

Kia ora,

I'm writing this submission with only one credential. I'm pretty poor.  
My net worth is below 10k, I have a car, a guitar, and some tools for my work and that's it.

Things have been getting harder and harder, year on year. There are some tokenistic changes the politicians have been working on but there is one crucial thing that has been rapidly getting worse.

## THE COST OF LIVING!

### Rentals:

The price of renting a house is astronomical. It is the single largest barrier for anyone to make a living they can be proud of. The government has been focusing on "first home buyers" But the reality is that most of us are in no position to save for a deposit, because we're busting our asses trying to pay the rent to landlords who own a dozen properties!

### TAX:

There are two kinds of income in this country.

Taxed like the income I make from working.

And Untaxed like the income that property speculators and land bankers make from buying and selling houses.

Our taxation system is very regressive. If a person has enough money to buy and sell property they immediately begin making massive untaxed equity gains and ultimately profit when they sell.

If a person is poor they will be paying the same as (often more) than a mortgage, but will see no equity gain and no tax free profit at the end of the decade!

## FOOD

Our food is controlled by a duopoly. This is bloody criminal!

Force some divisions please. Like the commerce commission did with spark and chorus.

It's the only way forward!

## HEALTH

It is hard to be healthy as a poor person. The cost of a GP is a larger proportion of our income. The rise in private health insurance is creating a division. Those who rely on public health services and those who rely on private. Unless public health is addressed, we will see a decline in the health of those who use the public services.

Health activities are more difficult to attain for poor people. We are often forced into areas where it is difficult or unsafe to go for walks or see natural spaces.

We must acknowledge the right to natural spaces for everyone, not just the wealthy.

Kindly and sincerely concerned about the wellbeing of my people,  
Joseph Newdick