

# Older Australians' concerns about affordability














## Pensioner status

In early 2026, NSA asked 4000+ older Australians about 12 costs, and whether they were concerned about being able to afford any of them over the next 12 months.

Within the group we then compared people whose only income was the Age Pension or another government payment ("full pensioners", n=774), people receiving a pension or government payment plus one or more other sources of income such as super or work ("part pensioners", n=1365), and people whose only income was other sources ("self funded", n=2043).

For all, a higher percentage of pensioners were concerned, but especially for basics like power and groceries.

The data are drawn from the National Seniors Social Survey conducted in January-February 2026. It was open to anyone residing in Australia aged 50 or over. Participants were invited to select all the costs that applied to them from a list of 12, plus an 'other' option (not shown) and an option to say 'I am not concerned about any of these'.

Concerned about affordability of...	FULL PENSIONERS	PART PENSIONERS	SELF FUNDED
 power	49%	27%	18%
 insurance - car, home, other	49%	30%	19%
 holidays & travel	42%	33%	21%
 healthcare	42%	27%	21%
 groceries	39%	18%	11%
 transport	34%	15%	9%
 private health insurance	33%	33%	23%
 phone & internet	27%	12%	8%
 housing	26%	12%	7%
 interests & hobbies	24%	13%	9%
 aged care services	18%	12%	8%
 subscriptions & memberships	17%	9%	5%
 not concerned about any of these	20%	42%	59%