

I wish to make two points although I realise it has complex ramifications.

The retirement income and tax system should be based on individuals, not families, or marriages, or any other kind of adult relationships. Individual income, individual tax, individual exemptions and rebates for particular dependencies like children and caring for people with disabilities or the elderly.

The government should ensure that every individual has a reasonable level of retirement income above the poverty line, whether that can be realised by a person's own working life or not is not relevant for those that cannot work for 35 years full time in a decent wage.