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I would just like to say that I think women, living longer, and especially if in a later marriage can be doubly disadvantaged. Firstly by having joint assets counted if they have obtained these independently prior to a late marriage. In my case when we pay for my husband's aged care there will be nothing to fund mine. Also when he leaves our aged care independent living village for a nursing home I pick up the entire costs of our unit as they can no longer be shared, as well as help pay the daily rate of the nursing nursing home. I believe people should help fund their aged care costs. But if people have separate finances, independently earned, this should be respected. [REDACTED]