipulating tax laws and creative accounting to avoid tax. Other complicated tax law can be abolished. Imagine not having to apply depreciation to things, one law for companies, one for individuals. Interest on borrowing and lending could be applied with GST. First home lenders, for example, could be exempt from paying GST first Mortgage home lending as a way of playing with this system. Imagine not having to fill in a tax return for individuals, and accounting for provisional tax etc. for business and companies. Seniors could be encouraged to earn what they like without being penalised because they are on a pension Finally, no differential tax

## **BEN HOFFMAN**

W003828 25 Apr 2018, 3:31 AM

(1) We must send a strong message tax is a collective social good and NOT something to be avoided as much as humanly possible through lawyers, creative accounting, trusts, and other havens. (2) We must tax speculation, wealth, and capital gains to enable properly funded public services for our collective good. (3) Secondary tax needs to be abolished. It is punitive, unfair, inequitable, and New Zealand is unique amongst our international peers for having it. It disproportionately and inequitably affects the poor and more vulnerable who need more than one job to make ends meet. (4) The automatic taxing of income-tested benefits at "M" must be abolished. This ties into the abolition of secondary tax. There are people better off on a benefit than working because any income is secondarily taxed. I helped a man today whose working hours are greatly reduced due to illness but he won't go on the benefit the law entitles him to because his income is taxed secondarily.

## **AL BAXTER**

W003840 25 Apr 2018, 7:06 AM

Tax property speculation very hard but phase it in over a few years so people have the chance to plan. R and D tax credits.

## **RICHARD STEWART**

W003843 25 Apr 2018, 7:23 AM

The fringe benefit tax needs a complete overhaul as company cars fuel and other things are been used for personal reasons and gains that have nothing to do with business . Tax needs to be more even, and the only way to be sure of that is to charge an even rate across the board, a charge of 35% gst and no income tax allows this to happen and would make collecting tax cost affective, is one suggestion. We have to many taxes we just need one. take tax of natural unprocessed food products.

## **DAVID CLULEE**

W003845 25 Apr 2018, 7:39 AM

Hi. I like many hard working Kiwis are taxed through PAYE and in the case of benefits, FBT. I have no problem with the automated and progressive taxes. What really grinds my gears is cash workers and the employers who support them. Hospitality, bars, and under the table arrangements. The laws have to somehow be configured to ensure that these workers pay their fair share. Thanks

## **ADRIAN REID**

W003850 25 Apr 2018, 8:02 AM

I believe the tax system isn't so much the problem, the issues are how it's apportioned mis managed and wasted, local and central government costs are to high and offer poor return on "investment" these institutions need to have excessive fat trimmed to run as efficiently as possible before taxes are raised, keep our economy strong and the government in surplus we will be in a much better poitiin to ride out any hiccups along the way

## **GERRIE LIGTENBERG**

W003856 25 Apr 2018, 8:14 AM

Tax free income for first \$10,000 Capital gains tax Low tax on environmentally clean cars, high tax on bigger cars, 4 wheel drives and luxury cars. Tax all income on rental properties. Abolish secondary tax for 40 hours per week, tax above 40 hours only. Happy to keep secondary tax for those claiming superannuation but who also keep working, No tax exemption for "religious" groups/businesses Significantly increase tax for incomes over \$100,000 with 1% tax increases for every \$10,000 over \$100,000 Put a cap on the height of incomes, no CEO should earn more than 20 times his lowest income employee gets No tax deduction for gifts, a gift is what it is not a way to dodge tax Tax deduction for investors in start up businesses supporting innovation and young entrepreneurs who lack capital

## **SIMON CRUNDWELL**

W003861 25 Apr 2018, 9:11 AM

Clearly our country is facing a growing number of problems which relate to tax. In particular we have a housing affordability crisis and severe health funding problems (aging population). We need to remove the tax benefits which allow property owners to offset property depreciation against their personal tax, and enforce stronger capital gains taxes on property. We need to effectively stop buying houses off each other at ever increasing prices, and channel this money into the productive economy. There is a global issue of rising inequality which is related to quantitative easing and low interest rates. This is an unsustainable model. How can there be a free market when the price of money is fixed like goods and service prices used to be fixed in the Soviet Union, or frozen under Muldoon?

## **PETER VAN SABBEN**

W003866 25 Apr 2018, 9:45 AM

We need to drastically change the tax burden to the most wealthy!!! So, a massive increase in the top rate (e.g. to 50% at least). Additionally, a financial transaction tax on all bank transfers and a substantial reduction of GST (or removal all together of GST) and of course: Capital Gains Tax as is common overseas. The spending of our tax money should be much more focussed on increasing the excellence of our education system (i.e. free education) and our public health system. No more private health subsidies! Abandon our army (follow the Costa Rica model!)

## **ROZELLE FLAVELL**

W003868 25 Apr 2018, 9:58 AM

Lower income families need less tax, some are paying far too much; I.e. secondary tax -they have two or more jobs because they need it! Don't punish them! Tax in New Zealand favours the rich and high earners, they get off far too easy it doesn't even make a dent, it's about encouraging equity and giving low income earners a fair chance to be able to save for their future rather than struggle through their bill payments. High earners are doing just fine, they can make up the rest of the tax.

## **EVELYNE BAUMGARTNER**

W003870 25 Apr 2018, 10:13 AM

Tax for trusts and churches should be the same as for businesses/individual persons. Many 'trusts' and also some 'churches' are actually businesses and should have to shoulder taxes like any other business or person earning money in New Zealand. For example: Take rest homes, many work as a trust. This market is only going to increase. Should there really be a growing industry sector -that is providing a service to people (who have paid taxes their whole lives) but also earns some good money from these people- that is allowed not to pay the same taxes as other businesses or individuals have to? Currently the tax system is heavily relying on working/middle class individuals. How can this be spread better? Do mum and dad who have saved hard to afford a rental home (to supplement their retirement in later years) really pay a capital



gains tax? And lastly think about removing GST from ESSENTIAL food items (increase it on luxury goods- i.e. alcohol, electronics, cars)

## **WILLIAM IRELAND**

W003880 25 Apr 2018, 11:06 AM

I think the tax system could be better used to balance cost of services and product and the true costs of those services and products. An example of this is cigarettes which have been heavily taxed to compensate for the costs to healthcare the product causes. Cleaning our waterways should be funded by taxing the products and services that cause the waterways to be compromised. The dumping of rubbish should be free. The cost of rubbish recycling and landfill built into the costs of the product that becomes landfill or requires recycling. This need is simply necessary to make purchases and consumption easier and increase our ability to control environmental and human welfare.

## **LYNEKE ONDERWATER**

W003885 25 Apr 2018, 11:27 AM

I'm in favour of Universal Basic Income. That way, no one is made to feel bad for not having a job. Most of the social welfare system could be abolished as there is not all the checking and chasing needed. With the future of work being uncertain, this would be a great solution. People who are currently on a benefit will feel better about themselves and more likely to want to contribute in some way. Many of those people hate the system that makes them have to beg for money and support. What little experience I've had with them has not been positive either. Things that need taxing are earnings that are not worked for (e.g. share sales, capital gains), rent and those that damage, or potentially damage, the environment, animals or people, etc. There should be a cap on what people can earn. No one needs more than, say, \$1million per year. Maybe not even more than \$100,000 per year!

## **GAIL ROSS**

W003899 25 Apr 2018, 12:19 PM

I hope that steps will be taken to stop people who do not declare their rental income. Currently you can advertise a house for rent on any NZ property website without first having to provide an IRD number to show you are a legitimate landlord. If property management companies like these had to supply IRD with a list of advertisers and their IRD numbers, then government would receive more taxation revenue. It would also see rogue landlords depart the rental market.

## **KEN PRICE**

W003909 25 Apr 2018, 1:33 PM

1) Consideration should be given to introducing a negative income tax & providing social welfare benefits through the tax system. 2) Taxation on savings should be reduced as we need to encourage greater savings 3) The NZ corporate tax rate must

be "competitive" internationally -clearly our imputation system is a factor when comparing international corporate rates but of no benefit to non residents 4) I'm opposed to the introduction of a general capital gains tax for numerous reasons (incl cost) but strongly believe NZ should impose a capital gains tax on all capital gains sourced in NZ but liable to tax (usually CGT) in a foreign jurisdiction. Such a tax would almost certainly be given as a credit in the foreign jurisdiction (subject to normal rules). Exemption would require the production of evidence that the gain was not taxable in the non residents home state. Note USA citizens may be NZ tax residents & taxable on the NZ sourced gain. 5) Change taxation on charities businesses

## **ELLEN BLAKE**

W003916 25 Apr 2018, 1:56 PM

More fair tax rates for lower paid and higher paid workers Say zero for those earning less than \$20,000 and up to say \$40% for those in the top bracket Businesses pay their fair share too - money earned here pays tax here Reduce GST - costs low income folks too much Do something to charge second and more home owners a non-residing-home rate Trust funds need to pay tax too Want to see high end tax avoiders suitably punished - reduce their earning capacity Tax incentives for doing good things - useful public good research, donations to worthy public benefit causes (eg not churches) Pay tax benefit to all women at 13% or whatever the current gender pay gap is - an incentive for government to fix this glaring inequity Let local government raise money they need rather than relying on central government hand outs - ie local government has its own mandated role Tax money is spent fairly to benefit everyone across a lifetime - eg so babies get as well looked after as old folks.

## **CALLUM FRASER**

W003921 25 Apr 2018, 2:29 PM

Tax system needs to be capable of capturing tax on all online sales and capture company tax based on New Zealand's contribution to overseas company profits.

## **HEATHER HALCROW NICHOLSON**

W003930 25 Apr 2018, 4:00 PM

We salary, wage earners and pensioners all pay tax by PAYE, we can't escape. How can we make everyone including the very rich pay their correct share?

## **PETER AMBROSE**

W003934 25 Apr 2018, 4:54 PM

\* We are a small country and we need to encourage international business into NZ and create jobs, especially in the regions. The tax system needs to encourage this. \* Our number 1 asset is our environment and is our biggest exporter. We need to tax international visitors (not NZers) who use our parks and reserves and provide the appropriate infrastructure. \* we need to tax international companies more in NZ by fixing loopholes \* We need to charge for exporting water \* We do not need any new

taxes. Nowhere in the world has new taxes been introduced with the result of any cost coming down on any asset or commodity (including rental property). Introducing any new taxes on property or business will directly hurt the people that the people that the government are lobbying to help by increasing costs on housing and commodities along with decreased job security.

### **JENNIFER NEWMAN**

W003937 25 Apr 2018, 5:29 PM

If child poverty is to be really addresses, food must no longer be taxed. Few countries tax uncooked food, I think it is morally wrong. The government must find some other way to raise money, maybe a capital gains tax.

### **GREG MATTEN**

W003941 25 Apr 2018, 5:47 PM

I have no issue with actually paying tax; as I do understand that our government needs income to fund services and infrastructure - BUT - I fervently believe that New Zealanders are unfairly HEAVILY over-taxed. In my opinion, either personal tax or GST should be abolished. It is morally reprehensible that we pay both forms of tax. There are taxes included in fuel that we are forced to pay on top of personal tax and GST. After taking the cost of food, rent, transport and schooling into account the average man has virtually no discretionary income remaining to save for their future. I reiterate; abolish with personal tax or GST and give the 'man-in-the-street' a fair chance at a decent and better future. The money saved by particularly abolishing personal tax, would be spent on goods or services - which would then swell the coffers of government: a win-win outcome.

### **ANNE GORST**

W003944 25 Apr 2018, 6:23 PM

I think the Government needs to throw all the overseas banks out of New Zealand. Overseas banks seem to have a flow of money out of the country into the pockets of overseas investors rather than for the good of New Zealand citizens. Mortgages, personal loans, credit cards are all basics of life if a person needs a place to live and food to eat. Banks should pay tax too.

### **ANONYMOUS**

W003948 25 Apr 2018, 7:14 PM

Don't increase tax just spend it better

### **THERESA REID**

W003955 25 Apr 2018, 7:49 PM

We need a change that closes the ever increasing gap between the rich and poor, and the ultra rich and the rest of society. We need a system that does not allow the rich to not pay taxes by various structural means eg. Trusts, subsidiary companies, off shore use of tax havens. We need a wealth tax.

### **REUBEN COWAN**

W003968 25 Apr 2018, 9:38 PM

No comment needs a sort out

### **KIM STEWART**

W003972 25 Apr 2018, 11:53 PM

Get rid of ACC and change to compulsory private insurance. Tax higher rate for those on much higher incomes. Ridiculous that somebody earning with a wife and 5 kids single income of \$70k is paying same tax as single guy on \$200k

### **JONATHAN HOLMES**

W003978 26 Apr 2018, 7:24 AM

Capital gains need to be taxed regardless of asset with exception of the principle private residence. Additionally, the 'badges of trade per IR (UK)' need to be strictly enforced in NZ, contractors being effectively being employees but having advantageous tax position. Investigation into the cash economy within tourism industry needs to be undertaken. Tax incentives needed on lowering carbon emissions and extra tax on carbon emitting behaviours, e.g. subsidy on EVs, solar PV, tree planting, more public transport and extra tax on petrol/diesel, landfill charges, etc.

### **PAUL BURNS**

W003982 26 Apr 2018, 8:29 AM

Happy with the current system

### **KAMIRIA WEST**

W003990 26 Apr 2018, 9:24 AM

Ease up on business tax. Its killing small business and startups. Most business owners want to pay their staff more but struggle due to the heavy taxes. Provisional tax needs to be axed. The tourism industry and other companies that impact the environment should be taxed heavier based off co2 emissions ECT.

### **ADAM SCHOFIELD**

W003993 26 Apr 2018, 11:07 AM

The tax system needs to work for all people in NZ; it needs to be designed from a human perspective, alongside the rest of government's services so that it is fair and balanced, and everyone is able to contribute according to their ability and receive according to their need, and that there is no perceived in-balance. To be fair it has to be seen to be fair, if it is designed from a human perspective then it should also be transparent about why it is the way it is

## **MERYLL HAWKE**

W003998 26 Apr 2018, 12:13 PM

I have 2 areas I would like to see changed: 1. I think that GST needs to increase with an appropriate reduction in income tax. Reasons This would ensure our tourists would contribute to our facilities. I live on the Coromandel and tourist numbers are increasing annually. We are being asked to contribute more and more for infrastructure which is catering for the tourists from both New Zealand and overseas. The 'cashy' jobs will be around for ever both for ease of paperwork and cheaper jobs for clients. Increase GST so at least these 'dodgers' are contributing to the tax take. The drug market, where tax is non-existent is very big and this means at least they are contributing when they buy something. (They may buy something and not just steal it!!!) 2. Tax on Savings Encourage people to save, and help the housing crisis, by making the first \$5,000.00 in interest earned tax free.

## **ANONYMOUS**

W004001 26 Apr 2018, 1:18 PM

Quick poll: how much does our tax system need to change to be ready for the future? Minimal change - The principles of collecting tax shouldn't be changing greatly. The points of collection of the tax probably need the most consideration in the changing global economic environment. Income and consumption taxes (GST, fuel levies etc) target different areas and move the responsibilities and costs of the collection of tax on differing parties. There will always be different models and ways to look at the problem domain over time. Large policy changes all at once without many years of signalling can cause undesired and unintended shifts of costs to parties not fairly equipped to deal change. Ultimate cost being that a business may no longer remain viable due to too many regulatory and compliance burden costs. Other option will be entities considering complete avoidance by going underground - bating, use of alternate currency, bitcoin etc especially with international transactions

## **BARBARA BRANCH**

W004010 26 Apr 2018, 3:05 PM

There is a serious financial divide within NZ. The small %age of the very rich - and the rest of us. Delete tax on rates. This has been requested many times. It is a tax on a tax. Raise taxes for large companies and the very rich. Plug loopholes that they use in order to 'legally' get out of tax that they could well afford. No overseas company should exist in NZ without paying their fair share of taxes - banks for example. Allow the first \$10,000 to be tax-free for all earning under a cut-off point, this should include superannuants. Base it on NETT income NOT gross. After all, it is the NETT income

we live on. The rich will benefit but it will help the lower income earners. Tax church properties. That may be 10% of what everyone else pays but in this day and age there is no robust argument to exempt them. Churches are among the most well-off in our society. A tax on investment properties OK. Family home and bach not included.

### **JILL JACKSON**

W004014 26 Apr 2018, 5:00 PM

Neoliberalism is not working. Corporates pay little, pollute big and don't care about the environment or the people being exploited. We can't ignore that we are living in a very dangerous time of climate change. Bold steps are required to take the focus off unsustainable economic growth to focus on sustainable use of water, the environment, food production and the land. Tax needs to be distributed evenly with corporates paying the equivalent of what cleaners and blue collard workers pay from their weekly earnings. People are aware of this and are very tired of the inequality of wealth distribution. It's time for bold changes! Jill

### **IAN ANDERSON**

W004024 26 Apr 2018, 8:47 PM

Not taxing wealth and assets is the biggest hole in the NZ tax base and one that has distorted the NZ economy for generations. In particular the taxation of land and housing is the most significant part of this hole in our tax system. While taxing the family home has been removed from the scope of the tax working group, it should be possible to suggest wealth taxes structured in a way that can easily be extended to include the family home once there is a political appetite for it. A wealth tax where assets are taxed as if they were interest-earning term deposits with a value equal to the insurable value of the asset, means that wealth incurs tax every year, not just when it is sold. This is simpler and fairer than a Capital Gains Tax.

### **CHRISTINE THOMPSON**

W004027 26 Apr 2018, 9:23 PM

We need to ensure tax is fair- tax wealth not just income. Some how use it as a tool to reduce the inequality in New Zealand. I would definitely support capital gains tax or similar to bring more equality. The Tax system must work towards reducing property investment so that more people can live in their own home. Additionally we need to be taxed to make the right environmental decisions.

### **JOANNA WELLS**

W004032 26 Apr 2018, 10:30 PM

It needs to create EQUITY for our citizens It is currently so in favour of wealthy people It needs to highly tax or make it impossible for foreigners to purchase NZ real estate

## **SUSAN HUTCHINSON**

W004046 27 Apr 2018, 8:29 AM

Are NZers not already paying billions in ACC levies, which are in effect a form of tax? Why isn't more of this money invested back into essential infrastructure such hospitals and state owned and managed housing? Also ensure there are no (unintended) FBT implications for sustainable transport initiatives. Should it be easier and cheaper for employers to provide car parking and vehicles for staff than it is to provide secure bike parking, or offer staff discounts for the purchase of standard or electric bikes, or subsidised public transport tickets? Applying FBT to employee carparks was once considered, but rejected. This has created in some instances, a perverse incentive for staff to drive to work. Changing this would meet the objective of environmentally purposed taxation, and be fairer. If FBT is not the most efficient lever to incentivise sustainable transport choices, perhaps use subsidies for such initiatives instead. The money could come from our vast ACC investment funds.

## **CHRIS LAURENSEN**

W004051 27 Apr 2018, 9:10 AM

There should be a tax on financial transactions including the flow of money into and out of the country. Such an approach could off-set the tax burden on ordinary working New Zealanders and provide better standards of living. This idea has been around for some time but does not seem to have even been considered in recent tax reviews.

## **JOHN GILL**

W004055 27 Apr 2018, 10:58 AM

Multi National companies are freeloading and should be taxed at a special rate, perhaps 6% of revenue. IRD should not be used for income support nor for student loans. These are disguising the real income and tax obligations

## **DAVE COURSEY**

W004058 27 Apr 2018, 12:05 PM

I believe that fiscal creep introduces an insidious increase in taxes and the tax breaks should be tied to a measured wage point. I suggest that a flat tax rate should apply up to a point at 50% above the average wage, this should also incorporate the removal of the secondary tax system for anyone on primary employment earning up to the average + 50% wage as I believe secondary tax is a complication and an unnecessary disincentive to taking up secondary employment.

## **SIMA MCCOURTIE**

W004069 27 Apr 2018, 1:25 PM

-People shouldn't pay GST on the essential needs such as food , power , water , health related costs and education. we should pay GST on the luxuries only e.g. jewellery ,

cigarette , alcohol, entertainment - Student who are paying back their loan should not be taxed . - one tax rate for all , so people are not punished for working hard to provide for their family.

## **MICHAEL NICKLESS**

W004073 27 Apr 2018, 2:07 PM

1. The system needs to be fairer to all. 2. GST needs to be returned to 10% on everything. 3. Current tax rates penalise those on incomes between \$0 and \$70,000 eg people on low income eg \$14,000, are effectively paying 25.5% (10.5% paye + 15% gst) per annum. Those on medium eg \$48,000 are effectively paying 30% (15.46% paye + 15% gst) and those on \$70,000 are paying 35% ( 20.03% paye + 15% GST). Then someone on \$80K only pays an effective rate of 36.7% and \$150K an effective rate of 42%. 4. The break between 30% & 33% should be raised to around \$100K to create balance. 5. The total tax, including GST, paid by income earners up to \$100K should NOT exceed the company tax rates. 6. Low income earners on less than \$14K should pay no income tax. The result of the above for all tax groups plus a reduction in GST would put more spending into the national economy which would counter initial reduction in GST take. The other system to consider is one tax rate per income band.

## **GAURANG PATEL**

W004075 27 Apr 2018, 2:10 PM

1. for middle class people there should be no tax up to \$13k per year because that's his/her survival money. if he/she on benefit don't have to pay tax. that makes a fair system. That short full should be charge on higher income group , GST on luxury items etc.. 2. any IRD deduction from your income should be calculated after tax because that's the right amount people gets on hand. (student loan, child support etc... )

## **HOWARD SUTTON**

W004077 27 Apr 2018, 2:37 PM

There are only so many ways to tax . And they are pretty much all in use. The real question is tax, or user pays in some form. And, how do central government taxes fit in with local body taxes (ie rates) Roads can be paid for by central government taxes: by local body taxes : or by user charges (eg tolls) . Is it time to revisit the hundreds of years old distinctions between the three. After asking the even more fundamental question , is this something that government (central or local) should be providing in the first place. Some things do need to be provided by an organisation that is accountable to the people. Arguably NZ has gone too far down the privatisation route . Things like electricity , telecoms , etc are a public good and should be funded as such. But some other things that government does maybe should not be. The two main questions should be 'Is it a public good' and 'is it an inherent monopoly (or oligopoly)

## **ANOOP KRISHNAN**

W004080 27 Apr 2018, 3:05 PM



Please tax the properties purchased by overseas buyers. Also trust accounts.

### **HADEN MILLS**

W004083 27 Apr 2018, 3:20 PM

The current tax system works efficiently for individuals however the provisional system for companies is onerous in terms of administration costs. The rates should be reduced to 30c for the top tax rate the amount paid is disproportionate to the sector of spending made on that tax paying group. Current government use of tax is inefficient and the rates need to be reigned in. There are double ups at the moment with high rates funding things that should be paid by tax such as roading , petrol etc.

### **KEATON LANE**

W004087 27 Apr 2018, 3:31 PM

Please please please dont change the tax system it is hard enough as it is.

### **KAREN BETONY**

W004093 27 Apr 2018, 3:41 PM

I think tax on savings should be revised as there has to be greater incentives for people to save, KiwiSaver alone is not enough. There could be a 1% raise in the upper tax bracket which would have minimal impact on the earner but would generate significant income for Government.

### **SARAH KELLY**

W004107 27 Apr 2018, 4:16 PM

In the last 20 years the difference between the rich and poor in NZ (and globally) has become astonishing. A big part of that is the over emphasis on property as an asset and lack of inheritance tax. My household earns \$300k per year, and works 65 hours per week. We missed the housing boom so pay a huge mortgage but we are busy and comfortable - which we pay fair tax on. In comparison I see people with massive assets who pay little or no tax due to income, as they don't productively work and have lost the understanding of why they should pay tax. If you then are from an Auckland family where there is 2 grandkids and those grandparents die there may then be a 1 million plus house for them to inherit half of but no tax. Also the social issue of dual professional income families competing with single income which is tricky. So a working meritocracy with more supportive paid childcare I think that would work, and move away from the landed gentry inheritance lotto guarantee bullshit!

### **MARGARET HILL**

W004110 27 Apr 2018, 4:42 PM

I feel we need to overhaul the tax system as at the moment too many large companies are paying too little tax and the ordinary worker is carrying a heavy load. The Maori settlements have enabled the iwi to buy up companies that used to pay tax but because the iwi are mostly charitable trusts, this tax is no longer there. What tax does Ngai Tahu pay on the Shotover jets, the Go bus company and any other company that they own? Is this fair on the rest of New Zealand/

### **CAMERON HUNTER**

W004114 27 Apr 2018, 5:36 PM

GST rules hits low income earners at a disadvantage, since many spend most of their earnings on food, transport, electricity etc. whilst those on higher incomes have the discretion to spend proportionately less and save/invest more. Establish a household income threshold, below which these households pay say 7% GST. enabling an annual rebate claim on IRD for the differential against the going rate. By far the greater number of new vehicle purchases are made by businesses. Adjust the depreciation rates to incentivise the purchase of electric/hybrid vehicles and penalise the purchase of petrol/diesel fleets.

### **KATIA DE LU**

W004117 27 Apr 2018, 5:48 PM

My greatest concern is the increasing gap between rich and poor. Studies show that societies with less income inequality are happier and healthier (source: The Spirit Level by Kate Pickett and Richard Wilkinson). Moreover, it simply isn't fair for some to live in luxury, while others (who may work just as hard or harder) must go hungry and sleep in cars. Taxation can fix this: add higher tax rates for those with higher incomes. We have a minimum wage; why not have a maximum income too? All income over a certain amount could be taxed at 100%. There is a limit to how much money anyone actually needs, and all that extra tax could do an enormous public good. Another consideration is the future of work. With increasing automation and an ageing population, the current model will not be viable much longer. I encourage you to investigate implementing a Universal Basic Income, which could address many of these problems and give everyone enough to live with dignity.

### **JEN OLSEN**

W004119 27 Apr 2018, 6:02 PM

The tax system needs to include more ways in which higher earners, including wealthy individuals and companies/corporations, contribute a fairer proportion of their income/profits towards the common good. This should include taxes such as capital gains tax and financial transaction tax as well as a graduated tax regime that ensures the return of benefit to society from those who have profited from our social structures. The tax system should also should remove regressive taxes that disproportionately affect less well-off people, such as GST, and be used to ease the burden of poverty on members of our society who have been most affected by the transfer of wealth towards the wealthy that has taken place over recent decades, using measures such as rebates, tax-free earnings under certain levels or universal basic income.

## **DANIEL PALEY**

W004123 27 Apr 2018, 6:16 PM

New Zealand has probably some of the nicest tax laws in the world however I think many things make it harder on the poor-mid range incomes than the top 1%. For a start I think we need to look at putting some work into basic classifications of gst. We should tax luxury goods, sugary food etc higher and use that money to directly offset healthier food and necessities. Better nutrition feeds better education feeds less economic hardship. Absolutely agree with fuel tax increases, NZ should pave the way with being clean and green, significant investment in public transport will offset and issues that the poor have with transport and that is just common sense. If I was picky I think we need to reduce taxes for the mid range but have a non fixed rate over say \$120k or whatever somebody can comfortably live on. Its ridiculous that somebody will earn 4-8mil a year in some cases and only pay 1/3 that in tax. Im talking say for every 10k over \$120k you pay 1% more tax on that 10k.

## **LOUIS DONOVAN**

W004137 27 Apr 2018, 9:13 PM

Tax needs to be able to face the changes in population and the workforce. We need to change tax because at the moment in is unfair on those with low incomes. At \$70,000 all of a sudden those earning that much an \$1,000,000 pay the same tax rate. In the future (and already) the gap between rich and poor is rising rapidly so those earning in the millions need to be paying their fair share.

## **W JONES**

W004144 27 Apr 2018, 10:01 PM

We are advised to save for our retirement - so this needs to be encouraged in all ways. We are against Capital Gains Tax because you need investors to take the risk - invest in housing for Tenants. There will be always people who want to rent rather than buy. Being a landlord is risky and you can loose a lot of money if tenants don't pay - or damage your property. Complying with tax requirements for property owners - ie doing the paperwork can take hours of work, and usually paying a Accountant etc - but Landlords do it because they hope they will get something out of it when they sell in the future - if they sell at the right time!! All these things need to be considered - the real yearly costs and profit - less all the costs that can't always have a \$ value put on them. I have spent all day doing paperwork for accountant - and it won't show in our books because I don't get paid for it. Other things Landlords do for free -ie Mtce etc ie paint will show but not labour.

## **ELIANE GENEVIEVE LAGNAZ**

W004148 27 Apr 2018, 10:34 PM

Medium changes needed to capture changes caused by technological developments and arrest the trend of increasing income gap between poorest and richest. A shift towards taxing capital more as this seems to be the driver of the increased inequality.

## **DIANE HAUWAI**

W004154 27 Apr 2018, 11:03 PM

NZ tax needs to make sure that everyone is paying their share. At the moment I am paying five different taxes, PAYE, GST, PROVISIONAL, SECONDARY, and a tax I pay on any profit I might make. Tax needs to be equitable and fair. NZ tax law penalises people who demonstrate initiative and supports people who do nothing to help themselves. I suggest a tax where people pay an equal share rather than penalising those people who help themselves.

## **BRUNO BASCHUN**

W004161 28 Apr 2018, 4:34 AM

Nz tax system is currently quite well designed. It should focus to help boost strongly long term growth and saving since capital investment requirements will likely increase in the future. It should only fund public (needed) services that are better delivered and/or obviously more efficient than when delivered by private sector actors (and absolutely not aim to determine people's after tax net income level) + support for people in real need with appropriated solutions. It should remain as simple as possible. Complexity has an underestimated social and economic cost. It should favor (given NZ low saving rate) moving long term in direction of a consumption based tax system coupled with intelligent (decreasing when income grows) income support and help, targeted for the people in real need. It should remain attractive and competitive international.

## **KEN WISEMAN**

W004166 28 Apr 2018, 6:47 AM

The tax system needs complete change. A 2% electronic transaction tax is the simplest and fairest system, it would apply to all and every transaction, no exceptions, no exemptions (no refunds and no rebates). All current taxes, duties, rates etc in all forms and by whatever name are abolished, tax law made simple, only one tax collected by banks and other financial institutions. This effectively gives people a 40% pay rise without costing the employers anything, govt doesn't miss out because everyone will pay the tax. Prices of everything will drop significantly, the economy will get a huge boost from the increased spending power creating more jobs. Poverty and housing affordability will be addressed.

## **BRENDON HOSKEN**

W004176 28 Apr 2018, 8:37 AM

Our current tax system is primarily funded from PAYE and income tax - this may have been fine decades ago but society has changed drastically since then. For example, there are now fewer contributors expected to support more non-contributors. Ageing population is one specific. Secondly, NZ's income tax is set up so the more you upskill/experience/add value as an individual - the more you get taxed, by both value

AND percentage. This is exactly the economic tool one would employ to DISCOURAGE those behaviours, which as a country we benefit from. Absolutely crazy. If you were designing a tax system from scratch now, no one would draw it that way.

### **QUINTIN BROWNE**

W004183 28 Apr 2018, 9:12 AM

I have thought for a long time that the system of taxing people's income is counterproductive; surely taxing spending would be much more conducive to a functioning economy, giving people a natural incentive for the saving habits that no government system seems to be able to catalyze. It seems to me that to minor on income tax and major on GST (or something like it) would encourage people to handle their money in a manner more in keeping with their own best interests. If there are concerns with this moving tax burden to lower-income people, it could be tiered in the same fashion as income tax is currently.

### **SARAH OGLE**

W004188 28 Apr 2018, 10:11 AM

Capital gains tax, tax credits for healthcare costs to families on low incomes including DENTAL as parents and over 18year olds in low income families are not covered and dental costs are unobtainable to low income families More help with housing costs

### **GRACE RYAN**

W004192 28 Apr 2018, 10:55 AM

With rising inequality and bigger corporates able to take advantage of loop holes and funnel profits overseas to havens, NZ needs stronger tax laws and more teeth to to investigate and chase big corporates for their fair share. Higher tax rates for upper brackets and remove tax for low income earners to simplify. We need a form of capital gains tax, land tax and resource tax eg water for commercial uses.

### **GARY JENKINS JENKINS**

W004199 28 Apr 2018, 11:18 AM

Hi, I believe that secondary tax should be wiped altogether, there are low income families getting unnecessarily taxed and can not get their head above water, the ones that have 3 jobs but still dont make enough to get by, it also doesnt help those older who need to work an extra job because they cannot survive on the current pension Remove GST on staples bread, veges and milk or just all food altogether A 20% or 22.5% flat tax rate and user pays for everything else Remove some of the double taxing eg rates and fuel. stop paying a tax on the tax, lower the fuel tax, as this rises so does everything else that travels by road or rail as this increases, Faster turn around of Kiwisaver deposits, up to 3 months from leaving my pay until it shows in my KS account,... someone is making money and it isnt me.....

## **ROB MACNAB**

W004203 28 Apr 2018, 12:03 PM

I don't think NZ needs a CGT, just more consideration around tightening up 'purpose of resale' rules, such as the bright-line test for residential land. Instead of a CGT, a bright-line sales test could be extended to equity investments. E.g. perhaps a 3-year test on shares, profits being taxable if sold within 3 years of a holding period. The 5-year brightline test for residential land could be extended to commercial land, e.g. where commercial property investors benefit in the medium term from capital gains. In fairness, the property business '10 year rule' for holding investment land could be rationalised in line with the 5-year test for holding residential land. Ten years used to be considered 'long term', however, a five year holding period is probably more realistic. Parliament could consider taxing Kiwisaver funds at a lower concessionary rate. Alternatively, exempting ESCT on the 3% compulsory employer contribution.

## **SAMUEL WOOFF**

W004211 28 Apr 2018, 1:13 PM

Much more progressive income tax, first 10k income or so tax free. Needs at least two more upper brackets, 70k is impractically low. Proper capital gains tax. Separate massive housing tax, completely disincentive it as a form of investment. Much more thorough investigation into and clamping down on tax evasion, tax relocation, profit hiding etc. Lower GST. Pollution tax. Tax rebates for businesses that can prove their low/zero/positive net carbon emissions relative to international industry standards.

## **KELLY SCREEN**

W004218 28 Apr 2018, 2:21 PM

In my opinion, there needs to be major changes to the tax system. I would like to see an increase in the higher personal tax bracket. Our top tax bracket is quite low by international standards, and we could quite simply introduce a higher bracket of \$150,000 or even \$250,000 per annum. I would like a review of the charity tax-exemption status of some businesses/charities. I believe companies like Sanitarium should be paying tax. I would also like a change to tax on capital and assets. I believe that those who own multiple homes (more than the family home and one investment property) should have to pay a capital gains tax. Possibly a good way is to introduce a sliding scale, so that the more property a person owns the greater the percentage of tax. I would also like to investigate how to get large international companies to pay tax in NZ (for example Apple and Exxon-Mobil) - the people of NZ contribute to the revenue of these companies so ideally we would see some tax return.

## **HARTWIG CLASEN**

W004222 28 Apr 2018, 2:33 PM

It is my concern that our tax system does have a maximum tax rate on income at only 33 percent for incomes above \$70,000 per annum. A higher rate of about thirty nine or forty percent, for incomes above perhaps \$100,000 and an even higher rate at around

fifty percent for high income earners above \$150,000 should be considered, as it appears to be common in many developed countries. A financial transaction tax should be considered for such transactions done by banks and finance companies and the likes, and a tax on land property that lies within zones that allow residential or business activities and development, but is not used after say two years (e.g. land banked) should also be considered. Furthermore a form of carbon tax on CO2 emissions should be considered on used fossil fuels. Last not least a tax free income up to \$10,000 per annum (if not higher) is worth considering, as other countries have similar policies.

## **PETER THOMPSON**

W004236 28 Apr 2018, 3:34 PM

3 decades of monetarist macroeconomics, deregulation and digital technological developments have resulted in increasing gaps in wealth and increasing precarity of work and income in many sectors. Financial depth has increased out of proportion to the productive economy while governments are stuck in a cycle of perpetual austerity. There needs to be a fundamental re-think of what tax is for, how revenues are generated, and how they are disbursed. Many of the orthodox metrics for gauging economic health (such as GDP) are premised on fictitious asset values and have only a tangential relation to actual lived wellbeing and quality of life. There has to be rethink of taxation regimes as a zero-sum game whereby the state co-opts existing economic transaction flows and diverts the buying power to its own goals. Start from the premise of identifying what goods and services the public has a right to access (e.g. housing, health) and redesign the macro-economic and tax framework to enable this.

## **CHARLES TOMLINSON**

W004239 28 Apr 2018, 3:46 PM

The tax system should be simple enough so that most people can complete their own return assuming they have a job, small business and some investments. This could be accomplished by simplifying the tax rules or / and having an online system at IRD that people can use.

## **TIM**

W004246 28 Apr 2018, 4:41 PM

Ageing Population - they have paid tax all their lives, where is their tax money now? Superannuation was set up to deal with this, but over years of bad Government management this has all been frittered away/sold/looted. Raise the tax rate for higher earners and corporates, the bulk of NZers are subsidising them. Better still, collect tax on Corporates who use various tricks to get away with paying minimal tax in NZ. Tax entities operating in NZ as if it were a tax haven.

## **MARGARET GWYNN**

W004253 28 Apr 2018, 5:03 PM

Our present tax system fosters inequality. It favours the wealthy and is unduly harsh towards low income families. Wealthy people should pay a higher rate than 33%. The tax threshold for low incomes should be raised. The system of high effective marginal tax rates can mean a tax rate of 80% which discourages people from looking for work. Why are low income workers taxed so much more harshly than the wealthy? Investments are taxed much more heavily than property. This imbalance needs to be addressed. Why does the Superannuation Fund pay income tax? This fund is intended to support future superannuation payments. Multinationals pay little or no tax in New Zealand. While we wait for international action, is there some way to enforce some tax payment from them? Inland Revenue creates policy and administers it. This is an unhealthy concentration of power. We need a Board of Taxation to provide some oversight. It needs to consult more widely than the IRD does. Tax sugary drinks.

### **DAVID WIGLEY**

W004260 28 Apr 2018, 5:32 PM

28april2018.. Universal Wealth Tax. I support shifting the tax burden from workers income to a universal wealth tax. Capital Gains Tax. I support CGT applying across the board, including the family home. Stamp duty. I support a Stamp Duty applying to all house and land sales, refundable to first home buyers. Revenue from Stamp Duty would best be returned to the Local govt. for infrastructure development. GST. Raise gst. To same as UK. This is a good method to tax the increasing visitor stream and big spenders. Compensate low paid etc as under Roger Douglas – seemed equitable at the time. User Pays To apply to all services used by visitors, including visiting our National Parks and Reserves, Rescue Services. Carbon Tax. Apply to all fossil based fuels. Introduce at a minimal rate to test the system, later increasing the rate.

### **AARON MILLER**

W004264 28 Apr 2018, 6:22 PM

Tax all wealth, not just housing. Make it unavoidable, as the people most able to afford tax are most likely to have the means to evade tax

### **MIKA R**

W004273 28 Apr 2018, 7:14 PM

one of the reasons why renting at the moment is terrible in wellington and auckland is air bnb. something has to be done. and that's something is TAXING the income, so that those hosting airbnb are not having unfair benefits vs those offering hotel and hostel services; and that significant portion of rental properties are not locked into profiteering scheme. possibly taxing is not enough; some other regulations on airbnb is needed fast. this will also have positive impact on availability and pricing of first homes; and homes in general. now its very lucrative to take loans and buy properties, and then airbnb them out. please correct this FAST.

### **MICHAEL RUTLAND**

W004279 28 Apr 2018, 8:17 PM



We need to ensure tax is fairly applied. Untaxed imports result in our own producers and retailers facing unfair competition, and goods arriving from companies that pay little or no tax cause similar problems as well as reducing the tax paid to our government.

### **SIMON TAYLOR**

W004281 28 Apr 2018, 8:21 PM

As a salary earner who pays tax on every dollar I earn, I sometimes wonder how much better off I would be if I only paid tax on the amount I had left after I have paid all my expenses, like businesses do. I resent that some of New Zealand's wealthiest people pay virtually no tax because they structure their businesses to make it look like they don't make much profit. That does not seem fair. If everyone, including businesses, paid the same rate of tax on what they EARNED in NZ, I wonder how low the rate of tax would have to be to yield the same tax take for the government. If it was low enough, it would be no more of a burden on companies than other expenses like power or rent.

### **ANNA GOODWIN**

W004289 28 Apr 2018, 9:03 PM

First, I would feed back that, unless one is considered an employee, New Zealand does NOT have a simple taxation system. As an independent contractor, I must pay GST, income tax (provisional and terminal), road user fees, and ACC (all various forms of taxation/punishment for independent employment). I keep track of receipts and understand that GST is %15 when I purchase something. I pay thousands in GST and never get anything back. Why do I bother with these GST receipts if all I do is write another check for 15% of my income anyway (regardless of how much GST I paid already)? As a property owner, I pay taxes to at least 3 taxing entities known as city, district, and regional councils who don't really contribute much value to my life, but want my money every quarter. As Warren Buffet said "cost is what you pay, value is what you get". Taxes presently cost roughly 50% of my income, but I am not seeing a tangible return on investment. Transparency is altogether lacking.

### **WADE DEVINE**

W004295 28 Apr 2018, 10:38 PM

The current tax system is inequitable and has contributed to the levels of poverty that we now see in New Zealand. The fact there is no capital gains tax on investment property has only made housing less affordable. It is time New Zealand has a level playing field on all investments, savings and property. There should be no land tax on productive land over 5ha to encourage proper agriculture use. The tax system should discourage land banking. Non resident property owners should be subject to a capital tax to discourage foreign speculation. GST unfairly targets low income people and is unfair as it is a tax on tax. The tax system should be used to improve and balance the economy over time. All New Zealanders should be treated equally with respect to tax.

**DIANNE WATERS**

W004303 29 Apr 2018, 7:42 AM

A comprehensive capital gains tax on property sales. Increase the salary threshold for tax. Raise the tax percentage on higher incomes (over \$200K) Introduce a financial transactions tax. GST on goods bought online. GST on TradeMe businesses.

**DEREK WISEMAN**

W004311 29 Apr 2018, 9:33 AM

Current system is unfair to those with limited resources. I have some innovative proposals for new taxes to counter this, which I will make in a separate submission

**KAYE ALDRIDGE**

W004315 29 Apr 2018, 9:54 AM

I would like to see secondary tax abolished. There are a lot of people whom I feel would benefit from this & perhaps be encouraged to help themselves more by taking more than one part time or one lower full time and another part time job. I believe you would have ways to monitor the total average weekly incomes and alert clients for need to be on a different tax code if they were going to pass the threshold for the tax code they were on. I see these changes being of huge benefit to the young just starting out & trying to get ahead plus for those of pension age who either can't afford to fully retire or wish to carry on working to help keep themselves alert and involved. This could mean they leave openings for younger people wanting to come through whilst still being able to share their experience & knowledge without being penalised by paying secondary tax.

**JOHN CHRISTIE**

W004317 29 Apr 2018, 10:05 AM

The tax system should be based on the principles of "ability to pay" and fairness to all. Thus high income people should pay most, low income people least, in both absolute and relative terms. The present system is the total reverse, where the poor pay the highest percentage of their income in tax, and the richest the least. So the whole system needs to be reconstructed. A corollary is that the tax system should become much more transparent, so everyone can see who is paying tax (in both absolute and income percentage terms) and everyone can see who is benefitting from the expenditure of that tax. The latter should explicitly describe personal and company rebates, subsidies and grants. It is misleading the public to describe benefits accruing to low income people without putting alongside it those accruing to the rich.

**REBECCA TER BORG**

W004325 29 Apr 2018, 10:28 AM

Polluters and plastic manufacturers should be taxed for the damage being done to our environment. Tax should be used to even out the huge imbalance of the wealthy who are working jobs that happen to pay more than say supermarket workers who are working just as hard for tiny wages. Investments should be taxed heavily too to even out this inequality of the haves and the have-nots. Secondary tax should be abolished as it mostly effects those of us working low-wage jobs and having to get extra jobs to make enough money to live on. I'm not sure how tax would work in this area but Maori development should absolutely be supported.

## **STEPHEN LANGTON**

W004335 29 Apr 2018, 11:05 AM

My Vote for a complete overhaul is for one overhaul only and that is a UBI, but if this is not done only minor changes are required to make nz tax system robust. I warn If too many minor changes are made this will make the tax system complicated, and make it open to loopholes and corruption. A UBI of around \$250 a week and a base tax rate of 38% for every dollar earned is achievable and creates a effective tax rate which isn't too different to current tax rates. this also can be a substitute for some of the current welfare and would give new Zealanders the confidence of having a back up if jobs are lost or owners businesses fail. An additional change I would like to see is a tax on capital gains but again this shouldn't be just another tax which is independent from the current tax system but more closely tied to the current tax system such as included as part of PIE. Also I support a capital gains tax on the family home, as having this separate opens up tax loop holes.

## **KARL WILKINS**

W004338 29 Apr 2018, 11:28 AM

i believe that a VAT/GST system similar to the UK's would be of major benefit to people and the country. GST should be scrapped on all essential foodstuffs, such as unprocessed meat, fish, fruit and veg, dairy, bread etc and taxes raised on fast foods, fatty and high sugar unhealthy foods and drinks. i believe more taxes could be raised this way and for those that want to eat well can afford to do so.

## **CHRISTINE LARKING**

W004342 29 Apr 2018, 11:37 AM

If it is not going to cost more, administratively, then I want taxes to be higher for things that are bad for health and the future of the human race. I'd like to see those funds used to pay for education and resulting higher health costs. Possibly do things like make Psychologists appointments free for all people up to 5 visits per year so people have a source of information that can help them deal with everyday problems that can affect their live choices. I want taxes to support people that want to put in the extra effort to further their lives financially. I have built up a retirement plan based on owning a few rental properties. It has taken years of hard choices to get to this point. It's not a lot, but it will add to our pension. I feel upset at the thought we spent all those years doing it and then have it taken from us. This goes for future generations as well. Everyone has to stop work at some point in their life. They need to be able to know how they can plan for that.

## **TIM MUNRO**

W004346 29 Apr 2018, 12:18 PM

I am not in favour of a capital gains tax. The most significant concern I have I have is that when the tax is needed the most, the economy is likely to be in decline and capital gains will be negative. However, if it is bought in it needs to be simple and comprehensive and cover all areas of capital gains not say just shares and / or property.

## **JO**

W004349 29 Apr 2018, 1:06 PM

Please keep taxes fair, simple and easy to understand. Happy with both direct (GST, petrol tax) and indirect (income tax, etc). Some countries have complex tax systems that are like a 'lego' structure, being added, and added to over many years. Highly qualified Tax experts are required to interpret, costing excessive resources (people time and \$) and often benefiting only those that can afford it. KEY CONCERN: overseas organisations that are earning revenue in NZ, but not paying NZ tax. This is not fair and puts a higher tax on the NZ organisations, that are also losing revenue. e.g. Google, Facebook, Amazon, Alibaba,etc FOR CONSIDERATION: where additional taxes are required, apply through a direct tax method, clearly directing the tax revenue to address the specific issue. This drive transparency and trust in the tax system.

## **GABRIELLA BARBARA**

W004353 29 Apr 2018, 1:35 PM

People with realised wealth of over \$5m should be taxed higher and potentially not receive NZ Super. This may mean an introduction of means testing for this level of wealth. It should however increase yearly by CPI as \$5m today is not \$5m in The future Another few tax brackets should be introduced (example) 0-\$40k. 0 (zero) \$41-\$100k. 24% \$101-\$250k. 30% \$250k - \$500k. 33% \$500k over. 35% Middle NZ works very hard to support their later lives. It is this group that appears to be hit hard when change occurs. Tax sugar drinks Tax water users where profits are made Reduce tax fruit and vege Capital Gains in other countries has not alieviated the housing market pressures. NZ should stay clear of this. 1st home buyers tax incentive 1st 2 years Tourist Tax. Even if it was only a nominal fee and should go back to the environment NZ should incentivise renovations and home improvements where it is to improve quality of living and insulation by tax rebates

## **MIKE NEWLOVE**

W004357 29 Apr 2018, 1:43 PM

Shift away from regressive tax such as GST to a progressive income tax: Tax free 0 to \$14,000 and top tax rate to be 55%. Abolish GST. A Financial Transactions Tax with a flat tax of 0.01% on all financial transactions and exempt transactions less than \$1000.

A wealth tax, to be assessed annually on the amount of net wealth held: 0% below \$1 million, 1% between \$2million and 5 million and 2% exceeding \$5 million. It should be pointed out that other OECD countries such as UK, Australia, Canada and some European countries all have wealth taxes. An Empty Homes Tax whereby residential homes in NZ cities unoccupied for longer than 4 months to be taxed annually at 1% of the property's assessed taxable value. A Revenue Tax on all Foreign Multi National Companies diverting profits to avoid tax - to be 10% of the total revenue earned in NZ. Revenue Tax on Digital Multi National Companies of 6% that have a turnover of more than NZ\$1.3 billion. Introduce a Carbon Tax .

## **LOU TURNER**

W004361 29 Apr 2018, 1:53 PM

The tax system needs revising in order to increase the tax take fairly and to provide a funding buffer for the natural disasters that will increase in number with global climate change. Governments are responsible for maintaining infrastructure and restoring them after floods, earthquakes etc and the number of these events is only going to increase therefore governments will need more resources to cover this and tax is one way of doing this. There also needs to be more planning around what happens and who is responsible for rises in sea levels that affect housing, road, rail, etc. Because the people who utilize government services after a disaster are usually home, business or farm owners the extra tax could be from a capital gains tax but more reasonable would be an equity tax. This requires a complete reworking of the tax system to ensure the tax is collected from those who would, in the event of a disaster, benefit the most.

## **TREVOR WITT**

W004370 29 Apr 2018, 2:32 PM

I would like to see a financial transaction tax. This could be at a low rate ( 0.5 to 1.0%) but should capture all transactions, even crypto-currencies. There may be situations such as buying and selling a house where it perhaps should only apply to the sale (sellor) or you could get a double hit on the sale and then on the subsequent purchase.

## **MICHAEL KEEHAN**

W004373 29 Apr 2018, 2:37 PM

The tax system needs to recognize that a tax system is a system of punishment. We need to tax kiwi's when they do stuff that society as a whole wants to discourage. The prime example is pollution. The next example : We encourage taking on debt but punish savings. Hence lots of debt and a chronic shortage of capital. The humble term deposit needs to be protected and encouraged. All forms of saving are good not just superannuation. When a borrower and a lender are both NZ entities the IRD gets a slice. However when the lender is an overseas entity and the borrower is NZ the interest payments are untaxed by NZ and the foreign govt gets the tax on interest. As NZ is a net borrower we need to start taxing these outgoing interest payments. It would be easy to implement and net a huge tax income - hopefully enough to fund a tax reduction on savings. Others things that could be discouraged are: a) Ownership of private assets in trusts. b) defined benefit superannuation schemes.

## **DAVID SHAW**

W004382 29 Apr 2018, 3:07 PM

There are some obvious gaps in current taxation such as gambling and on-line purchases/services missing opportunities for GST and companies taxes. If a company has no presence in NZ then a tax rate on its sales into the country should be imposed. Future taxes under consideration e.g. land tax, capital gains tax run the risk of penalising those who have worked hard to build financial security in retirement. There is also a significant risk of some of these taxes being applied on a broad basis that actually increase the tax rates on those who can not readily afford this e.g. land tax, a small rural property where the family rely on their large garden to grow fruit and vegetables and maybe keep some livestock could have to pay more in land tax than a mega mansion in the city which occupies almost the entire land area. Difficult to justify handouts such as non means/need tested pensioners winter energy payment drives requirement for tax increases - cut these out. Increase retirement age.

## **SUE HARRIS**

W004389 29 Apr 2018, 3:14 PM

I agree that we need to change to accomodate predicted demographic changes. Can the group please consider: 1. Encouraging individual savings - maybe tax free interest savings schemes (like the UK ISA system) 2. Allocating more of the current tax collected to government saving for future super payouts (so that part of the current workforce tax is saved for their future pensions) and not spent on short term projects/deficits 3. With the discussion about capital gains tax, will it be a level playing field? Will all investments (not just property), for example, artworks, shares etc. be taxed on their capital gain? Does this apply to funds in KiwiSaver accounts?

## **CLIVE ROBERTS**

W004392 29 Apr 2018, 3:19 PM

NZers are too heavily taxed already, government should make better use of existing taxation or find other ways to generate funding. Such as taxing international companies not paying fair tax in NZ; reducing grossly inefficient spending in healthcare, by review and implementing effective and efficient management systems with less wastage.

## **DICK LANE**

W004402 29 Apr 2018, 3:36 PM

The system should move NZ towards a more equal and caring society. Where practical taxes should nudge away from unhealthy and environmentally damaging activities - e.g. by taxes on alcohol, tobacco, sugar, petrol, vehicle, pollution, carbon emitting, forest destruction, nitrate and other pollution of soil and water. Capital gains, wealth or land taxes, and/or death duties will be needed to move us towards a more equal society. Taxes need to be carefully designed to keep the simplicity of our

present systems, and avoid harmful effects. For low income, asset rich people some system of deferral may be needed.

## **GRANT HALLY**

W004433 29 Apr 2018, 5:34 PM

Business tax rates should be reduced to encourage investment in business growth. Capex should be encouraged to improve productivity. One option is accelerated depreciation and investment allowances. Research and Development should continue to be encouraged. The accruals regime taxes unrealised exchange gains and losses. This flip flops from year to year and does not make sense. Paper gains are taxed when no cash is available. GST adds 15% to the cost of new houses. Some of this could be used to incentivise first homes and new builds.

## **BERYL PLIMMER**

W004435 29 Apr 2018, 5:35 PM

There are a few of glaring inequities in our current system that need to be addressed. Two that come to mind are - so called charities that are not really charities, but businesses. I am thinking particularly of Sanitarium and the like. - overseas multi-nationals avoiding tax here (and everywhere) - I know there is work being done on this. One thing I definitely think SHOULD NOT be implemented is an assets tax on everything except the family home... it would have two negative effects - the locked in effect where capital cannot support the best business initiatives. - exasperate the 'mansion' effect of people investing excessively in their homes - which are, for the country - unproductive assets.

## **DEBORAH ROSS**

W004440 29 Apr 2018, 6:48 PM

First 10K tax free for all. Increase tax after 150K. Increase GST on luxury one off spends on 60K plus. Tighten up tax evasion by trusts. The IRD need to not treat NZers so poorly- the toxicity of the IRD culture needs to be examined. It feels as though they are working against us, not inducive to working cooperatively. Sugar tax - it is not okay for the user to pay for the known health issues wrought by big sugar. Fast foods need a higher tax on profits. Working for families is subsidising Fast food and we pick up the health costs. Online advertising needs to come into the tax stream. On FB alone this is estimated to be worth billions. Some of the fuel tax to go to students to have free public transport. Traffic flows well during school holidays, and enables children who's families can't always afford petrol/fares to get to school regularly. Education. It is best way to lift people out of poverty. Either capital gains tax or means test on income after the first 10K for superannuation

## **MICHAEL CADE**

W004447 29 Apr 2018, 7:46 PM

Overseas owned companies have to pay their fair share. While there has been some focus on increasing the tax take in this area recently I believe this only scratches the surface. All overseas owned companies should be scrutinised further to ensure they are paying their fair share and profits aren't being eaten up by head office fees as an example. New Zealand owned companies are faltering at the expense of what appears to be well funded offshore owned businesses which have been traditionally been the big employers in NZ and furthermore most profits are spent in NZ.

## **DANIELA BAGOZZI**

W004450 29 Apr 2018, 7:52 PM

The current tax system needs a complete overhaul: currently, low income earners (and beneficiaries) are taxed at a comparatively much higher rate than those deriving their income from, for example, buying and selling property (thereby fuelling the increase in property prices which gives the illusion of economic growth while making it more difficult for greater numbers of citizens to own their own home), or buying and selling shares. In addition, lower income earners and beneficiaries pay a proportionately higher percentage of GST. The tax system needs to ensure enough tax is paid for Govt. to pay for services, but it also needs to help redistribute resources across the population. The tax system also needs to be re-designed so as to act as a deterrent for economic behaviours that are harmful to the social and physical health of the people and of the planet.

## **WIREMU NGATA**

W004467 29 Apr 2018, 9:05 PM

The tax system has become too focused on collecting taxes on wages and consumption, while not collecting enough taxes from capital and land. This means that the average wage earner takes a huge hit in terms of taxes, while someone who makes money through property speculation, land banking and other similar activities can minimize their taxes. I think it is time to even the playing field. A land tax is a good idea, as land can't be exported and the quantity is fixed. In addition maybe we should look at a comprehensive capital gains tax where income from capital gains whether property, shares (local and international) are all taxed on a similar basis. Also some industries such as the alcohol industry have a lot of negative externalities, so I think we should consider bumping up the taxes on alcohol as well as introduce additional taxes on things such as sugar and junk food.

## **DAVID WOLLAND**

W004472 29 Apr 2018, 9:30 PM

Changes Needed (1) Income tax increases to restore neglected infrastructure (housing, railways, education, health, defence, border security etc). 3 more tax tier rates - 5 cents increase in the the dollar over present rate on \$80,000 plus earned, 10c on income over \$120,000, 12.5c on income over \$200,000. (2) Income tax reductions of 10c in the dollar on income earned below \$25,000 - purpose: to assist beneficiaries and reduce poverty. (3) Tax of 15 cents in the dollar on property sold (other than the family home) and death duties of 10 cents in the dollar). Purpose: to fund Housing NZ house loans to beneficiaries, low income earners, first home owners . Plus, put an end



to property expenses claims on speculative investments that reduce income tax owing to IRD. (4) Import taxes on products from countries that sell us more than we do to them. Sliding scale i.e. the greater our trade deficit the higher the tax rate. Purpose: to fund a NZ Business Investment Bank.

### **JOCELYN PAPPRILL**

W004474 29 Apr 2018, 9:34 PM

NZ has become more unequal over the past 20 years due in part to the inequity within our tax system; research shows that 1% of the NZ population holds about 20% of the wealth. I would like to see major changes to our tax system such as a capital gain tax, a wealth tax and high taxes for those earning more than \$100,000 per year. As we begin to address climate change issues we need to consider how we 'incentivise' change toward a cleaner environment - this can be done through a tax on carbon or other forms of ecological taxation to ensure the polluter pays. My reading over the years I has alerted me to the inequity international currency movement can produce between countries, particularly those in the majority world who would benefit more if money was not moved off-shore so readily. I would like the Tax Working Group to investigate the introduction of a Tobin Tax here.

### **LYNN YOUNG**

W004478 29 Apr 2018, 9:40 PM

Tax should improve the lives of all, particularly the poor and middle class by providing good health care, schooling, liveable pensions, social support, affordable housing and public transport, affordable sport and exercise so poor can participate as well. Support for niche areas such as rare diseases, handicaps, drug + alcohol addition, mental health. Reintroduce apprenticeships. No GST on basic food, reduce GST as unfair on poor. Make tax brackets higher and higher tax rates of 36% and 39%. Companies and Multinationals must pay fair share of tax. Tax family trusts at normal tax levels. Capital gains tax on additional houses. Use tax to encourage good behaviour, innovation, protect environment and drinking water. Use tax to reduce inequality and unfairness.

### **CATHIE EDWARDS**

W004481 29 Apr 2018, 9:50 PM

Very briefly as I have only just found about needing to submit something before tomorrow : Tax the wealthy more, and those with less wealth less Tax things that damage the environment Tax any money going off shore Continue to tax alcohol and tobacco

### **BRENDON BULLEN**

W004490 29 Apr 2018, 10:33 PM

Automation will replace a lot of current jobs, and it is not clear whether these jobs will be replaced in the economy. NZ needs to look at deriving tax from different sources, as we may not be able to rely on income tax as such a main income source in the future.

There will likely need to be more tax coming in to support those who are no longer employable. - capital gains tax - stopping multinationals offshoring their profits, and making them pay tax in NZ - automation tax - tourist tax - environmental taxes

## **SCOTT**

W004506 30 Apr 2018, 12:08 AM

1)The NZ needs to be adjusted to recognize the likes of Air BnB, Uber etc to create a liability for GST but also a requirement to release details of income paid to suppliers (eg drivers or home owners etc) as I suspect some people are not declaring all income coming from such ventures. Eg: a person renting a property on Air BnB receiving \$200 per night for their property are they declaring all this income? 2)A good number of overseas businesses are not only avoid paying business tax in New Zealand but also avoiding the payment of GST despite the service being supplied in New Zealand. An example being booking.com or hotels.com etc, they charge accommodation providers a 15% commission on all bookings with their inclusive of GST (room is \$125 per night incl gst so commission is \$18.75). The accommodation provider ends up paying \$18.75 which is not GST deductible as the booking agent is not required to pay GST as they are an overseas entity despite the activity happening in NZ

## **TRICIA CHEEL**

W004510 30 Apr 2018, 1:06 AM

Abolish GST at 15% which puts the burden unfairly on lower incomes since it taxes a far greater of their base income than that of more wealthy member of society. Replace with a Financial Transaction Tax so the tax dodgers and corporate beneficiaries pay their fair share Let the Reserve Bank of New Zealand create our currency rather than banks who create 97% of our money supply out of thin air whereby we are paying \$6billion preyers in interest alone. Without that drain on our resources there would be no need for fuel taxes and private public partnerships that see more and more of our country being sold from under us. Tha approach was analysed by an International Monetary Fund report released in 2012. The Chicago Plan Revisited said – “Allowing the Government to issue money directly at zero interest, rather than borrowing that same money from banks at interest, would lead to a reduction in the interest burden on government finances and to a dramatic reduction of (net) government debt .

## **SARAH THOMPSON**

W004521 30 Apr 2018, 8:50 AM

My main concern is how people with more than one job are taxed at a higher rate. If you are earning below a certain amount this is criminal! This often majorly disadvantaging those who can least afford to be heavily taxed. I think it is vital to fix this injustice that is happening. If you have to have more than one job for your family to live, being taxed at a higher rate is only adding to an already difficult situation. Please address this flawed taxation. Tax on income not on whether you have more than one job. Ps I have one job but see this as being a major area that needs addressing. Kind Regards

## **COLIN HENDERSON**

W004523 30 Apr 2018, 9:07 AM

The basics of our system seem right, although with any government spending it would be better to have the tax take being used on the relevant purpose - i.e. petrol and road user charges used on roading spend. I think we do need to review the housing market when people seem to get windfall gains from speculation - rather than providing rental accommodation for a reasonable return. The the current 2-5 year tax on gains seems to have gone some way to solving that problem. No sure a capital gains tax is the solution to the NZ housing issue. The phasing in of any changes also need to be carefully considered so those that have built a nest egg don't then see a massive value fall off just as they come into retirement.

## **NICOLA HARVEY**

W004526 30 Apr 2018, 9:25 AM

Hi I think that there are 2 things that we need to change in our tax laws. 1. Get rid of working for families - or at least limit to families that earn under \$40k a year and definitely not for those on benefits. Anything else is inappropriate and unfair to all the actual taxpayers who have to pay for all this. 2. Have a flat tax rate - with no rebates, or loopholes. Every person, trust, corporation, charity, lwi, group pays the same income tax. This makes it easy and even. It also means that everyone contributes and no one can get around anything. It also means that everyone pays a fair share - ie the rate is 10% accross the board and you earn \$50,000 you pay \$5,000, if you earn \$500,000 you pay \$50,000. The main take away out of this no loopholes, rebates or other ways you can get out of paying. thanks Nicola

## **JEREMY DUNNINGHAM**

W004539 30 Apr 2018, 10:33 AM

Change GST to work on a sliding scale (they do it in Portugal so it can't be that complicated) so that vitals such as food, medicine, power, phone and water attract a small percentage, while consumer goods attract a higher rate. the current system penalises the lower income earners as the vitals can not be avoided, while wealthy consumers can choose whether or not to buy consumer goods. change the benefit abatement rate so that part-timers and those seeking to come off a benefit have some incentive to do so , at present the combination of abatement and tax on secondary income amounts to a punitive rate of tax that even our wealthiest don't pay. It would also assist our hospo industry as it would encourage more staff who find the part-time work on offer as seasonal fluctuations demand, to consider work in this area. The abatement rate system has not been properly addressed for many years, and it does not reflect the changing face of work in the light of tourism becoming our major earner

## **PETER NOUWENS**

W004543 30 Apr 2018, 11:14 AM

Re Independent Schools of New Zealand – Submission to the “Future of Tax” review by the Tax Working Group The St Cuthbert's College Educational Trust Board

supports the submission from ISNZ. The College collects more in GST on the tuition fees paid by our parents than we receive from the Government in the form of "State Aid." Parents of students that attend St Cuthbert's College pay for their education. If these students attended at State School the Government would be funding this.

### **KATARINA TE MAIHAROA**

W004547 30 Apr 2018, 11:28 AM

Focus on taxing corporations and fining if non compliant is Very important. Make paying tax easy. Tax low incomes less. Tax new business's less for two or more years.

### **DAVID WOLLAND**

W004551 30 Apr 2018, 11:54 AM

Additional comment. More environmental taxes needed to fund a move away from fossil fuels and waste pollution from packaging materials. Proceeds to go to invest in using NZ energy efficient and cleaner resources. Multinationals should pay their fair share of taxes on income earned in NZ. Higher tax rebates of at least 20 percent on research and investment to utilise NZ resources - I.e. agriculture, forestry, fishing, manufacturing etc. Financial transaction tax needed to supplement GST and fund social and material infrastructure. Taxes on imported media content (films, internet streaming etc) needed to fund ad free public broadcasting in all its forms - TV, Internet, radio etc. Sliding scale Fair Trade taxes needed to rebalance our trade deficits. Proceeds to fund NZ investment in industries using NZ resources.

### **JACK HENDERSON**

W004554 30 Apr 2018, 11:59 AM

I favour thye following new taxes or tax increases: An inheritance tax consisting of both an estate tax and an inheritance tax. A wealth tax which is a percentage of the net worth exceeding a certain level.. The current laissez faire approach has let to growing economic inequities. A capital gains tax on all property except the primary family home, set at a rate to discourage property speculation. The top rate of income tax should increasing to 50% or more for persons earning \$250,000 or more, and a corresponding increase in corporate tax such as it is impossible to hide income. A stamp duty charged on transactions involving securities and land, to discourage speculation. A financial transactions tax also known as a Tobin tax. In order to make these tax increases fiscally neutral, I favour a reduction in GST, which is a regressive tax, and the removal of GST from food and personal hygiene items.

### **SALLY DYMOND**

W004568 30 Apr 2018, 12:28 PM

The secondary tax law is unfair. Why unfairly tax those who chose to work more or harder, or those who have to work 2 jobs to survive. I don't know who secondary tax is meant to penalise to make life fairer to others, but from what I've seen it's just

penalizing people who are genuinely trying to make a better life for themselves or their family. It's an unfair law and needs to go.

## **GRAEME**

W004574 30 Apr 2018, 1:12 PM

Tax needs to encourage small business and small business innovation in our country. Larger business that use more of our natural resources - including WATER, land, roads, and generate greater total carbon foot prints need to pay at a fairer rate compared to smaller business that aren't trying to cater to shareholders over environmental issues

## **MARK PATRICK**

W004583 30 Apr 2018, 1:52 PM

A very brief outline of my views. 1. Imported goods bought 'on line' to be taxed GST as other imported goods. 2. Companies (especially internet based ones) to be taxed i where their profits are made; ii the registered based country; iii their actual based country. 3. Tax avoidance to be classed as tax evasion; that is illegal. 4. Those causing Government, to 'plug' a 'tax loophole', to be charged the cost of having new regulations and laws passed through Parliament, as well as any fine for penalty. 5. Those causing land and environmental degradation to be fined/taxed for the environmental loss (e.g farm 'hill country') This may see land 'retired' from e.g active farming, and given 'reserve status'; this land would not be taxed, but could be used for 'passive' carbon tax credits. 6. Local body rates will not attract GST - 'a tax on a tax'. 7. Female sanitary products to be exempt from GST. 8. The tax on long term investments set in 1989 to be abolished. Thanks

## **ROSS PRINGLE**

W004598 30 Apr 2018, 2:44 PM

Any tax collected for the common good needs to be collected in an equitable manner. It is generally seen as fair that those who gain from something should pay for it, however there are some circumstances where this in itself creates inequity. While most would argue that a regional fuel tax is a good way of spreading the cost of infrastructure spending among those who will gain, there is a risk that the plight of those on low or fixed incomes who are already struggling is further worsened. Road user charges should be overhauled as they are unfair and add a layer of admin to the private vehicle user. GST should not be charged on the portion of price that is made up of excise, duty or some other form of tax.

## **RAY DALY**

W004603 30 Apr 2018, 3:00 PM

Successive governments have played around with Tax but none have successfully given any relief to those in middle income NZ. This group of people do not qualify for handouts as they are supposedly rich, do not get tax relief as they do not earn enough

yet just carry on and make life work. What the group needs to do is come up with a system that gives relief to this large group of wage earners - they cannot write expenses off, they cannot claim relief they just keep on paying and paying.

### **JAMES RICHARDSON**

W004610 30 Apr 2018, 3:22 PM

From this website: "Unlike many other countries, New Zealand does not generally use the tax system to deliberately modify behaviour - with the notable exceptions of alcohol and tobacco excise taxes, which are intended to discourage drinking and smoking." This needs to change, particularly with regard to the industrialised pollution of our freshwater resources (e.g. intensive dairy farming), and the abundance of unnecessary, single-use plastics. In my opinion, New Zealand should be leading the world when it comes to modelling how best to approach the modern-day crises of degrading natural resources and ever-increasing waste. A tax-based approach to bringing about behavioral changes could be a start.

### **GRAEME GOODWIN**

W004617 30 Apr 2018, 4:02 PM

There is no justification for changing GST - it's an essential component of the tax system generating significant revenue. No tax system is fiscally neutral most pay more than they receive in benefits or concessions.

### **CHRISTINA ROBERTSON**

W004620 30 Apr 2018, 4:08 PM

We need to find a way to tax wealth as well as income, especially land. With land and capital concentrated in fewer and fewer hands, and automation changing the relationship between capital and productivity (by reducing the amount of labour necessary), it's my view that within a few decades we will need to provide a universal basic income, and fairness demands that this be paid for by a tax on capital as well as on income.

### **DEAN LEE**

W004635 30 Apr 2018, 4:24 PM

Don't put all the burden on GST and PAYE from the "middle class" - capital gains should be taxed in when they're sold or otherwise realised, which would go a long way towards helping us all bear the cost. The middle class is shrinking, and the tax base with it, and I worry that it's not sustainable. I think people would get used to it once implemented - it's no less invasive than income tax.

### **ROB MCCAWE**

W004639 30 Apr 2018, 4:26 PM

The 3 biggest changes required are a wealth tax, resource use taxes and pollution taxes. A dollar increase in wealth should be a dollar taxed regardless of how it is gained. At present wage and salary earners and gst are disproportionate contributors. e.g. I have owned a rental property for 25 years. I paid \$14k deposit plus another \$30k topping up mortgage and improvements. For most of that time I received tax rebates because it 'made' a loss. If I sell it today I will make around \$200k profit and not even have to pay back the rebates I received. That is morally wrong!! Every \$ interest that I have received on my savings has been taxed at my top tax rate over that time. Profiting from use of commons Resources e.g. water, fish, public land without paying a rental to the resource is in effect a public/taxpayer subsidy to that business as is the pollution of a commons. I also have concerns of how those who own assets can put them in trusts and companies and then be eligible for benefits.

### **ANDREW PHILLIPS**

W004649 30 Apr 2018, 4:35 PM

I do consider the fundamentals of the tax system are flawed. We need to avoid taxing income where possible, and seek to tax wealth, to reduce inequality and more effectively redistribute income and support investment in socially responsible business. Currently, the wealth of the country/world is being concentrated in a smaller and smaller group of hands, this is supported by the broad based tax regime that does not touch wealth, and instead focuses on income. Tinkering as what appears to be proposed by the tax working group is not enough. Although I recognize the political difficulties in attempting to do anything more substantive, the reality is that social problems are only likely to grow. This may be covered later in the submissions, but I do consider the purpose of a tax regime should be beyond ensuring the revenue is supplied, but further focus on creating a more equal society - vertical and horizontal equity seem sensible starting points.

### **KELSEY TAYLOR**

W004658 30 Apr 2018, 4:45 PM

I believe the Tax Working Group should extend the remit of its recommendations to Cabinet to examine New Zealand's role and responsibility to fix the global tax system. The Paradise and Panama Papers demonstrated that the lack of tax transparency is a global problem that needs a global solution. Developing countries are missing out on \$150 billion each year due to multinational tax avoidance. Tax avoidance deprives governments around the world (including NZ) the money they need to tackle poverty and inequality. Governments must act together to force this system to end. Countries must work collaboratively to remedy the system. New Zealand must stand in solidarity with developing countries and call for a new generation of global tax reforms. This will be most easily done through a new UN-based global tax body. A UN Tax body will ensure all countries participate on an equal footing and ensure multinationals pay their fair share of tax.

### **PETULA JEFFERIES**

W004664 30 Apr 2018, 4:55 PM

Change the system by raising the tax thresholds so that any type of earnings totalling under the current Living Wage is tax free. Tax salt, sugar, processed foods and stop tax of fresh fruit, vegetables, milk and meat. Stop all government transport/ travel/ vehicles paid by taxes as face-to-face, Viber/ Whatsapp etc have excellent conferencing facilities and surely they can show us all how to get on our bikes and save greenhouse gases ( A Republican going to meet The Queen - really?) Reduce numbers of Government employees and Departments. Staff, Ministers and the PM already have extremely high salaries, expenses, sick leave and Superannuation compared to most New Zealanders who are paying for it all so why do they also need to have vehicles. Be adult - more responsible and efficient in all spending with clear goals to achieve effectively. Do something rather than consult everything. All these measures would ensure less need for more tax.

### **ANONYMOUS**

W004677 30 Apr 2018, 5:18 PM

Developing countries are missing out on \$150 billion each year due to multinational tax avoidance Tax avoidance deprives governments around the world (including NZ) the money they need to tackle poverty and inequality.

### **ROB HUGHES-GAMES**

W004681 30 Apr 2018, 5:25 PM

The tax for low income families is too high. Especially the families that are working second and third jobs to try and get by. The fact that they are willing to work more, or need to should not be punished. Tax should be bases on your total income. Not on if you work a second job but are still a low income earner. It makes no sense!

### **JONATHAN BRINGINS**

W004692 30 Apr 2018, 6:00 PM

Combine parents incomes and split the total pay 50/50 and tax on this. Two options:  
1. This would hopefully encourage some to stay at home and provide jobs to get others off the benefit, who would then pick up the extra tax, whilst reducing benefit costs. Or  
2. Provide the incentive for parents and thus increase the likelihood of greater interactions within the first 1000 days of life and thus reduce the likelihood of social problems later and also allow the benefits raised in option 1. Nga mihi Jonathan

### **TIM JENKINS**

W004694 30 Apr 2018, 6:04 PM

It seems to me that the broad base low rate system has probably had its day. There are too many changes in population demographics (eg ageing population), environmental impacts that need to be paid for and inequality - especially where housing is concerned. The tax system needs to be more progressive. There should be more wealth tax rather than just income - the ability to pay (and then survive on what is left) isn't really addressed in the current system. Perhaps more hypothecated taxes



such as congestion charges being used for transport costs (less regressive than just increasing fuel taxes), more taxes on environmental impacts (climate change and water quality are the most obvious that spring to mind) as it's clear that the market is incapable of/unwilling to deal with these externalities. I also think GST needs to be less regressive.

## **MARLA COMPTON**

W004701 30 Apr 2018, 6:30 PM

Hi, I immigrated to NZ from the USA when I was 36. I am very familiar with capital gain tax. I recognise this may seem like a quick fix, and a way to 'punish rich people who don't pay enough tax.' It is a bad idea to introduce this to NZ. Take for example, a regular working class person who saves \$5000 to invest in a stock for an investment of 1-5 years. When the person goes to sell this stock, it will need to have increased in price to pay the trading fees and make a profit. If you introduce capital gain tax, the stock will need to increase in value enough to also cover that. What other thing can a working class person invest in when they only have \$5000 and they need the money to be somewhat liquid? Capital gain tax also makes a tax return a nightmare. It will also make tax advice necessary for some legal transactions (eg. selling a business). I 100% do not support capital gain.

## **PAUL ROSEMAN**

W004707 30 Apr 2018, 6:59 PM

Tax is an important part of managing change in society as well as creating options for us as a nation. Income and wealth inequality seem to be serious issues that threaten our quality of life and our society in general. Tax needs to be used to create more fairness, without losing our drive and work ethic nor our reward for our efforts as individuals.

## **RICHARD NEATE**

W004710 30 Apr 2018, 7:22 PM

We need to tax to change behaviours as well as raise revenue. Few people are making good environmental choices so it is imperative we use tax to force changes

## **IAN LEATHERLAND**

W004715 30 Apr 2018, 7:36 PM

Superannuation should incur far less tax, People need to be encouraged to participate more aggressively in their retirement funds. The government will end up paying for them anyway. Why not incentivise superannuation much more by reducing the percentage drastically or better still remove all tax on locked in retirement savings.

## **H PATTERSON**

W004718 30 Apr 2018, 7:51 PM

Tax needs to come fairly from those who benefit most. Every adult - including the wealthy - deserve a living wage in the form of a universal basic income - and financial recognition given to those with children to a maximum of 3. Corporations must pay for their reliance on public goods. Financial transactions must be taxed. Those with capital assets, especially land, must be levied more fairly. Businesses which masquerade as churches must be taxed. A limit must be set on their assets. Tourist visitors should pay a substantial levy. Traditional tradespeople who train apprentices should be recognised as teachers and rewarded.

## **JUSTIN CONNOLLY**

W004722 30 Apr 2018, 8:10 PM

Hi there. My vote was incorrect. I wanted to vote for "a complete overhaul" but a click went awry. Can you please update this!! The current tax system is admirable in its intentions, but is the sum-total of decades of tweaking. It is based around taxing income, which will be a much less common feature of work in the future. I would welcome a complete overhaul of the tax system that lead to a broader base of tax, taxing wealth rather than income. This is akin to taxing the STOCKS of wealth rather than the FLOWS of money. Perhaps a combination of the two is required, but either way I welcome a complete overhaul, please. I think it is important to remember that the tax system is itself partly to blame for many of the inequalities we see in NZ today. Such as housing unaffordability. This is because there is effectively a tax incentive to buy housing. Note that I said 'buy', even our own house, not 'invest' - which implied multiple. We ALL make money out of housing, even with only 1 :(

## **NIKO ELSEN**

W004734 30 Apr 2018, 8:28 PM

I think tax in New Zealand should be much higher so we can get greater value overall - to invest in our education, health, housing and environment. More like Scandinavia. I think income tax should have a higher tax bracket and middle income earners could pay a higher rate. I also think capital in general should be taxed higher both to shift investment out of housing speculation and into productive parts of the economy.

## **ROSS COX**

W004737 30 Apr 2018, 8:31 PM

I think that the thresholds for the marginal tax rates need to be regularly adjusted - probably linked to the inflation rate or CPI, so that as people on lower incomes do get increases they are not being pushed up into higher tax brackets.

## **LIZZIE VINCENT**

W004744 30 Apr 2018, 8:41 PM

A small number of New Zealanders contribute to NZ while a large number of houses are tax neutral, or get more back than they pay. We need these high earning people.

### **GARY GRIBBEN**

W004762 30 Apr 2018, 9:06 PM

To have a fairer system where all people and businesses contribute including the Finance, Real Estate and Insurance sectors. In my research, The Financial Transaction Tax has to be part of this mix.

### **ANGELA MILLS**

W004768 30 Apr 2018, 9:13 PM

Tax should be 0 on the first \$10,000 earned per year, with a balance of a slight increase at the top rate, so over \$70000 should pay a little more than 33%. All would get the benefit

### **PAUL BRUCE**

W004776 30 Apr 2018, 9:42 PM

I support capital gains and land taxes I strongly support a movement towards taxes on environmental harmful activities, including fossil fuels and waste. This could include carbon taxes which would be more transparent than the current Emission Trading Scheme. Taxes should be fiscally neutral with compensating reductions in tax on incomes below \$80,000 and/or GST on essential foods such as locally grown fruit, flour and milk.

### **ANONYMOUS**

W004778 30 Apr 2018, 9:43 PM

The horse has bolted on a capital gains tax. Wealth is now very much tied up with "family" wealth - created in some cases from simply the luck of living in the right spot (and from potentially enjoying the benefit of negative gearing over many years). The flow down effect from such wealth will trickle down for a very long time to come. Looking to address the imbalance this has caused in a way that is "fair" is one difficult job. Many individuals who have amassed such wealth get to enjoy it whilst receiving the pension - the very pension which is at risk to younger generations.

### **PETER MARTIN**

W004787 30 Apr 2018, 10:08 PM

yes there needs to be some changes. As a salary and wage earner I feel that I am an easy tax target. I don't have any tax bargaining power, group bargaining power so just have to roll over and accept the tax take. There used to be earner tax deductions for

income related expenses, tools of trade, overall laundry, life insurance deductions, these are all gone now. The only personal income break has been an increase in the allowance for charitable donations. Many of these minimal finance groups are saving huge tax dollars. Govt needs to stop doubling taxing, why is gst on local body rates, added to house insurance (fire service & earth quake and war are govt charges and attract gst). A tax on a tax! Why in old age is the earners assets raided by govt to pay for care when there tax has all ready paid for it. Big earners who can afford to set up trusts are able to hide/protect their assets and govt pays for their care. Morally wrong.

### **CHARMAINE BATT**

W004793 30 Apr 2018, 10:28 PM

Those that earn more that 150,000:00 per year should pay more taxes, than the lower income wage earners, and those earning over 300,00:00 should pay more taxes than everyone else, as the income increases so should the taxes also farmers should pay taxes for deforestation, than they do on there farms if they are not going to replant trees, as the deforestation causes flooding in low land areas, they also should pay taxes which should be used for cleaning up the lakes that are populuted by cow waste flowing from there land into streams etc. Also towns and City Council should pay taxes for not supplying proper bus and railway services for the community, Councillors should be fined, if they put the citizens into debt over things that do not benefit the wider community. Which causes rate payers hardship.

### **ANDREW DAVIDSON**

W004805 30 Apr 2018, 11:30 PM

We need to change the tax laws to incentivise investment in companies and research - things that will generate income for NZ. We should be discouraging investments in the property market, as these only push up house prices further.

### **WAYNE HENNESSY**

W004809 30 Apr 2018, 11:56 PM

Changes must be revenue neutral because we are highly taxed already. GST is the most efficient tax and should be increased to 20%, with reductions in income and business taxes. It is also the fairest tax because it can not be avoided by wealthy tax avoiders, as long as extra compensation is given to lower income people to counter its regressive nature. Capital gains tax options need to be well considered (including the Opportunities Party policy to include family homes) and one must be introduced as soon as practical to move us away from the stupid and unproductive over-investment in property.

### **PETER REVELL**

W004816 1 May 2018, 8:09 AM

Couples that have never had children, who also won't ever have dependents are unfairly taxed. We don't use up a fraction of the resources, community facilities,

schools, medical, transport or infrastructures yet get taxed the highest rate possible. I agree on working for families and supporting those at the bottom scale, I respect families who choose to have kids and can afford them also experience the high tax on high incomes, we won't ever have kids yet both pay 33.3%. Surely a system can reward those that don't use up resources, Thank you