

Tax Working Group Public Submissions Information Release

Release Document

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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 tax issues matter most to you?

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TAHER MOHAMMED
TAVA OLSEN
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TERRY HALL
TERRY STOCKFORD
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TIM BIRD
TIM SIKMA
TIMOTHEUS FRANK
TINA POPE
TODD FELLOWES
TOM GERKER
TOM JENKINS
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TONY DENLEY
TONY ENSOR
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TREVOR PEARSON
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WADE DEVINE
WALLY CRAPER
WARREN GRANT
WARREN HARRIS
WARRICK WALTER
WARWICK SICKLING
WAYNE SLOANE
WENDY JONES
WENDY JONES
WENDY MORTON
WENDY TURNER
WILLIAM DALE
WILLIAM GIRIMONTI
WILLIAM HALE
WILLIAM HALKETT
WILLIAM NIEUWENHUIS
WILLIAM WILSON

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YULIA KHIMICH

YVETTE MORTIMER

YVONNE CURTIS

YVONNE JOHNS

JASON

W000014 14 Mar 2018, 10:57 AM

What matters to me most is avoiding further tax increases and more new taxes being introduced. Over the past few months all new kinds of taxes have been mentioned e.g. a wealth tax or further capital gain taxes. A wealth tax provides incentives not to save money and spend everything you earn. This is irresponsible. It doesn't encourage people to save/build up assets for their retirement or pass their savings/assets onto their kids as they will be taxed on any wealth they build up. The tax system is perfectly fine the way it is. In addition, Taxes are always increasing as inflation pushes more earners into higher tax brackets. The current government cancelled the tax cuts the previous government proposed. This would have put tax payers in the same situation they were years ago before inflation pushed their tax brackets up. Please don't make tax a political issue. Instead, please reduce/rationalise government expenditure. People work hard and deserve to retain more of their own income.

PAUL HANSEN

W000024 14 Mar 2018, 12:05 PM

The biggest issue with tax is that of equity. We have people making money without paying tax, whether through capital gains or other methods which are often legal ways to avoid paying tax. One area I would like to see addressed is that of people in full time roles avoiding paying a percentage of their PAYE by getting paid as a contractor to their own business. The fix in my view is that if you are treated as a full time employee under employment law then you should be paid as a full time employee by the company, NOT as a contractor or supplier.

JASON MCCAMISH

W000036 14 Mar 2018, 1:42 PM

NZ desperately needs a comprehensive land tax.
http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11543819

PAM JENKINS

W000043 14 Mar 2018, 2:43 PM

I am concerned about secondary employment tax. Most people have 2 or more jobs because their primary employment is low paid. I think secondary task should only be paid by those in a high paying job say over \$80.000 pa. I should be grateful if this is considered in your review.

BYRON JONES

W000049 14 Mar 2018, 3:15 PM

Protecting church's charitable status.

COLIN GALE

W000055 14 Mar 2018, 4:22 PM

Child Support I note with disappointment that the tax working group makes no references to Child Support as a form of taxation. I urge the working group to widen its scope to review the Child Support changes made under the previous government. These changes were made in an attempt to 'make the system fairer' however there is no evidence to support that 'making things fairer' has in fact been achieved. Further I would urge the work group to consider removing legislation that allows for Child Support Payment to first be used to abate benefits paid to a carer of that child before the balance is passed on for the child. Given that benefits are taxpayer funded, and the parents of children are indeed taxpayers, abating child support payments in this form is double taxation. It is also arguable that this practice is discriminatory toward the children of beneficiaries and therefore breaches the Human Rights of those children.

ADAM UJDUR

W000075 14 Mar 2018, 5:50 PM

We need to capture a fair portion of tax from everyone. The days of large multi nationals using the double Irish need to end NOW. Also religious charities need to be taxed as businesses unless they can prove a GENUINE charitable purpose. That DOES NOT include spreading their religion.

CHRISTOPHER LAING

W000081 14 Mar 2018, 6:07 PM

The issue that concerns me the most about tax is that there is currently too much of it for a poor, isolated nation such as NZ. The principal concern with the tax system should be how to ensure that tax creates the least amount of drag possible on economic growth. We have to make NZ as attractive a place as possible for people to do business, particularly when it comes to building the technologically advanced companies that will power our economy in the future. Taxes need to be constructed in the most economically efficient manner possible to encourage this investment, in order to raise wages, purchasing power, and hence living standards.

A. RILEY

W000096 14 Mar 2018, 7:01 PM

Capital gains tax -Sell a property within 5 years of buying it and pay 30% tax -Sell a property within 10 years of buying it and pay 20% tax -Sell a property within 30 years of buying it and pay 10% tax

MARK ROUSE

W000111 14 Mar 2018, 9:09 PM

Use the tax system to encourage better health choices. Remove GST on fresh fruit and vegetables, milk, butter, cheese, eggs, hygiene products, nappies etc to make these more affordable to all New Zealanders. Fund the gap created by the above by introducing a super GST on health damaging products such as soft drink, chips, lollies, high sugar chocolate. Remove GST on gym memberships, bikes, sports club memberships to make these more accessible. Impose super GST on the sale of things that stop people from being active e.g. TV's, Netflix, computer games. Do a better job of taxing companies that sell to New Zealanders from overseas (online sales).

HEATHER POLASCHEK

W000114 14 Mar 2018, 9:27 PM

It is my understanding that most of the countries in the OECD have some form of capital gains tax. It's long overdue in NZ. I'm 34 years old and I feel sad when I hear about people in this country living in extreme poverty. How did we become a country with such extreme wealth and extreme poverty. It's time for the wealthy to pay their fair share.

ANTHONY MEEHAN

W000122 14 Mar 2018, 10:01 PM

A capital gains tax is critical step towards solving our housing crisis, encouraging investment in businesses and infrastructure, and making housing, and therefore living, more affordable for all New Zealanders.

JAMES ARTHUR WILLIAMSON

W000133 14 Mar 2018, 11:20 PM

I would like to see tax loopholes that enable major companies to evade their fair share of tax closed. A truly progressive individual income tax scale to ensure that higher incomes and major asset-holders are taxed in proportion to their wealth and there is a broader band of tax-exempt people in the lower socio-economic strata. A tax - or another kind of charge - on irrigation that requisitions millions of gallons of free water that belongs to all NZers and returns it to the rivers full of pollutants. A tax on agricultural and industrial carbon emissions. Zero-emission vehicles should be tax-free.

SIMON VELVIN

W000144 15 Mar 2018, 1:43 AM

I'm not opposed to a capital gains tax, but I would like to see a land tax based on land value. Allow for it to be deferred until the sale of the land, at a low (inflation adjusted) interest rate.

STUART MERCER

W000160 15 Mar 2018, 9:55 AM

All of the 4 points are important and all need to be looked at to contribute to this as focusing on one will not be sufficient to get the change we want/need.

MIKE SCOTT

W000170 15 Mar 2018, 1:26 PM

One of the tax issues that matters most to me is can we introduce an online tax return form? We had the first default online census this year, why not have an online tax return. It would save people time and hassle - I have learnt to get multiple copies of tax return forms because I inevitably screw up the first attempt. I'm sure that the people who look into it could also find way of summarising the information visually to make the process easier to understand.

HUGH GOODACRE

W000182 15 Mar 2018, 2:38 PM

"A wealth tax would tax people's already-accumulated assets and could therefore take full effect immediately on its introduction." says Sir Michael John Cullen, in Stuff report 20180315. But for many people their accumulated assets were earned through hard work over 3-4 decades, and heavily taxed already by income tax. Many people tightened their belts as well because of the warning that the qualifying age for superannuation may have to go up. So after all that hard work and hard saving Sir Michael John Cullen makes a suggestion that the quick and easy money can be got from the people who worked hard and saved hard, and are now past their life stage where they can react to the changing tax regime. Just rob the now retired a second time and the coffers will fill quickly. Is Sir Michael John Cullen actually the Sheriff of Nottingham? A proposed wealth tax could be the quickest way back to a National government!

CLAIRE CHAMBERS

W000198 15 Mar 2018, 4:17 PM

As a person in my 60s, I have been planning carefully for about 15 years for my retirement, in order to be self sufficient. I come from a family that lives to their 90s so I have always known I would need to do this. Due to stress related health issues, many caused by work, I am planning to stop work later this year, before I am eligible for superannuation. In order to fund my retirement, I have carefully watched my outgoings and worked out how to achieve an inflation adjusted income, one which is not subject to the instabilities of the global financial system. This is mainly with two rentals - but as

mentioned in my other answer, these only return 1.5 - 2.0% gross interest on the value of the properties. My concern is that if these are taxed more highly, my modest retirement income, planned for so long, will vanish overnight. Where will this leave me? I shall have to sell the properties, and then use up this cash, and then rely if needed, on the state - not a great outcome perhaps?

ANONYMOUS

W000212 15 Mar 2018, 5:04 PM

Capital gains is not just good fortune, it's good planning, good decision making, and sometimes bloody hard work. Capital gains tax is daylight robbery from people in government that can't manage the funds they get now. Fix the problem, don't just think you can raise taxes and throw money at it. In time more will need to be taxed just to pay for everyone holding their hand out. Create jobs, improve our atrocious standard of education, make govt entities work efficiently, stop waste. The government has to stop being a bludger and live within it's means. Want more money for NZ's problems? stop giving millions away! charity begins at home, we have our own problems that need the money. Education and healthcare for kids!

CARRIE

W000221 15 Mar 2018, 10:32 PM

I earn less than 55K a year, my brother in law earns over 120K per year and pays only 3% more tax then me. How is this fair? Also, whilst grateful to have access to student loans, because I work full time and study full time i have to pay my loan back immediately whilst still paying 30% tax on my wages. It feels like studying to (hopefully) become something more valuable to society is punished. It should be easier during study.

SCOTT WILSON

W000232 16 Mar 2018, 7:48 AM

The majority of New Zealanders are employed by small to medium sized businesses and there a very little tax breaks for these business owners to help incentivize them to employ others or to grow. More tax breaks around research and Development and for small businesses employing others would go along way to encourage people to set up an established these businesses which has the flow on effect of employing others and generating more cash flow through the economy.

ANONYMOUS

W000234 16 Mar 2018, 9:36 AM

Wastage of current tax money by government In a UK study of 61 hospitals, it was found that they bought 21 different types of A4 paper, 652 different kinds of surgical gloves and 1751 different cannulas. Police forces could cut the cost of their uniforms by over 30 per cent if they all bought the same one. But they disagree on how many pockets they need. Having committed to buy two new aircraft carriers, the MOD

realised it didn't have the funds to buy them. The delayed delivery cost an additional GBP1.6 billion. They spent GBP500 million on an abandoned project to centralise 999 calls, GBP3.5 billion on privatising the Work Programme, GBP700 million on implementing Universal Credit (used by 18,000 people), GBP20 billion on medical negligence claims, and countless millions on IT investments in the BBC, the Home Office, the NHS . . .Waste is everywhere. Sure that is the UK, but do you really think NZ is any different? Stop the waste before you introduce any new taxes!

VICKII JOSLIN

W000254 16 Mar 2018, 8:23 PM

Im 47 and female. I am from a single parent family, I got School Cert and at 17 got a job. I chose not to have children, and fail to understand why I have paid tax for people who have children yet cannot afford children. remove family supplements. I acquired rheumatoid arthritis at the age of 45. I couldn't work, but due to my previous hard work and saving, I had too many assets to qualify me for govt assistance. The 'health' system is nothing more than a means for pharmaceutical companies to peddle their drugs, why do I fund this system that does not make people well, but mask their symptoms? I cured myself of RA with homeopaths, acupuncture, massage, food, all of which I funded. You want to make a big difference to all of the people in this country, take a look at food - taxes, duties etc. Since the removal of three supermarkets chains to two, the NZer is being ripped off. I am tired of being middle class and not getting a return for the taxes I have paid.

LEZ MORGAN

W000274 17 Mar 2018, 10:52 AM

Kiwi Saver should be compulsory and a fixed rate of 10% deducted at source. Benefits should also fall within this so those who fail to save are made to save for their future. Thus making the Benefit lifestyle less appealing.

LORRAINE PELLIS

W000280 17 Mar 2018, 11:31 AM

The Government needs to live within its means to allow its retired citizens to do so. I vividly recall what the Government Supertax did to my parents ability to manage their lives in retirement. This was robber baron stuff for most ordinary people trying to stay above water with their expenses. This should never be allowed to happen again. If Labour does its usual spend, spend, spend approach the result will be appalling long term if we have another global meltdown of earthquake. This time round the incumbent government needs to be more circumspect and manage to live within its means.

LYNDON HAWK

W000287 17 Mar 2018, 3:37 PM

At present we tax interest on savings therefore logically there should be a tax on capital gain from housing. There are arguments for exempting the family home which I agree

with, this would also include the family home held in a trust. All other property should have a capital gain tax, only taxed on the gain component. In order, to ensure this is fair, NZers that own property outside of NZ, or have investments in tax havens outside NZ, should have a higher level of tax applied as they are essentially trying to divert income through investment and interest that would have remained in NZ to be taxed. This is a wealth creation mechanism that isn't available to most wage and salary earners.

DAVID LEBERKNIGHT

W000302 17 Mar 2018, 8:46 PM

I am most concerned about growing inequality (and protecting the environment), and the solution is obvious: tax wealth. There's not a lack of money in New Zealand to expand government's role in crucial areas such as education and the environment, while also helping the most vulnerable people; indeed, there's plenty of money, but it's not being taxed! Why should someone who inherits wealth and then invests in housing (making millions in profit) pay zero tax? That's not fair! Tax wealth.

NEIL CASWELL

W000307 17 Mar 2018, 9:37 PM

Both business tax and capital gains are issues. Close the loopholes for corporations using tax haven and head offices of convenience so many large companies pay less tax than wage and salary earners in many cases. Capital gains on investment properties is a must - it's too hard for young people to buy a house or apartment- taking some of the gloss off multiple property ownership may help.

JONATHAN STUART

W000314 18 Mar 2018, 7:55 AM

taxes should be structured in a way that incentivises investment, hard work and business. personal taxes and business taxes should be reduced and gst should be increased. the government should not be using tax to push certain agendas or as political mechanism, for example a water tax. If a capital gains were to be introduced it should be restricted to residential properties and should not include productive investments

PAUL COLUMBUS

W000316 18 Mar 2018, 12:22 PM

Our existing taxation system is not entirely equitable and biased to how it is collected. i.e. only collectable and distributed through central government control only. The approach of revenue collection has not adapted with the economic growth of NZ. There remains inequitable collection methods often stifling the ability of areas such as Auckland and Queenstown to develop in accordance with their localised economic growth. Central government will not take a national viewpoint as to how we can move forward, instead the country has to improvise with ad-hoc local targeted rates, seek

government approval to apply an ad-hoc petrol tax in Auckland etc. Is it not more meritable to review how we collect revenues, maintain the existing GST system which works and then apply localised City Taxes? These revenues can be collected and allocated to the source area and be ring fenced for local development needs, such as roading, public transport, water treatment, etc.

KARL GODDARD

W000327 18 Mar 2018, 5:03 PM

Any financial transaction made which results in a profit should be taxed. That includes investments such as housing, art, land banking etc but also business from overseas, which should incur a 15% internet transaction tax if conducted online or otherwise a 15% overseas transaction tax - note that both taxes are equivalent to GST. Businesses where the CEO gets paid more than 15x what the lowest paid employee makes should have to pay 50% of their profits and/or dividends in tax. A graduated income tax should kick in after the first \$150K earner each year - the next \$350K should be taxed at 40%, the next \$250K after that at 45%, the next \$250K at 50%, and anything over \$1million a year should be taxed at 60%.

NEVILLE EVANS

W000334 18 Mar 2018, 7:43 PM

My wife and I have worked and saved really hard, to try and ensure that we have a comfortable retirement. Just as we get close to that time of our lives, we suddenly hear of a wealth tax targeting higher net worth individuals. Of course with older people having had their whole lives to save for retirement, they are more likely to fall into this group. I would suggest that this is a very unfriendly tax system for people approaching or in retirement. I would also like to point out that those people who are not a burden on the tax system in their retirement, happen to also be in a position to move to countries with a friendlier tax regime. There are many retirees who avail themselves of retirement opportunities presented by countries with a lower cost of living and friendlier tax regime. I would hope that you do not make a decision that will see not only productive business people but also retirees moving away from their homes and families and friends.

DYLAN FLETCHER

W000342 18 Mar 2018, 10:07 PM

Capital gains tax is a modest step in the right direction. My home should be taxed, but the additional revenue needs to be offset by lower income tax. This would help the lower income families and tax those who have avoided tax whilst profiting by buying up New Zealand's housing stock.

CHRISTOPHER STUCKEY

W000356 19 Mar 2018, 9:23 AM

Broadening the tax base matters most - coupled with a reduction in income tax - to encourage earning through your own efforts (wage, salary etc) relative to unproductive investment. This would be the best way to a fairer New Zealand. Either of the two options below (reccomended by the 2009 TWG) would work. It would be preferable to NOT have any exceptions (such as family home!) to reduce the ability of the wealthy to structure their affairs in a way to avoid paying their fair share of tax. Land Tax RFRM on residential investment property

CELIA MCALPINE

W000375 19 Mar 2018, 11:00 AM

Environmental taxes are important - think of a strict set of criteria, and heavily penalise companies that don't abide by this with an increased tax rate. Give tax incentives to companies who do abide by these rules. Also, definitely implement a capital gains tax and disincentivise anyone from owning more than one home to ensure everyone has somewhere to live.

ANONYMOUS

W000393 19 Mar 2018, 12:30 PM

Simplify Tax law, brackets, deductions etc.

JAKE DOOLEY

W000396 19 Mar 2018, 12:42 PM

I urge the Tax working Group to consider the expansion of Goods and Services Tax into a Financial Transactions Tax. GST is a regressive tax, people on lower incomes pay a much larger part of their income on food and other necessities than people on higher incomes. FTT is a tax on all financial transactions as they pass through the financial system. The tax may be levied on all debits or all credits or on the total of debits and credits flowing through the banking system. As FTT would include a much wider tax base the rate of the tax could be effectively lower while retaining current levels of revenue. I would also urge the adoption of a Capital Gains Tax and a Progressive Company Tax. This would be a step in reversing the historic decline of company tax rates in New Zealand under Neo-Liberal reforms while still fostering a tax environment conducive to small and local business.

MARK CUTHBERT

W000401 19 Mar 2018, 1:41 PM

I'm the sole earner for my family. My wife is the full-time parent to our pre-school children. I feel my income should be considered a "family" income rather than an individual income. A similar family to mine where both parents work part-time (so one parent is with the children at any one time) and have a combined gross income equal to mine will pay less tax and be better off. I think this is unfair and has the effect of penalizing families where one parent chooses to forgo an income in order to be a full-time parent. I propose there should be a tax option for when one earner supports a

spouse or partner who voluntarily chooses to be a full-time parent, with adjusted taxation brackets which are commensurate to two potential earners.

DAN MELBYE

W000407 19 Mar 2018, 3:17 PM

Often governments talk about supporting businesses. But the reality is policy tends to focus on big business. More support needs to be given to self employed and small businesses to help them grow. They are the engine of the economy and the future companies that will drive growth in New Zealand.

MARK PALMER

W000422 19 Mar 2018, 6:03 PM

In Australia there's a system of salary sacrifice which supports NGOs pay salaries comparable to state salaries to staff while not having to pay out large amounts. My wife was paid 50000 and did not pay tax on 32000 so had an equivalent of 70000. The level of non taxable income could be set at a percentage say 65% or a set figure like 40000. NGOs could be registered to stop businesses becoming NGOs to benefit from the system

CRAIG

W000430 19 Mar 2018, 7:03 PM

My lifestyle choices are none of the governments business. Over-Taxing cigarettes, alcohol, and future such things are making me very anti government. Nz has become a nanny state, removing the ability to make ones own choices. In honesty I am furious, and since it is the policy of all the parties, i will never vote again. We were warned about this housing crisis when i was in high school 20 years ago, and due to the trades becoming based on the the contracting system, i no longer get holidays or sick leave. Nothing is changing for the better.

PONNURTAM VENUGOPAL

W000433 19 Mar 2018, 7:55 PM

To fund the retirement benefits , instead of taxing more the options to look at are 1) Make Super payable only to NZ citizens who has lived in NZ for 15 years. 2) For Permanent residents pay super if they had paid tax for a minimum period .of 10 years or 15 years and for people who has never worked in NZ in their life make the residency requirement to 20 years. 3) This will help reduce the financial burden and is a fair system to hard working people who had paid their taxes. 4) Why should people who had paid the taxes for many years and saved to buy assets has to be tax again with wealth tax? Then what is the incentive for saving ? 5) Capital gains tax should be only on real estate -residential and commercial property. not on shares or farms - as these produce tangible income for NZ and not the buildings.. This should also bring down housing shortage and reduce the prices.

JACOB HAMLIN

W000439 19 Mar 2018, 9:15 PM

Take the G out of GST and increase income tax to compensate. Goods taxes disadvantage the poor disproportionately as a higher percentage of their income is used for goods and services. This would also allow local retailers to better compete with online businesses and should lower the workload on customs by removing the necessity to tax the majority incoming shipping.

DAVE RENISON

W000453 20 Mar 2018, 5:24 AM

Keep it simple. Low rate and no loopholes. For example if you intend to extend the capital gains tax we currently have then it must be on ALL assets including the family home. If the home is excluded it will skew investment toward the exempt home. Instead of having a modest home and a rental (which is already taxed), it will push people to having much more expensive family homes to take advantage of the exempt nature of that asset and not have rentals. It must be on realisation of the gain only or people with large assets but low income will be forced to sell to cover tax costs. If you tax capital gain, then you must also allow for capital losses to be claimed against other income when they occur. A very low rate financial transaction tax will be simple and capture the more wealthy proportionally. However it will drive assets overseas.

RHONDA ROSS

W000458 20 Mar 2018, 8:19 AM

I believe that everyone should pay their fair share of tax to help NZ run. My question is "what avenues and resources will be put in place to make sure the likes of Air BnB and Uber Driver declare their incomes and pay the appropriate levels of tax on these earnings"?

DAVID ALLIS

W000466 20 Mar 2018, 8:58 AM

A Capital Gains tax isn't needed. It won't solve the housing affordability problem

JAMES DWYER

W000472 20 Mar 2018, 10:31 AM

A capital gains tax or land tax in a necessity, and could help turn the tide in all the unproductive landbanking we are seeing. At the same time we desperately need to do more for our environment. We rely on tourism and should be doing everything we can to keep our natural resources and native species protected and regenerated for both future generations and our tourist dollar. A huge overhaul in public transport is needed to support both tourism and move cars off the road as well. If people can reliably get

from one end of the country to another at a reasonable clip with a couple of boat rides and a ferry trip it would be huge for the environment and general convenience, and would be a huge boost for our regions. While we are at it - legalise marijuana and tax the hell out of it! We are absolutely missing out on the 'green' dollar there, and hopefully stem the synthetics tide.

HELEN ROBINSON

W000480 20 Mar 2018, 11:56 AM

While I completely support a capital gains tax on any property other than the family home, The current capital gains tax under the bright line regime is grossly unfair for being based on salary. It should be a flat rate (say 20%) for any gain and not based on income of person selling. Otherwise it's another potential avenue for the PAYE tax payers to be biggest losers while self-employed ensure their incomes are low and pay less capital gains tax.

KHUSHBIR SINGH

W000485 20 Mar 2018, 1:12 PM

go

DAVID DIGGS

W000488 20 Mar 2018, 1:57 PM

Not introducing a Capital gains tax, This could cause renting to become more expensive as many will no longer want to invest in this activity.

DANIEL BENNETT

W000500 20 Mar 2018, 3:05 PM

I think there should DEFINITELY be a capital gains tax introduced ASAP on investors who own more than ONE property. I know investor couples that own more than 5 properties, and to me that sounds like pure greed! No wonder we have a housing shortage in this country. :(Also the tender process which most vendors use to sell a property (currently popular in Wellington) is artificially inflating the housing market, as buyers have been panicking to get on the 'property ladder' so they put in a ridiculously high bid to secure the property. In the UK, properties are sold mostly by negotiation so you see a price and you can negotiate with the vendor. We should do the same here! Tenders should be banned. Thanks for listening, I hope something can be done soon about this mess. Regards, Daniel

ARTHUR CASH

W000504 20 Mar 2018, 3:54 PM

This week I received my Govt Superannuation Fund 2018 Cost of Living Adjustment advice letter. On Page 2 it states that my BASIC allowance I receive is calculated by deducting 29.3799% from my relevant Gross Pension. This gives me my Basic Retiring Allowance tax free. Prior to 1990 the personal tax rate was 28% for the middle bracket. In 1990 the GSF Act changed the pensions paid to a tax free model. From that date 29.3799% was taken out by the Govt. Super Fund, before pensions were paid out, to give a Tax Free Basic Pension. This was fair and equitable when compared with the 1990 tax rate. However, since 1990 the Govt has moved to a more indirect model of tax collection and the personal tax rate has now been lowered to 17.5% for the middle bracket. GSF members are still having their gross amount reduced by 29.3799%. THIS IS NOT FAIR AND EQUABLE. Surely the Govt should make provision, when personal tax rates change, for this to be reflected in current GSF members tax deductions.

STUART GANE

W000507 20 Mar 2018, 4:32 PM

I already pay an eye watering amount of tax. We should be taking a hard look at how we can reduce operating expenditure of central & local Government, and addressing the major areas of tax spend, ie social welfare. There are far too many people in this country who have no urgency or path to get out of the social welfare system which is both a drain on existing welfare spending but also an area of society which is not contributing very much to the overall tax take. Let's focus on fixing the real issues rather than introducing more and more taxes for the hard working public that will drive up costs for everyone and just kick the welfare can down the road.

MICHAEL MAUNDER

W000510 20 Mar 2018, 5:51 PM

I have a personal issue with our tax system. My wife and I had a limited liability company that we had to close with a large tax loss . We also had our dairy farm that funded the loss and due to health issues we also sold that ,and the funds from the sale paid the cost of the loss back to the back so that no other party was out of pocket expect my wife and I. My problem is that now that me wife and I have jobs and pay PAYE but we can't use the tax credits to off set the PAYE . We can't start a business to use the tax credits cause we have no money. Hardly seems fair . Our company is still active but not trading. We were the only share holders. Yet if we had put the company into bankruptcys and not paid back other party's we could have pocketed 1/2 a million like most other company directors would have done. We should be able to transfer the loses to us ie . The IRD transfer dedif from one ird number to another why can't we. Regards Mike

GRANT HANNAH

W000527 20 Mar 2018, 8:28 PM

Charities and churches need to pay their share of tax and big business needs to stop avoiding tax. I reckon everybody in nz should pay at least 20%....."Everybody"! It's just ridiculous how the average under paid worker gets slaughtered with tax and the

average millionaire pays fark all or doesn't pay any tax because they know how to get around the tax laws.... We need to make the tax laws fair across the board ...

KATHERINE WITHINGTON

W000533 20 Mar 2018, 9:04 PM

Business costs tax write off is unfair. People on PAYE cannot claim for example, on petrol to get to work, while contractors and business owners can. People on PAYE are unfairly targeted with expensive costs, but on top of that, we subsidise those who earn more. The future of tax should fix the issues with the poor paying more tax than the rich, it is entirely unfair. This includes GST which is well known as a tax that disproportionately affects the poor. Stop giving the rich loopholes, and stop taxing the poor blind.

RAY MCKEOWN

W000548 20 Mar 2018, 10:49 PM

The biggest issue with the tax system as I see it is the fundamental unfairness in the way it treats different sources of income differently. Wage and salary earners are treated like the golden goose largely due to the ease with which government can assess and tax their income. However those living off capital gains can pay dramatically less tax with essentially the same income.

RUTH CAMPBELL

W000557 21 Mar 2018, 7:18 AM

I have always believed it is wrong to tax us on the interest on our savings. We go without things to save up for our future and they tax us on the interest. That money should be going back into our savings, earning more compounding interest for our futures.

TRENT SHEPARD

W000563 21 Mar 2018, 8:46 AM

I read in the Nelson Mail that one of your tax reform ideas is a wealth tax. I guess "tax the rich" is always an easy way to sell a new tax. The government can always say it won't affect most voters. I don't have a crystal ball, but I can predict that there will be an exodus of capital from this country. I personally have options for which country I have assets in and they're not going to stay in a country that taxes my income on it and the actual asset, too.

LES DIACK

W000572 21 Mar 2018, 9:47 AM

1. There should be a Capital Gains tax on those who are investing to get more wealthy.
2. It is wrong that people can be given Super and yet carry on working too - it should be one or the other - not both!

LINDA SORENSEN

W000582 21 Mar 2018, 10:30 AM

All four options are very important to me. Retirement funding - make super means-tested and stop taxing Kiwi Saver (maximum 8% contribution rate). Ensure that recipients have worked in NZ for a minimum number of years, but not necessarily the ones just prior to retirement. Business tax - see comments in other section regarding making tax % based on level of income inequality in the business. Protect the environment - certainly worth tax expense. Income from user fees, possible visitor visas? Also from businesses that utilize the environment for profit - protection has to be part of the business plan, and there should be fees for water usage if water is part of the product and therefore profit. Capital gains on investment housing is needed.

WILLIAM WILSON

W000600 21 Mar 2018, 11:09 AM

The 'welfare' state would have been impossible without first the PAYE system in the late fifties and then the GST later. The steady cash flow made the Treasury budgets credible. So do not tamper with that regular cash flow.

PAULA CHEETHAM

W000602 21 Mar 2018, 11:15 AM

I am strongly opposed to a capital gains tax. I acknowledge that people who are already very wealthy benefit from no capital gains but the majority of NZers are not "very wealthy" and they have worked hard, and already paid a significant amount of tax directly (and indirectly) to accumulate any assets. It is unfair, immoral and unethical to expect them to pay more when they realise the benefit of some of that work. Don't lose sight of the fact that the majority of us can only dream of the entitlements that most politicians have. We live in smaller centres, with smaller opportunities and we provide solid, stable bases for society and we are very tired of being treated with absolute disdain. We care about health, education, infrastructure, law and order and the environment. We live economically so that we can take care of ourselves and our own families and hope to leave them a little better off. Hands off any small gains we make.

STATHI TRIADIS

W000614 21 Mar 2018, 11:50 AM

A comprehensive capital income tax (not a capital gains tax).

MIKE COLE

W000625 21 Mar 2018, 12:10 PM

You should look to repeal the tax that is applied to foreign pension plans either when they are brought into the country or when taken as a benefit at retirement. We should encourage our citizens/residents to bring their foreign benefits into NZ to help bolster our economy both by the inflow of funds and tax. To tax someone on a benefit that actually they have little or no control over for simply transferring it to NZ where it will attract investment tax and at some point will be realised and spent [thereby attracting a GST take for the country] makes no sense and penalises people unfairly.....until they get to a nominated retirement age they cannot use these funds in any event so where is any perceived gain. The "gain" we want is to actively encourage people to bring these offshore assets into the NZ economy and to do that we need to stop taxing people for doing so!

MURRAY BENNIE

W000630 21 Mar 2018, 12:40 PM

Further erosion of the returns of businesses will discourage employment rather than encourage. We will find that staff will be laid off especially in rural areas as there is limited options to increase revenue so the only way to stay afloat is to down scale the labour force during the quiet 'off season'

REX PEARCE

W000641 21 Mar 2018, 1:11 PM

As the older population 75+ start to ballon over the next decade funding retirement will become an even more important issue. The Pension eligibility age and means testing will come under increasing pressure and we need to have a robust economy that can support a less productive retiree group. The Economy is the key to a healthy NZ society for all without it we will bwe just moving the chairs but little else. Our primary produce and technological innovation will be central to a wealthy NZ economy as will our Tourism status. We continue to be an ever increasing option for Tourists with our relatively clean and beautiful land and sea scapes plus a stable and safe society. Value Add in all of the above categories can generate significant financial windfalls for the economy and employment for NZ's. We need to maximise our return from overseas investors in NZ. Currently it appears we provide relatively easy access for investment and easy gains that are transported off shore. e.g Aus Banks

ANONYMOUS

W000648 21 Mar 2018, 1:24 PM

My biggest concern is the threat of taxing the family home. I have struggled to get together a deposit and being on my own, over the age of 45 it was incredibly difficult to secure a mortgage. To now have the threat of having to pay extra taxes at some point in the future - where I may not be able to meet my commitments on mortgage and rates is worry.

WILLIAM GIRIMONTI

W000651 21 Mar 2018, 1:29 PM

If government could find ways to be more responsible with money we would not need to hear about new ways to take more of what we earn. Eliminate necessary expenditure. Learn how to balance your books like the average person does. When you spent up to your account balance or budget, you stop spending. You save 10% of your earnings. You spend a maximum of 20% of earnings to pay down debt. You operate on 70% of earnings. If you cannot or will not follow these common sense rules then the government is being fiscally irresponsible and should lose public confidence. Let's institute some common sense back into government!

ANONYMOUS

W000661 21 Mar 2018, 1:51 PM

There is little incentive to save for retirement beyond property. What about some tax-free accounts (UK ISAs) or allow pension contributions and growth to be tax-free therefore encouraging compounding growth. Tax at withdrawal. There is increasing divergence between the haves and have nots. Those with property portfolio taking rent, can then hand these to their children tax-free. With the increasing mobility of the working population, the rules regarding transfers of pensions needs to be looked at. As a teacher on modest income, who followed all the UK rules when living there, I have been hit with a massive tax bill just for having been careful with my money and for wanting to not be a burden on the state when I am older. If I had worked in Oz this wouldn't have happened. I now have 2 countries telling me what I can and cannot do with the money. And if I return to UK I will be subjected to another massive tax bill. Why bother, I should just have bought houses.

DICK BANNISTER

W000680 21 Mar 2018, 2:46 PM

Retired people, who for economic reasons have a rental house as income should not be punished for this investment. This is a way to have income rise as rents go up. This problem can be dealt with by: 1 Asset tax applied up to 5 years of rental property ownership 2 Asset tax not for superannuants for one rental property 3 Asset tax applied after death of joint owners

MURRAY COLLINGWOOD

W000693 21 Mar 2018, 3:17 PM

I'm at that stage of life where we are building our retirement home. Building a house should be something the government (IRD) should be encouraging particularly in our current housing shortage. Perhaps it is not the type of house the government wants, but we are making way for somebody else to occupy the house we are vacating, and so on. It is very depressing to see the amount of GST we are paying to build this house. Why is the government punishing us by charging over \$100k worth of GST when we are trying to help the country build another house? And that \$100k is already

money that we have paid tax on. I asked my accountant whether we should put it in a GST registered trust and claim back the GST, but he said that would not be recommended. Why would he say that? Particular when a business can build a building and pay no GST on untaxed money. That's not fair.

ANONYMOUS

W000710 21 Mar 2018, 4:49 PM

It's obvious that you are only wanting submissions from idiots and socialists so it's probably a waste of time suggesting that paying less tax be one of the options. This is nothing more than pathetic propaganda from fools and tyrants. Socialism is the philosophy of failure, the creed of ignorance, and the gospel of envy. Its only inherent virtue is the equal sharing of misery. - Winston Churchill

FIONA KEELING

W000721 21 Mar 2018, 5:22 PM

The modern life seems to be very busy and retirement is something I'm eagerly looking forward to. I don't want to work until I die, and notice as I age I have less energy and don't think I could cope if I had to work past 65. I don't think we should raise the retirement age.

HARRIET GALE

W000728 21 Mar 2018, 6:14 PM

Land tax please

ANONYMOUS

W000735 21 Mar 2018, 6:40 PM

pay out super in accordance to length of time earning or living in NZ by deducting if time worked or lived overseas for longer than 5 years only make super for those born here or if immigrated hav worked her for at least 20 years

ANONYMOUS

W000748 21 Mar 2018, 7:11 PM

Small businesses should absolutely be taxed less than big businesses, to allow Kiwi businesses to be more competitive on an increasingly globalized stage. Loopholes should also be closed to prevent big businesses escaping their tax responsibilities. However, my key concern with tax issues is how we can continue to provide the level of social services - health and education particularly - that New Zealanders are proud of, and expect to be available, as our population increases. This does relate to saving for retirement as well, through catering to the population bulge of elderly people we are currently experiencing as New Zealand's demographics transform.

JACK MOIR

W000756 21 Mar 2018, 8:03 PM

Capital gains tax can be brought in as long as there's no retrospective clauses. IF CGT is thought to be necessary, make the legislation operative from enactment.

ADAM NOWLAND

W000769 21 Mar 2018, 8:59 PM

I think a capitol gains tax should be applied depending on the total number of properties you own or have owned. In a similar was as selling a car, you can buy amd sell a vehicle and make a profit, however if you do it too often then you are required to have a dealers license. All taxes to property should be applied in the same manner. If buying and selling homes for profit the a maximum amount of properties should be allowed before a tax comes into effect and as the number of properties increases so too should the amount of tax taken. This should also applie with rental properties. Where if you have one propert additional to your family home you should not be punished. However if you have 5 plus then you should loose your ability to make deductions against any losses, this too should decrease as the total of properties increases.

NIGEL BECK

W000784 21 Mar 2018, 10:24 PM

I think it is a great idea to abolish secondary tax so i can save up to buy a house

ANONYMOUS

W000792 22 Mar 2018, 12:12 AM

Everyone knows that property values nearly double every 7 years. If people didn't get on the market early they missed out. It's the way of life. If you can't afford Auckland then look elsewhere but to add and extra tax when the house value increases is just a money grab. Plain and simple. The owners had paid PAYE on income to buy for the house, GST on water, power, any work done to the house and possibly income tax if it's a rental property and now to get taxed again for selling the property?? Its just a money grab being sold off as an idea that it'll slow the housing market or stop investors buying properties.

SYLVIE KERR

W000800 22 Mar 2018, 7:07 AM

They are all important but if we fail to protect the environment none of the others will matter

CHRIS PATTISON

W000811 22 Mar 2018, 8:48 AM

I have very strong objections to those individuals and corporations that have the (tax deductible) ability to hire accountants to manipulate their tax returns so as to minimise their tax contribution. The man in the street is unable to do so. This might explain why "cash jobs" are done as a way to level the playing field. I also strongly object to "churches" having a tax free status. It is well known that the God business is a very lucrative one. There should be some sort of cap on those preachers putting their hand deep in the honey jar, which they consider as their right. Also, any associated businesses that are not directly a church activity, but are stated as supposedly subsidiaries of a church should be taxed as a business, and not as part of the church organisation.

CHRIS MARTIN

W000820 22 Mar 2018, 9:12 AM

People who have made a sacrifice to put money aside to fund a reasonable retirement, and have an investment, shouldn't be disadvantaged by then being taxed extra. A capital gains tax or a wealth tax would make the effort to put something aside a waste of time and would be a cruel reward for not being a burden on the state.

LEANNE MCKENZIE

W000822 22 Mar 2018, 9:42 AM

We own a truck and our biggest dept each month is to the tax dept in Road user GST and provisional tax. Margins are tight and paying so much back in tax is not letting us get ahead. The driver can only work 70 hours max a week. when you do have a good month you pay more GST so you cant win.

BRUCE MERRETT

W000833 22 Mar 2018, 11:08 AM

A simple Capital Gains tax would generate revenue which could be used to help first-time buyers into the market via co-ownership schemes with affordable intensive housing. Fairer equality in housing (a fundamental need) will only eventuate through Government intervention. The free market doesn't give a damn for fairness & why should it ?

KYMBERLEY PAIGE

W000843 22 Mar 2018, 12:13 PM

I think sugary foods, fizzy drinks and unhealthy foods should be taxed higher and fresh fruit and vegetables have the gst removed to help our new generation to better health. This would also save the health services large amounts of money in treating obese

children with diabetes. Remove large deposits on homes for kiwi first time buyers so they can own their own homes again. Have higher taxes on plastic wrappings and give incentives to companies that use recyclable materials. Reduce the number of local council workers and their travel costs. Provide free bus transport for kids to reduce the load on our roads. Add more taxes to fast food places especially those like McDonald's, Burger King, Kentucky fried chicken who promote cheap unhealthy eating.

JERRY FLAY

W000846 22 Mar 2018, 12:34 PM

I am happy to pay tax as long as I am confident that the tax take is used efficiently. Every day I see or encounter situations where this does not appear to be the case. Taxes should be used to achieve things for New Zealand and New Zealanders, not to pay for a bloated and inefficient public sector. Until such time as a sufficiently courageous leader takes it upon themselves to rationalise government staffing and activities in a way that any business leader does, I have little interest in paying any tax, let alone more tax. And like most hardworking Kiwis, life is very expensive right now - taxes, rates and the general cost of living make saving and luxuries unaffordable. Like most Kiwis, my savings / retirement plan is my home. So I could not support any tax regime which proposed to damage that.

MICHAEL ANDREWS

W000861 22 Mar 2018, 1:55 PM

The current method of using rates to fund local councils needs to change. Because of the huge changes in house prices over the last decade or so, the value of a person's house doesn't necessarily have any relation to their ability to pay rates or tax, or the services that they use. Rates should be linked to a person's income, not the value of their property.

ANDREW NASH

W000889 22 Mar 2018, 4:47 PM

Tax on your bank accounts should be changed or done away with. A much lower tax maybe but you pay taxes on what you earn then if you have some to save or invest you pay tax again which I find is double dipping. Most of us put a small amount away for our future retirement so we can live a comfortable life which comes to my next question. Why should we have to pay tax on the NZ superannuation when you retire you pay tax all your working life, retire and still have to pay tax. Can understand if you are still working and collecting the NZ superannuation yes you should pay tax but if you are fully retired then no tax should be paid. Also as I have just retired after working for 50 years working for the same company I think I have earned a tax free retirement. So to sum it all up no tax or minimal tax on savings accounts. No tax on the NZ superannuation unless you are still working.

GEOFF WISE

W000902 22 Mar 2018, 6:34 PM

Making NZ a more equal society.

ANONYMOUS

W000910 22 Mar 2018, 7:32 PM

we need to make clear where NZ is located globally and that we are a small economy, globally speaking and cannot save the world, reduce the nanny state status by shifting more responsibility onto people. we have too many rules instead of advocating good principles not sufficient funding goes to the environment (staff), innovation & technology, resilience consider ways to reverse the myth that driving your career is about changing jobs every 18 months... as the staff member is likely not to add much productivity to NZ, contribute a lot to peak time travel congestion reducing efficiencies generally speaking. This can be done through lifting salaries (not by lifting basic minimum wages) but by also rewarding people who spent considerable time at university. Basically in NZ someone with a PhD is likely to be employed at the same salary level as someone with a bachelor. This is wrong. This is in many ways reducing productivity and thus government missing out on higher taxes

SUSANNAH RODDICK

W000919 22 Mar 2018, 8:04 PM

I think Capital gains is the most important, and am so frustrated that we're not doing something about this. Taxes (or refunds) on wines or vintage cars looks like a distraction to me. Housing is crucial and it's something we can do something about. It's not 'untouchable'. I care about all people having somewhere to live and want my tax system to support that. We know it's better for all people of all ages to have a stable place to live, we know it costs tenants disproportionately to constantly have to relocate. I enjoy the security of raising my family in our own home. Surely we can design a system so that the less well off has a greater chance of this. I do not care about how our tax system supports people losing or gaining on an investment in wine or cars. Buyer beware I say.

DAVID LAMOND

W000926 22 Mar 2018, 9:00 PM

We serve the purpose of our country. We protect the people. We are funded by the tax our citizens pay. So why does tax come out of our pay? For those serving in the defence forces this is common conversation. For those serving in the Reserve Forces doubly so. Why, as a Reservist, often working full time also get taxed at a secondary income rate. Isn't the Australian model a good one to follow here?

JAMES HEWSON

W000943 23 Mar 2018, 11:01 AM

I would like to see the secondary tax rate dropped. People are trying to get ahead by taking a second job only to find that up to 50% of the wage is taken back in tax....

JOHN EDWARDS

W000947 23 Mar 2018, 11:22 AM

Much of the tax collected is wasted in administration , PC issues and PET projects of the governing party. Common sense has become uncommon, projects bogged down in costly litigation for the weakest of reasons. 3 levels of government is not sustainable , with no control of local govt spending and their belief that ratepayers have bottomless pockets. Capital gains tax removes incentive, reduces reinvestment, moves the focus outward away from traditional areas such as property/rentals. Social issues are exploited by self effacing groups and media, all focused on the NOW, with the causes not addressed truthfully. ie starving nz children failicy. Poor pay the least yet cost the most. NZ's biggest problem is APATHY , the waste of so much by so few goes unchallenged, let the squeaky wheels squeak, tighten govt belts and look within for savings. More taxes ? a true sign of govt living beyond its means "you cannot strengthen the weak by weakening the strong" Abraham Lincoln

LARA IRIARTE

W000952 23 Mar 2018, 12:17 PM

Our tax on income is way too high. Restructuring our monetary system from an interest bearing debt based system to an interest free demurrage system would do three important things: 1. Allow tax on personal income and productivity to be substantially reduced or eliminated. 2. Encourage faster flow of money; velocity of money is an important aspect of how money works in an economy. 2. Demurrage reintroduces the incentive to loan that removing interest takes away.

JOHN BROUGHTON

W000957 23 Mar 2018, 1:12 PM

The manner this has been worded makes it ambiguous. Retirement is an issue for everyone. Some will find it easier to manage than others. Everyone's circumstances are different - some people have been financially prudent, others haven't, some have worked hard and smart, others have experienced misfortune through no personal fault. We are all eligible for NZ Super. but there is a case for means testing as in Australia, but that would only affect the extreme end of the population - EG. Gareth Morgan. Business tax clearly in some instances seems unfair with the small amount that is payable. In most instances they pay many taxes. Marine farming could be an area to look at for environmental taxation, as the farms don't own the water but create a lot of degradation, unlike conventional land based farming. Forestry and building development can be very damaging to the environment. Capital Gains Tax could be ruinous for individuals and families and is a very complex issue to be able to govern.

JOSIE NEWITT

W000968 23 Mar 2018, 4:05 PM

I think that all children's items for under the age of 12 should be GST free. And all vegetables and fruit should be GST free and tax the share holders more to compensate. I know tax has to be paid but I think it should be fair all round. Give people less well off a chance to get on.

COLIN FUSSELL

W000972 23 Mar 2018, 4:47 PM

1,000 NOT enough on such subject- these matters ALL pivotal! Retirement question divisive - many "oldies" came through tough times, being frugal only to be penalised in their twilight, young encouraged to think most oldies had it good - rubbish! Now those who saved likely to be penalised while wasters & too many young want handouts- APPALLING MESSAGE TO SEND & without the "right message" to save & work within means what then? Environment, again, offered too much "lip-service" as everything worsens - it will govern our future for sure! Capital gains tax has merits but needs to be fairly applied - GET RID OF FAMILY TRUSTS if you are game but with most MPs & the wealthy having them little hope of anything changing there! Few of those trusts would be anything other than a "tax AND family inheritance rig!" To not touch those while "belting" those that received miserable bank returns while paying full tax with no "offsets" makes this exercise a potential farce! Let's say it as it is!

TERENCE MCWILLIAMS

W000983 23 Mar 2018, 6:05 PM

Hi what hurts the most is my UK state pension is just taken without any records showing any were. I would suggest it is 100% tax I would respectfully suggest it be treated as over seas income and taxed as same. which I think would be fair.

RIFF RAFF

W000990 23 Mar 2018, 7:39 PM

For the third time - Kiwis pay too much tax.

JON HARRIS

W000996 23 Mar 2018, 9:25 PM

My biggest concern of this review is that it will look to punish those who have worked hard all their lives, paid more than their share of taxes and have accumulated savings to try and be self sufficient in retirement. I am many years away from this group but retired people are already being forced out of their homes with rates increases well above inflation (I know it's not in the scope of this review but it is a tax) and talk of capital gains and wealth type taxes would be a major and unfair attack on this group, and those working their way to be self sufficient. One of the topics in this survey is funding retirement - people should be allowed to fund their own retirement without punitive taxes.

SHANE WILLIAMS

W001000 23 Mar 2018, 11:07 PM

I think the working class should pay 10-15% tax. The more we have the more we're going to spend. Get rid of provisional tax. Kills a lot of businesses. If we pay tax we should have say what it gets spent on eg: pension, Saint Johns Service..... Work to hard just to give it to people who don't want to work. Being self employed, my tax should pay my ACC. Another bill that kills small business. If a capital gains tax s brought in, it should be low. Don't harm people getting ahead in life.

VICKI RICHARDS

W001017 24 Mar 2018, 10:12 AM

If we work hard, pay taxes all our life, and save for retirement we should not be punished and have to pay more tax. Working hard is a kiwi thing. Nzers do not appreciate being taxed because they work hard when there are people who have no intention of working and sit at home and get paid to do nothing when they are capable of working and paying tax. Hard work should be rewarded. Saving should be rewarded and incentivised. Not penalised. The more we work hard and save, the less burden we are in the tax system. At the moment we are penalised for being less of a burden on the tax system.

LYDIA STANDE

W001021 24 Mar 2018, 11:10 AM

Taxing overseas business.

BILL BARRY

W001023 24 Mar 2018, 11:34 AM

As a small business owner I think the provisional/terminal tax payment method requires a rethink. It could perhaps be paid at the same time as GST. Taxing interest on savings gives the tax man a first take at any possible gains long before the saver gets to see any benefits by withdrawing. The tax on all Kiwisaver accounts should be taken by the IRD at time of withdrawal leaving a greater pool of money to accrue interest. Make any contributions to private health insurance tax deductible as those using a private provider are not drawing in the public system. I feel first \$15,000 earned should be tax free and the upper tax rate percentile raised slightly to compensate, the tax brackets should also be inflation adjusted.

TONY ENSOR

W001033 24 Mar 2018, 2:06 PM

Consider taxing those on high incomes(eg. above\$160,000) at a much higher rate, say 60 percent. Also chase up those avoiding their share with much more vigour. Some

"charities" are not what they claim to be. It seems odd to take tax from benefits when it is taxation that provides the money. No tax on incomes below \$10,000.

LISA RICHARDSON

W001048 24 Mar 2018, 3:59 PM

Housing is complex but capital gains tax is already in place for two years. I am concerned that if we play with this too much that there will be less investors and they are funding a service NZ desperately needs the return on investment is not high vs other investment options and you only gain enough value if you do actually sell at some stage.

JACK GARTHWAITE

W001064 24 Mar 2018, 5:06 PM

I feel it is outrageous that one should pay tax on savings that have already been taxed before they were saved. Now I know that you will say, we are taxed on income earned, i.e. interest, but at our rate on relevant earnings that is not on if you want people to save it should be at no more than 5% across the board. We are always being told to look at what Singapore does, but we don't follow their lead in taxation or Australia's for that matter. The reason we have tax evasion is because of the punitive system we have with no clawback in place or a higher starting figure before tax clicks in, but I doubt anything will change in mine or my children's lifetime.

M S

W001068 24 Mar 2018, 5:30 PM

We need to ask company that has environmental effect should pay more taxes but if the effect is irreversible they should not be given any permit at all.

GRANT CHING

W001073 24 Mar 2018, 6:00 PM

I would like to see the refund system for bottles etc similar to South Australia. Could a similar system be implemented here in NZ?

CATHERINE WOODLEY

W001080 24 Mar 2018, 7:01 PM

Do not introduce a capital gains tax or extend the bright line test to 5 years as this will discourage landlords to invest in and provide affordable rentals which many people need. There will always be a need for rental property not everyone wants or can buy a house. It will cause housing prices to go up by reducing supply. Focus on taxing businesses more and applying GST to goods sold via the internet and global

companies who don't pay tax here in NZ. Leave small investors saving for their retirement through housing and shares alone

ROBERT MURRAY

W001091 24 Mar 2018, 8:13 PM

Sirs, If you are going to recommend a Capital gains tax or any other new tax, can you please ignore all those economics experts and only make tax payable when the gains are realised. Taxing somebody on money they haven't actually received yet is morally indefensible, can be an intolerable burden and is difficult to comply with.

JASON MCQUINN

W001095 24 Mar 2018, 8:27 PM

introduce a new income tax especially for members of parliament, the brackets will be decided by a gallup pole of new zealand citizens bi annually, new zealanders are fast falling behind the median wage of m.ps and obviously if the m.p's function well in bringing up the median wage of their voting public then the public will allow them a fair tax rate.

TOM GERKER

W001102 24 Mar 2018, 9:28 PM

Capital Gains Tax on investment houses: 1. Family home exempt from tax. 2. Investment properties incur a capital gains tax if sold within 10 years.

SAM STONE

W001111 24 Mar 2018, 9:56 PM

Our environment is the best asset we have, and we should absolutely use tax to assist in protecting it. By taxing products and practices which can be harmful to the environment, and reducing or eliminating tax on more favourable options, we can help price the unfavourable options out of the market, this protecting our environment. In doing so, it is also important to ensure all entities are being taxed fairly, both individuals and organisations, based on wealth. This way the costs of maintaining our pristine environment can be shared fairly by all.

YVONNE JOHNS

W001118 25 Mar 2018, 12:23 AM

Why are we allowing water to be removed from New Zealand allowing overseas companies to not only strip one of our natural resources, but also make money doing so. Look at the situation of the CDHB telling the people of Christchurch that our water is not, not safe, hence fluoridation in the water supply. How close are the New bores to the CCC water. The current government said they would look at taxing overseas

companies. But nothing yet, why not! The tax could go into the health sector, especially mental health involving the homeless and also towards that "affordable Housing" that no one can afford

LES NEWMAN

W001121 25 Mar 2018, 5:21 AM

I am in the UK at the moment dealing with my brothers estate and the tax I don't want in NZ is death duties / inheritance tax / gift tax as this is seen as straight theft as tax has been paid on the asset as the monies used for the purchase or savings therefore these taxes are double tax and unfair. In my brother's case the funds taken by the tax dept would have been used for his grandchildren's higher education. In short these taxes are extremely unfair in that the harder you you have worked and saved the more you and your dependants/family are penalised.

ANDREW BOYCE

W001135 25 Mar 2018, 7:50 AM

No other comment.

TIM BIRD

W001152 25 Mar 2018, 10:23 AM

Most important tax issue is around housing. I would favour a land value tax, but I understand very few political parties campaign on this, as to not deter voters. 2nd is we need 0% income tax on the lowest threshold for incentives to work and give relief for them. Thirdly we need to increase excise tax on alcohol to reduce consumption and harm. Lastly, we need a decrease in corporate tax to support business in new zealand, growth and increase wages.

LEANNE CATCHPOLE

W001160 25 Mar 2018, 12:13 PM

I think the requirement to pay a secondary tax rate on a second job is very unfair. Our working lives are changing and many people don't have one full-time job any more but a number of part-time jobs. Many of these part-time jobs pay low wages but the second (and third) part-time job is taxed at a higher secondary rate. This means these people earn less each week than people that have one employer but work the same number of hours/ hourly wage. Many of these low income earners do not know that they can or how to claim at the end of the tax year for a re-fund to get the overpayment back. Also, even if they did get a refund at the end of the year they may struggle to pay their rent and living costs through-out the previous year.

KEVIN WINDELBORN

W001166 25 Mar 2018, 12:57 PM

Wage and salary earners pay far more than their fair share. All so through GST. Small and big business and property developers need to be paying their fair share. Stop over taxing us. Because we are the easy hanging fruit. For more government income.

ANDREA SPEARS

W001193 25 Mar 2018, 3:13 PM

All of the above is important Plus: REMOVE secondary tax LOWER tax for high school students with part time jobs NO TAX for kids under 14 - especially No Tax for kids delivering papers! NO tax on inheritance, NO tax on family homes being sold Funding for retirement is essential - Needs to be better supported and more secure! NATIONAL GOVT SOLD Superannuation SOEs and used Super money for dodgydeals overseas!!! We need to get it back! Reduce over inflated salaries of CEOs in govt organizations!! Put the money back into to super fund or education/health fund SUPPORT apprenticeships of NZ Citizens - stop allowing money to leave the country. Overseas owners of NZ land should be taxed before the funds leave NZ! Protect our sea and land reserves from drilling and mining (especially by overseas companies)

REECE MOODY

W001199 25 Mar 2018, 3:52 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 tax issue that matters most to me is tax itself. Taxation is state-sponsored theft. I'd just like the Labour government to understand and hear those of us out that are opposed to the amount of excessive tax in this country. We want to reduce tax and cut back on social programs (e.g. WINZ, ACC, etc). The narrative is that we are 'bad people', 'elitist' or 'insensitive' for wanting this, but this is the opposite. Reducing tax and social programs will get people back to work and contributing to the economy of this slice of paradise. The bonus is that we'd be able to stop importing people to do the work that people on benefits could be doing instead. I appreciate your time.

DAVID ECCLES

W001203 25 Mar 2018, 4:01 PM

We need to lead a sustainable life, otherwise people can't follow in our footsteps. I think that tax is seen as a punishment, and therefore should be directed at things that we want to punish: unsustainable business practises (and to a lesser degree, unsustainable personal practises), wage imbalances, and free money for people who already have plenty. For this reason also, I think that every progressively taxable thing should have a no-tax threshold (where that makes sense). There are things for which this would be difficult to police (e.g. GST), where a decision could be made as to having a blanket non-progressive tax, or no tax at all.

OLIVER KROLLMANN

W001224 25 Mar 2018, 5:49 PM

We're facing huge challenges because of irresponsible behaviour in the past and present. In the past we didn't know better, so that can be excused or explained away, but now we do know better, yet we still don't want to change and start protecting our environment and repairing the damage we've done. It's almost as if we didn't care about our kids or grandkids, who might not be able to catch a fish anymore, might have to live in caves again to be protected from severe weather and climate, and might not be able to live their life like we're taking it for granted right now. Sadly, the thing that works best is hitting people in the pocket, since most of us are plain materialists and only care about "what's in it for me". This is where the right tax at the right point can force us to change the way we need to change - taxes on fossil fuels, taxes on alcohol and drugs, taxes on home ownership (which is just another form of investment, not something that needs special treatment).

DEIDRE BUTLER

W001241 25 Mar 2018, 8:09 PM

Tax HAS to be fair and HAS to take account of personal responsibility. Company tax should be directly tiered to profit - smaller businesses with less profit, naturally pay less tax than a larger company with higher profit! Key is making sure companies CANNOT hide their profits! NO to Capital Gains Tax for longer term land/property (over two years). There is NO "good fortune" associated with these investments! They are stressful and a big risk in the life mix. AND these investments for mum and dad, ARE their retirement plans AND their helping leg ups for their children. DO NOT penalise mum and dad for working hard to try and better their families and their situation. ENCOURAGE them to do this as they are taking financial responsibility for themselves & their Whanau! TAX those that are buying & selling land or property short term for direct profit (under two years) this IS a business. TAX those that make bad choices so the tax can directly offset the cost of those bad choices! BE FAIR

GERALDINE ALLAN

W001245 25 Mar 2018, 10:37 PM

look after the elderly. they have done their share and need to be helped now.

SUZIE B

W001253 26 Mar 2018, 8:29 AM

I imagine that a CGT would be a nightmare of administration and penalise those who have worked hard or maybe inherited 'stuff' from family..not to be penalised it to have heirlooms to look after for future tamariki!. It has been used overseas on housing and made NO difference to house prices or affordability..eg Oz, Canada. The property is already taxed on income earn to buy it, on money in bank while saving for it, on house purchase, fees to agents, lawyers etc so unfair you tax again. As for 'valuables'- a beauracratc nightmare and wharf if there is a loss on a purchase- eg art or jewellery as often is? Who pays to value stuff? Sounds like Stalinist Russia again.

ALISTAIR COLLINS

W001258 26 Mar 2018, 10:02 AM

as a working man- the harder I work the more I pay in tax. the more overtime I try and do to make a better life for me and my family the harder I get penalised. 2nd jobs or over time at shuldnt be taxed at a different rate

IGOR DIVJAK

W001272 26 Mar 2018, 11:12 AM

A capital gains tax on all investments including the share market and real estate. Right now it makes no financial sense to invest in companies instead of rental properties.

KAY TRACEY

W001274 26 Mar 2018, 11:26 AM

Over the last 20 years there have been so many changes to the way people live and organize their lives it is not safe to make assumptions about what resources people will have when they retire. Strengthening Kiwi Saver seems to be the most likely way to ensure future retirees can enjoy a decent way of life. It is also wrong to base decisions on the ideology that older people should be supported/encouraged to stay in their own home for as long as possible. This is not working as many do not have the family or community support to make this a happy way to live. So working out the cost of being retired should not be based on faulty stay in your home thinking. The strategy should be based on providing a safe and suitable living environment earlier to provide a better quality of life and reduce high health costs items such as hip replacements. Different solutions are needed, all over 65's to sell their home, purchase a retirement unit, put \$100k into Kiwisaver for each of their children.

DAN CARPENTER

W001290 26 Mar 2018, 4:02 PM

As I've stated previously, introducing means testing, along with increasing the age.

ANONYMOUS

W001298 26 Mar 2018, 5:49 PM

Secondary tax being done away with, Charities being protected from tax, Protecting our environment for future generations by using tax to encourage good choices, Using tax to protect those more vulnerable

GRAEME PEDERSEN

W001313 27 Mar 2018, 2:14 AM

In my opinion a capital gains tax would increase the government's tax take without hurting anyone. Managed properly on the reselling of real estate etc. within a certain time frame,(excluding the family home) or purchasing property and leaving it vacant till it gains in resale value is a form of income and should be taxed. The PAYE system ensures the workforce and people on fixed income pay tax, so this would go some way to making our tax system fairer. Another way would be to make religious and other organisations EG Shotover Jet, Sanitarium and some of the more affluent church groups pay their fair share as well. Maybe some sort of occupancy tax could be applied to foreigners who buy real estate and leave it vacant as well. A better fairer way of getting the income needed to run New Zealand would be a transaction tax on the movement of money just a 5% tax would enable all other taxes to be eliminated. This would make the big spenders pay more and there would be no loopholes.

ERIKA WHITTOME

W001316 27 Mar 2018, 6:42 AM

Please remove gst from fresh fruit vegetables and Whole Foods. Tax calorie rich foods because they are making our country fat with high obesity, type ii diabetes and heart disease. For example: my childs school lunch options: a meat pie \$4, sausage roll \$3 but vege sushi is \$7. Nutritional choices should not be so financially driven! The meat pie and sausage roll are calorie rich yet the cheapest options. You have the power to impact people's health and we all pay for poor health of this nation with our government funded pharmac and district health board hospitals. Tax calorie rich prepared food please! They have done it in Denmark: see <https://www.pcrm.org/health/medNews/danish-tax-on-fatty-foods-improves-health>

ANDREW ELPHICK

W001328 27 Mar 2018, 8:44 AM

Compliance for business. Tax needs to be as easy as possible.

RACHAEL ALLAN

W001336 27 Mar 2018, 9:32 AM

I believe secondary tax should be abolished. Over the years I've occasionally worked 2 jobs to help support my family. I've been a single mother of one working full-time and even though I would easily earn under 100K annually, if I happen to have 2 different employers my tax is significantly higher. For many people who are willing and able to work 2 jobs, being taxed again at a higher rate is not only unfair, it is a real deterrent. The reasons why people choose to work 2 different jobs could vary considerably - maybe it's to expand their knowledge base, develop professionally, work in another sector that they may be interested in, help pay for the extra expenses that come up (especially with children), support older parents/extended family or pay off a mortgage faster. I would like to support my daughter through university and potentially a 2nd job

would enable me to do this - but when I'm being penalised with secondary tax it makes me wonder if it is worth it?

ROBERTA SINGLETON

W001344 27 Mar 2018, 10:33 AM

Do what ever it takes to protect our suffering environment for future generations,

PAUL KING

W001364 27 Mar 2018, 12:37 PM

Creating a level playing field for small business tax compliance is a big issue. Right now differential taxation and other rules impacting businesses require the use of accountants - costing time and money that could be more productively be spent on earning taxable income. Accounting compliance cost can easily absorb 10%-20% or more of annual income for small low turnover business and other entities. To eliminate this horrible inefficiency, please eliminate any tax rate or rule differences applying between taxable entities (Trusts, business and individuals), and make calculating and paying tax no more complex than completing a gst return every two months - eliminating all the requirement and incentive to use tax accountants that advantage large well funded entities at the expense of the sole traders, small family trusts and individuals

SHEREE KEARNEY

W001372 27 Mar 2018, 1:49 PM

I have two rental properties and if you put capital tax on them I will sell them before and it will mean less rentals out there if everybody does this

REX DUNCKLEY

W001374 27 Mar 2018, 2:25 PM

We should switch to Return Free Filling for salary and wage earners. Just give people their refunds and put an end to those companies that charge 10% for doing what is really the governments job. The governments already gets all the information it needs from employers, for salary and wages, and other income like dividends and interest the governments get that information from banks/companies/etc to workout if a person is due a refund.

KAETI RIGARLSFORD

W001379 27 Mar 2018, 3:05 PM

Please a look at 2ndary tax, this effects people who are young on a benefit or on low income getting 2 jobs as fulltime one. Maybe you could rase when 2ndary tax kicks in or knock it on the ehad for under 40 hours. Its so dsicrimatory.

ANONYMOUS

W001394 27 Mar 2018, 4:46 PM

This question really does provide a biased and one sided view as to the outcome of the working group. Asking if you would like a capital gains tax as one of the 3 main options really is deciding on what outcome is wanted from the working group. If we had better control of foreign companies working here and raving their profits, there would really be no need to tax businesses at all. - Just restrict business tax to drawings. This would strongly encourage investment

HERRMAN BOHTE

W001408 27 Mar 2018, 6:53 PM

Ditch the 2 navy frigates and swap them for icebreaking OPVs. The savings in tax will be phenomenal. Then later down the track when everyone has calmed down, combine the Air Force and Navy to form a newly armed Coastguard. The NH90s and Hercs can go to a newly formed aviation unit within the Army. Again the savings will be huge and we will have 2 highly trained services.

GREG SUGRUE

W001411 27 Mar 2018, 7:40 PM

Tax all these foreign companies at NZ Rates, eg facebook, google etc, and shut down their bank acts, lock out their buildings until they give Nz tax dept full access to their earnings and allow proper auditing and taxation, and backdate that tax 7 years.

LEAH CRONIN

W001425 27 Mar 2018, 11:13 PM

Taxing unhealthy food is important and discounting healthy options such as vegetables and fruit is extremely important. Also a good health system is where I want to see our tax spent on. Better choices in our health care such as preventative measures provided early on and options for choosing alternative medicines that are holistic and provide a all encompassing approach to being well. Also we need to provide drug and addiction support and rehabs and happy for my taxes to go towards these causes.

CHRISTINE SMALL

W001427 27 Mar 2018, 11:15 PM

Capital Gains Tax: Foreign owned land and buildings should incur a capital Gains tax when sold unless the owners have residency or NZ citizenship and live in NZ for 6 months or more out of 12 every year. Secondary Tax: This tax punishes people who work 2 or more part time jobs due to a shortage of full time positions. Secondary tax should be completely abolished for people earning less than 50 k pa and people

working more than 1 job should be commended not penalised. Pollution tax: A Plastic retail packaging tax on non perishable items i.e. Toys etc, should be introduced where thick packaging that can only be used once before being disposed of needs to be treated as the pest it is to our environment. Remove GST off the purchase price of electric vehicles and hybrids to encourage environmentally cleaner vehicles on NZ roads. Car registration on these same vehicles should be less than full petrol vehicles, with higher charges for diesel using vehicles across the board.

JASON MCQUINN

W001440 28 Mar 2018, 8:28 AM

We all strive to get pay rises every year that keep up with inflation. I would propose that every year the tax thresholds be raised to align with this. This would boost productivity as the worker will no longer stave off overtime to avoid tipping into the next tax bracket. Kiwis need incentive to work hard, the goal posts need to constantly shift, income tax take will increase as workers become happier to do more hours for a little more money.

DANIEL SANSON

W001443 28 Mar 2018, 8:35 AM

New Zealand Defence Force reservists are part-time soldiers, sailors & airmen. Most reservists have a primary paid occupation. Their role as part-time soldiers, sailors & airmen is typically a secondary paid occupation. As such, most reservists are likely to be on a secondary tax code. As a reservist you often need to take time away from your primary job to do your secondary job. This is a unique situation where the secondary tax system is not being used as it is intended. I propose two solutions: - Abolish secondary tax as it denies many New Zealanders access to the income they need to make ends meet. - If secondary tax must stay, create a new secondary tax code customised specifically for NZ Defence Force reservists.

GERT TALJAARD

W001451 28 Mar 2018, 10:55 AM

Create a culture of savings - encourage people to save for retirement through more tax incentives.

WENDY TURNER

W001455 28 Mar 2018, 11:48 AM

I don't think a Capital Gains tax will have the desired outcome of making houses more affordable. Property is already taxed under the Bright Line test and this has just been extended to 5 years. IRD has always had the means to tax income from properties bought and sold with the intention of financial gain. There's a public perception that landlords don't pay tax and that's incorrect. We are now at a point where property investment is treated completely differently to other business from a tax point of view, it's more punitive to own property. This is not right and will drive landlords out of the business. I think GST on healthy food should be reviewed. I'm not sure how complex

that would be. I'd also like foods to be taxed more where they have a negative effect on Public Health - potentially a sugar tax in the same way tobacco is taxed. I think big international companies who do business in New Zealand should be taxed here. I don't agree with land, wealth or inheritance taxes

KAREN BAKER

W001464 28 Mar 2018, 1:17 PM

While everyone wants to care for the environment you must consider the serious implications of imposing a tax on animal emissions. None (I repeat) None of our trading partners pay such a tax with the EU stating that they will not do so. Farmers get paid the "going rate" for their produce thus are unable to pass the cost on to the consumer. This puts them at a major disadvantage and lowers yet again their profit margin. We along with many other producers, have planted tree lots, fenced waterways (20 years ago) and care for stock in the best way possible. Grass is a more efficient converter of methane but so far isn't in the equation. SO —No Tax on animals please; we are trying to feed our citizens.

KELVIN BLACK

W001479 28 Mar 2018, 4:22 PM

Shares can go up or down. If the Government wants people to invest in NZ business by buying shares then those shares should be taxed at time of sale ONLY (not every year). If the share price drops then a tax refund would be in order. More protection for share buyers. I lost many dollars in shares with 'Fortex'. No protection for me and many others. The management lied about the viability of the company, the company went Bust, and we share holders were not able to get a single cent back. A tax on 'anything' that 'might' go up in value over time? No way. NZ Politicians are not to be trusted with that much power! A tax on art, fine wine, vintage cars? You must be dreaming? Why would anyone ever buy anything? Gold or Silver bought as an investment? Same as shares, ONLY when it's sold, and if it makes a profit then tax that profit ONLY. If it makes a loss then the owner gets a rebate. Got to be fair about this. A tax on rental housing? NO WAY. Rents will rise.

ANONYMOUS

W001487 28 Mar 2018, 5:11 PM

I work hard for my money and as I have been earning in a higher income bracket it's a lot of tax I pay, this can make it hard as I have just become a home owner. I think the tax % should be looked at as yes I am earning a bit all other items we pay for have gone up as well. It's a little unfair to have nearly half my pay go in tax money

RICHARD BATTRICK

W001496 28 Mar 2018, 7:14 PM

NZ needs to become a more balanced country. The present threat of strikes are testament to this. The pay received by CEOs needs to be limited to no more than 10

times the average pay in a company. If it is not limited at the pay cycle then it needs to be curtailed at the tax cycle so that the country can afford nurses, teachers, doctors, hospitals; roads that don't wash out; lakes and rivers that are clean etc. More sharing and less selfishness needs to become common place. NZ could be the best country in the world but unfortunately some divisionary traits seem to be becoming more noticeable. Tax enables us to be more like "it takes a village to raise a child". Tax provides a formular by which without doing everything through the Red Cross I can help rebuild a road washed out in Northland, provide earthquake relief in Kaikoura, Wellington and Christchurch. I don't think the government steals my money unless it spends it on warfare.

RUSSELL BAILLIE

W001510 28 Mar 2018, 10:43 PM

Retirement: basics should be covered by a UBI Business tax: all sizes of business and varying types of businesses should be treated equally. As environmental/consumption/financial transactions/etc taxes increase, business taxes can gradually decrease. Land: Rates should move from improved value to land value only. Land-bankers need to develop earlier or pay more. GST: on everything, all at the same rate. Keep it simple and broad based. Supplement it, if need be, with variable excise taxes on luxury goods. Environmental taxes: Yes, as widely scoped as possible. E.g. at the point of extraction or discharge. Built into fossil fuels, et al, at the well/mine head or port of import. Waste taxes are tricky due to fly tipping and free waste disposal may end up with a cleaner environment at a cheaper cost. ????? Health taxes - yes. E.g. sugar taxes as per alcohol & tobacco taxes - an excise tax at the point of entry into the NZ economy.

MICHAEL WOODS

W001517 29 Mar 2018, 7:27 AM

The cost of running the government and distributing income to those who are in most need should not go up on a per capita basis in NZ. As our population grows there should be both economies of scale in government, as well as a growing economy, which supports a greater number of people at a reasonable income level. We are becoming very much an affluent consumer driven society. Sure there those who currently don't benefit fully - but how many of those don't have a cell phone, enjoy a drink (or too many) and have a car (or three). As a consumer led society, the bulk of the tax take should rightly come from GST so everyone contributes to our society. The 15% GST, should be plenty to maintain our current governance structure, provided the govt doesn't throw \$ away on areas which will be either non-productive in the long run, or increase our core costs of running the civil services excessively. Targeted taxes for smokers, fuel etc take care of much of the extra overhead of these activities

GERALDINE COMBER

W001533 29 Mar 2018, 9:58 AM

Do not use this as a reason to give us all new tax. Just make some small adjustments around business and investment. Individuals pay enough already

GREGORY COOPER

W001550 29 Mar 2018, 1:32 PM

Businesses including those owned offshore need to pay their taxes in the jurisdiction where they collect their income. You benefit from our infrastructure to sell to our people then you pay your taxes on the money you make. No ifs, no buts. Taxation must be progressive and not widen the gap between those who have and those who have not. So we need to tax assets before income. Tax income before consumption. Only tax consumption as a last resort. It is bizarre that little to no tax is paid on the increased wealth from an asset but a below the poverty line family has to pay GST to treat their kids to a biscuit

ANONYMOUS

W001564 29 Mar 2018, 2:36 PM

The poor to middle income earners are the ones struggling week to week, pay check to paycheck.

ANONYMOUS

W001575 29 Mar 2018, 5:12 PM

The major issue now facing the next government (and this in the future) will be how it funds the aging population as its tax income declines? We are going to see "pressure on the government to increase tax over the next 10 – 15 years". I personally don't want to have to wait until I'm in my 70's to retire because the government has failed to plan on supporting me (and my generation). The government needs to begin broadening its tax base. I personally disagree with going back to a Robin Hood tax system i.e. taxing the rich (66%) to pay the poor/need. I do however agree, that as a civilised society we need to look after those in genuine need. That we should be implementing environmental and social accounting initiatives. In 2010 the Task Force made some good recommendations including- Alignment of company, top individual and trust tax rates. Reducing top rates. Broadening the tax base. Introducing a capital gains tax. Considering a low rate land tax.

X T

W001587 29 Mar 2018, 7:06 PM

That all New Zealanders contribute and receive the same minimum benefits from a social insurance system. Stop the growing inequality in terms of the shadow economy and those who pay tax via PAYE, capital income bank tax.. Every New Zealander who lives in NZ over the age of 18 to be paying a minimum fixed rate per year. Funding equality in terms of urban/rural - user pays on all infrastructure, schooling, health, welfare to ensure best use of resources. Ensure those who make the right choices don't subsidise the proliferation of those who often unwittingly don't. An equal weighting on taxing of all forms of capital. A system where those who make the right choices, should circumstances change, are ensured to receive a minimum basic income and level of health provision at least equivalent to those who have a history of making the

wrong choices. A system which supports those who benefit our community and take the weight off govt funding, (carers,volunteers).

JAN BRAIN

W001591 29 Mar 2018, 7:48 PM

we have bought a property which is rather large and we have owned it for 5 years now we are in our late 60's and if we decide to sell and down size are we going to get taxed on the possible profit as house prices in our city have gone up so much we live in Tauranga

MICHAEL JONGENEEL

W001600 29 Mar 2018, 10:08 PM

It's a tough call, but the #1 priority ought to be taxing capital gains on assets. Failing to do so has significant negative impacts on EVERYONE.

MELANIE KILFOYLE

W001609 29 Mar 2018, 11:17 PM

NZ has a reputation for being a nation of small business people (they're a major source of tax revenue for our country). When making changes to the way small businesses pay tax, it would be good if the law-makers consider what is easy & practical for these people. Before introducing the AIM for prov tax, it might have been worth checking on the uptake of the earlier concept - the ratio method. I suspect the uptake was very low. As the AIM works on very similar principals, it might turn out to be a very expensive PR exercise without effecting much change. Go back to three prov tax payments per year (ignore the frequency of GST returns) so it's easier for everyone to know when their taxes are due. Make estimating provisional tax easier. Perhaps re-introduce an underestimation penalty so that there is more certainty about what is 'reasonable'. Some of the new changes are good, especially changing UOMI so that it starts at 3rd prov tax and getting rid of the 1% per month late pay fee.

HENRY

W001616 30 Mar 2018, 3:55 AM

We need a UBI funded by a progressive tax (possibly a land tax based system?)

AFROM ROTORUA

W001628 30 Mar 2018, 11:05 AM

I am a 47yo female - currently working full time. I own my own home and investment properties and have a good Kiwisaver balance (>\$200k). My focus is on funding my retirement and being able to live the lifestyle I want. I'm prepared to be a self funded retiree if that is necessary. But what frustrates me is the changing rules we have to

deal with that may result in investments - particularly property being taxed - or superannuation entitlement age being changed. For someone at my age where I am 20 year to work, play and save for my retirement we need consistency and we need a level of protection that encourages us to prepare for retirement. I could tolerate only receiving a partial superannuation at 65yo if my assets exceed a certain level - to ensure that those who have not been able to prepare for retirement can be assured a home to live in for the remainder of their lives and income to live off. But you can't keep changing the rules of the game while we're playing!!

MARTIN MEREDITH

W001630 30 Mar 2018, 11:26 AM

Taxation should be as simple as possible, with no loopholes. There should only be 5 areas of taxation Income - this seems to work ok as it is, but trusts and other tools to avoid tax need to be removed. Company - if your company sells goods or services in NZ or to NZ consumers you need to pay tax in NZ (GST). And you also need to pay tax on any profits made in NZ.(no loop holes). Religious businesses, anywhere a service or goods is paid for should be taxed. Property tax - Capital gains tax on 3rd or more home. This allows for a tax free main home and 2nd home (bach), anything more is an investment and should be taxed. Savings - which attract less than X level of interest should not be taxed upto 1,000,000 NZD. Environment - Tax any carbon based fuel as highly as possible, make public transport free or a low cost subscription service (buy a monthly ticket travel anywhere in NZ). Any company causing damage to the environment should be fined (not taxed). Any questions please ask.

NOEL PAYNTER

W001642 30 Mar 2018, 2:55 PM

It must be appreciated that the majority of tax payers are in the mid earnings group. With increased basic rates these tax payers are all moving into higher tax brackets thereby negating any increase in take home income. It was not that many years ago that anyone earning over \$40,000 a year were taxed very high. I can remember paying 70 cents in a dollar. This had serious effects on in the workplace. No one wanted to work extra time once they reached \$40,000 earnings. The result was that gross earnings looked good but net earnings were not much better than the basic rates. We do not want this to happen again in the future as it discourages productivity.

DAVID REID

W001649 30 Mar 2018, 5:07 PM

Making tax dollars that are paid work harder and go further. eg. why are we charging lower income earners high amounts of tax, only to give it back in the for of WFF after it has been through many complicated processes and had the 'ticket clipped' along the way? Would it not be simpler and easier to support these families by leaving them more of the money they have earned? Why not allow families to spread their income for tax purposes? Ie if mum or dad is staying at home and the other partner is working, aggregate and split the incomes for taxation? (instead of one person paying tax on an \$80k/year job, the 2 people could pay tax on 2 x \$40k/year jobs). This would help families a great deal and should be easy to assess. After all, couples and partnerships

are treated as having aggregated income for any benefits, allowances etc. so why not tax as well?

JAMES CLARK

W001660 30 Mar 2018, 7:33 PM

Too many organisations are hiding behind charity status to avoid paying tax. Religious organisations and iwi groups are two examples. All commercial activities that generate a profit should be taxed. This will broaden the tax base, making new taxes and tax increases less necessary.

BEAU PONT

W001668 30 Mar 2018, 8:39 PM

Income splitting for single income families who pay disproportionately more tax than double income families

VIVEK REGMI

W001677 30 Mar 2018, 11:16 PM

Protecting Environment matters most to me. I am concern about the climate change and environmental degradation. New Zealand is no more clean city as it was 10 years ago. More pollution and carbon is present in the environment. Tax should be used to protect the environment. The government should also make sure that people pay the right amount of taxes. People who earn more should pay more amount of tax in compared to people who earn less. The gap between rich and poor should be minimized.

ANONYMOUS

W001698 31 Mar 2018, 11:42 AM

Tax should be equitable on all income and profit, in order to sustain a fair and just society (ie to minimise inequality) and sustain a healthy and natural environment for future generations.

DENE BARNETT

W001707 31 Mar 2018, 1:09 PM

Hi, Am a very small sole trader. Earn under 60 K gross per year on purpose so do not have to get involved with what is a very weird G.S.T System. Actually turned down a 20 K contract last year to stay under 60K. I have to engage with what feels like a grab snatch and take provisional tax system. in real terms pay 40% tax per year. I.R.D tell me that I pay one year ahead - utter nonsense. I earn less than the minimum wage and you want me to behave like a business. I have to say every year that I will earn 5% more than last year- and I know I may not. I.R.D want me to estimate rather than

say just 5% extra. Tried that last year and it was like playing Russian Roulette and I.R.D took me for an extra 3k in penalties and told me that was just my tough luck. Not a fan of tax cuts but for- crying out loud- at least tax me fairly - Cheers Dene Barnett

ANONYMOUS

W001715 31 Mar 2018, 4:40 PM

Funding free education. Social Services. Basic Super. Basic Infrastructure. Law and Order. Heath Services.

JUSTIN RYAN

W001719 31 Mar 2018, 9:41 PM

Surely the fairest, easiest to collect and socially fair is to tax spending and not income. Those who make more, spend more so proportionally will pay more tax. It will encourage savings, by not spending. Let people keep as much of their income as possible, encourage saving and discourage spending. Alos, ESCT on Employers Kiwisaver should be abolished as why are you taxing payments to a savings plan. Even the IRD does not care about esct as such a small amount of tax.

IAN REYNOLDS

W001728 1 Apr 2018, 6:10 AM

the tax exempt status of charities Maori and religious groups creates a unlevel playing field. As a small private business i have to have a grater return to cover tax and usually a higher interest rate. the present system helps protect a select number of large organisations and helps them grow. if these protected organisations are truly working as charities all there donations are tax deductible already so why do there profits need to be protected.

JOHN JOHNSTON

W001730 1 Apr 2018, 7:56 AM

HEIR (Health, Education, Infrastructure, Retirement). Apart from funding those, taxes are undesirable and harmful.

LARA OBERHOLSTER

W001736 1 Apr 2018, 9:14 AM

Charging 33% tax rates on secondary income regardless on total annual income is unfair. Students are taxed secondary tax on part time work and those working 2-3 part time minimum wage jobs to ultimately come up with a single full time income is unreasonable.

ALEX HART

W001746 1 Apr 2018, 3:58 PM

Compulsory saving for retirement should be introduced to help fund the spiralling cost of living in retirement. It is unlikely that the Government will be able to provide support for our ageing population in the future. Some kind of compulsory scheme but with choices is needed. This will also help people stop using property as their retirement fund and could help ease pressure on the housing market. Such a scheme either KiwiSaver or personal super plans as in Australia would help. But let's have monitoring of schemes to ensure integrity and safety and tax relief either on entry or on extracting pension.

KEITH BLAYNEY

W001748 1 Apr 2018, 5:15 PM

We are constantly told that funding superannuation, rest-home and health for the retired will become an enormous problem in the near future as the proportion of older people increases. It is not logical to disincentivise those working to save for their retirement income and care by taxing investments (particularly NZ investment) or restricting Government Superannuation to those who didn't save when earning. Whether it be Kiwi Saver, private or self insurance or superannuation, or selling the business, farm or shares, any Government must ensure New Zealanders who can and do save or prepare for retirement are not penalised for this otherwise more will people just blow it all on overseas trips to reduce their assets and income to qualify for Government paid rest-home and health care. If all those people self-funding rest-home and healthcare suddenly became dependent on the Government, our economy (and the care) would collapse. Government Superannuation must remain universal.

STEVE MCCARTHY

W001756 2 Apr 2018, 6:38 AM

I believe that GST should be abolished. That would immediately benefit low to middle income earners and put substantial amounts of money into purchasing. It would also benefit business through a reduction in red tape and from the majority of citizens having more money to spend. I would replace GST with an income tax on all increases in wealth including income tax, gifts and capital gains. I would raise income tax to whatever level was necessary to replace GST. I know that the rich will rail against this idea, of course they will as GST was introduced to redistribute wealth from the poor to the rich. Or the many to the few.

SAXTON DEARING

W001760 2 Apr 2018, 7:14 AM

I've paid a lot of tax over my lifetime. I am still working and paying a lot of tax. I'm over 70. Do you really think a superannuation of about \$10,000.00 per annum is reasonable or do I work until I die?

JAN OLIVER

W001767 2 Apr 2018, 2:48 PM

As a retired couple in our 70s it really annoys me to see the tax paid on our interest on our very minimal investments. It might look much in terms of the investment itself but over the term of the investment it adds up to quite a substantial amount.

C BROWN

W001774 2 Apr 2018, 3:39 PM

Reduce tax rates for everyone. Wait a second you have increased our tax this month by canceling National's cuts they put into law last year for April 2018. Shame on you. Also get people who have run businesses into Labour, your current crop don't know much about practical economics. They'd probably improve business confidence by promising to do nothing.

ANONYMOUS

W001788 2 Apr 2018, 7:05 PM

Tax less not more. Try the novel idea (novel for a Labour government) of using the tax system to reward rather than your usual approach of using it to punish. Don't impose new taxes. Make the system less complex not more complex. Put in place automatic CPI increases for income tax thresholds and business tax thresholds such as GST registration threshold (otherwise you are increasing tax by stealth). Consider making more items zero rated for GST - whilst this can be complex, it is a great way to achieve things like making basic fruit and veg more affordable. The government needs to learn to live within a budget just like the rest of us have to - stop taxing more. If you take a "reward" approach, you can do things like encourage R&D, encourage setting up of small businesses, encourage people to save and invest - all by making the system less complex and less punitive.

CALLUM MELHUISH

W001797 3 Apr 2018, 7:17 AM

Income tax brackets need to be reassessed as they're set incorrectly based on the current earning climate. Personally I think the brackets should be closer to: >\$20K (10.5%), >\$60K (17.5%), >\$90K (30%) and above 33%.

ANDY NICHOLSON

W001808 3 Apr 2018, 11:34 AM

Fairness. If there is to be a land tax, all land is taxed, the land under the family home should not be exempt. If there is to be a capital gains tax on housing, all houses are taxed including the family home. If this is not done the tax burden falls on a few, and I don't consider the rest to be paying their fair share.

MARINA WATSON

W001821 3 Apr 2018, 2:35 PM

simply getting tax money out of a business or corporation doesn't hold anyone accountable. how can you gage level of pollution or how long it will take for the environment to recover compared to the life of the business. if there were a tax then there would have to be a declaration from the business about how they would be actively working to decrease their pollution and its effect on the local or greater environment, and policies in place to either decide their tax %. my suggestion is a policy where just like kiwisaver, a company can elect from 3 options a % of tax and justify this with annual tax return evidence of the actions they have taken to earn this %. if a company simply cannot stop its pollution then they can be taxed highest, compared to a business who has little.

WARREN HARRIS

W001844 3 Apr 2018, 8:12 PM

As a small business owner I am interested in keeping the tax system simple as complexities cost via increased compliance costs. As an above average PAYE income earner as well I pay high taxes but receive little subsidy (WFF, medical costs for my disabled wife). Child support also needs a look (I know technically not a tax but part of the picture). Children cost the same to raise no matter what the absent father earns. When the absent father is on the benefit the amount received is pathetic. However a friend earns highly and pays an insane amount to CS. This seems unfair. Each child should be worth the same as all children have the same costs. If lower income absent partners need topup to manage this then use WFF or WINZ to fill the gap. Chase tax evaders and benefit fraudsters. Even if the cost of collecting is higher than the sum received it acts as a deterrent to other would be fraudsters. Ditto with fines. Hard working tax payers are sick of being laughed at by such people.

BERT VAN DEN BERG

W001856 4 Apr 2018, 7:13 AM

Despite being a GST registered business we are required to pay GST on overseas purchases of components. This requires us to hire a customs broker to process the paperwork adding additional expenses. Then we have to file a GST return to get the GST back creating more work for us and the government. Why? Similarly we are required to pay GST on components purchased locally and file returns to get the GST back. Other countries are more efficient by eliminating the need to collect GST between GST registered companies. Is this too hard for New Zealand to do? Regards, Bert van den Berg CruzPro Ltd. www.cruzpro.com

DAVID MCKAY

W001874 4 Apr 2018, 11:34 AM

Taumarunui is in the same position re Helicopter service for serious medical cases If Mt Ruapehu should blow up or we get snowed in all roads are blocked in the center of

the North Island, Taumarunui & Taupo are in this same predicament. We need the service from the Air as Westpac Hamilton come's into Taumarunui at least 3/4 times in a fortnight Surely the fuel bill would drop if the service was to stay in the area as they have to fly up to the central plateau with an empty machine load up then fly all the way back to Waikato hospital Or the Taumarunui Hospital . Now there is another matter the Taumarunui Hospital should be upgraded to Take the pressure off Hamilton /Waikato Back in the 60's we had a 100-bed hospital and they built two new theatres in which all operations were done. But Waikato took all our Now I don't know if you people know that it is a 2 two hour trip from Taumarunui in a modern car to Hamilton and that is if you get a good run, As for road works and slow traffic

SYDNEY OLSEN

W001881 4 Apr 2018, 12:46 PM

When the last tree is cut down, and the last fish caught. Only then will we realise that we cannot eat money. If we are not protecting our environment for future generations then we might as well surrender our country to an invading nation as the effect will be the same, New Zealand as we know it will cease to be. Tax every business, individual and process that harms the environment. I'm not saying to stop every one of these harmful acts as some are necessary, but by taxing it you make an incentive to stop wherever possible and can utilize the taxed income to remediate the effects. Tourism is our nation's biggest sector, let's protect it. Also, can we tax tourists? They put so much wear on our environment and the underfunded DoC budget has to maintain it. Charge them 15-20\$ each on arrival and we'll be able to protect our species, our hut and track facilities and the environment. Pllllllleeeaaaasseeeee take this opportunity to protect our future.

ANONYMOUS

W001893 4 Apr 2018, 2:18 PM

The retirement age should NOT be raised. The government providing affordable health care, education and a welfare safety net are the tax issues that matter most to me. These things need to be available to all who need them in a decent humane society. Companies that do things that damage society like make cigarettes and alcohol should be taxed more.

CONROY YOUNG

W001904 4 Apr 2018, 5:58 PM

So 30cents off every dollar, plus ACC, Half of the price of petrol, ? What am I paying for that my parents didn't? Let alone my grand parents ? What's going on with the rich being except ? Can you understand what this looks like to so many of us , and justify your ,and your predecessors actions .

DAN YOUNG

W001915 4 Apr 2018, 6:26 PM

THE FACT THAT NEW ZEALANDERS ALREADY PAY TO MUCH TAX . LOWER TAX RATES LET THE PEOPLE HAVE MORE MONEY IN THEIR POCKETS

DAVID NEWMAN

W001928 4 Apr 2018, 7:33 PM

Get rid of GST on fresh fruit, vegetables, milk, bread, the same as Australia. No GST on local body rates as it is already a tax. Stop adding GST on petrol levies.

JOHN ASKEW

W001936 4 Apr 2018, 9:58 PM

The collective tax burden on the tax paying public of New Zealand is already significant enough and the redistribution of this wealth will not achieve the outcome the government states. Rather tax payers and businesses should be incentive'd to generate greater wealth and prosperity for New Zealand, rather than a vindictive tax from Michael Cullen on those "rich pricks" he called for years ago and now is in a position to enact.

TAVA OLSEN

W001954 5 Apr 2018, 9:44 AM

As answered in Q4, a land tax is the most important tax I believe. No to inefficient taxes (like capital gains) and yes to taxes that give the correct incentives. A land tax would be comparable to the way shares are currently taxed, which would also be good. Shares don't have inefficient capital gains assessed upon sale, instead there is a fair rate of return that is assessed each year and taxed. A land tax would be similar - assess the fair rate of return for that land, and tax that.

ANDREW GEORGE

W001961 5 Apr 2018, 1:39 PM

Most important is having a Tax System that is fair and doesn't hit hard working people more. It needs to allow the systems and development to keep NZ a top country to live in. Yes to Capital Gains on property, no to cars, wine, art etc, no to family home, no to shares (we want to encourage investment in businesses), no to gift or departure. Capital gains on sale, not yearly. NO to Land or Progressive Company, maybe to environment if you can work out a fair way to do it. GST off fresh produce, not that hard, if it's fresh produce it's fresh no GST, if it isn't fresh then GST on, not that hard to work out, if it's a tomato that's fresh, once it's soup it isn't. Tax junk food, if you really can't decide what junk food constitutes ask a bunch of nutritionists.

SUZANNE FRANCIS

W001964 5 Apr 2018, 4:06 PM

The only thing I would like to see ammended is the secondary tax. If someone is having to work two or more jobs they clearly should not be taxed more.

GARTH BARLEY

W001974 5 Apr 2018, 8:49 PM

I will be upfront so people know my bias'. I dislike capitalism, close to loathing, and if I had a magic wand I would change our current economic model to free associating cooperatives with a focus on people working to live better lives rather than people living to work better. With that out of the way our first priority should be making sure we all have a future, that means environment, retirement, and other social services. After that we should worry about morality. The video mentioned should we tax ownership of profit producing property, or would that be "punishing peoples fortune", to which I say what about the opposite? Is it better to punish the fortunate by making them less fortunate, or is it better to compound other people's misfortune by providing less or no support when it could mean life or death, or even just the difference between a life of unrewarded toil and one of rewarding toil. If you haven't guessed I want to provide for the unfortunate by taxing the fortunate.

HANK (HENDRIK) OPTLAND

W001985 6 Apr 2018, 1:57 AM

The New Zealand government should leave things pretty much as they are. Two successive governments (Clark/Cullen & Key/English) have made incremental changes to the tax system and I feel that the Adern-Peters/Grant government should again look at incremental changes at best. The first thing that should be done is to identify areas of waste and reduce this as soon as possible. Two measures for a reduction in government expenditure are to: 1. Remove layers of management in the public service: managers' salaries' are expensive. 2. Reduce the use of consultants and employ in-house researchers to do the job. No additional taxes should be considered, especially not a wealth tax or a capital gains tax for long term assets because: 1. Asset value losses would cost the government money in refunds. 2. These taxes remove incentive and entrepreneurship; this will involve job losses. 3. Nest egg investments are to assist people in a comfortable retirement. Taxing this removes the incentive.

COLLIN LITTLEWOOD

W001993 6 Apr 2018, 8:37 AM

"Legal" Tax Avoidance by Corporate's and multi-nationals. It is unethical, unfair and an avoidance of corporate responsibility That the above can manipulate their finances to pay a pittance in taxation in our country. Our infrastructure desperately needs massive financial input, which is paid for by our taxes, yet corporates can legally avoid paying their fare share, despite being big users of our resources and infrastructure. Little mention is ever made of corporate responsibility to pay for cleaning up the environmental damage / pollution / discarded wrappings etc that the country is left with after the use of corporate products. This too needs to be addressed in the taxation equations.

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MALCOLM SMITH

W002004 6 Apr 2018, 12:47 PM

I support Oxfam in urging the New Zealand Government to stand in solidarity with the developing world and advocate for a new UN Global Tax Body that will ensure multinationals pay their fair share of tax. I believe this will benefit New Zealand as well as many poor countries around the world.

PETER FITZGERALD

W002023 7 Apr 2018, 8:07 AM

Stop the corruption and waste in Government and there is no need for Labour’s stealth taxes Tax the Companies who are set up as charities ie Sanatarium etc.

GEOFFREY COLEMAN

W002030 7 Apr 2018, 9:51 AM

I am a small business owner in the retail sector (25yrs) These are the issues that I feel need addressing. Secondary tax is antiquated and hugely unfair to low income workers. I also think that a flat transaction tax is a more fair system and easier to administer. It would stop big companies from paying no tax. It would make a more even platform. Somebody who makes \$400 on trade me pays no tax Where as if I trade and make \$400 I pay 45% tax? I think that gst should be collected directly from a purchase or a sale either from at point of sale terminal or at the bank. It would allow government to receive tax immediately and would also save compliance time/cost for both business and govt. I think on line retail needs to be taxed in the same way. Overseas business don't pay gst and other tax. This undermines local tax paying business. I also feel in the retail sector that stock on hand should not be included in the balance sheet. It's intrinsic value is onlywhen sold not when its purchase

DAVID DE LACEY

W002035 7 Apr 2018, 10:56 AM

All TAX is inflationary and results in interest rates going up and money worth less and everyone is poorer . Cost of housing goes up and property values go down .Wages going up makes the whole matter worse .It is like a dog chasing its tail . Those who work are worse off those who don't are better off and the country is less productive ,and worth less

KERRY JONES

W002056 7 Apr 2018, 3:58 PM

Overseas companies transferring profits out of New Zealand should be taxed. Also there are so many tax credits that companies get that the actual tax rate of what they pay is relatively low. These tax credits should be removed as people on paye do not get tax credits. Companies should be liable for the full cost of doing business and not be subsidised by the tax payer. This would have the additional benefit of simplifying the tax system. People who have assets in several different trusts should have all the individual trusts treated as on entity for tax purposes. Besides the family home people should be allowed one investment property and/or holiday house with subsequent properties being taxed for capital gains.

CHRIS

W002069 7 Apr 2018, 6:15 PM

The tiered tax rate on income tax is counter-productive. The more you earn then a bigger proportion of your income is paid in tax. This discourages employees from working harder, doing more overtime and earning too much. It also encourages top tax rate payers to reduce their taxable income by investing in such things as negative geared property which contributes towards pushing property prices up. The tax rates on income tax should either be a flat tax rate across all income or be tiered around the other way. If you paid the highest rate on the first dollar you earn and the lowest rate on the highest dollar you earn then that would encourage you to work harder, upskill and earn more but without having to take measures to reduce taxable income.

SOPHIA FABER

W002079 7 Apr 2018, 8:58 PM

I think environment levies like a carbon tax, taxing overseas companies, capital gains taxes within reason (excluding main homes etc.), reducing taxes on fresh fruit and vegetables/other healthy food, and higher tax rate especially for the top 5%.

ERIK MARJO

W002090 8 Apr 2018, 8:55 AM

1. Capital gain tax on real estate is a failure. It does not lower house prices instead it increases house prices.
2. Make the first \$30,000 of income tax free. This will cut out government concessions.
3. Government should manage on a fixed % of the GDP to prevent over spending for political reasons- suggest 30%
4. Limit Council rates to a fixed % of values.
5. Simplify small business tax

QUENTIN RICHARDS

W002095 8 Apr 2018, 10:22 AM

Primary tax concern for me is funding economic growth (new industry development, R&D, small business support (support not handouts) and the like). A close second is low national debt - living within our means Q

ALICE MORRIS

W002105 8 Apr 2018, 11:26 AM

I am against a Land Tax and Capital gains tax as it will hurt the homeowner who already gets double taxed with rates. It will especially hurt the elderly and Maori

MICHAEL HARDING

W002115 8 Apr 2018, 2:36 PM

Wastage is my biggest issue. I've sent an email outlining my main points. In brief, too many politicians, too many DHBs, too much unnecessary travel, too many name changes of departments, too many consultants, politicians should receive no benefits once they've left office, higher salaries commission is out of touch at complete b.s. compared to what the rest of us receive, family tax credits are absurd, and change paying for the first year of higher education to paying for the final year of a qualification. STOP WASTING OUR MONEY...please

GRANT FARRELL

W002118 8 Apr 2018, 4:17 PM

I believe the main purpose of tax is to provide a basic comfortable life style for all citizens. This should include free health care and education for everyone. Housing should be subsidised so that everyone has comfortable accommodation. This would require tax at a rate closer to 50% GDP than the current 34%. I also believe that tax should work to reduce inequality in NZ. All taxes which disproportionately effect the poorest should be removed. This includes GST, tobacco, alcohol and petrol. Wealth should be taxed as capital will continue to flow towards the the richest without a counter measure. All Capital Gain should be taxed. Including the family home as this will act to avoid future real estate bubbles. A progressive income tax system would also act to reduce inequality.

GRANT FARRELL

W002124 8 Apr 2018, 4:31 PM

Tax should provide free health care and education to everyone. Tax should reduce inequality.

MIKE CHURCHER

W002136 9 Apr 2018, 2:16 AM

I want to ensure that income generated in NZ by multi-national companies is taxed at the same rate as NZ company income tax. This is the most important issue for me with tax in NZ and the future.

LUKE SCHNEIDER

W002148 9 Apr 2018, 11:18 AM

Ask not what your country can do for you. Ask not what you can do for your country. Ask only what country provides the products and services you want at the lost possible cost.

WILLIAM HALKETT

W002163 9 Apr 2018, 2:26 PM

International corporations that offer goods and services to NZ must pay a fair tax. Loopholes should be eliminated. Focus on taxing the upper class, eliminating methods of evading tax. Donations to charities should not be tax deductible.

GLEN BROWNLEE

W002172 9 Apr 2018, 4:29 PM

As a small business owner for 28 something years we have always struggled. Company tax, then personal tax leaves us with just enough to get by on most of the time. I dont have a boat, a bach or a rental property, just a mortgage on current house. I'm 53 have have no super/kiwi saver. Was a couple of thousand over the threshold so have had to support my kids through varsity.

MURRAY ELLIOTT

W002176 9 Apr 2018, 4:54 PM

The biggest Tax issue I have at the moment would be getting a fairer Income Tax for those people who earn less than the benefit like sole traders/Partnerships etc, who earn between \$10,000 and \$20,000 and why some one on \$50,000 can pay a similar amount of tax just through hiding it or dodgy accounting by Accountants. I have seen it and it is disgusting and truly unfair for us all who are text book and do the right thing by paying our Tax. Capital Gains may in a comprehensive way have to be introduced to help avoid Tax evaders and or those dealing in Cash only enterprises, which of course do not pay any tax at all yet have accumulated a great deal of wealth including not just one House but 2 or 3 all paid via untaxed cash. I would like to see the end of Cheques, and the end of Cash. NZ would certainly be a different and better place then things like a fairer Tax system for the Low income earners and perhaps an increase for nursing and an increase for pensioners would achievable.

MATTHEW KEENS

W002183 9 Apr 2018, 7:36 PM

The abolition of income tax. Income tax is theft, it is actually illegal. The govt has no right nor claim to the fruits of a human beings labour which were earned as a result of a voluntary exchange between private individuals.

REBECCA MILLER

W002199 10 Apr 2018, 3:35 AM

Survival & the future for us, our children & grandchildren. As average income earners (over 80K a year), we still live hand to mouth month to month. We are left with nothing after paying bills and our mortgage and coping with unexpected costs such as medical expenses or repairs. We eat healthily not extravagantly but we cannot afford to have a hobby, a holiday or go out anywhere. I want something better for my children and their children.

NYARIE HOLLAND ROSS

W002217 10 Apr 2018, 9:19 AM

Why is it necessary for a person to file a tax return when their only income is NZS and interest of approx \$300 from an estate. Why does the estate have to file a return when that \$300 is the only income it receives. In both cases BY LAW tax has to be paid on the interest before it is paid out. Please consider removing the necessity to file these returns.

KAREN WESTON

W002238 10 Apr 2018, 10:51 AM

I am as keen to protect the environment as to tax investment property - but had to choose one, and consider the environment the 'trump' consideration.

JOHN CARTER

W002254 10 Apr 2018, 11:31 AM

The environment is almost totally unprotected . No refunds for expenses incurred to "put things right". No costs claimable to industries for the damage done in the past and still happening. Must be more that can be done

ANONYMOUS

W002258 10 Apr 2018, 11:36 AM

Most important to me is to Reduce Poverty. so make it that poor people pay less tax and so have more money for the essentials, health , food , shelter etc. The benefit should not be taxed, and students (up to 18y/o) should not have to pay tax and there should be a tax free threshold. Certain things should not have tax added to them.

JULIAN WADE

W002263 10 Apr 2018, 11:52 AM

I would offer the following points. These would make the administration and policing expensive. 1. Housing. Gains on one's current residence would have to be exempted. If not it would be a deterrent to moving as the next house would have to be cheaper and would therefore restrict people moving to change jobs. How do you define main residence. If wishing to sell an investment property free of tax one only has to occupy it for a period and then move back to one's original house after the sale. 2. While holding the investment the value of money changes. e.g. say an investment held for 5 years gains 20% in money terms, 10% of the gain would probably be due to inflation so the real gain is only 10%. To be fair to the investor some form of indexation relief would be necessary. 3. All investments carry the risk of losses. If an investment is realised at a loss does the investor receive a tax refund? Can he count the loss against other realised gains. Can he carry the loss forward.

TIM SIKMA

W002280 10 Apr 2018, 12:45 PM

We must start taxing the damage to the environment. Currently it is the local community that is paying for the environmental and social impacts caused by commercial development even when the local community gets no benefits from these developments. Need to tax capital gains on all investments as it is straight profit which we as good citizens should acknowledge and pay a fair amount of tax on such gain based on investment risk. Need to start taxing multinational companies doing business in NZ, if they want to continue to do business in NZ they should be paying their share to be part of our community. Issue them with their tax statements and make public if they refuse to pay.

AMANDA HOMEWOOD

W002287 10 Apr 2018, 12:55 PM

I think it is bonkers that an individual can have a higher tax rate than a business. Give small starter businesses a bit of hand by reducing to 25% and big companies a rise in their rate to 33%. Also introduce a one off levy so that NZ companies who take their business off shore pay a big penalty. Don't GSTax fresh fruit/veggies/feminine hygiene products/condoms or cruelty free grown meat. Tax polluters, give breaks to bodies planting trees/cleaning the ocean/using sustainable practices. Give decent tax breaks to pension funds. Legalise cannabis and tax it -you'll encourage a new economy.

JIMMY MCCRILLIS

W002293 10 Apr 2018, 1:08 PM

Government needs to be more transparent about where current tax dollars are going and exactly where the shortfalls are. When there is desire by government to increase taxes, it tells me two things: - They didn't plan properly - There is absolutely nothing that can be cut. Families cut back and adjust their expenses. Government grows.

MICHAEL KINGSTON

W002303 10 Apr 2018, 1:22 PM

I have just had some family out here from Norway visit. They couldn't believe the number of older vehicles on the road as well non electric cars. In Norway - if you purchase an electric car - you don't have to pay the 25% VAT (equivalent of GST). We need to be doing the same thing here.

ANONYMOUS

W002310 10 Apr 2018, 1:39 PM

Capital gains tax ... yes, but only for those who sell a number of homes in a set period (like motor vehicle dealer rules) - those who are 'in business' to make money off selling houses. Same for any other business activities. Too many Kiwis are getting out of property which is stuffing the rental market because of all the legislation that is threatening including capital gains tax ... a lot of people also have rental homes as their retirement plan so are you really gaining anything ? or are you loosing more ?. Don't make things any more complicated for small - med business, one GST. Small-med business is the backbone of NZ and they are getting slammed with compliance from every angle. Focus on sorting out / getting tax out of people evading it. I have anon reported several people and business who without a doubt have been evading, and provided proof over the years and none have been investigated.

DHARMESH CHANDRA

W002334 10 Apr 2018, 2:32 PM

Regarding Tax: Govt should be responsible for using tax funds to run govt and provide necessary services to the public. 1. Funding retirement is the responsibility of individuals 2. Business tax is already in place. 3. Protecting the environment should be done by setting up and applying the necessary laws, not via tax funding. 4. Taxing investments should only apply to investors who are using housing as a commodity, not for providing a nest egg for their family or funding their retirement... this is difficult to establish but not impossible. Houses appreciate over time, as do many other things like art, gold, cars and collectibles, etc. This is supply and demand, the greater the demand, the higher the price will be. This is why people invest in houses. We already have taxes on rental income and capital gains tax on house sales within 5 years of purchase...

ERWIN WEE

W002342 10 Apr 2018, 3:01 PM

Taxing an environmentally unfriendly industry does not discourage environmental pollution for example taxing coal does not discourage the use of coal as it is very cheap additional tax may make it more expensive but in comparison to other forms in may now be if not slightly cheaper at par. This can only work out if the tax collected on the environmentally unfriendly industry is used solely to transform this industries from environmental polluters to a sustainable industry.

MATT RAMA

W002356 10 Apr 2018, 3:38 PM

Concerns that capital gains taxes will be introduced which will have future adverse economic consequences, including stalling growth and widening the gap between rich and poor as investors increase prices to compensate for reduced capital gains which hurts users of goods and services.

GREG XAVIER

W002374 10 Apr 2018, 5:32 PM

Tax should be a mechanism for meeting the basic needs of the population and also a mechanism for redistributing wealth. Tax should take money from those who need it least (they have excess above the basic requirements) and that money should be used to provide for those who are unable to meet their own needs. Tax should be used to meet all the basic needs of living in modern society. That way there is no inequality at a fundamental level. Responsible taxation should make sure that none of the population needs to worry about; not having enough to eat, not having safe and healthy accomodation, not have access to education or learning opportunities, not being able to get medical care when they are sick or injured, not be able to get to where they need to go, and not being able to communicate freely with the rest of society. The health of a social group can be well represented by how it cares for the members of the society that are unable to care for themselves. We can do much better.

JOHN OEHLEY

W002378 10 Apr 2018, 7:01 PM

To help fund my retirement I bought a rental unit which I have paid off over the years. The money I spent paying for this over 20yrs could have been used for new cars, holidays, overseas trips etc but as a family we went without. Consequently, I will not need to go to the govt for a hand out/housing subsidy/health benefit... in my retirement. I am saving the govt money and now have a double whammy in that your capital gains tax effectively is going to take a sizeable chunk of this asset away from me if I have to sell it to fund my health, my retirement (\$300 per week is not enough to live on!), my grandchildren's education.... What incentive is there for people to now save for their retirement? I assume the same tax grab will apply to annuities, shares, bonds or any investment. Tacitly your advice to NZ is "Don't save for your retirement because we will take your savings from you." Your policies are not encouraging people to save. Maybe u should consider making the first \$1mil exempt.

PETER HENDRICKS

W002386 10 Apr 2018, 7:32 PM

NZ must have one of the simplest tax systems there is. Whatever is changed, keep it simple. It is an economic advantage for the country as a whole.

CHERRY MACKENZIE

W002394 10 Apr 2018, 9:03 PM

It is only fair that investors should be taxed on the profit made when selling property which is not their family home. The money should be spent on paying hard-working nurses a decent wage and better conditions.

MARIANNE BISHOP

W002410 11 Apr 2018, 10:36 AM

Workers on low incomes find it hard to save for their retirement. Every dollar is accounted for just to survive. I was a low income worker and I could not afford to join kiwisaver when it first came out. When I did join you did not get the \$1,000.00 join up amount and the amount you got from the government each year was lowered. These little things add up to a lot for a low income worker, they would not be putting as much into kiwisaver as those that are on higher incomes, so they will not save as much. They end up having to work longer because they can not afford to retire at 65. There should be a way we can support women staying at home and looking after their children have retirement savings as well.

MURRAY COPE

W002416 11 Apr 2018, 12:06 PM

why is it so hard for the average person to work out if they are due a income tax refund at the end of the year, you should not have to pay a tax agent / third party to ascertain if you are due a refund, the IRD should have a system that calculates & refunds any overpayments automatically, for most salary & wage earners this would be pretty straight forward, afterall it is our tax money and part of there obligation in collecting should be refunding any overpayment, you should not have to apply this is not one of the big issues facing your group but probably impacts on more individuals that all the other ideas being considered

ANONYMOUS

W002424 11 Apr 2018, 12:50 PM

Most people in NZ cannot appreciate that if the state hands out some financial benefit is that cash /money only has to change hands five or six times and the State gets it back ,and that process creates jobs ,through GST , probably we also need to look at Kiwi-saver being made compulsory for all workers.also some form of health insurance like ACC and lastly we have to change the way local govt is financed ,at present

property owners finance this through rates ,very unfair ,what is needed is some form of citizen levy so all that who benefit pay their fair share ,not just those who own property..

BRUCE NEWBURGH

W002440 11 Apr 2018, 1:49 PM

A capital gains tax would be immoral - a so-called capital gain is NOT a 'gain' - it allows the owner to defeat inflation by maintaining value. If I buy a house today I pay today's price - if I sell in ten years time I will still have the price of my house at the then value- I will have 'gained' nothing. If a capital gains tax is imposed my initial investment will have been diminished - this is a tax on my capital which is inexcusable in a free society.

MARIE O'SULLIVAN

W002447 11 Apr 2018, 2:26 PM

With Automation a certainty how are we going to support the millions of people who become unwaged as a result of technological advances. If a robot has taken your job, it should be liable for the same level of tax as the displaced person. e.g 25 to 30% of the former employees wage. Corporates will be laughing all the way to the bank otherwise and we will have no money in the public purse to support people who need help, provide for a level of social support and or an independent living benefit for all.

JESSICA CHARNLEY

W002463 11 Apr 2018, 5:10 PM

It should be harder for those exploiting our environment for profit to do. It's not fair on individuals living in that environment and on those that choose an ethical approach. I also think it's important to target those who are benefiting financially through assets where they do not pay any tax on their profits. It's a rich get richer model.

REMKO SCHIPPER

W002482 11 Apr 2018, 8:12 PM

I've started my own business mid last year. I think it would be wise to have 1-2 year tax free if you start a new business to encourage it and encourage/ help growth. However one must be careful that people don't start new businesses to receive tax benefits and in reality they are continuing an existing business under a new name. Don't tax (healthy) food essentials. and put that extra on bad food. (white bread, crisps, chips, soft drinks). a lower tax on eco friendly stuff. but look critically at pollution by production and longevity Capitol gain tax isn't wrong if that's your living. I encourage that. (but within reason as its improving housing quality too

YULIA KHIMICH

W002492 11 Apr 2018, 9:34 PM

There is currently no capital gains tax on sale of real property. Many investors hold multiple properties, which gain value. There should be about 10% capital gains tax on such investment portfolios. It is essential to introduce relief on sale of the primary, main home, but all other properties should be subject to capital gains tax. Capital gains tax on sale of the investment properties should be introduced only in the Auckland region.

JOHN WATSON

W002497 11 Apr 2018, 10:27 PM

Property speculation is good for investors due to no tax. Need to encourage people to invest in things that will grow the economy, rather than grow inequality by making housing unsuitable to many.

DENNIS ROGERS

W002509 12 Apr 2018, 6:42 AM

Why not a flat tax for everyone?. The tax laws are so complex that its costing the country millions in extra to deal with the different types of taxes. If everyone in New Zealand paid a flat income tax of an example 20% rich or low income would make things a lot easier. Example 20% flat tax from wages and salary workers and 20% on business. Much simpler and costs far less and far less complex. Scrap GST and should never have been on things like, power, rents, mortgages rates. The essential living costs. This just adds so much to essential needs of the people as it punishes the hard working kiwi as business can claim it back, totally unfair. Taxes should be totally even for everyone so that everyone pays as an example 20% flat, even business and no claiming back costs. As for retirement and pension, if you still want to work then you should not get any of the pension. If you retire and choose not to work then you get it and the full pension.

SAM RYDER

W002512 12 Apr 2018, 7:35 AM

Closing loopholes so the top 2% pay their fare share of tax. Ensuring successful businesses pay their fare share also...

STEVEN PERREAU

W002525 12 Apr 2018, 9:45 AM

Reduce tax complexity and therefore reduce compliance costs for everyone in the tax system - government, courts, business, private individuals. Stop making exceptions and rules but if this then that... Make tax simple.

GAIL LAMBESS

W002531 12 Apr 2018, 12:29 PM

I am a 63 year old lady on my own. I work 40 hours. if I can't make ends meet I can work a second job. then I am 30% tax secondary. if I have a company I would be better off. or a trust . why if I want to put the hours in should I be penalised. if I save and invest money its 30%, so I should not save, spend all my savings, so when I have to go into a rest home the government will pay. ? that's crazy ! but my mother has just gone into a rest home and will have to pay 1,200 per week. my father who is terminally ill will sell the house when he dies to pay for it. If he hadn't saved to get that house, lived recklessly he wouldn't have to, and the government would pay . where are the incentives to save ??? there are none gail

ADRIAN JENKINS

W002547 12 Apr 2018, 2:34 PM

As a landlord of 3 investment properties, the current tax system works for me. However, I am already resigned to a Capital Gains Tax coming into New Zealand. My concern is that overseas evidence shows that having a CGT doesn't necessarily drop house prices. I think the biggest priority for New Zealand is protecting our land and environment in a state that future generations can enjoy. This is really important. I am also aware that in the not-to-distant future, technology will take more and more jobs away from humans, as machines can do tasks more efficiently. I think we need to prepare for a situation where lots of people cannot work as their jobs have been taken off them by technology. I also feel that it is unfair that large overseas organisations can avoid tax on sales to New Zealand customers. Perhaps they could be required to put income from New Zealand customers into a New Zealand bank account that is taxed?

RICHARD FYERS

W002560 12 Apr 2018, 3:11 PM

-Charities should pay tax. It is unfair that charities conducting business competing with tax payers (eg farming; breakfast cereals) are exempt from tax. -GST. A flat rate, minimal exemptions is cheapest and fairest. No GST on dwelling sales--so perhaps a transaction tax, like stamp duty? Overseas online sales--flat \$20 duty per imported package under \$500? -Capital gains tax--no. Already taxed if trading capital goods eg houses; shares. Capital accumulated from taxed income, often for retirement. Most art/cars etc lose capital. Sale of business /shares--don't tax, it is sale of an investment made for income. -Land tax--should go to local government. Its main source income, rates low in NZ comparatively. -Environmental tax--local body has entitlement, fiddling. But tax /rates relief for beneficial spending is good.

KARINA BARNEY

W002563 12 Apr 2018, 3:15 PM

We need to use tax as a tool to encourage people to make healthier food choices: increase GST on Ultra-Processed foods to offset the increased burden to our health care system, and remove GST on foods necessary (and recommended) for people to eat well. See <https://www.bmj.com/content/360/bmj.k322> for more specific ideas of what this could include and why.

PATRICIA JACK

W002574 12 Apr 2018, 3:45 PM

No idea what to say here, for me I think we all need to be putting together a fund for retirement, trouble is no one thinks about it until they start getting near that time so I think we should be talking to kiddies in school about putting money aside from the first pay packet. Like everything, if you do it early it will become second nature.

SHELLEY GILMAN

W002585 12 Apr 2018, 4:54 PM

Taxing the things that are costing kiwis too much. Kiwis health and wellbeing are being compromised by the marketing of low cost unhealthy food and drink. This are costing our health sector way too much and the burden of this cost is being shouldered by you and me and not the companies providing and marketing this stuff. Tax Sugar, Alcohol and reduce the cost of Fruit and Vegetables. Make it easy to make the best decision. Shopping behaviour research show that the price is the biggest influence on a purchase. Health is way down the list. Let's flip the price below health and make health number one on what influences consumers. Same with polluters. The savings from the health sector (consider the current and future predicted costs of removing children's rotten teeth, the cost of type 2 diabetes) and redirect this tax to managing retired people's health. I am in favour of a universal basic income. Seems the nature of work may leave a lot of people unable to work in traditional ways.

ANONYMOUS

W002587 12 Apr 2018, 4:56 PM

There is a very fair tax that is missing and in a country with so much wealth like NZ should be introduced to allow more equality. I think that salaries over \$500.000 should pay takes of 40%, and there should be a Tax for people with assets over NZ\$5.000.000 , a Wealth Tax as a % on the total assets. In other jurisdictions is around 0,5%. Assets like first home, or farm land could be excluded

PETER SMITH

W002601 12 Apr 2018, 5:51 PM

Pensioners should not have to pay tax. We barely have enough to live on now.. prices keep increasing.. but not our pension.

MURRAY BOND

W002613 12 Apr 2018, 6:58 PM

GST is a major cost and makes NZ an expensive country which does not help our image. GST needs to be immediately removed on fresh food and on items making living in NZ very expensive such as GST on insurances. To recompense the

Government taxes need to be increased to stop agent/business based house speculation

DEBORAH ARMSTRONG

W002622 12 Apr 2018, 8:20 PM

We need to make health and education accessible to everyone. I think we do pretty well for supporting health for young people. I think we could do much better in paying midwives and teachers much more. They both nurture the seedlings of society which is our foundation and so important for the entire future. Then too the elderly who can be very vulnerable. And the environment.

LOUIS DYER

W002650 13 Apr 2018, 12:40 AM

Redistribution of wealth, abolishing poverty and the lower class, reestablishment of the middle class at the sake of the richest in New Zealand.

GRAHAM WILLIAMS

W002664 13 Apr 2018, 9:48 AM

Why are people that make plans for their retirement, be it learning to trade shares, investing in property or just saving, then penalised to support those that don't? What is the point of sacrifice and putting away for later if it going to be taken away and given to those that couldn't give a damn and didn't do anything? People that educate themselves and make a little extra are told they are too rich or too lucky when people that can't be bothered get the 'free ride'. If I make money on the share market through learning about it and applying that knowledge (even after retirement) I am expected to pay tax on the income generated. If somebody gets a multi million dollar lotto pay out through dumb luck, or a win on the horses, they get to keep it all. How is that fair?? There are rules in place governing the buying and selling of investment homes. The trouble is they are too slack. Tighten up on the 'intent' issue, tie all property transfers to the IRD and use the 10 year rule. Not 2.

TAHER MOHAMMED

W002669 13 Apr 2018, 10:26 AM

A broadbase capital gains tax taxed at 15% flat on all gains from all assets, irrespective of any structure used. The working group should revisit the tax thresholds. \$70,000 income for a family with two kids is not enough. It should be increased to at least 90,000. People earning above 150,000 should be taxed more at 40%. The fiscal drag due to inflation in housing is impacting on the household spending powers.

DEVAN KESHA

W002675 13 Apr 2018, 11:22 AM

NZ is currently focused on 'growing' our economy. More people, more production and more consumption will harm our environment if left to the 'market' to self regulate. All economic activity which harms our environment significantly needs to be taxed. Examples include cars, air travel, refuse, and many short lifespan consumer disposable items. If NZ wants to maintain it's international reputation we must be pro active and encourage good consumer purchase decisions through a suitable tax system.

MICHAEL NORRIS

W002699 13 Apr 2018, 4:13 PM

The position of people who make donations to organisations, Red Cross, Cancer groups, St John's Ambulance, Rescue Helicopters, and many others should be recognised, any increase in taxation and or rates affect their ability to continue support. And this support is so important for our society. The caring aspects of the people need to be acknowledged, and not restricted by politicians promoting their own agenda. I do not believe that the tax/rates be increased, the level of salaries is the main area where savings should be made, and also that the people spending power should not decrease and charities as above must have the ability to survive.

ANONYMOUS

W002708 13 Apr 2018, 5:02 PM

I don't want to worry about money when I am old, nor worry about having a roof over my head that is healthy to live in.

SAMARA KRUSKOPF

W002738 13 Apr 2018, 10:06 PM

Do the tax things that are proven so everyone can have a home. Housing is a human right. I am worried about whether we will be able to sustain superannuation. We

absolutely need to do everything we can to protect the environment. Or rather we should do everything we can to not destroy it.

RICHARD BRUCE

W002746 13 Apr 2018, 11:54 PM

Taking tax off healthy foods is a must. It's insane that processed foods are generally cheaper than healthy "whole" foods like fruit and veggies and even bottled water! Disease from poor nutrition will bankrupt this country. Just look at America and how much poor nutritional based disease is costing them like heart disease, diabetes etc.

SCOTT HAY

W002764 14 Apr 2018, 8:46 AM

All productive assets – and that includes the house that provides you with your accommodation each year – are or can produce income each and every year should be taxed like all other incomes to make the playing field even. I agree with The Opportunities Party tax policy 100%

KEVIN SMITH

W002780 14 Apr 2018, 2:37 PM

Tax on bank deposit interest - scrap it or cut it back significantly. Currently we generate income which is taxed, generate interest on savings which is taxed again, spend the interest after being taxed, is taxed again! Talk about triple dipping. The Government continually bemoans people are not saving for their retirement - well give people an incentive to save by scrapping or reducing (significantly) taxes on savings. Or set a threshold of say \$50,000 which attracts zero tax. Introducing a capital gains tax on scurvy property speculators who add zero to the economy apart from driving up property prices and rents and using this tax to offset a reduction in revenue from tax on savings makes sense. I am retired and live off my savings and interest from my saving. Disheartening to see the principle being reduced faster with the IRD with their hands in my pockets again!

BRIGITTE PEARCE-WITANA

W002788 14 Apr 2018, 4:44 PM

Large businesses have so many more "places to hide" in terms of more options of claiming expenses and more highly qualified business accountants as opposed to small businesses. Especially start ups and entrepreneurialism- I believe there should be tax subsidies or reductions to help startups get off the ground. I have two small businesses that employ 7 staff and all I feel like I'm doing is waiting, planning, calendaring the next tax bill. GST, PAYE, Provisional, Terminal to name but a few. I'd love to become part of the tax working group of behalf of small businesses!

DAVID WEST

W002798 14 Apr 2018, 6:00 PM

While all of the issues mentioned are important, the most important thing for me is to make the system fairer and reduce the levels of inequity that we are seeing in our society. Those who have more need to contribute more so that those with very little can be lifted up. The huge increases in prison population, the mental health statistics, the suicide rates are all very worrying. We are a South Pacific Island Paradise at the bottom of the world with a fully industrialised, first world economy and life-style for many. It is completely unacceptable that we can't find a way to share the benefits out a bit more fairly, and the tax system has a role to play. We need to start thinking about those goals again as being valuable and re-setting our culture accordingly. It won't happen overnight but if we work at it we can reverse places where damage has been done and build on the other good stuff.

JOHN RUSSELL

W002821 14 Apr 2018, 9:34 PM

Comprehensive wealth tax is what NZ needs. Capital gains tax is only part of it - and a relatively poor part due to relatively poor tax revenues generated.

MELINDA NETTO

W002830 14 Apr 2018, 10:36 PM

Taxable income for child support purposes. Currently the Salaried is penalised whilst the self employed can write off and reduce taxable income. Currently a person on the dole has to pay minimum but a salaried and self employed person can reduce his income to show nil and pay nil. Employer contributions to Super not to be included as income for child support purposes. Current system is failing the welfare of children who have repartnered and seems children in one family are treated differently.

JACK SCHITT

KUSH HOPE

W002858 15 Apr 2018, 10:38 AM

Removing income tax on money earned for those earning less than \$50,000 would substantially improve affordability for low and middle incomes. Removing tax subsidies for bigger businesses such as agriculture, dairy and forestry - Offshore companies conducting business in New Zealand should pay a special tax, to contribute towards the costs of running a society that provides them with workers. Heavily tax foreign water operators who export out water for free - they currently pay nothing for the

resource and we collect minimally in terms of tax revenue. Equalise it, so it's either making money for the government, or is economically unviable for them to continue taking the asset for free!!

GREG BARNETT

W002880 15 Apr 2018, 1:41 PM

Hi my main concern for tax is the amount we pay through GST on property rates, and petrol which already have a substantial tax component on which we pay a tax on a tax. Food is another where a family that pays \$300 per week on food pays \$45 of that in tax. This is very concerning. Another issue is the wastage that goes on in the public servants including govt. Our current govt seems to enjoy having committees, this along with many more occasions where the govt happily spends taxpayers money on wasteful projects, enough is enough. A tax reduction is the answer and not increases on any other person in NZ and that includes the well off, they create jobs in the main. And no I'm not one of them. Please act wisely in your decisions.

ROBERT LESLIE TAYLOR

W002892 15 Apr 2018, 2:57 PM

a BIG injustice in NZ: large, high income foreign businesses (eg Apple, Amazon, Microsoft, Restaurant Brands etc, etc, etc) are not being made to pay their morally proper amounts of tax in NZ! Change the law FAST and make them pay their proper share.

ANONYMOUS

W002902 15 Apr 2018, 6:31 PM

why are small business paying more tax than companies that have their "Headquarters" overseas???

DAVID MCDOUGALL

W002910 15 Apr 2018, 8:01 PM

I do not believe we should tax any income, Collect tax on spending anything and everything sold, goods or service. Manufacturing exporters is an area would need to be thought about I guess.

ROBERT BEVAN SMITH

W002934 15 Apr 2018, 11:41 PM

GST has the most direct effect on me. GST on fresh food should be less, or zero; but I don't mind paying GST on a bottle of cider or tomato ketchup. Another tax which affects me is on the interest I earn on my savings, even though the rate of return is often less than inflation. A tax on pollution is worthwhile. It could include, for example,

tax on burning stubble, which degrades air quality, as well as releasing carbon into the atmosphere. It could also stimulate changes in farming practices. Petroleum-based diesel fuel could also be taxed to combat pollution. Also, a tax on single-use items such as plastic bags has been shown to substantially reduce their use in many countries.

SJOERD BEARDA

W002946 16 Apr 2018, 8:04 AM

You are just wanting to increase taxes, how about making sure that current taxation is not wasted by government and its departments. How about making beneficiaries more accountable by issuing vouchers for food and other essentials rather than just money to waste on cigarettes, booze and unhealthy fast food. You cannot continually increase taxes across the board, sooner or later you will destroy the whole NZ economy, like Venezuela's. The only thing that Venezuela still has is oil, the current government does not even want to have or use oil. The only growth industry this country will have is breeding horses in order to keep NZ transport on the move and Greenie cyclists to scoop up the horse pooh from our roads

NEIL VAN DER STAR

W002953 16 Apr 2018, 8:58 AM

I believe that the biggest tax issue to be addressed is that it should be streamlined and consistently/fairly applied to everyone regardless of their income source. The system needs to be overhauled so that there is only business tax and GST (and excises on fuel, alcohol, tobacco etc). Business tax should be applied at a single rate to all businesses regardless of whether they are a charity or not. GST should be raised to a suitably high rate to cover the removal of income tax.

KAT FINN

W002964 16 Apr 2018, 11:49 AM

I dont think you should have secondary tax for working a second job. Nobody works 2 jobs for the fun of it, they're struggling to make ends meet and shouldn't be penalised with a higher tax rate because of that. One flat tax rate for both jobs would be fairer and it should be based on what they will make per year from both jobs.

ROBERT ANCELL

W002978 16 Apr 2018, 3:00 PM

While it will be hard to get right we need to tax investments fairly. Inequality is already damaging New Zealand society, and we can't just keep ignoring it.

GREG SMITH

W002989 16 Apr 2018, 4:54 PM

Lowering taxes is the issue I vote on every election.

TP ANNETTE

W003011 16 Apr 2018, 7:57 PM

Protecting the environment and stopping climate change needs to be at the top of our agenda. All plane flights in or out of NZ need to include a carbon tax for tree planting. It could start off as an optional place to tick, then gradually be brought in to all overseas travel to NZ including luxury liners. Plastic bags need to be banned. Supermarkets and shops need to stop using plastic as much as is humanly possible. Recycling needs to be maximized so hardly anything goes to the land fill. Off topic but prisons need to be improved for rehabilitation. All recreational drugs need to become health issues not legal issues. Drug rehabilitation centers need to be more abundant and accessible. Life sentences for preventive care to protect citizens from serious violence and rape and child abuse and domestic violence should mean life. No parole ever. White collar criminals and rich people should have the Same laws and same sentences. Animal abuse crimes need much stronger sentences.

BEN LEE

W003018 16 Apr 2018, 8:50 PM

Reduce the retirement tax perks for mps. As the free air travel is harming our environment. Introduce a plastic tax on all products with the petrochemical base. As these products are harming our environment and there are many natural and sustainable alternatives.

BOB DILLON

W003025 16 Apr 2018, 10:30 PM

Why are houses tax free yet my investments in shares are taxed? Rental income should be taxed. Just like my share dividends are. If kiwis buy shares then Kiwis own company's which grow and create jobs. Yet this is taxed. People buy houses to make \$ and there is no benefit to society.

CHIRANGA LIYANAGE

W003033 17 Apr 2018, 7:04 AM

Personal tax brackets should be lowered while corporate tax brackets for multinationals can be increased. Taxing systems of multinationals have to be refined as well. Taxing more individuals is just the nail in the coffin for an already overly taxing country.

LENNY SB

W003041 17 Apr 2018, 9:23 AM

Submission: - FLAT TAX SYSTEM 20% If you earn a \$1000 a week you are paying tens times as much more than the person who earns \$100 a week. Flat Tax is the fairest and most equitable way. We have this idea that rich who earn should pay more, yes, which flat tax does. - Also we need to tax companies properly, Companies like Sanitarium don't even pay tax. Insane. Tax laws for companies give too many rebates and exemptions. Close up all the loop-holes, the rebates etc etc and lower down to 20%. It is insane to have companies paying 30% tax, with lots of avoid tax at all rules, and then tax some person even more than companies ! - Investment property & business capital gains. Other than your own home, 2nd homes, rental's, the bach at the beach when sold, should have captial gains tax. NZ'ers are finding it very difficult to buy homes, largely because the rich (many not even from this country) are making tax free profit from buying and selling property.

ANGIE BENN

W003059 17 Apr 2018, 2:53 PM

1)Introduce a sugar tax for 2 reasons a) As a public health measure to reduce over-consumption which contributes to tooth decay, diabetes, obesity and cardiovascular disease. This is resulting in an enormous increase in health costs and a poorer quality of life across all sectors of our society. b) To raise additional revenue to pay for public health care, in particular basic dental care for low-income and vulnerable adults from 18 to 100+. This will allow government to fully implement the "Good Oral Health for All, for Life" policy which has been the official government policy since 2006 but successive Labour and National governments have yet to deliver on the "for All" part. 2) Remove GST from the following: a) Basic foods such as fresh fruit and vegetables, milk, cheese and whole-wheat bread b) Feminine hygiene products c) Dental care d) Toothbrushes and toothpaste The establishment of GST-free goods and services will assist some of the most vulnerable people.

JAMES TURNER

W003070 17 Apr 2018, 4:56 PM

The investment playing field should be levelled but not by introducing new taxes. The playing field should be levelled by removing all capital gains taxes including FDR from portfolio investments. This would encourage investors to move away from property and into shares and bonds thereby reducing the housing affordability problem and increasing both the diversity and level of savings and investment across the board. Along with this, the idea of any form of wealth tax must be rejected out of hand as it is a tax on savings accumulations (where tax has already been paid) and by definition will discourage people from saving and drive people offshore where their accumulated wealth will benefit other nations and will be of no benefit to New Zealand.

COLIN SWENSON

W003079 17 Apr 2018, 5:59 PM

The tax issues that matter most to me are for the system to be fair and as cost effective as possible without surprises. eg increased compliance costs for rental accommodation could have the effect of rental increases and less rental accommodation. Increases in GST could encourage more tax avoidance. I am in

favour of tax money being used to help the less fortunate including those on benefits and those suffering from addictions.

DAVID BROUWERS

W003100 17 Apr 2018, 8:48 PM

Increasing the take home pay of low income earners. Greater equality in wealth will be better for our society.

PAUL HUGGINS

W003117 18 Apr 2018, 6:43 AM

I don't believe that charities which operate in business should remain tax-free. Every business, regardless of its status, should be paying tax on its profits. Capital gains tax on investment property hasn't affected the markets in many large cities around the world. This should not be the justification for taxing the gains obtained. As an owner of investment property, I am not anti the idea of a capital gains tax but the implementation of it needs to fairly consider the time, effort and expense the landlord has invested into the property. I have poured much time and effort into investment property over the years in which the sole financial reward is the gain in value of the property which isn't realized until it is sold.

SUSIE BROWN

W003126 18 Apr 2018, 8:25 AM

I think tax is important for redistributing wealth, and reducing inequality, through transfer payments but also a well funded public system, including education and health. It is not fair or equitable that those with capital or those from wealthier families are able to grow wealth more rapidly and preserve it, compared to everyday working New Zealanders. Redistributing wealth of those who have had the privilege of access to the means of production, to investments in our country and in the quality of life of all New Zealanders, should be the main purpose of taxation. It is not fair that I at the age of 21 have a net worth that is equivalent to 100 years of median earnings, but I have not done 100 years worth of work. A stronger tax system, focused on reducing inequality, such as taxing capital and means of production more intensively than labour would result in more equality of opportunity and of outcome.

GWYN JOHN

W003133 18 Apr 2018, 8:55 AM

Business tax because it currently allows business to get away with not paying its share, AND not factoring in the environmental and social COST of its business. Tax needs to take into consideration the non-financial aspects of all business and activities. Business needs to contribute to its context, tax should reflect that. The main target needs to be the big players and it needs to be fearless!

SCOTT FERGUSON

W003150 18 Apr 2018, 10:32 AM

The main tax issue for me is LOWERING tax not dreaming up new ways to tax people! Interesting the quick poll about tax, not one selection to choice from for lowering tax. Their was a five billion dollar surplus in the last budget yet the govt is desperate to raise even more money off of our hard work. Number one rule: Remember, its not your money. People work hard to earn a living and to have the govt arrogantly assuming they can just take what they want is inane. Taking money out of the economy will kill the boom we are in. The current Labour govt didn't win at the polls, their policies are not practical and sound like they were dreamed up by the Greens. It doesn't take a Truthsayer to see they won't be in there long and we can all get back to driving this economy back to where it needs to be so we ALL prosper according to our own works and efforts.

DAN SIMMONS

W003163 18 Apr 2018, 1:02 PM

The tax issue that matters most to me is tax exemption for religious organisations based on charitable status. This unfair and archaic exemption should be done away with entirely, but if not, then this exemption should be much harder to obtain and harder to retain. Churches such as Destiny Church actively spread hate speech while collecting large sums of money from their members and they are effectively subsidised by tax payers. Simply benefiting the members of your own religious organisation should not be grounds for charitable status. Just as bad, we have obvious scams like Sanitarium, a for-profit business by any logical definition, avoiding income tax simply because they are owned by a church. Potential capital gains tax, and GST or PAYE changes are all well and good but there needs to be a focus not just on individuals but on making sure ALL businesses and organisations are paying their fair share.

ANDREW DUGMORE

W003173 18 Apr 2018, 3:33 PM

Retiring age needs to remain unchanged. By the time i'm 65 ((45 currently) i feel i'll be ready for a well deserved break and I do want some quality years with good health so as to enjoy retirement.

ANONYMOUS

W003182 18 Apr 2018, 4:40 PM

I would rather see prudent government spending than any type of new tax or increased tax. New Zealanders already contribute enough tax, the focus should be on reduced spending. The go-to answer to larger issues shouldn't be more tax, get creative, put some thought into it and come up with other alternatives. Attempting to fix national issues by increasing taxes is lazy.

LEWIS MACKINNON

W003187 18 Apr 2018, 6:15 PM

Please please please tax houses and other untaxed, appreciating assets. Money gained from a house going up in value year after year is income! Even if it isn't cash in hand, the house owner is getting richer and richer and the money they're gaining isn't taxed :(. If you had the money to buy an extra house and you want to pay less tax, why wouldn't you not put there money into as many houses as you can? If its in the bank, or invested anywhere other than property/houses (?), they'd be paying tax. Theres no question about it: - This is a tax break for property/house owners. - And it massively increases the demand for property/houses. Taxing property would cost my inheritance many many thousand (millions?) of dollars. But it just seems bonkers to leave this loophole. God knows why it exists in the first place.

CHARLES TEICHERT

W003190 18 Apr 2018, 6:53 PM

Rather than focus on one particular form of taxation all taxes need to be considered otherwise there is the risk of distorting taxpayer behaviour. Eg. Having different corporate and personal tax rates creates incentives for people to structure their affairs accordingly. I believe our taxes are a good mix, aren't distortionary and are relatively efficient to manage from a collection perspective. If government needs to increase its tax revenue to fund its activities then small proportional increases across the main taxation mechanisms (paye. Corporate tax and GST) should be implemented. Likewise with teductions. This is easy to administer and doesn't create cottage industries in tax optimisation activity. Specific taxes fir specific purposes (ACC, carbon, road user and petrol taxes) should be maintained and adjusted as necessary.

ANONYMOUS

W003218 19 Apr 2018, 12:35 AM

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RICHARD SCALES

W003223 19 Apr 2018, 7:49 AM

CGT on second homes ie excluding the home in which you live is a perfect "Robin Hood" tax.

ANONYMOUS

W003229 19 Apr 2018, 8:42 AM

Remaining competitive in a global world and not over burdening citizens with tax. Government should only be using it's tax and power to act as a watch dog to ensure markets are operating correctly and to provide core services - heath care and law and order.

LIAM THOMAS TAYLOR

W003239 19 Apr 2018, 11:38 AM

I believe that exploitation of our environment for financial gain is wrong, and taxes on things such as bottled water would help prevent this.

SUSAN MOYLE

W003258 19 Apr 2018, 3:23 PM

Funding retirement is important, however the list did not include homeownership. I feel that the inability of many people to own their own home increases retirement costs, so the two are closely linked. The increasing numbers now renting also adds to the level of inequality in society, as a few own the capital assets and many people are unable to save towards either retirement or home ownership.

HELEN SMITH

W003273 19 Apr 2018, 6:34 PM

Cut GST from fruits and vegetables and raw meat, and some dairy products. Best way to encourage healthy eating is to offer the 'carrot' of cheaper groceries, which will lead to better eating habits among lower socio-economic groups and a reduced overall health spend.

IVOR PEKSA

W003299 19 Apr 2018, 10:56 PM

Capital Gains taxes are conceptually simple if you treat them as income. Technology can help with this as unless someone is storing their cash-in-hand income in a box under the bed, most transactions will go through a banking system at some point. As we go increasingly cashless, this will improve further. Consider keeping things simple, avoiding tax breaks for specific groups or projects and dare to think radically with a minimum income/flat rate tax.

DOREEN WAUGH-LORY

W003308 20 Apr 2018, 5:57 AM

Simplify the Child deductions made through wages. As a wage clerk 15 yrs ago I found the system most unfair on itinerant workers in the building industry. Their wages varied innormously from week to week as a result they could not budget for their child support deductions. Surely a certain percentage of each wage paid through PAYE would simplify the book work of the IRD and the workers would just have it deducted at each pay, making it a less contentious and unfair system. I found the paperwork from IRD myself bewildering with such variances. My sympathies went out to the workers who would be working a few hours one week but having to make a very high deduction as a

result of what was earned weeks or months earlier. Child deductions must be simplified as the stress, frustration, bitterness and helplessness does not help the relationships of all concerned.

LOUISE MORRISON

W003310 20 Apr 2018, 9:09 AM

I'd like to see split tax rates where a husband is the sole income earner and the wife is at home raising children.

TREVOR PEARSON

W003330 20 Apr 2018, 1:56 PM

I OPPOSE the introduction of a capital gains tax. This would tax property-owners who are already funding local services by paying RATES. I would only support a capital gains tax if you replaced rates with a tax paid by the WHOLE COMMUNITY (not just property-owners).

PAUL BROADY

W003338 20 Apr 2018, 4:06 PM

Climate change is a major issue that will affect everyone's life over the next century and more. The longer we delay effective action then the more likely that changes will be catastrophic. Strong action is urgently needed. New taxes are required that encourage reduced use of fossil fuels and reduce agricultural emissions of methane and nitrous oxide. The funds from these taxes should be specifically used to encourage use of technologies and life-styles that reduce greenhouse gas emissions.

K BARLOW

W003364 20 Apr 2018, 10:30 PM

A land tax feels like a money grab paying rates is already a large cost. And a capital gains tax is really just targeting the more well off again. What is the point of working hard and investing wisely when at the end of the day if you try to pass it on to your children it's going to be taxed? It's a pure money grab again. If you worked hard to own something you should be able to give it away or sell it without being taxed.

KENNETH TRASS

W003391 21 Apr 2018, 8:58 AM

The real issue with tax is the application of its revenue by governments. New Zealand has a good track record of fiscal responsibility. But a poor record of sustainable policy created in a bipartisan fashion. That is policy formed on a 3-year cycle rather than mapping out policy initiatives for a 10-20 year period. Business tax and tax rates for

those earning over 250000 is far too low. Business tax should be increased with credits given to those who give back to community cultural and environmental projects.

JULIE WOOLNER

W003404 21 Apr 2018, 10:10 AM

Taxing polluters looks superficially like a great idea. How can you stop the polluters passing on their increased costs to their customers? Remove GST from unprocessed foods and other necessities (as in the UK). That will help low income people most. Personally I am concerned about financing retirement. Hence I don't favour a wealth tax or CGT based on an imputed value for people's possessions (paid for out of post-tax earnings, remember). These taxes are complex: how do you fairly value the assets? Any charges should only be on disposal of the asset and adjusted for inflation, and losses should lead to a refund. Wealthy people can afford to move overseas to avoid tax and will do so. Retired people continue to be economically active. They pay GST, they contribute to their communities and, over time, their assets will be redistributed to those who outlive them. There is no need to target them specifically for the 'crime' of having saved for their retirement

MURRAY MCGOVERN

W003408 21 Apr 2018, 10:33 AM

Hi Like a number of Kiwi , my wife and I have have worked hard over the last 27 years of our marriage, Around 20 years ago before we had kids we thought about our retirement and end of life situation. As there was no creditable superannuation scheme at this time we looked around for options. Rather than trusting NZ Governments for a reliable superannuation scheme we purchased several basic tidy rental property's over 5 years. Subsequently Kiwi Saver appeared but had committed to rental property's. Although we support fair tax raising in NZ and maybe some element of Capital Gain Tax we strongly feel that our situation is not speculative rather our retirement funding. Our suggestion is that Mum and Dad (or similar family arrangements) holding retirement fund investments , not selling speculatively over say the last 12 - 15 years should not attract Capital Gains tax or a high level of Capital Gains Tax. For people clearly speculating on property <10yrs -Capital Gains Tax applies.

MICHAEL C BARNETT

W003417 21 Apr 2018, 11:07 AM

I am already retired and catered for with a very good universal superannuation scheme. For the younger age group yet to qualify the following ideas should be pursued. 1. Continue to boost investment in the Cullen Fund 2. Make Kiwisaver compulsory for all and make a small government contribution to the account of those who are trapped on on a social benefit 3. A voluntary two tier superannuation entitlement, whereby those who have worked in a physical environment can opt for superannuation at a lesser rate at age sixty in recognition of the physical toll of their work history. I believe this is an idea previously floated. 4. Retain universality of superannuation at age 65, but reintroduce the claw back clause voted out by the National government in 1992

DWAYNE WALSH

W003422 21 Apr 2018, 12:59 PM

My wife works about 32 hours a week in 2 different nursing jobs. One is for hospice and the second as a ward nurse one day a week in a hospital. Why does she get charged secondary tax on her ward job? If she was working 40 hours or more in the same job she wouldnt be. This is so wrong ...many people have to wear this unfair tax!

TREVOR GATLAND

W003439 21 Apr 2018, 5:35 PM

Remove GST from fresh food. People on lower incomes spend a higher percentage of their income on food. Therefore they are paying a higher percentage GST relative to income. Fresh food is good for one's health and it's fundamentally wrong to tax what is good for the health of our people.

SHANE COLEMAN

W003451 21 Apr 2018, 7:09 PM

Encourage business to grow in the productive sector rather than property investment

SHANE COLEMAN

W003456 21 Apr 2018, 7:40 PM

Consideration for business tax rate based on the opposite of applying a payroll tax but instead a deduction where lower tax applies depending on PAYE per employee excludes directors and employees >\$500k to remove distortion of executive income

STUART BARBER

W003467 22 Apr 2018, 5:43 AM

I think you should tax holiday makers/tourist on flights coming in to NZ 100 dollars per visit (only charge 2 visits per year) after that free Make it voluntary at first then compulsory Working people more of the tax that they pay should go into their own retirement fund. Up the kiwi percentages

PHIL ROUNTHWAITE

W003472 22 Apr 2018, 8:27 AM

Don't think capital gains tax is fair. I've worked hard for my retirement, cancelled my life insurance at 21 years of age. Purchased a rental that was to help with my retirement. Would it be right to tax superannuation funds at the same rate.? Living in Auckland I use my vehicle to get to work, I use two tanks of fuel a week that comes off my wages,

I don't use public transport and still have to pay fuel tax and council taxes for railways and bus infrastructure, Where does it stop. After travelling overseas more that most I do see how overpriced our country has become all because of our tax system and tax bludging government.

MARIKA JACKSON

W003490 22 Apr 2018, 11:13 AM

Activities and products that are better for the environment should be taxed less to promote protecting the environment. In addition to this, fruit and vegetables should be taxed less. The issues with these points, as already noted, is knowing where to draw the line on counting something as one of these products.

KEN WATSON

W003493 22 Apr 2018, 11:20 AM

A flat Tax rate on all personal Income earnings from wages or salary fringe benefits of 19% with no exemptions. Company tax of 28% on all income no exemptions.(Gross earnings) GST removed from Taxes (e.g Local Government Rates are a local tax should not have GST) No GST on the tax component of Fuel taxes. All revenue from Fuel taxes, Road Charges targeted back to roading and Policing of roading. All transfers of money overseas not used for reinvestment (e.g buying goods for resale or for use in manufacture in NZ) to have a 20% transfer tax on all amounts over \$10,000 daily.

ROBIN WARD

W003520 22 Apr 2018, 9:27 PM

I believe Capital Gains Tax is an ineffectual Tax. I believe a stamp duty on housing and shares is a far better tax and generates much greater income for the Government. It is also easy to create separate bands for overseas investors, different property classes and values. Nil rate bands can be applied to primary residences if need be.

SHONA HARTENDORP

W003535 23 Apr 2018, 8:13 AM

My concern is about money withheld from the tax system by people working for cash. This is unjust practice often undertaken by e.g builders , beneficiaries and people well able to pay for legitimate goods and services. I want a campaign undertaken to highlight the inequity and social and moral injustice that exists to our health, education and child welfare systems when people pay for and accept cash jobs. I would like to see all payments to beneficiaries doubled. If this is done and those in need of benefit support have adequate means to live the need for cash work is eliminated. I would also want to see a register established by authorities such as Master Builders Federation to which people sign up as trades who don't work for cash payment. This would be accompanied by a robust education campaign outlining the need to contribute honestly

to the tax system and strong encouragement to report in confidentiality and without question those who dishonestly continue to pay and work for cash

ERWIN MEIER

W003539 23 Apr 2018, 9:33 AM

Tax has a bad name because there is a perception that our tax dollars is being wasted on pet projects, excessive expenses and is not spent where it is most needed. This may only be true in a limited way, however the perception is a much bigger problem. Effective regular communication to the average tax payer would help. This approach to engage citizens via with social media is good attempt is to be applauded.

LINDA BOND

W003548 23 Apr 2018, 11:10 AM

I'd like to see a lower tax rate on superannuation for pensioners who choose to work. Taxing super this is a disincentive for retirees to voluntarily work, and reducing this tax may help mitigate the need for raising the retirement age. I'd also like to see a reduced gst for basic food items, Including fruit and vegetables. This will help the gvmnt address their poverty targets. We need more flexibility with targeting taxes to improve people's health and well-being. Increase tax on sugary drinks. Bring in a capital gains tax for second and subsequent properties, to bring us in line with other first world countries. Increase tax on any international companies like Facebook, that deliberately violates our countries privacy laws. Money is the only language these people understand to get them to obey. If we want our tax system to maximise benefit to the health and quality of life of nzers, we need it to be more flexible with targeted gst rates on certain items.

MARIE COUSENS

W003555 23 Apr 2018, 11:39 AM

I have NEVER liked the fact that we are taxed on our earnings, then when we put the money in the bank, we get pinged with Residents withholding tax - being taxed twice is a rip off!!! What is that money of mine diverted to? It's really robbery!!

JAMES STOKES

W003573 23 Apr 2018, 1:58 PM

What matters to me is that the government is taking less from my family not increasing our day to day cost with unreasonable tax

JOHN BLACK

W003576 23 Apr 2018, 2:06 PM

The big income businesses have more tax benefits than salary and wage earners. Big business has many privileges in today's society, the way the laws and legal system work gives money a big advantage.

KATHRYN MOORE

W003592 23 Apr 2018, 4:27 PM

Wasting tax money is the worst. Taxpayers are paying to lease homes from private owners for HNZ. The homes are paid a rent that would not be possible for the owner to get on the private market. HNZ does a terrible job of managing the homes. It wastes so much time and money into aiding the owner to avoid any costs and all that time costs not only the tenants but also the taxpayers are paying benefits of the tenants and taxpayers are paying for all time at housing NZ spent on the issues. Tax money should be spent on more housing not being wasted. It must add up to a huge amount each year.

PAUL MCMAHON

W003600 23 Apr 2018, 4:40 PM

I would also like to see a small tax on currency trading - a financial transactions tax/Tobin tax - in order to discourage speculation on the \$NZD.

ANDY BAIRD

W003614 23 Apr 2018, 5:22 PM

I'm concerned about the fairness of tax in New Zealand. Currently companies / trusts and other structures can be used to avoid or move tax around. It also adds complexity to our tax system and can cause individuals to set up structures simply for tax modification. This also means that compliance is an additional cost to both companies, the government and individuals, all while actually not working very well. It's incredibly unfair how overseas companies can generate huge amounts of income in NZ and pay very little tax. Companies like Apple/Exxonmobile don't pay what is reasonable based on what they earn in NZ. A flat tax structure for both individuals and companies (e.g. 25% of earnings) would make it clear and transparent across the board. There could still be tax back, or zero tax for the first \$X earned by a company or individual. This has been recommended multiple times by tax studies in NZ but never implemented, get on with it.

TIM

W003616 23 Apr 2018, 5:30 PM

Carbon Tax For any success to be made in Climate Change, we must include soil carbon. Of all parts of the terrestrial carbon sink soil will hold up to 80% (Dr Christine Jones). Far more than trees ever will. If we incentivise farmers to build soil carbon, nitrogen use will fall away (as microbes will pull N from the atmosphere naturally) and NO3 pollution will drop away as a result cleaning up our waterways. Increased soil carbon will also result in water use efficiency limited run off and the need for more

irrigation. By increasing NZ's soil carbon by 5% (Jena Study in Germany), we could pull 750,000,000t of carbon from the atmosphere back into the dirt in a stable form (Glomalin produced by mycohrizal fungi - see research by Dr Sarah Wright). This is a real solutions and must be considered.

PETER STUART

W003623 23 Apr 2018, 6:19 PM

Economic and financial policy, including that of the State and its taxation rationale, must be built on the premise that human economic activity - whether 'capitalist' or 'socialist' or whatever - depends on managing our finite ecological resources. Human economies are subsidiaries of the web of life which we humans are inextricably part of. Taxation policies must reward those parties (individual or collective) who safeguard the web of life, and penalise those who threaten it.

GAVIN WEBB

W003631 23 Apr 2018, 6:56 PM

Funding of retirement is critical, but firstly the age of entitlement must be raised, so that the younger generations are not paying such a large proportion of their taxes to fund "baby boomer" pensions. The government must resume paying into the Cullen Fund. Capital gains tax should apply to all investments, other than the family home. Polluters must pay fair taxes to mitigate the damage they are doing to our environment. Farmers need to be paying their share of the countries carbon credits.

MATT FOULKES

W003656 23 Apr 2018, 8:32 PM

The polluter pays principle must be at the heart of tax reform. Why should anyone profit from practices that others have to pay for cleaning up or suffer the consequences of? Food and healthy products should be exempt, as should educational activities such as allowing tax breaks on school and hospital buildings and the services they use. Pension savings should only be taxed once, if you pay tax on the money you save towards retirement you should not then be taxed on those monies you receive when retired. However, the state pension should be means tested and the very wealthy should not require such state assistance. Capital gains should apply, except on the family home.

ANONYMOUS

W003664 23 Apr 2018, 9:17 PM

If government didn't tax wages, we'd be able to buy food and save for houses. If govt didn't tax oestrogen, we'd be able to buy food and save for houses. Govt should pay for govt things, not our taxes and wages. Give Joe Bloggs a break.

CAROLINE MALTHUS

W003670 23 Apr 2018, 10:19 PM

I am concerned that New Zealand Government pays attention to the issue of multi-national corporations and tax avoidance. It is not fair that some of these companies exploit loopholes to avoid paying the amount of tax they should, when they have access to the NZ marketplace and NZ consumers. The govt should take part in international initiatives to ensure that these companies pay their share and follow the lead of the EU in playing tough. Our govt is not being fair to its own citizens if it takes no action on these giant tax avoiders.

KIRIN HARRISON

W003676 24 Apr 2018, 4:48 AM

With the future of a lot of work moving online the challenge is to make sure online businesses operating in NZ pay their fair share! What is a method to ensure Netflix, Uber, Amazon etc pay tax on earnings made from NZers this is a challenge? Without a fair system it stifles local businesses that do pay fairly. Definitely keen to work out a way to give tax breaks to businesses, farms etc that make an effort to do more for the environment in their area. The company I work for makes no effort at all and profits disappear overseas while they are constantly doing redundancy rounds and taking on temporary staff who get "laid off" before Christmas and "rehired" after New year! I hate this practice! But apparently it happens all the time! I really want to see more tax breaks for R&D investment! But keep Callaghan funds to help businesses help themselves. Taxing Capital gains also needs to have tax credits for those that lose money on investments or at least that side considered.

JILL FORD

W003699 24 Apr 2018, 9:43 AM

I cant prioritise between protecting the enviro, business tax and capital gains all are imp. If we are to seriously reduce carbon emissions we need a Carbon tax this will incentivise business, individuals to reduce their carbon emissions, eg drive less and take public transport instead, buy a smaller engine car, reuse containers, buy less stuff. I am setting up a small social enterprise and it doesnt fit neatly into the current 2 options - charity and for profit in the UK there are Community Interest Companies which enable people to set up small businesses that profits go back into social good, I worked in one and it was a great concept and worked well to help people more easily set up social enterprises. Have lower taxes for small businesses to encourage and assist people to be entrepreneurial. Also make paying your tax easier that is only on current earnings not 'projected earning'. Please dont have a stamp duty but capital gains on properties other than own home.

DENIS DUMAINE

W003703 24 Apr 2018, 10:03 AM

Please start a tax for tourists entering the country We says that tourism is good for the economy but they pollute also a lot (planes then cars, cruises are even worse) and

destroy or disturb the natural eco balance And uses a lot of our infrastructures (roads, DOC parks etc.) TAXING heavily the tourism will discourage the cheap form of tourism which is doing no good to our economy anyway

MIKE MERRITT

W003723 24 Apr 2018, 12:41 PM

Tax the rich a lot more than me,instead of less than me (percentage wise) and we need a capital gains tax now,not later.

CHRIS. CAMP

W003728 24 Apr 2018, 1:16 PM

It is important to rank our environment in it's broadest sense first as without an A plus environment we lose the desirability of NZ as a preferred place to live or visit.

DAVID PROUDFOOT

W003740 24 Apr 2018, 2:01 PM

I believe we should move to a complete user pay tax system which should include not only individuals but all businesses including Maori Trusts / Charitable Trusts and any other business entity that is currently tax exempt. To me it is completely wrong when a Maori Trust can purchase an existing entity that is currently pay full tax and change its tax status to effectively avoid tax. Whilst I haven't done the numbers I think that if everyone paid a set tax rate on everything (user pays) you would find our overall tax could be reduced and we would still have a larger tax collection allowing issues like roading, health , aging population to get the funding they will require .

KELLIE MAGEE

W003742 24 Apr 2018, 2:25 PM

Hi, I know a few people who work two jobs or are students and have part time jobs. They pay secondary tax on their "second" job. I don't believe this is fair as some people need the secondary income to get by. I was one of those people for a few years. Is anyone looking at this? Many thanks Kellie

IVAN SHARMA

W003748 24 Apr 2018, 2:46 PM

My submission is regarding the high tax on tobacco. The high cost on tobacco is having a negative impact on those who least can afford it. I have seen families feed there addiction over feeding the family . tariana turias tobacco tax has only hurt her own people more there are still 35% of Maori who still smoke that's higher than any ethic group I can think of. People will find ways to get tobacco that means taking extreme measures. The drug P is around \$700 a gram people still find ways of getting

the money. If tobacco tax continues to rise it will cause even more dairy robberies it will lead to not just people making quick cash also addicts themselves will join in the robberies. My submission is for tobacco taxes to return to what they were in 2010. Yours sincerely Ivan Sharma

ANONYMOUS

W003754 24 Apr 2018, 3:12 PM

Income tax for single income for married couples should be taxed lower, as only 1 person is working. The tax is too high for a married couple. Perhaps ideally the single income is calculated by splitting it into 2 first, then calculate it with normal tax formula. e.g. if the single income is \$100k, this should be divided into \$50k each then apply the tax on each income.

ANONYMOUS

W003757 24 Apr 2018, 3:38 PM

I would like to know when are you going to do something about secondary tax. Like you promise in the election

DENISE JELICICH

W003760 24 Apr 2018, 4:08 PM

I am concerned about the gearing of our present PAYE tax system. As a secondary school teacher on the top of the pay scale I am taxed at the same rate as the private and state sector CEOs. I have been paying around \$900 per fortnight tax on \$84000 pa income. As a result I am nearing retirement, with no savings other than KiwiSaver. This seems to me to be inequitable - I have twenty years experience in teaching but as a single income earner my ability to save for retirement has been stymied by two things: 1. The fact that teachers' salaries have fallen way behind other professionals (I know, not relevant to this inquiry). 2. The fact that the rate at which the top tax rate cuts in is far too low - I suggest \$150,000 would be more realistic. D. Jelcich

ANONYMOUS

W003771 24 Apr 2018, 4:44 PM

Keep NZ clean and unique.

TONY DENLEY

W003781 24 Apr 2018, 5:15 PM

we must invest in our people and make a system that is fair to all. reduce the gap of rich and poor and be transparent on the spending of tax money. that is a must

SANDY WILD

W003788 24 Apr 2018, 6:28 PM

This should be a major priority - we maybe a small country but we can clean up our act; No more single use plastic Promote renewable energy alternatives and ditch reliance on oil Clean up the waterways - this is going to be expensive as they are a disgrace Reduce food waste Reduce landfill Invest in technology and research to cover above - this is going to be our generation's legacy

BRETT HOBSON

W003801 24 Apr 2018, 8:31 PM

What matters to me is tax that is simple to administer, fair and can be applied equally to everyone in the same situation. Without being a tax specialist I must be able to accurately complete a tax return. Exceptions are out - GST equally applied to everything, capital gains applied to everything (property, business, shares, art, collectables, currency trading....). Tax gains only when realised, and if you tax gains you must also credit capital losses - this is how I would interpret fairness. Only tax income and gains once. Local body rates are also a tax - and any discussion should include the impact of these - and it is New Zealand's biggest growth industry. Help!!! The most important thing for me is not what we are taxed on or how much, but how effectively taxes are spent - tax payers deserve better. If tax payers cannot see fairness and value they will modify behaviour to reduce tax so tread carefully.

PETER MATHEWS

W003814 24 Apr 2018, 10:23 PM

Ensuring that multi national corporations and multi millionaires pay their fair share of tax. The system is set up to protect those in the position of wealth and punish those who are not. Why should my tax rate be higher than a multi millionaire?

DIANE

W003825 24 Apr 2018, 11:52 PM

Tax tax and more tax, tax should go down not up for those that work hard to make a living

BEN HOFFMAN

W003831 25 Apr 2018, 3:40 AM

(1) Changing how tax is seen to a collective investment in creating social good and adequately funding services we all use regardless of how rich or poor we are (2) Closing loopholes to avoid as much as tax as possible (3) A tax on speculation, capital gains, and some form of wealth tax (4) Abolish secondary tax and automatic "M" taxing of taxed social welfare benefits (5) Remove GST on food (6) Sugar tax

JOAQUIM COLACO

W003839 25 Apr 2018, 7:03 AM

Tax investments on investment housing

VIRGINIA LUBELL

W003855 25 Apr 2018, 8:14 AM

Stop the aggregation of money upwards. It's simple really because our government knows exactly where money is being sucked out of the system for private and Corporate gain. We can no longer live in an economic system that aggregates wealth into the hands of the few.

SEAN JENNER

W003860 25 Apr 2018, 9:04 AM

New Zealand's present tax system has been structured so that the burden of tax falls mostly upon the shoulders of those who earn the least, while loopholes exist that allow big businesses to avoid paying tax in some cases, as well as paying virtually half the rates they were once required to. This has been a major factor in the increase in inequality in NZ. The myth of the "wealth creators", needing tax breaks, lower tax rates, and other incentives in order to create more wealth, and jobs, that will "trickle down", has been totally debunked. What has resulted is a huge transfer of wealth upwards, which was obviously the real intention of such policies. This has hurt NZ society in many ways, creating unemployment, hardship, huge levels of inequality, the working poor, homelessness, etc. If we simply reinstate a tax system that requires those who earn the most to pay their fair share, then we don't need to dream up all these punitive ways to extract more tax from ordinary working folk

YVETTE MORTIMER

W003877 25 Apr 2018, 10:54 AM

The government needs to focus on their roll of providing essential services and support - and reducing the overall tax take required. By providing the infrastructure and reducing red tape, all other investments and needs can be left to the market. Less Government, less Tax.

BERNARD WONG

W003890 25 Apr 2018, 11:44 AM

1) Recommendation: Full Tax Credit Claim for Donations Recommend a full tax credit for eligible donations to spur more generosity among New Zealanders. Currently this is 33.3333% as per IR526 form. 2) Problem Solution Summary 2.1) Government Benefits: The intended outcome will be less pressure on the government to support and sustain various charitable programs. Therefore resources can be freed up to other

critical areas such as health, infrastructure, law and order. 2.2) Tax Payer Benefits: As both a tax payer and charitable donor, I believe this could encourage more generosity when planning to gift to noble causes. This is lessen second thoughts on how much more can be given since we also having to sustain a living within our own financial means.

ERIC WILLIAMS

W003895 25 Apr 2018, 11:58 AM

A capital gains may affect me directly, however, it does appear to be a fair. The capital gain is income and should be taxed as is wage, salary and investment income is.

LYNEKE ONDERWATER

W003906 25 Apr 2018, 1:03 PM

Most of these are very important to me. I don't like big business getting away with paying little or no tax. The environment might be my top priority. Saving our natural areas, the birds, but also the plants and invertebrates that currently get very little funding. Clean rivers. Reduce erosion - some hill-sides should have never been cleared! Stop pollution by businesses and farming. Reduce plastic in our environment, esp the short used variety. Definitely tax capital gains and other income that it not earned through physically working. Funding retirement is important, but as someone who lives frugally, that is not a high priority for me personally. See more in my other submissions!

NEVILLE WYNN

W003913 25 Apr 2018, 1:44 PM

Replies from Customs to my questions highlight the loss of the right to instrumenta itineris. Given that a boat journey to NZ is dangerous at the best of times for several reasons, it is obvious essential safety gear be on board and all systems operating correctly. There is a cost to that. This right of instrumenta itineris has existed since Roman times. It should never have been lost. Any argument that the experienced could persistently bring in yachts to capitalise on this right can easily be quashed by placing a one vessel per decade rule in place. It is shameful that a NZ Govt allowed this right to be lost while also allowing the wealthy to buy personal items at any cost, and wear said items past Customs with no tax at all.

A.G. TALBOT

W003924 25 Apr 2018, 2:36 PM

NZ's export sector is undiversified, unsophisticated, non-complex in its products and vulnerable because 80% of exports are still from primary industries. This is despite decades of ineffective talk about diversifying the economy. Significant tax breaks would help to change this long term underdevelopment. A very small number of companies, usually agricultural, make up over 50% of NZ exports. This is of concern. I support consideration of a very significant reduction of company tax on NZ owned

MANUFACTURING SMEs exporting non-agricultural/primary products. That is to say a tax rate of no more than 15% on gross export earnings; maybe even less? This review should also look at alternative ways to fund local bodies. Rates in cities like Christchurch are punitive, much higher than the CPI at 6% p.a., and are impacting on people's standard of living year on year by profligate councils. Central government needs to reign them in and cap excessive and unsustainable rate increases.

PETER MAYNE

W003926 25 Apr 2018, 2:57 PM

Not happy about taxed twice: paye tax and investment income tax(double dipping). No GST on all food items as basic necessity item. House prices to be included in CPI index so all employers increase salaries in line with house prices. Rental housing not capital gain taxed apart from 3+ rental houses owned but agree with increase to bright line test. No land or property investment tax. Families use property investment to fund retirement! Do not agree on ring-fencing if not done for all companies. Don't believe in targeting those funding retirement. Should be tax free threshold for paye/all income earners up to \$20K? GST on polluting activities to make up for GST removed on food items. Increase tax on student fees not paid especially with free tertiary study. Company tax increase to pay for tax free payee threshold. Agree on capital gains on expensive art, fast cars sold for profit. Use tax to increase productivity for increased wages. Incentivise EVs and all investments.

THERESA REID

W003960 25 Apr 2018, 8:16 PM

I am not sure how one could use the tax system to protect the environment. I definitely think all should pay for the use of water and for polluting the air, the waterways and the ocean. A tax rebate on installation of solar power, insulation of buildings, water harvesting in buildings, and planting of forests would help.

LAWRENCE ROBERTS

W003962 25 Apr 2018, 8:46 PM

The environment cannot be divorced from the New Zealand economy. However, it should not be considered a free good for commercial use. Those using it for business should pay for that use. This would especially apply to those using water (from aquifers or river diversions) and tourism.

REUBEN COWAN

W003966 25 Apr 2018, 9:37 PM

None of these. The suggested tick boxes only include subjects that persons hear most about. The issue for me is knowing that my tax does not go to the more important areas

MARK PATCHETT

W003971 25 Apr 2018, 11:25 PM

Legislate for a 'trickle-down' tax on private wealth. 1. Establish a register of private assets (no hiding in trusts, etc.) 2. Establish an annual wealth tax which redistributes 1% of the wealth of the most wealthy 10% of individuals to the least wealthy 40% of individuals (the %s are flexible). Given the current level of wealth inequality in NZ, this redistribution would double the wealth of the least wealthy 40% in short order. <http://www.radionz.co.nz/news/national/307458/10-percent-richest-kiwis-own-60-percent-of-nz's-wealth> Implement a more transparent taxation system; NZ has a lot of private trusts, although slightly fewer foreign trusts since the rules were tightened last year. <https://www.radionz.co.nz/news/world/355443/the-daphne-project-new-zealand-still-a-haven-for-some> More transparency, along the lines of Norway. If you've got nothing to hide, then why not? <https://www.theguardian.com/money/blog/2016/apr/11/when-it-comes-to-tax-transparency-norway-leads-the-field>

ANONYMOUS

W003988 26 Apr 2018, 8:40 AM

Provisional tax is a killer on small business we struggle as we are in and out of it One minute we think we are getting ahead then next time we struggle to find the tax money

PETER AMBROSE

W004005 26 Apr 2018, 2:09 PM

No Land tax, wealth tax, inheritance tax or CGT is needed and should not be introduced. Any of these taxes would introduce complication with consistency and policing and would have adverse affects to the general public. Any additional costs will always get passed on to the consumer in some form or another (eg, rents) LAND TAX This is a particular concern as this tax has no direct income to support this cost (other than rent from investment properties) and not all that fall within this net have any income to offset. Of particular concern is the recommendation that capital losses can not be claimed back. eg land prices do not always go up from year to year. It is expected to be flat for the next few years, while inflation is targeted at 1%-3% CGT Already exists with speculators selling within 5 years and to traders who purchased with the intention to sell (over any time period). Trading as a business already pay tax. Renters should not incur more costs via landlords CGT.

ANONYMOUS

W004009 26 Apr 2018, 2:41 PM

Quick poll: what tax issues matter most to you? Fairness and costs of collection and compliance with the system of the day. All participants within the New Zealand economy should contribute to the revenue collected to run the "core services" the government of the day wants to provide in a fair and equitable manner. The system in place should not single out any individuals or entities based on any non-transparent abilities to contribute or not contribute. All participants in the economy should be

encouraged to participate in harmony with the overall understanding of the purposes of tax collection. Laws will continue to be required to uphold these principles. Efforts should be made to minimise all costs associated with collecting, administering and complying with the system of the day and keeping the associated laws that enable the system to be in place as simple, concise and transparent as possible.

IAN CURD

W004012 26 Apr 2018, 4:07 PM

I am concerned that we are introducing an unnecessary capital gains tax. If the aim of such a tax is to lower house prices - which I believe it is - then I think better solutions would be to: 1. Decrease demand for housing (lowering immigration rate). 2. Increase the supply of housing (lower building costs). 3. Enforce the existing income tax to ensure that gains from buying and selling properties are included as income. 4. Remove ability for landlords to gear investments allowing them to deduct tax from income.

SIMON HOLMES

W004026 26 Apr 2018, 9:01 PM

I do not believe we should continue to grant tax exemption status to religious organisations. New Zealand is a largely secular society and there is no reason to grant special tax status to religious organisations per se. Granting certain exemptions for 'the public benefit' is in keeping with New Zealand's ethos and this term adequately covers the charitable activities that our society should be supporting. As a non-religious person I object to paying more tax in order to support tax exemptions for religious bodies. These bodies frequently provide no public benefit but use their tax-exempt funds to promulgate outdated and unfounded superstitions, and sometimes to fund lavish lifestyles for the leaders of the organisations.

MARIE MATENGA

W004041 27 Apr 2018, 12:08 AM

The most important for me personally is affordable housing, The 20% deposits lock out many kiwis from purchasing first home buyers, if the deposits were lower and housing more affordable more kiwis will be able to own and break into home ownership! Investors that own two or more homes should be taxed higher. More state homes for low income workers. Cleaner water ways! STOP foreigners purchasing our water, once its gone we will never get it back and nothing for future generations its damaging our clean green image what we are known for. Compulsory pension funds for all Nz citizens ensure we all looked after in retirement years. Education and more employment options, more help for small businesses applies to alot of us that fund our own businesses from our hard earned savings, we help communities and individuals with employment. More teachers/aids in schools. More nurses and doctors in our hospitals

SARAH THOMPSON

W004045 27 Apr 2018, 8:03 AM

Tax the bigger businesses more, they are what put little businesses out anyway they should pay more. Most of the big business have accountants that can lose money in the system close the loops make it fair.

DAVID HAWKE

W004053 27 Apr 2018, 9:33 AM

No new taxes , government should live within it's means and stop wastage.

DANIEL SHANAHAN

W004065 27 Apr 2018, 12:47 PM

Everyone should pay the same percentage of their income in tax, it's unfair to make rich people pay a higher percentage because they'd already be paying more anyway even if they paid the same percent. Rich people use way less public services than poor people so they shouldn't have to pay a disproportionate amount for services they don't use like public transport and public health and public education. If the tax rate was a fair percentage for everyone, that is the same percentage, then you would see less tax avoidance from rich people because they would be more willing to pay in a fairer system. The tax system is too complicated, everything and everyone should be taxed equally and universally and quite highly so the government can subsidise highly and make everything free. Like everything should be taxed at 20 percent, anything you earn, buy, own, sell and that should be used to pay for free universal healthcare, education, transport, housing and healthy food, and free to air nz sport

KATE JONES

W004084 27 Apr 2018, 3:28 PM

Tax issues relevant to me: Capital gains tax. Environmental tax. Super funds - retirement funds (kiwisaver) - compulsory Migration - I keep hearing we need skilled workers in NZ yet the migrants I have met in NZ over the last 10 years are not any more skilled than NZrs I know. These people I have met a working in basic jobs, Z petrol attendants, real estate agents, car windscreen repairers, lawn mowing men, bus drivers,.....Really ! Its a problem when you let one in and they encourage all there non qaulified mates in by offering them jobs and sponsoring them to NZ. These people and companies simply tell the government they cant find skilled workers. Sorry but that's what I have found and its not right. Thanks

KEATON LANE

W004089 27 Apr 2018, 3:34 PM

Leaving the tax system the same is important

RICHARD JAMES

W004099 27 Apr 2018, 3:51 PM

My biggest fear is if the TWG will come up with a plethora of new taxes for political or emotive reasons that are over-engineered. Most of your suggestions appear to punish various strata of the population, they involve costly and burdensome tasks and are far from efficient. In terms of effectiveness I am very unclear what most (besides behavioural tax) are trying to achieve. The role of tax is NOT to punish people and burden them with admin, it should not introduce inefficiencies. For example taxing trips? Why, to what end? The current taxes are supremely efficient as the processes are all in place and proven. And do NOT start taxing us on all our assets, apart from it being very inefficient (valuation fees, accounting for changes to the asset, recording/apportioning copious deductible expenses) there is nothing wrong with owning assets. Such a tax incorrectly assumes people buy for gain and that assets only ever go up in value.

RUSSELL SEWELL

W004104 27 Apr 2018, 4:01 PM

A land tax should be introduced, this would stop land banking, and potentially reduce the cost of building a house. A transaction tax should be introduced, this would raise millions of dollars per year. GST should be removed on fresh produce, childrens clothes, sanitary products. The time has come to stop landlords off-setting their tax liability with their investment properties.

MIKE SIMPSON

W004108 27 Apr 2018, 4:23 PM

I guess what I consider the main problem in NZ with our tax system is that many people in the middle income bracket working at a normal job on an average salary see unfairness and inequity in the system itself. We hear of ways people buy say a rental property in Auckland , manage to make a "loss" on it each tax year then sell it a couple of years later at a huge untaxed profit (helping to keep property prices there inflated). This is probably the tip of the iceberg and I have no doubt the average New Zealander on a salary such as myself subsidise the richer in New Zealand through ways we don't even know of by paying tax they don't. People in the "know" in business , farming , industry etc have scope to minimise their tax in ways the wage and salary earner can only dream of , whether it is a business "conference" in Fiji , the company ute and fuel used for private use , the long list of "work related" deductions made on the tax form etc. In short the system is unfair.

BRENDON CAMERON

W004130 27 Apr 2018, 7:22 PM

Fair redistribution of tax collected to regional NZ. Current roading projects need revision as tax money not necessarily spent in right areas. Why should my tax dollars be used to fund a new sports stadium in Christchurch - replace it like for like and anything more than that should be locally funded, there are many 'nice to have' assets

the rest of us would like too. Taxpayer funds should not be used to take away Dunedin's status as the South Island's premier sporting and music centre. GST could be reconsidered on basic items. Understand and agree with the campaign for exemption on women's sanitary products, but believe other items should be included, for example fruit and vegetables, bread, milk, condoms, shaving products, toilet paper, medicines. Stop increasing petrol taxes/excises.

ALEX CALDER

W004140 27 Apr 2018, 9:26 PM

The highest personal tax rate 33% starts at \$70000; this should move up to \$90 - 100,000: the rest of the rates stay as they are. People who work more than one job should not be paying secondary tax, to make up a 40 hour week Household total income should be split between a married couple if the one of them is not in paid employment No GST on fruit and vegetables Tax for behaviour change, unemployment benefit and supplements, should be reviewed after a reasonable period of time, they should not burden those working who pay for their lifestyle, they don't contribute to the economy nor contribute to superannuation funds of which they will benefit at the eligible age No wealth tax : sounds like a Police state who investigates and sets what is an acceptable level of wealth to be taxed Maori ought to be able to improve living standards through prudent and good business practices eg Tainui are doing this currently

ANDREW MACBETH

W004145 27 Apr 2018, 10:04 PM

I support a capital gains tax except on the family home. I like the consistency of GST applying to everything. Its a slippery slope if we start exempting food or other "essentials". Councils should get a share of GST. I'd like to see fringe benefit tax include car parking. Currently so many people drive (causing vast spending on new roads) because we allow free parking in our CBDs. This land could be better used for commercial or residential uses. Then more people could live closer to their work thus reducing transport demand, a virtuous cycle. I also want greenfield developments taxed to help restrain urban sprawl. I support taxing electric vehicles through road user charges (RUC), as although they don't generate much greenhouse gases, they consume space in our cities and cause crashes with significant economic and social costs. I support regional fuel taxes. I want Google, Facebook, Amazon and other multinationals paying their share of tax. Churches should pay taxes and rates.

ROBERTUS LANGEDIJK

W004153 27 Apr 2018, 10:54 PM

I believe the biggest impact on society in New Zealand in future is strongly linked to Global Warming and its global effects. The country should first of all brace itself for this by seriously working on a reduction of emissions. An extra tax on petrol/diesel and offering of alternatives to private, internal combustion transport should be high on the agenda. The principle of the polluter pays is still the best what I am concerned to influence people's choices in this respect. Secondly I envisage an even stronger pressure on immigration when global warming effects are felt across the globe in the

coming 10-30 years. How are we as a nation going to deal with that? Taxation could play a role here by forcing (wealthier) immigrants to pay an added tax on purchasing property. They will come in any case, so we might as well have some advantage as a nation from them seeking 'refuge' here.

MIKE ALLEN

W004157 27 Apr 2018, 11:47 PM

Small businesses under eg: 100k and under to be exempt from GST or some kind of tax rebate support Obviously corporate taxes should be higher..

JESSICA SCOTT

W004167 28 Apr 2018, 7:10 AM

Currently in my situation my husband works tremendously hard with long hours and has a high level of stress and responsibility on him. He does this So that I don't have to work and can be at home with our your young children. His income is in the vicinity of 150000. we are not entitled to any working for family tax credits . I believe that it would be more fair to be taxed as a household rather than the individual. We would be in a far better financial situation of we were to both work 75 per annum jobs. It feels that the current situation doesn't necessarily support a parent to be at home . Please consider this when making future decisions. Regards Jessica

WILLIAM DALE

W004172 28 Apr 2018, 8:26 AM

no income tax for superannuants . repeal of the 1964 social security act on the nz govt. taking away the o/seas pensions due too them. we have worked hard too get this pension while o/seas, on rrival, the nz govt. takes it away. they should put a one levy on petrol tax too cover any shortfall. thanks w. c. dale

KATE JENSEN

W004174 28 Apr 2018, 8:32 AM

Definetly not a capital gains tax on housing. Very unfair. Should limit greed in alternative way

ANONYMOUS

W004181 28 Apr 2018, 9:05 AM

The most obvious tax issue that matters the most has been missed from your list of options. Reducing income tax across the board is the most important. This enables all New Zealanders to make a choice on how they invest in either themselves or their contribution back to the economy

FRED HAYWARD

W004197 28 Apr 2018, 11:15 AM

Its important to me that we all pay our fair share, ie what is ethically right and not just what the law may allow us to do or what we can get away with by just straight out cheating. We need to have enough tax to enable us to have a fair and stable society that functions well on all levels. We need to promote the benefits of taxation far more.

PETER FERGUSON

W004205 28 Apr 2018, 12:08 PM

Regardless of the merits for/against capital gains taxes, if implemented I believe the tax should be discounted relative to inflation - otherwise it would be unfair. For example, the tax should only apply to the value with which an asset has risen over and above general inflation over the holding period that an asset is owned.

SUSAN ANDERSON

W004210 28 Apr 2018, 1:05 PM

During their working years, married couples are taxed individually, so why, when they retire, are they given a reduced pension? If they split up, they get the full pension so they are being penalised for staying together.

PETER THOMPSON

W004213 28 Apr 2018, 1:35 PM

My wife and I bought a house in Auckland in 2001. In 2011 for work reasons we moved to Wellington and rented out the Auckland house (on which we pay taxes). Our original plan was to rent a house in Wellington with the Auckland rental income. But we found the rental market extremely uncertain with no less than three changes of landlord within 3 years. So in 2014 we bought (actually built) a new home, paying a lot of GST on the purchase. We considered selling the Auckland house but realised that if we did then we could never afford to return and retire there because of the price increases. We recognise the need for some sort of regulation to control spiralling house prices, but we are very afraid that any generic imposition of capital gains taxes will significantly undermine our financial security in our old age. We're not rich property speculators- we bought/built both our houses so we had a secure place to live. If new taxes are needed please consider folk in our circumstances.

KELLY SCREEN

W004231 28 Apr 2018, 3:08 PM

All of the above, tax is important to me for - funding retirement (and other social welfare including WFF), looking after our environment, paying for infrastructure (roads, hospitals, education), looking after our people and our country. Regarding the

environment, I believe that polluters should pay more tax to help clean up the mess that they created. This includes tourists. We should implement a tourist levy which is paid on entering the country (or buying your plane ticket) to pay for the upkeep of our tourist attractions and to pay for the infrastructure that they can use and enjoy. I have travelled the world and an extra \$25 wouldn't have put me off a country. I believe the capital gains tax should only be when you sell your asset, not a tax every year. I do not agree with a land tax. I also think that the luxury tax should be removed from feminine hygiene products like tampons and pads. GST is fine, but these products are necessary not a luxury.

ROGER LACEY

W004244 28 Apr 2018, 4:09 PM

For better or worse, most of us are stuck on a couple of small, long, skinny islands with a small population. It's always going to be an expensive place to maintain. I work hard at my job, I'm good at what I do and am in the top tax bracket but I don't want to climb to the top of the pile at the expense of others who may not have had the same opportunities. I pay taxes to not only keep my family healthy and safe but to help those who may not be as well off as me. For the past 30 years we have gradually degraded the environment and sold off many of the things paid for by our ancestors to chase stupid material goals. We also need to look to the future and invest in our people, environment and infrastructure to build a nation that others look to for an example of how it can be done.

NICOLA OLDS

W004249 28 Apr 2018, 4:57 PM

Capital investment is a long term planned expenditure and for many approaching retirement age forms part of their future income by way of realising the asset to cash at bank or if an investment property making do on the rental income and hopefully preserving the capital for future generations. Many rely on investments for their retirement as they have control over the asset rather than on savings schemes which may not produce suitable controllable returns. Some may be forced to sell a treasured family painting to help with a household bill, others may sell personal items of jewellery with sentimental value, should they be taxed because they don't have the resources to make repairs or make ends meet? If such a tax is levied it must cover all transactions - trade me sales, internet purchases from overseas (GST) internet sales to overseas etc. If the asset is encumbered and a loss on sale how will this be treated? Kids collectable cards, stamp and coin collections?

NORM RIDDELL

W004252 28 Apr 2018, 4:58 PM

Property rates: these have been increasing annually far in excess of the CPI. They are becoming unsustainable. The current system for rating is obsolete. The property owner is carrying the cost of many assets used by the general population. The general population needs to be making a greater contribution to such reduce the burden on the property owner. The only way to do this is to include some of these costs in the general taxation. (For example, a 2.5% increase in general taxation could totally replace rates

gathering!) Another problem is the GST on rates.....is this strictly legal?, being a tax on a tax? I would like to see Gst on rates removed. Tax exemption for private health insurance: If it not for private health insurance the current health system would be in a chaotic mess, more so than it already is. The private health insurer is actually paying twice for a health service. Gst removal and or tax exemption is not too much to expect.

MARGARET GWYNN

W004261 28 Apr 2018, 5:37 PM

What matters most to me is reducing inequality between the very wealthy and people struggling on low incomes. i hope the Tax Working Group will find ways to achieve this, because there is growing stress in our communities. Children in poor families are undernourished, finding learning difficult because of hunger and ill-health. Adults are depressed, angry, isolated from the rest of society. It is an outrage that this should be happening in a prosperous, first world country.

AARON MILLER

W004267 28 Apr 2018, 6:29 PM

Tax all wealth

GEORGIA O'BRIEN

W004271 28 Apr 2018, 7:07 PM

I believe sanitary items such as pads, tampons, menstrual cups etc. should be tax free because they are an essential health product and provide women and girls access to opportunities. Many girls living in poverty will not attend school because they are unable to afford sanitary items - this reduces their chances of succeeding at school and thriving in a learning environment. Women who struggle to afford sanitary items are not be able to attend job interviews, be efficient at work, or participate in social activities for a week out of every month. Consider the cost of losing 15% tax renew on sanitary item sales compared with the personal shame, and debilitation of experiencing a period without sanitary items. Women who are able to access and participate in education, employment, and communities contribute more to New Zealand's economy. Taxing a necessary health item such as sanitary pads, tampons, menstrual cups, creates gender inequity in our society and is economically inefficient.

JOHN LAWSON

W004277 28 Apr 2018, 7:40 PM

The tax system should be made much less regressive and should support reduced resource consumption, especially carbon, and reduced pollution. Top tax rates should rise. The tax threshold should be raised so that those working a 35 hour week on a living wage are not part of the income tax system. Pensions should be paid from taxation, not from tax exemptions, which disproportionately benefit the rich. Rates should no longer subsidise transport, which should cover its own costs, as assessed by completion of the long-delayed Surface Transport Costs and Charges study. Financial

transactions, including share transfers, should be taxed. The 'Poverty Gap' benefits of reduced inequality should form part of budget calculations. A UBI at a liveable level should be investigated.

MICHAEL RUTLAND

W004288 28 Apr 2018, 8:55 PM

I am now retired and my interest in my savings (which were accumulated from my taxed income), which now supplement my pension. I am already paying tax on any income from those savings, but do not believe that the capital value of those savings should be subject to further tax, nor do I believe that any changes in the value of those savings should be taxed. In the past, changes in capital value were driven by inflation, caused by the NZ government overspending its budget. I object to the NZ government being rewarded for poor economic performance. More recently house and share prices have been driven upwards by cheap credit from Quantitative Easing in the northern hemisphere. It feels most unfair to be penalised for actions of another government.

LYN DOWNS

W004299 28 Apr 2018, 11:15 PM

I would like to see the tax rate decreased for the pension. Anyone over 65 and not working shouldn't have to pay the same rate. We have worked all our adult life and paid taxes. Also, I would like to see tax abolished for anyone that earns under \$500 a week.

BARBARA FORD

W004305 29 Apr 2018, 8:36 AM

Fresh produce should not be taxed the same. Certain levels of investment should be taxed on usually non taxed items. Protecting employees where employers have not correctly supplied wage returns. There are penalties for employers at the time, but it's on the employee to sort later when filing their own tax. If they have left the company that makes it really hard, makes it employees fault, and often don't have time or energy to sort. Leaves employee in a hole. Should be one to one contact with employer rather just automated penalty they may choose to pay without the problem being sorted

DEREK WISEMAN

W004320 29 Apr 2018, 10:15 AM

Most important to me is redressing the imbalance between the needy and the greedy

DIANE DYKGRAAF

W004339 29 Apr 2018, 11:31 AM

Business tax - Don't know how it works but I hope that a small business, that is income for a family isn't paying anywhere near the tax paid by huge companies. Maybe the company/business should pay tax per employee as well as income. Capital gains tax - should be paid as it is income after all. Protecting the environment - leave it the way you find it. If you use something for profit you should pay ie. Water. User pays - tax the foreign water bottlers even better, maybe NZ as a country should look at doing this. Secondary tax. I don't think it's fair that someone that works a few jobs just to support their family - pays secondary tax. There should be a decent income you can earn before you need to pay secondary tax. There seem to be so many loopholes and creative accountants that enable the big earners to dodge or pay minimal tax, while everyday "Joe Bloggs" slave away to make a descent living just to support their families. The income gap just gets bigger and bigger.

DON RYDER

W004347 29 Apr 2018, 12:28 PM

We all hear every day that our hospitals are under pressure and under-funded. Imagine how much worse this situation would be if so many of us didn't have private medical insurance. By funding our own medical requirements we take a big part of the pressure away from the public systems which enables much more to be done with their available government funded finances. My wife and I (both retired) currently pay \$995 for just the basic Specialist and Surgical package. That's one of our total pension payments pretty much spent just on helping out the health system. The VERY LEAST that could be done with tax reforms would be to make these private medical insurance payments tax deductible. The more of us who find that we just can't continue with such a large portion of our pensions going on medical insurance, then the greater will be the reliance and back log that will fall to the public system.

GABRIELLA BARBARA

W004362 29 Apr 2018, 1:55 PM

Vintage or classic cars takes hundreds often thousands to keep on the road. It's is absurd to think of a tax on selling Why not simply increase GST. Especially on luxury items. Then people have choice to spend or not and those that spend more (who can afford more) Pay more. Family property should be exempt. This includes estate and death taxes. People have worked all their lives paid all their taxes to accumulate whatever it is they are left with.

GORDON FULLARD

W004367 29 Apr 2018, 2:12 PM

Make secondary tax fair i.e. Stop taxing people at a higher rate if they work 2 days at one business and 3 days at anoother Top personal rate increase to 45% over 80,000 & 50% for earning over 150.000 65%! For earnings over \$250.000

ROY KNILL

W004379 29 Apr 2018, 3:02 PM

I do not think that NZ should put a capital gains tax in place. 1. NZ does not need more tax revenue. 2. It very quickly complicates the tax system. It would have to apply to all assets except owner occupied housing. Many more records would need to be kept. Professional advice would need to be sought more often. It would discourage selling of assets as tax would be payable. 3. It would not collect a lot more tax, especially in the early years. 4. It would mean the tax system becomes more intrusive in all our lives. 5. It would almost certainly increase the price of primary owner occupied homes as this would be the only property tax break available. See the effect of this in the Sydney premium market. 6. Overall the current taxation system is easy to understand, transparent, thought of as fair particularly by those on higher incomes who pay most of the tax and doesn't encourage tax avoidance accounting schemes due to that perception of fairness.

GARY YUILL

W004385 29 Apr 2018, 3:14 PM

Pleeeaaase, can we make companies that are owned by a church or religious group start paying company tax. Sanitarium for example, one of our largest companies pays no tax to the government. If all these companies had to pay tax imagine the social investment we could make. Also make it harder for wealthy people to hide their income with clever accounting, trusts etc. Go after people who try to avoid paying tax, and I'm not just talking about tradies who do cash jobs, but white collar people who knowingly try to pay less tax. These people cost more money in lost tax a year through tax avoidance than people who claim more benefits than they are entitled through WINZ. Now's our time to fix this. Grow a spine and show some leadership.

GEOFF DONKIN

W004400 29 Apr 2018, 3:30 PM

The tax system should be as fair as possible, relatively simple. It is noted that the government is keen on a capital gains tax. Some sort of tax like this is better than no taxes on profits (realised and unrealised) on assets. A land tax on the value of land owned is worth considering. Especially as it would be similar to rates and I assume easy to administer. If taxing taxing polluters helps the environment, it should be done. GST: As NZ leads the OECD in percentage of tax revenue from GST, it would seem that this is too high. I favour a decrease in the rate of GST rather than having no GST on some foodstuffs.

ANONYMOUS

W004407 29 Apr 2018, 3:48 PM

1. Remove gst on NZ-produced fresh fruit and veg
2. Tax alcohol and sugar
3. Save more of the current tax revenue for pensions later
4. Tax environment-damaging activities
5. Do not implement capital gains tax for people who have taken more risk and done more work to save for their future
6. Use tax to incentivise individual savings, not just KiwiSaver
7. Incentivise higher participation of KiwiSaver (more government contributions? ...see 2. above)
8. Use tax to maintain/improve the public health system

CLIVE ROBERTS

W004422 29 Apr 2018, 4:34 PM

NZers are too heavily taxed already, government should make better use of existing taxation and/or find other ways to generate funding. Capital gains tax will be a disaster for investments by NZers and must not be introduced. CGT will remove major incentives to independent investments and income, greatly increasing reliance on government support. Protecting the environment is very important and a core role of government; it requires good leadership, effective governance, and decision-making, not taxation.

NICK ROCHE-KERR

W004425 29 Apr 2018, 4:42 PM

As I've noted in previous submissions, the introduction of a capital gains tax is my main concern, along with the introduction of new distortionary taxes (particularly those focused on consumption, or expected changes to consumption). A CGT, particularly the various ideas that have been floated over the past few years, would be a terrible thing to introduce to NZ and would create significant costs for limited actual benefit (particularly as CGTs, almost anywhere, are lower revenue generators for the State, highly variable, and often easy enough to avoid, or at least delay). The belief that property prices will be lowered through a CGT is both problematic (due to the ability to avoid or delay taxes through simply not selling - thus lowering supply) and because the proposals always seem to be a broad tax, imposed on all assets (thus attacking peoples personal savings and Kiwisavers). And this is before we see the movement towards time spent (at cost or just personally) complying.

SUSAN MADDOCK

W004432 29 Apr 2018, 5:26 PM

Child maintenance systems seems floored, you have some people paying exorbitant amounts others that pay nothing this is wrong. Set a standard amount and everyone pays. Look at this system and make it fair. Make your tax system fair

DEBORAH ROSS

W004443 29 Apr 2018, 7:16 PM

Health, Education and poverty alleviation across all demographics. Environment - tax polluters. Why don't we introduce subsidies for introducing ethical dairy farming? Imagine NZ leading the world in this sphere? That's a clean green winning ticket. We now earn more from tourism which has a good spread of spend benefits so put more toilets in at lay-bys - it's a no brainer. Don't kill a profit generator, increase toilets. It would have an immediate benefit on the environment.

MARGARET CONNOLLY

W004448 29 Apr 2018, 7:47 PM

Alongside KiwiSaver I need a second income stream in order to retire as a single person, otherwise I will simply continue to work full time in the hope this is sustainable. I feel resentful that those who have adequate income into retirement, are hiding this in Trusts, retiring early & in some cases drawing sickness benefits & the like on the basis they have no income - only the trust does. I feel these trusts need to be taxed at the top rate. They are creating huge disparities within society. Middle income earners struggle while supporting these trusts via the current taxation system.

D

W004463 29 Apr 2018, 8:50 PM

It matters to me that wealthy are being taxed fairly for what they have and earn and not stating personal income as company income and setting up (supposed) losses in their company to minimise their income 'on paper'. Tax wealthier individuals and big companies more - they can afford it.

ANONYMOUS

W004468 29 Apr 2018, 9:06 PM

Capital gains tax is fair and should happen on all investments. Also wealth inheritance should definitely be taxed and business tax should be a lot higher. Individual tax should also be a lot higher than 33% for those earning over 100k more like 40%. And individuals earning under 60k and over 45k should be taxed no more than 25%. - these are our families and the majority of our country who need every cent they have to go towards their family.

BRENDAN MURPHY

W004493 29 Apr 2018, 10:38 PM

1) Tax deductibility on private health insurance premiums should be introduced. Paying tax on income used to pay for private health insurance is tantamount to being taxed twice. The whole of society benefits by having some of the burden on the public health service removed. As the cost of health insurance increases less people (especially elderly) can afford to maintain policies, so the burden is put back on the public system. 2) Savings, especially for children and the elderly should not be taxed. The latter rely on savings to supplement their super and safe returns like bank deposits are doubly eroded by inflation and taxation. 3) GST on local government rates should be abolished, it is merely a tax on another tax. 4) Alternatively GST on rates could be directed to alternative Local government funding. 5) Income splitting for families should be introduced to lower the chance of exceeding tax thresholds 6) Alternatively increase the tax threshold for the highest income earners Thanks

WENDY JONES

W004495 29 Apr 2018, 10:39 PM

Secondary Tax is stupid. A lot of people need more than one job to make ends meet. Often people have 2 or more jobs from different employers to make up 40-45hrs a week. And if people want to do extra work - for another company ie Security or cleaning or whatever, on an occasional basis - they should not be penalized. Most times that amounts are small!! These are the people who will usually make their own way in NZ and not need benefits supports - so give them a break!! Getting it sorted at end of year is such a hassle!! Surely the computer at Ird can work out when we go up to next tax bracket over the year.

CAROLINE SYDDALL

W004499 29 Apr 2018, 10:54 PM

The key tax issue for me is that it generates sufficient govt revenue for the provision of core social services. NZ needs to look after its people better and this can only be done through higher tax revenue. The 'social contract' where we recognise that social services are a fundamental human right is necessary for a just, effective and safe society. My next issue is that tax is used to recover the costs incurred by society as a whole when private individuals and firms generate private income- e.g. the costs of pollution, and to direct investment towards sustainable businesses and goods. We need to use tax to redistribute income so that we no longer have a layer of wealthy people in NZ who have excessive political clout and who can buy themselves out of the social and environmental damage caused by a 'free market' economy. We need a tax system that increases equity and protects all individuals' human rights.

W JONES

W004502 29 Apr 2018, 11:03 PM

Petrol tax - Even though we need new roads etc - Petrol tax needs to be reduced or capped at the current. Everything we touch has the price of transport added to it. So we need to keep control of petrol and diesel prices. The regional and different pump prices are ridiculous. It would be fairer if the prices were a lot closer NZ wide. How can fuel be about 20 cents cheaper in Palmerston or Masterton than Lower Hutt - after it has been trucked from Wellington???

JOANNE WAITOA

W004509 30 Apr 2018, 12:27 AM

We need to tax negative behaviour. Particularly environmental degradation. Companies profit off resources yet the negative impacts they cause are borne by society or the government rather than the companies. There should be taxes on plastic packaging to make sure companies think about their impact on the environment. Its not fair to leave these issues up to individual consumers, the companies that make products that damage the environment and fill landfill or the oceans should be taking their impacts into account and charged for it.

POLLY FLORENCE

W004513 30 Apr 2018, 2:24 AM

Firstly I seriously wanted to choose all the categories listed however I chose the last option as this particular option is where I could say what I needed to say. In this country's current social economic climate especially around homelessness and child poverty nation wide, I would prefer to see secondary tax being done away with, especially for those on low incomes that are working two to three jobs just to keep their heads above water. Could in general alleviate poverty by allowing families to have more of their earnings going to areas where desperately needed. Having that extra cash also reduces stress related health issues, and aid to the lowering of domestic abuse. And maybe people will have an opportunity to save for their retirement years. I would say part of the off set to doing away with secondary tax would be to raising the age of retirement to perhaps 67 years of age. Seriously needs consideration by this government.

JOHN ALLEN

W004533 30 Apr 2018, 10:09 AM

What ever you do, we now have a system that is out of balance. The biggest problem is that you do not tax wealth. The Prime Minister has the toughest job in the country NO CEO is worth 8 million dollars. Tax wealth reduce personnel tax to nil for under \$100k . Have an assets based tax cut out non taxable Corporate charities like Sanitarium make Conglomerates pay there fair share like google and Apple. Income should be set to one quarter the cost of a home to make the Kiwi dream possible. Make superannuation compulsory for everybody. Get rid of Trusts that hide assets that should be taxed.

EILISH MADDOCK

W004553 30 Apr 2018, 11:58 AM

Tax should contribute to a decreasing level of inequality within societies. It's an important tool for this!

KATARINA TE MAIHAROA

W004565 30 Apr 2018, 12:19 PM

Looking after the environment is top of the list, NZ is ruined and needs desperately to be cleaned up. Less tax for new businesses for a few years or until profits are at a certain point. Tax on second+ houses. Subsidize dentists like any other healthcare provider.

MIKE HENDERSON

W004572 30 Apr 2018, 12:53 PM

Child Support. I pay a significant amount of NCP on time and I know it benefits my children. I don't resent paying but if I am one day late I am penalised. How about looking at encouraging and rewarding those who do the right thing by reducing Income tax by say 0.5% or some other benefit for example.

DAVID MARSHALL

W004580 30 Apr 2018, 1:27 PM

We are seeing increasing number of retirees having to rent and with few long-term investments. With rising rents and cost of housing and a growing older population taxation policy needs to acknowledge and address this phenomenon so the weak & vulnerable elderly are not left in poverty and neglect. Greater investment in Kiwisaver & ability to invest if still working (40hrs/month or more) up to the age of 70, as is the case in Australia, would help longer term. Lump sum payouts from private super schemes should be taxed at a low rate, while annuities or pensions from savings should attract a more favourable tax treatment. 50% of profits in investments of over \$2K in art, gold, shares, precious metals etc all held for investment purposes should be taxed with a capital gains tax at the time of sale, based on the individual's income in the year of sale. I do not favour a portfolio tax being levied each year as many people are asset rich but cash poor. Losses should be debited against income

ANN WAGSTAFF

W004585 30 Apr 2018, 1:57 PM

To offer positive subsidies to people wishing to buy an electric vehicle. Environmental impact of emissions must be considered carefully.

ERWIN MEIER

W004590 30 Apr 2018, 2:16 PM

Tax avoidance / sheltering must be considered for a fair & effective tax system. Improved measurement & collection systems deserve much focus. Even a small % improvement in tax collection, would provide more funding for neglected essential services.

MERV HUXFORD

W004599 30 Apr 2018, 2:47 PM

As much encouragement as possible for the development of eg legal entity for Social Enterprises, so that both Entrepreneurs Businesses and individuals can take more ownership, and responsibility for Societies requirements and toward keeping Govt Expenditure below 35% of GDP

GEORGE KORNMAN

W004608 30 Apr 2018, 3:19 PM

I feel that there are too many anomalies in how we are taxed and also the way we should encourage savings. Companies who sell to us from overseas should be taxed on those sales and also GST collected - profits on sales are being exported to the harm of local businesses as well as the tax payer. Overseas companies who generate services or have entities in New Zealand should not be able to downgrade profit made here - by overstating costs overseas, local profits must be taxed the same as other local businesses trying to survive - there should be an even playing field. Savings for retirement should not be taxed - income is already taxed and should be incentive to save. Registered charities tax status must be reviewed - some are big business and should be in fairness taxed - Iwi, Santarium etc. again we must have a level playing field and tax burden spread fairly. Overseas visitors should contribute more to amenities and facilities - like they do in many countries - you visit you pay

ANONYMOUS

W004612 30 Apr 2018, 3:27 PM

I am deeply concerned the Government intends to confiscate wealth through property taxes. This could have serious consequences for people already retired or about to. Any move to introduce capital gains or broader property taxes should provide exemptions for people over 60.

PETER HUME

W004615 30 Apr 2018, 4:00 PM

Our tax system needs to be better balanced taxing capital gains at the same rate as income. Taxes also need to be used to help to ensure that costs born by Government are by the people and businesses creating them. For example environmental taxes and congestion taxes can help to pay for these public costs and to incentivise people to help solve the problems.

ANDREA BEATTIE

W004625 30 Apr 2018, 4:14 PM

I work for a large employer that has recently established a travel plan. One aspect of our plan has been about encouraging greater bus ridership with the employer providing subsidised travel for staff. This of course incurs a fringe benefit tax of 49.25% which we feel could be better applied to an even greater subsidy, but it in fact acts as a barrier. We want to see our programme encourage and grow public transport for the greater benefit to our employer, our staff, our community and the environment. We would like to see the Tax Working Group consider reducing or removing FBT on sustainable transport or perhaps consider providing a subsidy for employers displaying this type of leadership.

GRAEME GOODWIN

W004632 30 Apr 2018, 4:21 PM

Wealth tax penalises those who save and invest. If such a tax is introduced it should be targeted to the very rich but it's likely they will find ways to avoid any tax. There must be no additional tax on pensions, especially in the case of government supernatants who have already paid tax on their contributions to the scheme and depend on their current annuities.

DEAN LEE

W004648 30 Apr 2018, 4:33 PM

No one thing stands out as most important. Tax should be used for things that individuals struggle to handle themselves on a user pays basis - infrastructure, environmental protection, schools, health, retirement, etc. Don't be afraid of a bit of nanny state-ism - not everyone's going to be a genius at funding their own retirement, and most people should be happy to pitch in to let the big brains do the thinking and judicious spending for them.

CHRISTINA ROBERTSON

W004653 30 Apr 2018, 4:40 PM

My most important issue is making sure the country has enough revenue to support a good life and a brighter future for everyone, followed closely by fairness and environmental issues. Issues of fairness for me include a capital gains tax: instance, currently many capital gains are not taxed, while income is. I also feel that the share of revenue drawn from corporate tax should be closer to parity with the share drawn from individual income tax, and that GST should be reduced, since it has a disproportionate impact on the people least able to pay. Environmental issues are also very important to me, and are intertwined with the issues of fairness and maintaining a good society; if we do not protect the environment, we do an injustice to future generations by harming their prospects for continuing wellbeing and prosperity.

KELSEY TAYLOR

W004657 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.

ANDREW PHILLIPS

W004671 30 Apr 2018, 5:07 PM

Ultimately, the biggest issue facing the world is environmental, specifically climate change. Every possible mechanism available to us should be utilized in addressing this issue, including tax incentives for addressing tax. I consider one important part of this will be preventing wealth remaining in too few hands, it has been demonstrated that climate change will impact poorer communities first, and it is likely if wealth is concentrated in the wealthier portions of the population the impacts will not be fairly felt. Thus to properly ensure climate change can be dealt with by governments, tax systems must beyond vertical and horizontal equality, true equality. There will always be differences in wealth, but these should be limited to what is reasonable in a fair and just society. We should tax wealth to make this happen, or to whatever extent the tax working group is prepared to go, i.e. capital gains, land tax, progressive taxes. Tax more, rather than incentivise through exemptions.

PETULA JEFFERIES

W004680 30 Apr 2018, 5:24 PM

Stop tax on fresh fruit, vegetables, milk and meat Tax all packaging and cutlery (eg plastics) other than organic/ reusable Stop tax on any earnings under the current Living Wage Stop secondary taxes particularly to those who are on benefits or superannuation trying to keep themselves from asking for more financial help Apply much higher tax on salaries/income over 5x the Living Wage Tax airbnb or b&b or similar incomes (those who save are taxed on their interest even when they have no other incomes) Do not tax the aging population any more - they have paid for everything for their whole lives and at least half are having to continue work despite health issues to keep afloat

JUDITH SPENCER

W004687 30 Apr 2018, 5:39 PM

All of the above are important. Universality in New Zealand is a must. Those on lower incomes must be housed and supported by public services, just as every other NZer is. Some with the education and family wealth will have no problem providing for themselves but as we have seen, education does not guarantee a good job for life, nor wealth forever. Young and old must be protected through taxes for health, education, housing, food. At present low income people are not getting these human rights. That must change. What's that saying? Those with some give to those with none. That is the heart of egalitarianism and has all but disappeared in NZ. Bring it back. Businesses have accountants; they are already getting tax perks. Do not reduce the business tax unless it is a NZ-owned fledgling company. Multinationals should pay more as they have global advantages. Water should be taxed when used to grow a business in areas not suitable eg prone to drought- horticultural/animalfactories.

MICHAEL MARTENS

W004690 30 Apr 2018, 5:53 PM

The current tax system in New Zealand is already taxing a broad amount of goods and services. It is very indiscriminate which is really beneficial in some regards. However, I would argue a fairer tax system would exclude very low income, e.g. \$12,000 a year from any income tax and instead generate lost tax revenue from higher incomes. I suggest an income tax as follows: 0% income tax on income up to 12K 15% up to 30K 25% up to 50K 35% up to 70K 45% up to 100K 50% for income over 120K. This will likely more than offset lost income for the government and additional income should be used to lower GST. Over the last 25 years or so, lowering income tax and increasing GST has hit low income families disproportionately hard. This has to change! Also, to discourage the ownership of several properties, owning more than one house (the family home) should be taxed with a capital gains tax. Why is saving money for retirement taxed but owning a house is not? A wealth tax could be another option.

KASMIN NIKORA

W004696 30 Apr 2018, 6:15 PM

Income tax should be increased for those earning more. Move those income thresholds up so those earning less aren't taxed as much. Those earning more can afford to be taxed more. IF we are paying GST on everything in this country, it should be reduced back to 10% A capital gains tax should be paid by everyone that has a capital gain, the family home shouldn't be exempt, it levels the investment playing field. An inheritance tax is needed. maybe the first \$1million is exempt..but anything over that needs to be taxed AF. Noone should be getting \$20 million dollar inheritances tax free, guarantee the person passing on that used some public services to earn that money, it is an unnecessary headstart on the rest of the population. OF course you should research everything considered and close loop holds and spend wisely on health & education & environment & welfare. Public servants need to take a paycut, \$260k starting mp's is ridiculous!

PAUL ROSEMAN

W004708 30 Apr 2018, 7:07 PM

Use tax to improve wealth equality in society

IAN LEATHERLAND

W004723 30 Apr 2018, 8:10 PM

Military pensions and superannuation accrued whilst serving in the NZDF or emergency services should incur little or no tax. Service people are ready to assist in NZ and those from other countries at any time regardless of their personal circumstances. The families of service people often give up their loved ones temporarily so that those in need can receive the help they need. This is not a regular job and should not be taxed in a regular way. Operational allowances Extra allowances earned whilst on operations should not be taxed, what's the point? Reward the service people properly for the sacrifice they make.

JAMES LITCHWARK

W004749 30 Apr 2018, 8:51 PM

Effective tax and regulation should provide a fair and stable economic environment so that market forces (competition, supply and demand) can determine which business activities are actually worthwhile. Certain policies, such as the tax loopholes for offshore companies, or the standard resource consent process (first in - first served, instead of a dynamic tax or cap-and-trade system) allow companies to sustain uneconomic activities indefinitely, until eventually the costs accumulate to crisis levels and someone else gets caught holding the bag (often taxpayers). An example is the Christchurch municipal water supply, which has provided clean untreated water for decades, but is threatened by irrigation and farm run-off. If farmers and other commercial water users do not pay for the risk they create, the end result will be that Christchurch ratepayers have to foot the bill for a new water treatment plant. Preemptive taxation is one possible solution to this problem.

ELIZABETH MCKAY

W004758 30 Apr 2018, 9:00 PM

Married couples should be able to split their income so if one person wasn't working they could get half the income so that they could get taxed at a lower rate. This would help parents who don't want to put their kids into childcare or do need to give extra support to elderly parents or children with special needs.

ANONYMOUS

W004760 30 Apr 2018, 9:05 PM

Taxes on big polluters or those that damage the environment, could be a tax on visitors and travelers to NZ

DEBBIE LUCAS

W004767 30 Apr 2018, 9:10 PM

Housing: Having a tiered taxation system would bring about the most efficient method of allocating housing resources. Using an econometric model, it would be easy to set taxes on both the business of rental properties, the wastage of empty properties and the income gained from selling properties that have been used as investment properties. The potential to bring properties in both the rental and sales markets in line with the cost of living is not only attainable, but desirable for future generations. Environmental: again, a tiered econometric system could devise the most efficient use of natural resources with a goal (with relevant incentives/disincentives) of all externalities brought into the tax system, making those taking resources from or adding pollution/poisons to our unique environment accountable via taxes. Employment: if employers wish to find excuses to not hire kiwis first, an added tax ensuring that there is enough money to pay for extra teachers, nurses etc now needed

ROSEMARY COOKE

W004782 30 Apr 2018, 9:56 PM

Cost of recycling their product including its packaging should be the responsibility of the producer.

OLIVER HAILES

W004790 30 Apr 2018, 10:16 PM

Taxation is a tool that can harness wealth from those who have enjoyed disproportionately the fruits of the neoliberal policy regime and redirect that wealth to solve distributional inequalities (and the attendant social problems, house the homeless and refugees); taxing environmental pollution can nudge our economy toward the 2050 net-zero emissions target and reduce freshwater degradation; clamping down on footloose foreign investors, multinational corporations and domestic tax avoiders is also important for reasons of fairness and revenue, especially in the light of an ageing population that needs to be supported somehow.

MARGRIET GEESINK

W004796 30 Apr 2018, 10:38 PM

As a sustainability manager of a DHB we would like to promote active transport modes for our staff for environmental and health reasons. Having to pay Fringe Benefit Tax instead of tax incentives is a major barrier in being able to implement active transport. Taxing environmental and health beneficial measures is not money well invested as the financial benefits of health gains far outweigh the incomes of fringe benefit tax. Proposed is to exempt active and public transport initiatives of employers from fringe benefit tax and introduce a tax incentive to promote active and public transport. In the Netherlands government has tax deductions for company bike plans where staff can claim 50% of the purchase of a bike from their employer once every 3 years.

LAURA CHIRNSIDE

W004815 1 May 2018, 6:36 AM

I think we need to maintain a broadbased tax system. The Australian experience shows that making exceptions (such as no GST on fresh fruit and vegetables) ties up more resources in monitoring, policing and managing the exceptions than providing the proposed benefits (i.e. would increase compliance costs netting off reduction in GST). One of my concerns is that large multinational organisations earn a lot of money in NZ, but don't pay GST. If all those goods and services were being bought in NZ we'd have a lot more in the total tax pool. Additionally large NZ earners can afford to optimise their taxes and may pay less in tax than an average worker, this doesn't seem fair to me.