

# Older Australians' concerns about affordability









## Regional 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 living in rural or remote locations (n=449), people living in regional centres ("regional", n=1122), and people living in metro or outer metro locations ("metro", n=2607).

A significantly higher percentage of regional, rural and remote people were concerned than metro people for seven cost types, including essentials such as power and groceries, with differences especially large for transport and home or car insurance.

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...	RURAL OR REMOTE	REGIONAL	METRO
 insurance - car, home, other	40%	30%	25%
 power	35%	27%	25%
 healthcare	31%	27%	25%
 groceries	26%	20%	16%
 transport	25%	17%	3%
 phone & internet	18%	13%	11%
 aged care services	13%	9%	11%
 not concerned about any of these	35%	44%	49%

 private health insurance	31%	29%	27%
 interests & hobbies	16%	13%	13%
 holidays & travel	30%	30%	28%
 subscriptions & memberships	9%	10%	8%
 housing	12%	13%	12%

differences not significant