



The New Zealand Seniors Series: Silver Dollar Report

SEPTEMBER 2026

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About the report

The Silver Dollar Report forms part of the New Zealand Seniors Research Series. In its latest instalment, this study explores how New Zealanders aged 50 and over are navigating today's financial landscape, including the impact of persistent cost-of-living pressures on their financial security, day-to-day spending, retirement confidence and overall wellbeing.

The report also aims to uncover how these pressures are shaping longer-term decisions about saving, housing, travel, KiwiSaver, and supporting family, as well as what older New Zealanders believe a comfortable retirement looks like and how they are allocating their 'silver dollar' in an increasingly challenging environment.

The report is compiled based on research commissioned by New Zealand Seniors and conducted by MYMAVINS between 27th February and 11th March 2026.

The research was conducted via a quantitative online survey, gathering 505 responses from Kiwis aged 50 years and older.

The sample is broadly representative of the general population of individuals over 50 in New Zealand in terms of age, gender, wealth, and region.

Important things to observe about the charts and figures

- Footnotes directly underneath the charts mainly refer to the sampling involved per question. This is to differentiate who was asked that particular question in the survey.
- Charts without a specific note represent questions that were asked to all respondents.
- The types of questions asked are also noted. For instance, 'Multiple responses allowed' appears when the question called for more than one response from the respondent.
- Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed-up figures.
- Figures were determined from self-reported estimates provided by respondents.
- Outliers have been removed from certain figures. A specific note accompanies the data wherever this is applied.



Key findings



Financial pressure is reshaping everyday life

- Over 7 in 10 (71%) New Zealand seniors say they are at least moderately concerned that the cost of living is affecting their financial security.
- Nearly 1 in 2 (49%) say it has become harder to cover essential expenses in the past 12 months, and nearly 7 in 10 (68%) say rising prices have changed how they spend day-to-day by at least a moderate amount.
- Around 4 in 5 (80%) say rising grocery or food costs are a key financial pressure, followed by rising utilities (66%) and general inflation (65%).
- Nearly 1 in 2 (49%) feel financially comfortable, but around half (51%) say they are stretched or struggling.
- Just over 1 in 3 (34%) rate their financial wellbeing as good or very good, while only around 2 in 5 (41%) feel confident about maintaining their desired lifestyle over the next 12 months.

Seniors are making trade-offs, but still protecting wellbeing

- Around 2 in 5 (41%) say they have had to choose between paying for one essential or another in the past 12 months.
- Nearly 3 in 5 (57%) have switched to cheaper grocery brands or shops, and nearly 1 in 2 (46%) have reduced heating or power use at home.
- Just over 2 in 5 (41%) say finances limit what they can do socially or for leisure.
- Over 3 in 5 (63%) say they travelled less or stopped travelling altogether in the past 12 months because of cost pressures, and around 1 in 4 (25%) do not plan to travel at all in the next 12 to 24 months.
- Over 2 in 5 (44%) have cut back on most or all of life's little luxuries, yet over 3 in 4 (77%) agree it is important to keep spending on things they enjoy to support their wellbeing.
- Healthcare or wellbeing is the top discretionary spending priority, cited by nearly 1 in 2 (49%).

Housing and aged care planning carry uncertainty

- Just over 1 in 4 (26%) are considering a major housing decision in the next decade, with downsizing to a smaller home (48%) and moving to a retirement village (33%) being most common among them. However, over 9 in 10 (93%) feel they face some decision-making barriers.
- Support at home is the preferred future care option, chosen by over 2 in 5 (43%), while residential aged care is very unpopular at just 4%.
- Just over 2 in 5 (41%) are very or extremely concerned about the future availability and affordability of aged care options.
- Only just over 1 in 3 (35%) feel prepared for potential aged care needs in the future, while nearly 3 in 5 (57%) have not discussed their future aged care plans with anyone.

Retirement aspirations are modest but confidence is low for many

- For New Zealand seniors, retiring comfortably means covering essentials without financial stress (84%), being able to manage unexpected costs (82%), and accessing healthcare when needed (76%).
- Nearly 1 in 2 (46%) who are not yet fully retired say they are not confident they will retire comfortably based on their current savings and expected income.
- Nearly 3 in 5 (58%) of those not yet fully retired expect to keep working longer than they would like due to financial reasons.
- Around 3 in 5 (60%) feel their retirement savings are inadequate, while close to 2 in 5 (39%) are very or extremely concerned about running out of money in retirement.
- Around 1 in 4 (25%) say their biggest retirement worry is not having enough to cover essentials, ahead of needing aged care later in life (19%) and housing costs (16%).

KiwiSaver confidence is uneven and behaviour is shifting

- Over 3 in 5 (62%) KiwiSaver members over 50 say they have a good understanding of how their KiwiSaver is invested, and nearly 3 in 5 (58%) feel confident it is invested in a way that suits their goals and timeframe.
- However, there is a clear gender gap. Men report stronger understanding than women (69% vs 55%) and are much more likely to feel confident their KiwiSaver suits their goals (69% vs 47%).
- Over 2 in 5 (42%) say they are contributing less these days or not at all, with women much more likely than men to have reduced or stopped contributing (51% vs 33%).
- Over 1 in 2 (52%) say recent economic conditions have influenced their personal investment decisions.

Supporting family is adding pressure to seniors' own futures

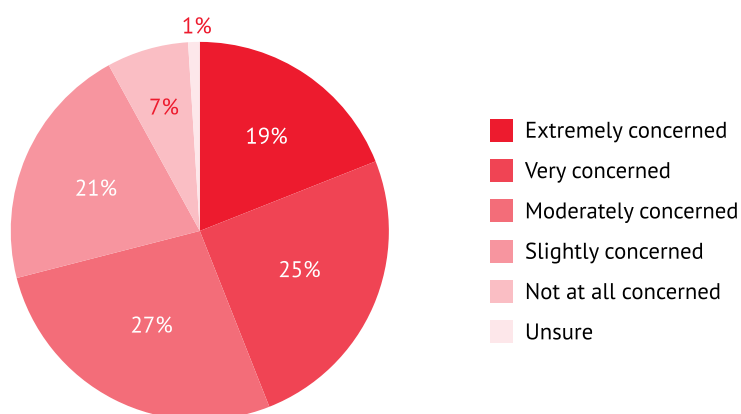
- Nearly 1 in 2 (49%) say they have provided financial support to someone in the past 12 months, most commonly to children (34%).
- Looking ahead, over 2 in 5 (44%) with children say they are likely to provide financial support to their adult children or grandchildren in the next 5 to 10 years.
- Cost of living pressures are the biggest driver of family support, cited by over 3 in 5 (63%) of those who have helped others.
- Just over 2 in 5 (42%) say they used savings or investments to provide support, 2 in 5 (40%) say they cut back on their own spending, and around 1 in 3 (34%) say it reduced their ability to save.
- Over 1 in 4 (27%) are very or extremely concerned that supporting their family could reduce their own financial security later in life. At the same time, around 1 in 5 (20%) say they are already going backwards financially.
- Despite these pressures, legacy still matters. Nearly 2 in 5 (38%) say leaving an inheritance or financial legacy is very or extremely important, while around 1 in 2 (50%) are very or extremely concerned about the financial future and opportunities of younger generations in New Zealand.



Financial pressure today

Cost of living impact

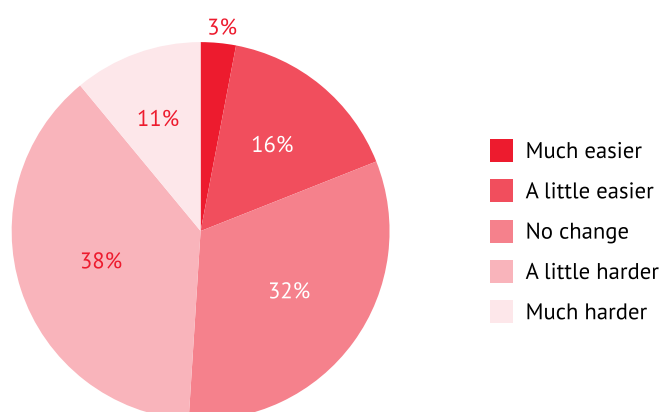
How concerned are you that the cost of living is affecting your financial security?



**n=505 total sample*

Over 7 in 10 (71%) New Zealand seniors say they are at least moderately concerned that the cost of living is affecting their financial security. This includes close to 1 in 2 (45%) who are very or extremely concerned.

Compared with 12 months ago, is it easier or harder for you to cover essential expenses (e.g. food, housing, utilities, transport)?

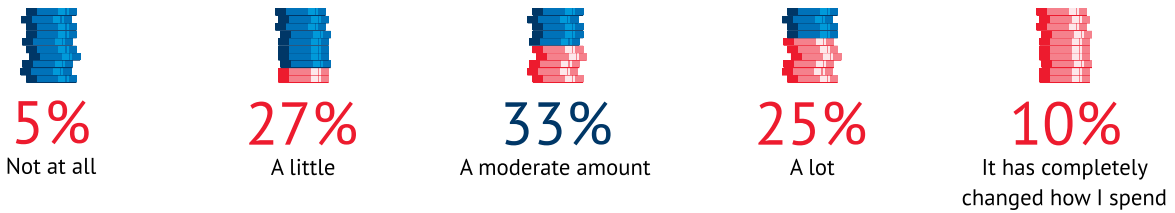


**n=505 total sample*

Nearly 1 in 2 (49%) New Zealand seniors say it has become harder to cover essential expenses in the past 12 months. About 1 in 3 (32%) say their situation has not changed, while fewer than 1 in 5 (18%) say it has become easier.

Women are significantly more likely than men to say costs have become harder to manage (63% vs 35%).

How much have rising prices changed the way you spend day-to-day?



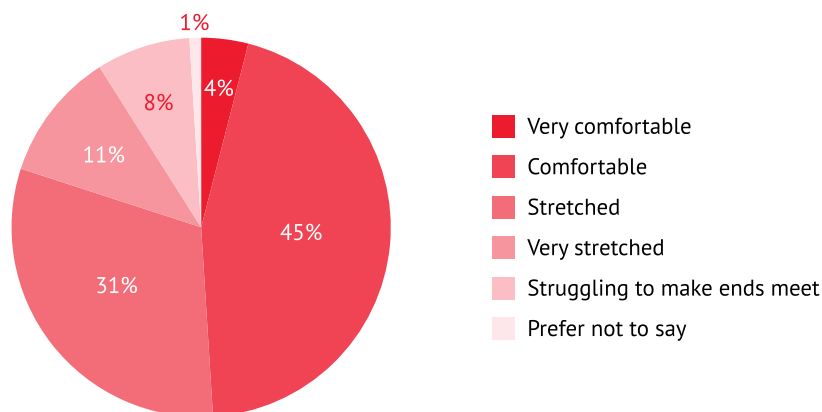
**n=505 total sample*

Nearly 7 in 10 (68%) New Zealand seniors say rising prices have changed how they spend day-to-day by at least a moderate amount.



Financial wellbeing divide

Which best describes your financial situation right now?



**n=505 total sample*

Nearly 1 in 2 (49%) New Zealand seniors feel financially comfortable, but few are very comfortable and around half (51%) say they are stretched or struggling.

Men are more likely than women to feel comfortable (56% vs 42%).

How would you rate your overall financial wellbeing at the moment?

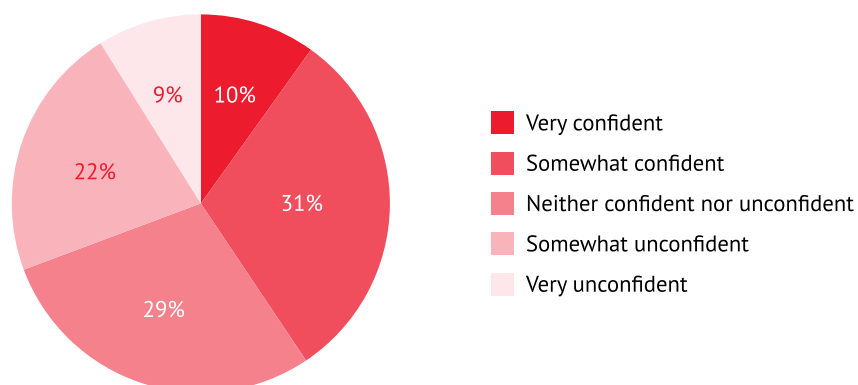
A	Very good	5%
B	Good	29%
C	Neither good nor poor	34%
D	Poor	24%
F	Very poor	8%

**n=505 total sample*

Just over 1 in 3 (34%) New Zealand seniors rate their financial wellbeing as good or very good. Around 1 in 3 (34%) say it is neither good nor poor, while around 1 in 3 (32%) say it is poor or very poor.

Men are more likely than women to report positive wellbeing (43% vs 26%).

How confident do you feel about your ability to maintain your desired lifestyle over the next 12 months?



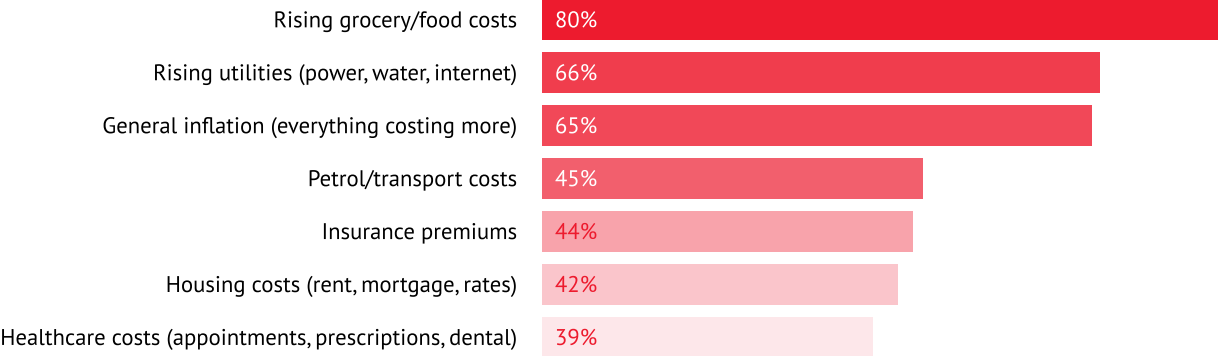
**n=505 total sample*

Around 2 in 5 (41%) New Zealand seniors say they feel very or somewhat confident about maintaining their desired lifestyle over the next 12 months.



Concerning financial pressures

In the past 12 months, which of the following financial pressures have you been most concerned about?



**n=505 total sample. Multiple responses allowed. Top 7 responses only.*

Around 4 in 5 (80%) say rising grocery costs are their biggest financial concern. Around 2 in 3 also highlight rising utilities (66%) and general inflation (65%).

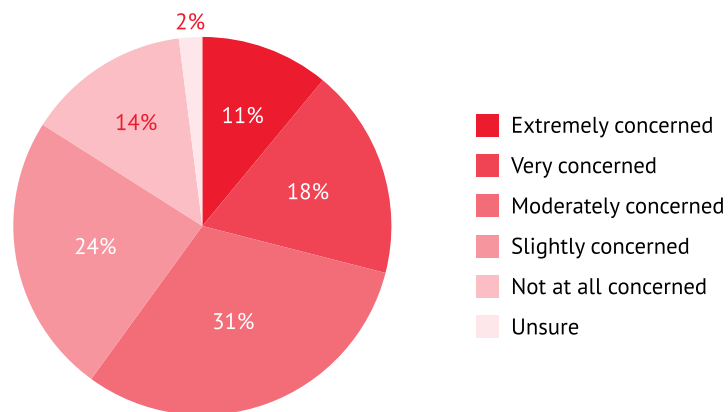
How worried are you about having to pay for an unexpected expense in the next 12 months (e.g. car repairs, dental, home repairs)?



**n=505 total sample*

Close to 2 in 5 (37%) New Zealand seniors say they are very or extremely worried about having to pay for an unexpected expense in the next 12 months, such as car repairs, dental bills or home repairs.

Thinking about the next 12 months, how concerned are you about being able to afford healthcare?



**n=505 total sample*

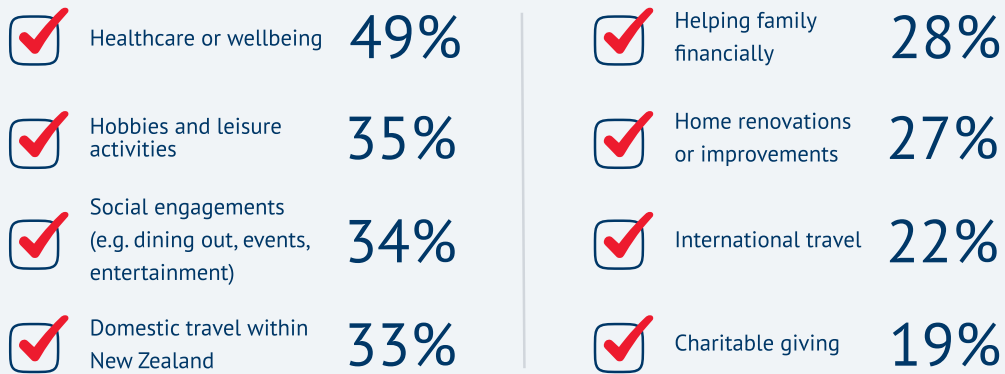
Around 3 in 10 (30%) New Zealand seniors say they are very or extremely concerned about being able to afford healthcare over the next 12 months. A further 3 in 10 (31%) say they are moderately concerned.



Spending and sacrifices

The precious silver dollar

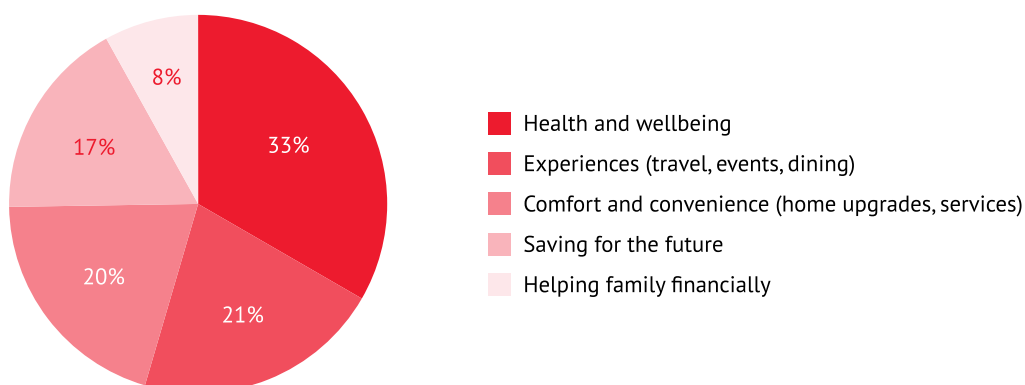
When thinking about discretionary spending, which of the following areas do you prioritise?



**n=505 total sample. Multiple responses allowed. Top 8 responses only.*

Healthcare and wellbeing are the most commonly prioritised areas for discretionary spending. Nearly 1 in 2 (49%) say they prioritise this, followed by hobbies and leisure activities (35%), social engagements such as dining out or events (34%), and domestic travel within New Zealand (33%).

Which approach best describes how you prefer to spend money when you have some discretionary money available?

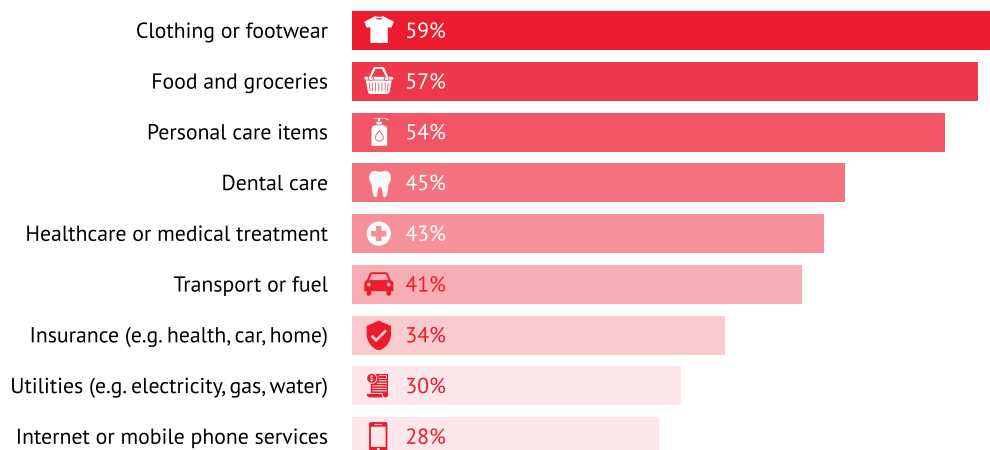


**n=505 total sample*

When seniors have discretionary money available, health and wellbeing is the most common spending priority. Around 1 in 3 (33%) say they prioritise spending on health and wellbeing. Around 1 in 5 prioritise experiences such as travel, events or dining (21%) or comfort and convenience such as home upgrades or services (20%).

Impossible trade-offs

Which of the following essentials have you had to forgo or compromise on?

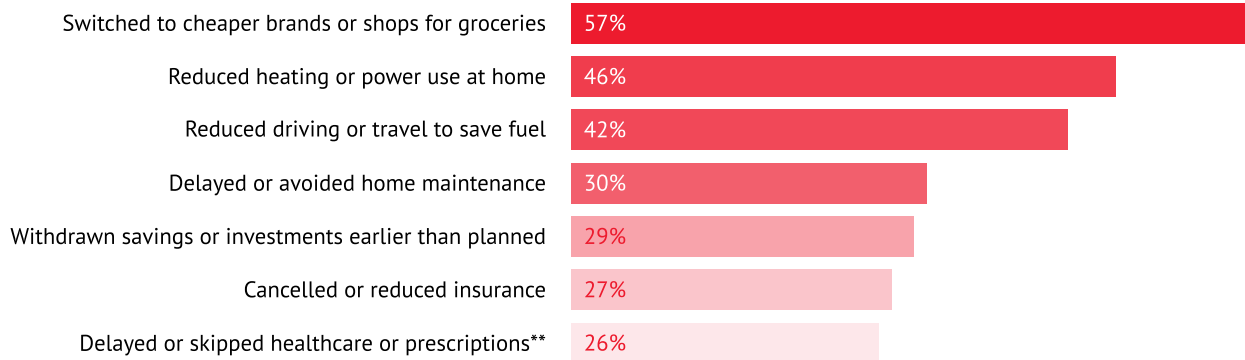


**n=205 those who have had to choose between paying for one essential or another. Multiple responses allowed. Top 9 responses only.*

Around 2 in 5 (41%) say they have had to choose between paying for one essential or another in the past 12 months.

Among those who had to choose between essentials, around 3 in 5 say they cut back on clothing or footwear (59%) and food and groceries (57%). Around 1 in 2 (54%) also reduced spending on personal care items.

In the past 12 months, have you made any of these changes because of the cost of living?



**n=505 total sample. Multiple responses allowed. Top 7 responses only.*

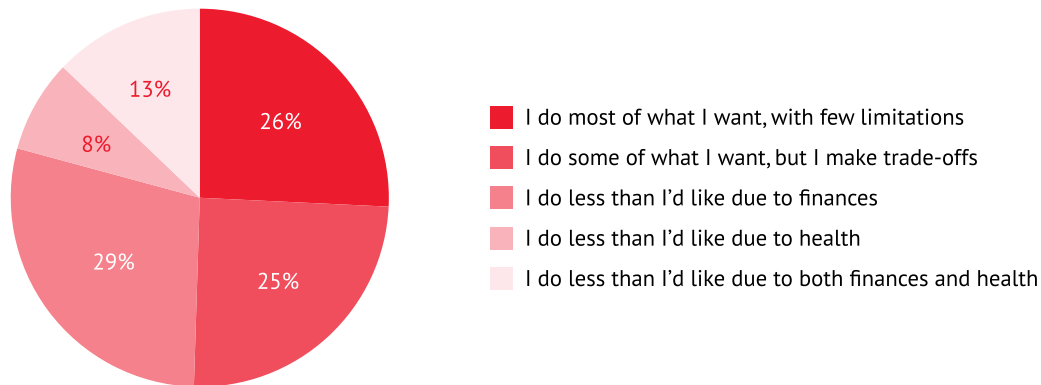
***Taken from another question with a similar question format*

Nearly 3 in 5 (57%) say they have switched to cheaper brands or shops for groceries in the past 12 months due to cost-of-living pressures. Other common changes include reducing heating or power use at home (46%) and reducing driving or travel to save fuel (42%).



Life's little luxuries

Which best describes how finances and health affect what you do socially or for leisure?

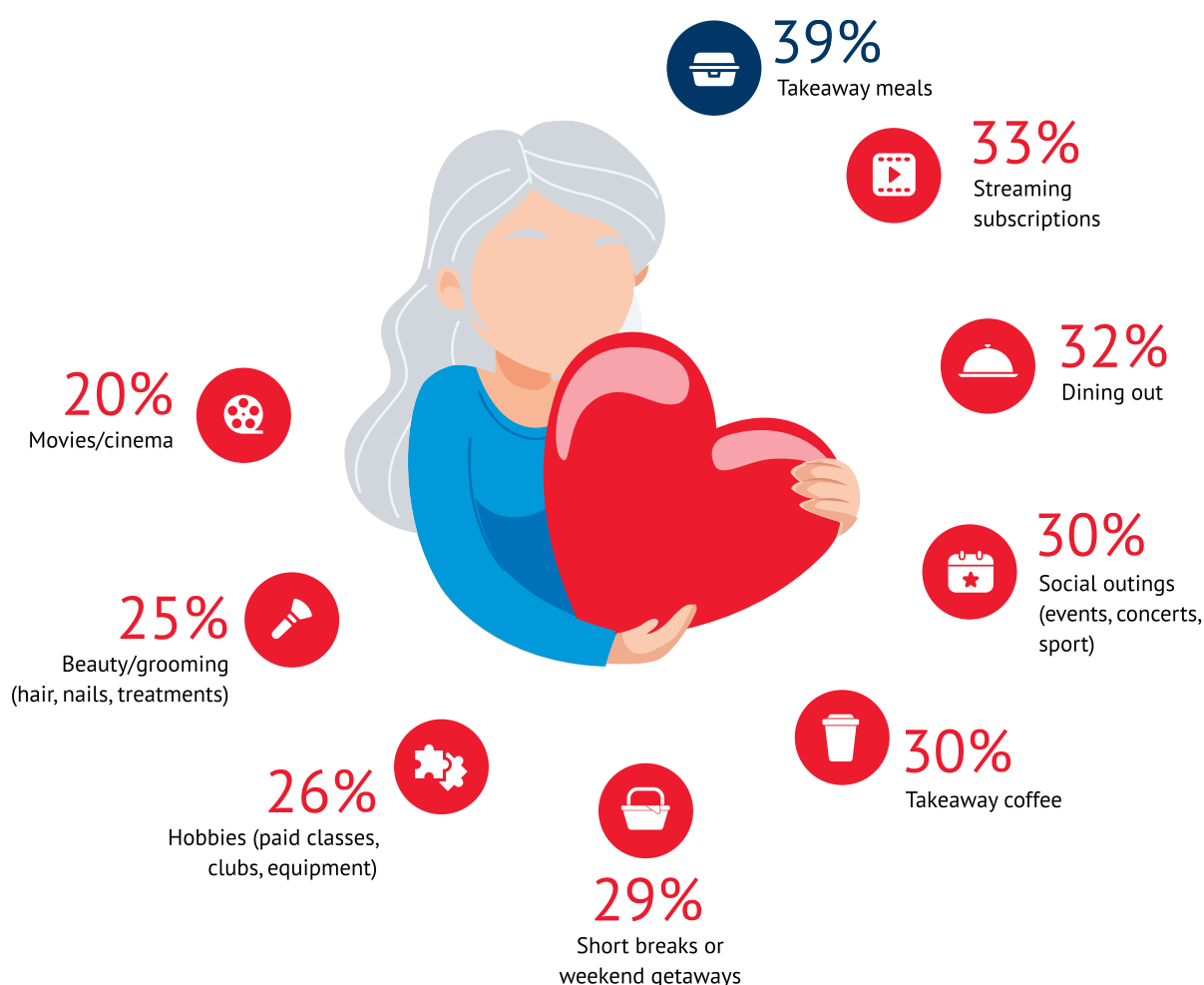


**n=505 total sample*

Just over 2 in 5 (41%) say they do less socially than they would like due to financial pressures, including nearly 3 in 10 (29%) who say finances alone limit what they can do and around 1 in 8 (13%) who say both finances and health are factors.

Over 1 in 3 (36%) say they are spending less on social engagement than they were a year ago, such as dining out, attending events, or seeing friends.

Which “little luxuries” have you kept spending on?



**n=447 those who haven't entirely cut out life's little luxuries. Multiple responses allowed.*

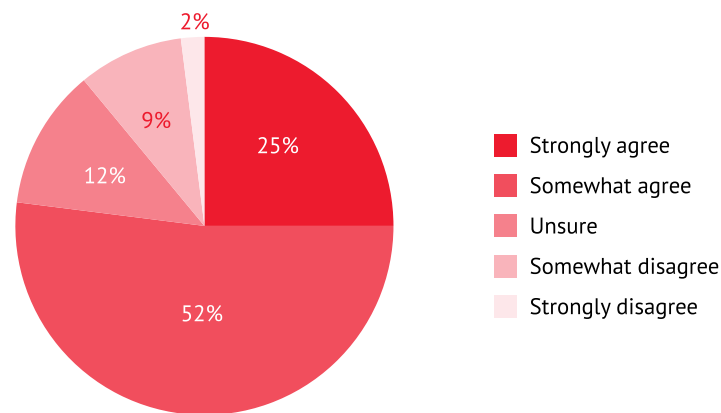
Top 9 responses only.

Over 2 in 5 (44%) have cut back on most or all of life's little luxuries. Women are more likely than men to have cut back heavily on luxuries (55% vs 33%).

However, most have either kept some luxuries but reduced others (37%) or kept most of them (19%).

Among those who still spend on some treats, takeaway meals remain the most common “little luxury”, with around 2 in 5 (39%) continuing to spend on them. Around 1 in 3 say they keep spending on streaming subscriptions (33%) and dining out (32%). Around 3 in 10 say they still spend on social outings (30%), takeaway coffee (30%), or short breaks and weekend getaways (29%).

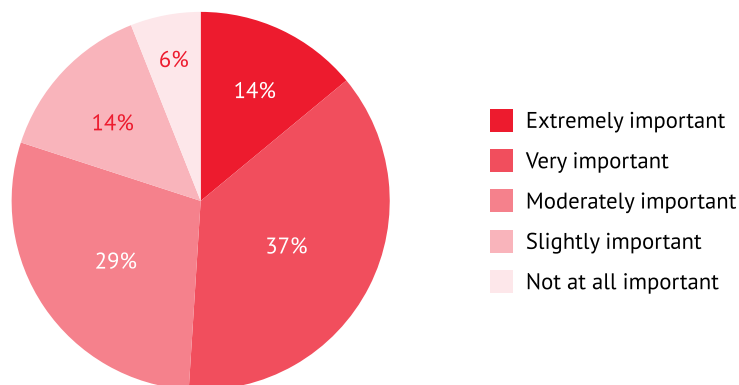
To what extent do you agree with the following statement: “Even when money is tight, it’s important to spend on things you enjoy to support your wellbeing.”



**n=505 total sample*

Over 3 in 4 (77%) agree that even when money is tight, it is important to spend on things they enjoy.

When you think about the next 12 months, how important is it to you to protect spending on wellbeing and enjoyment (e.g. self-care, hobbies, social connection), even if other costs rise?

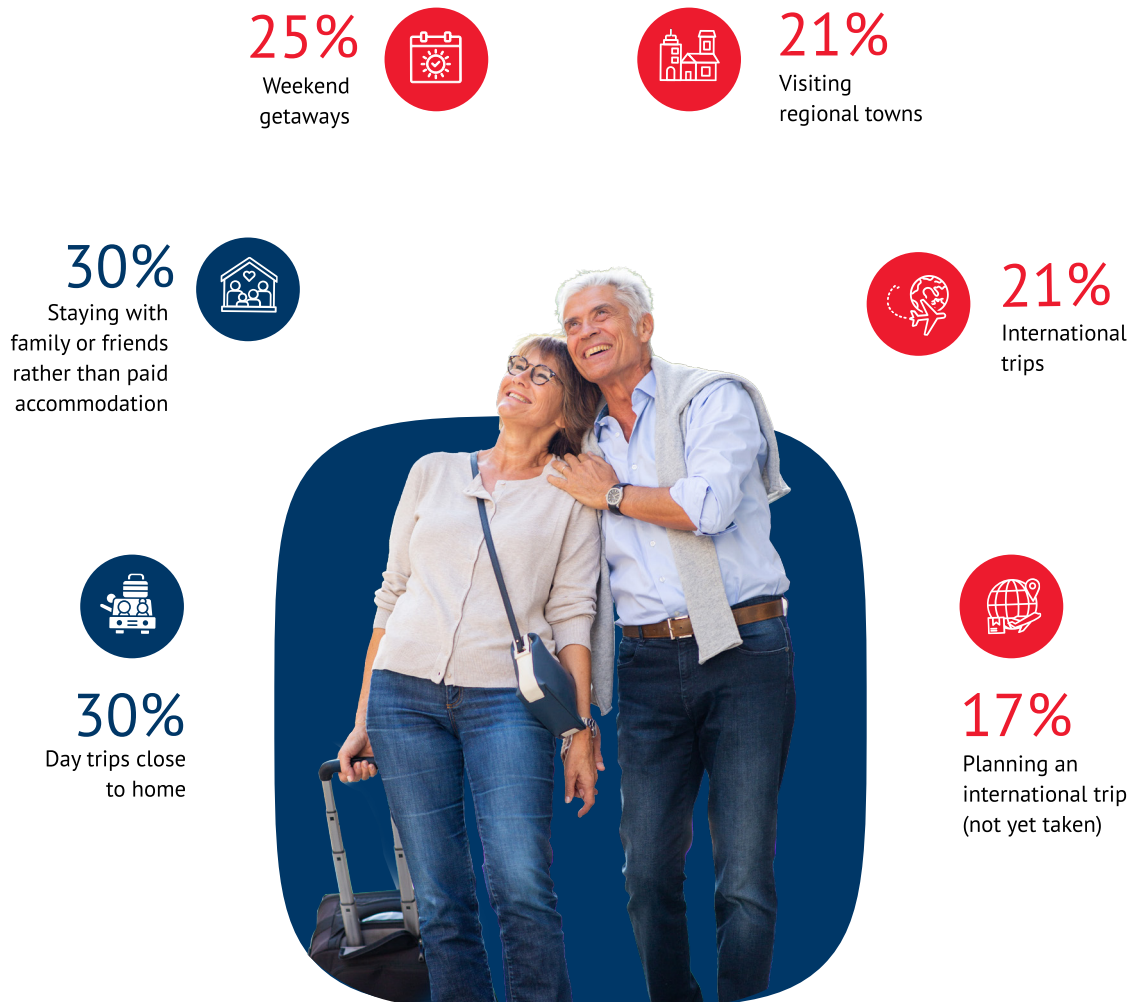


**n=505 total sample*

About 1 in 2 (50%) say protecting spending on wellbeing and enjoyment – such as hobbies, self-care and social connection – will be very or extremely important over the next 12 months even if costs are rising.

Travel on a budget

In the past 12 months, which types of travel have you taken or planned?



**n=505 total sample. Multiple responses allowed. Top 6 responses only.*

Over 3 in 5 (63%) say they travelled less or stopped travelling altogether in the past 12 months because of cost pressures.

In terms of trip types, day trips close to home (30%) and staying with family or friends instead of paid accommodation (30%) are the most common.

In the next 12–24 months, which statement best describes your travel intentions?



**n=505 total sample*

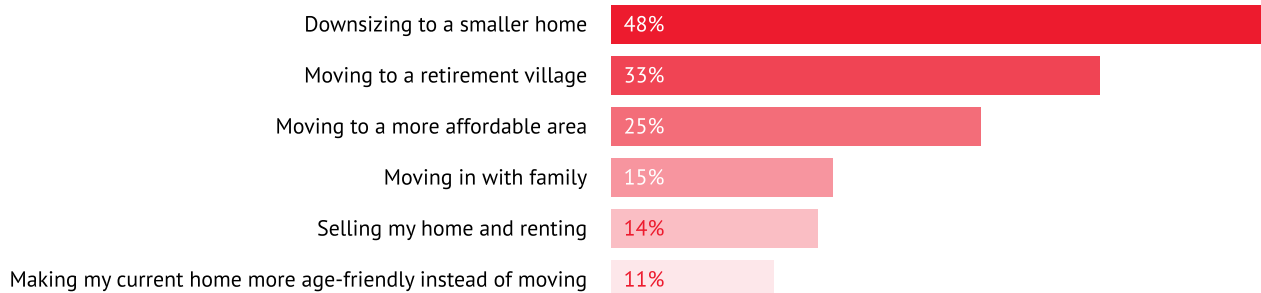
Around 1 in 4 (25%) say they do not plan to travel at all in the next 12–24 months, while 1 in 5 (20%) expect to travel less.



Housing and ageing decisions

Housing plans and decision barriers

Which major housing decision are you considering?



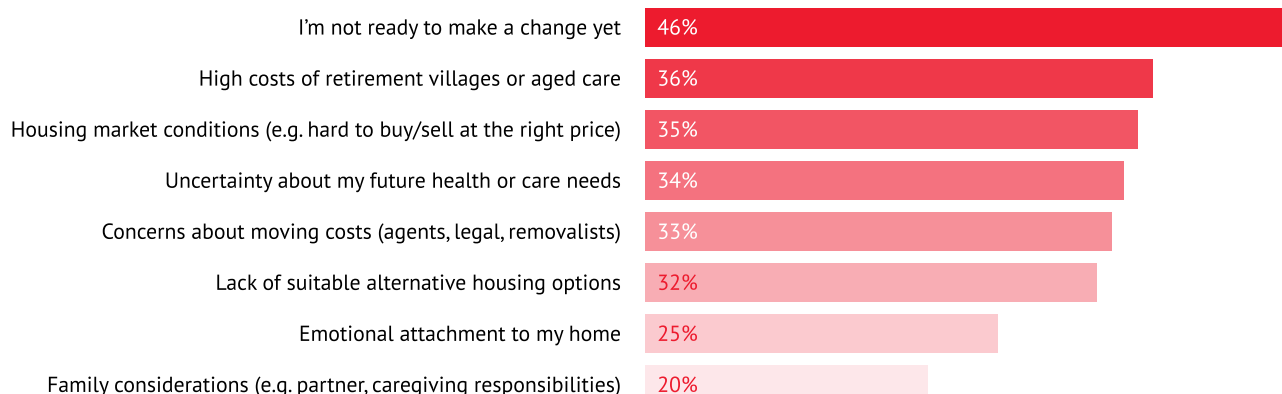
**n=132 those who are considering a major housing decision. Multiple responses allowed.
Top 6 responses only.*

Just over 1 in 4 New Zealand seniors are considering a major housing decision in the next decade (26%). Top considerations include downsizing to a smaller home (48%), and moving to a retirement village (33%).

Around 3 in 4 considering downsizing want to reduce living costs (75%) or move to a more manageable home (75%).

Around 3 in 4 considering retirement villages want lower maintenance and convenience (75%). Around 7 in 10 want safety and security (70%) and access to support services if needed (70%).

Are any of the following barriers preventing or delaying you from making housing decisions you are considering?



**n=132 those who are considering a major housing decision. Multiple responses allowed.*

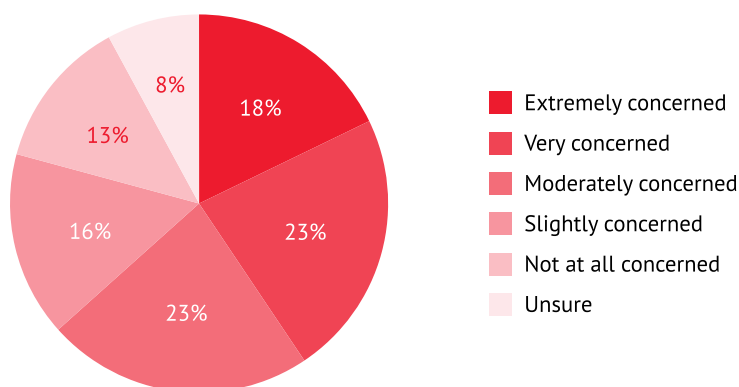
Top 8 responses only.

Among those considering a housing decision, over 9 in 10 (93%) feel they face some decision-making barriers.

The most common barrier is simply not being ready to make a change yet, cited by nearly 1 in 2 (46%). Practical and financial concerns also play a role. Around 1 in 3 say high costs of retirement villages or aged care (36%), housing market conditions (35%), uncertainty about future health or care needs (34%), and moving costs such as agents or removalists (33%) are barriers.

Aged care uncertainty

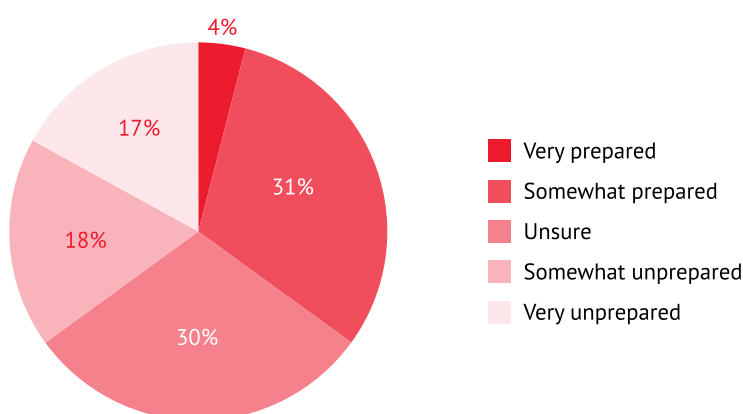
How concerned are you about the future availability and affordability of aged care options (e.g. in-home care, retirement villages, residential care) for your potential needs?



**n=505 total sample*

Just over 2 in 5 (41%) say they are very or extremely concerned about the future availability and affordability of aged care options. Close to 1 in 4 (23%) say they are moderately concerned.

How prepared do you feel for potential aged care needs in the future (e.g. knowing options, costs, how to access support)?



**n=505 total sample*

Just over 1 in 3 (35%) say they feel very or somewhat prepared for potential aged care needs in the future.

Women are more than twice as likely to feel very unprepared than men (24% vs 11%).

Nearly 3 in 5 (57%) have not discussed their future aged care plans with anyone.

Support required

If you needed more support in the next 5–10 years, which option would you prefer?



43%

Support at home (in-home care)



12%

Moving in with family



19%

Moving to a retirement village



22%

Unsure



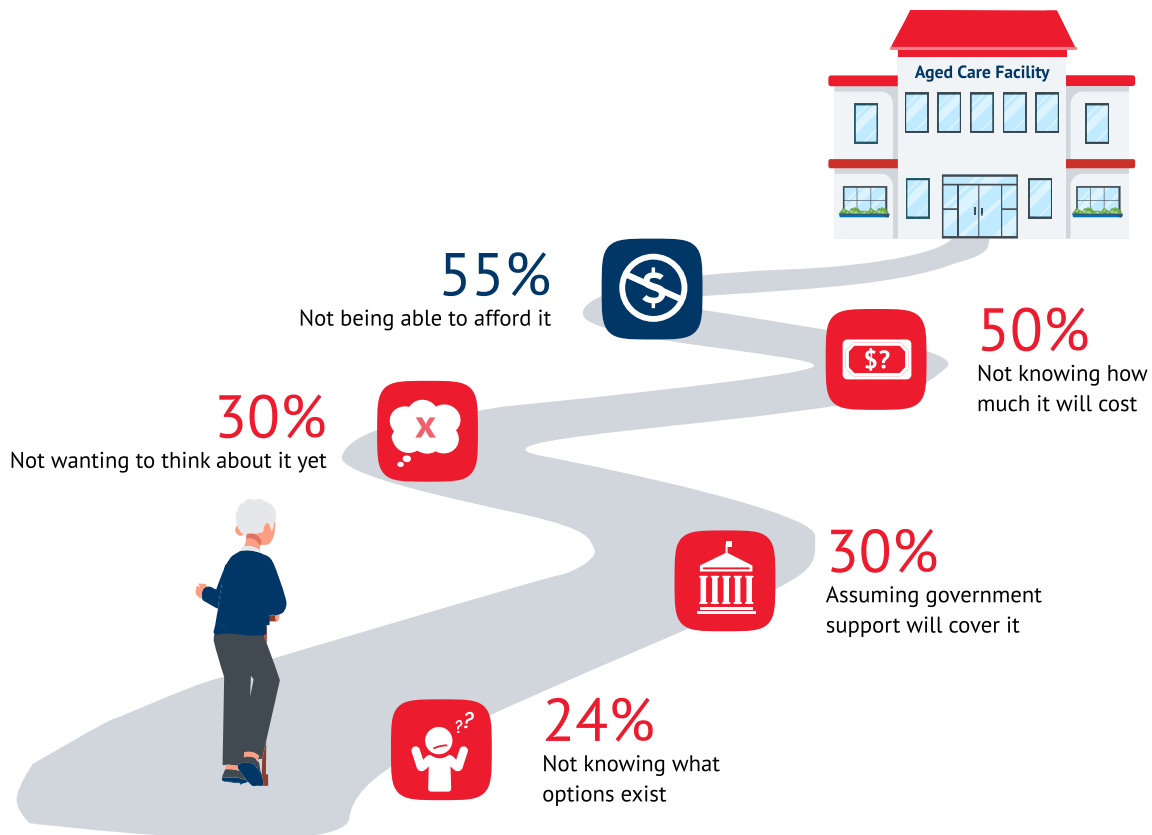
4%

Moving to residential aged care

**n=505 total sample*

Over 2 in 5 (43%) say support at home would be their preferred option if they needed more help in the next 5 to 10 years, while residential aged care is very unpopular (4%).

Thinking about the next 5–10 years, what do you see as the biggest barriers to planning for aged care?



**n=505 total sample. Multiple responses allowed. Top 8 responses only.*

Over 1 in 2 (55%) say not being able to afford aged care is a key barrier to planning ahead. Around 1 in 2 (50%) also say not knowing how much it will cost is a barrier.



Retirement reality gap

Retiring comfortably

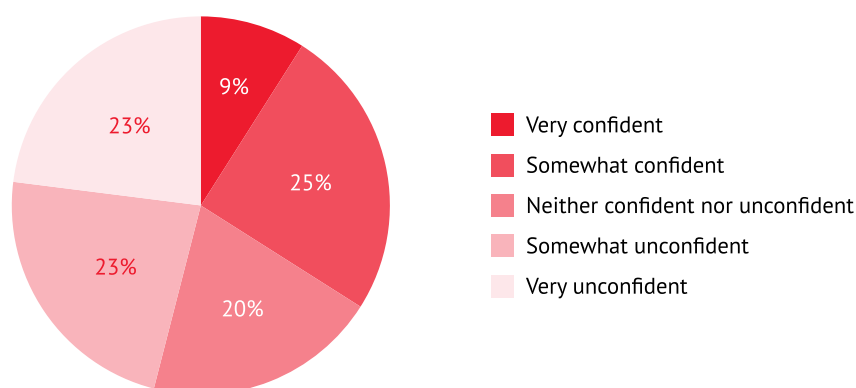
What does “retiring comfortably” look like to you?



**n=505 total sample. Multiple responses allowed. Top 8 responses only.*

Over 4 in 5 (84%) New Zealand seniors say retiring comfortably means being able to cover essentials without financial stress. A similar proportion says it means being able to manage unexpected costs (82%). Accessing healthcare when needed (76%) and maintaining their home or housing choice (70%) are also widely seen as key elements of a comfortable retirement.

How confident are you that you will be able to retire comfortably, based on your current savings and expected income?

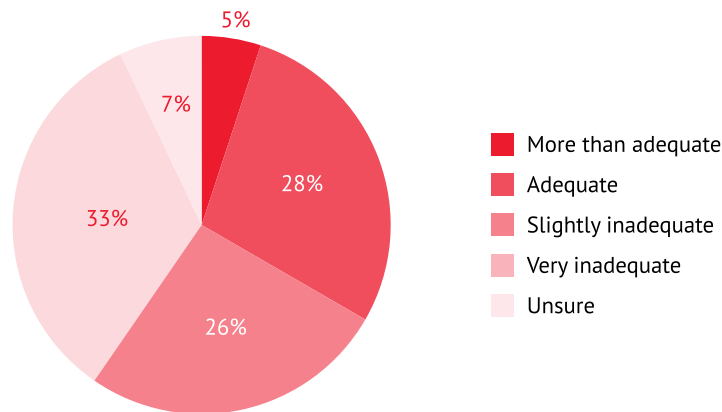


**n=318 those who are not yet fully retired*

Nearly 1 in 2 (46%) who are not yet fully retired say they are not confident they will retire comfortably.

Confidence vs reality

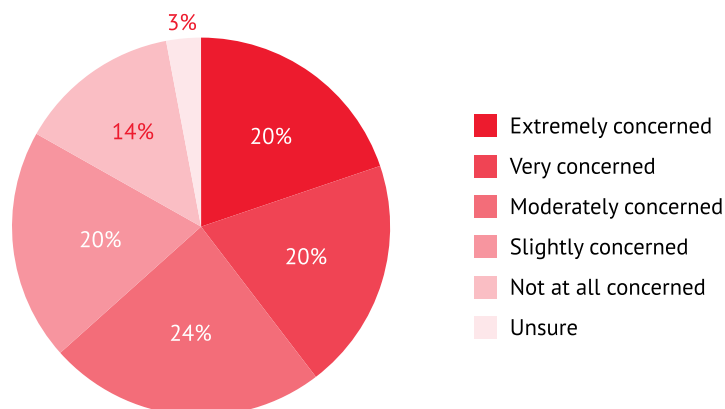
How adequate do you feel your total retirement savings are (including KiwiSaver and any other savings/investments)?



**n=505 total sample*

Around 3 in 5 (60%) feel their retirement savings are inadequate. Women are less likely to feel their savings are adequate than men (23% vs 44%).

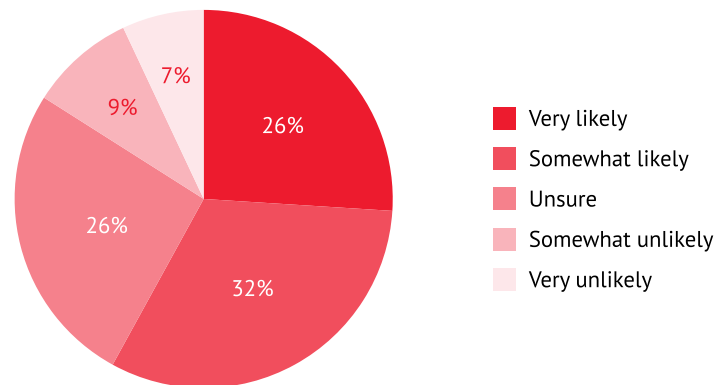
How concerned are you about running out of money in retirement?



**n=505 total sample*

Close to 2 in 5 (39%) are very or extremely concerned about running out of money.

How likely is it that you will need to keep working longer than you would like, due to financial reasons?



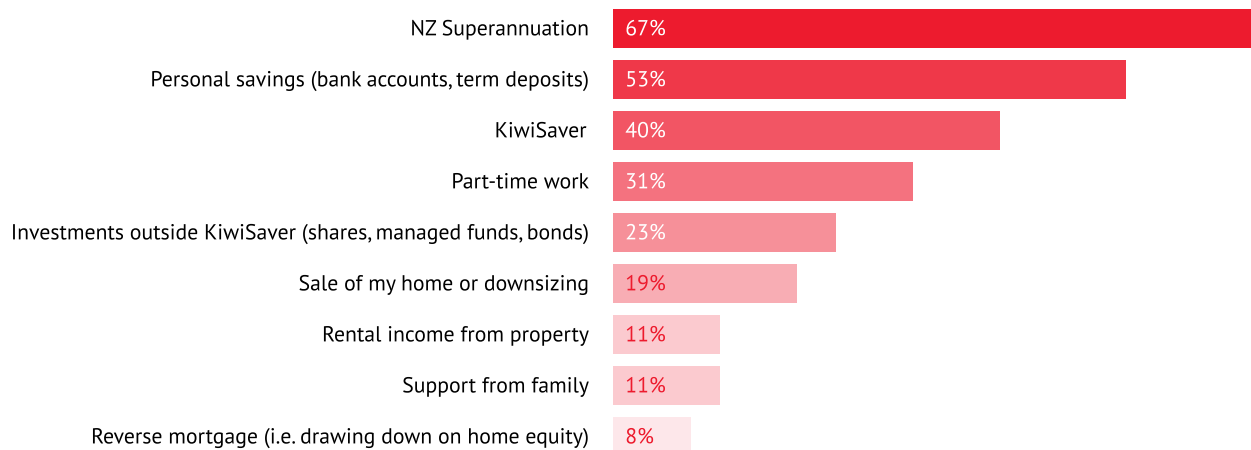
**n=318 those who are not yet fully retired*

Nearly 3 in 5 (58%) of those still working expect to keep doing so longer than they would like due to financial reasons.



Income expectations

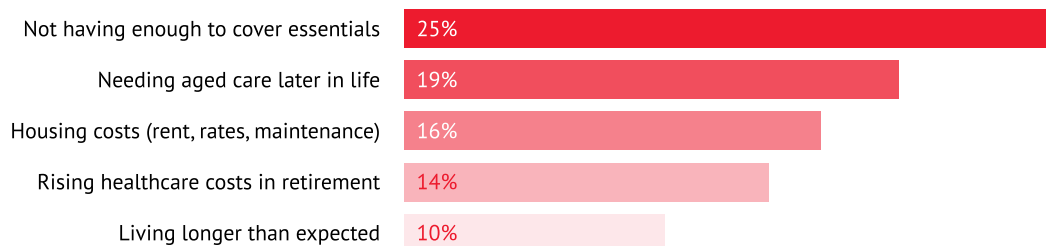
Which sources are you using, or do you expect to use, to fund your retirement?



**n=505 total sample. Multiple responses allowed. Top 9 responses only.*

NZ Superannuation is the most commonly expected retirement income source, cited by around 2 in 3 (67%) New Zealand seniors. Just over 1 in 2 (53%) expect to rely on personal savings, while around 2 in 5 (40%) expect to use KiwiSaver.

When you think about your retirement savings, what is your biggest worry?



**n=505 total sample. Single response allowed. Top 5 responses only.*

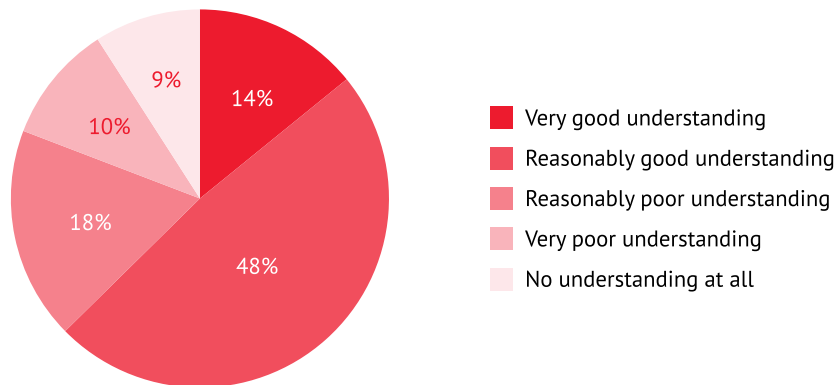
Around 1 in 4 (25%) say their biggest retirement worry is not having enough money to cover essential living costs.



KiwiSaver and investment behaviour

Gender gap

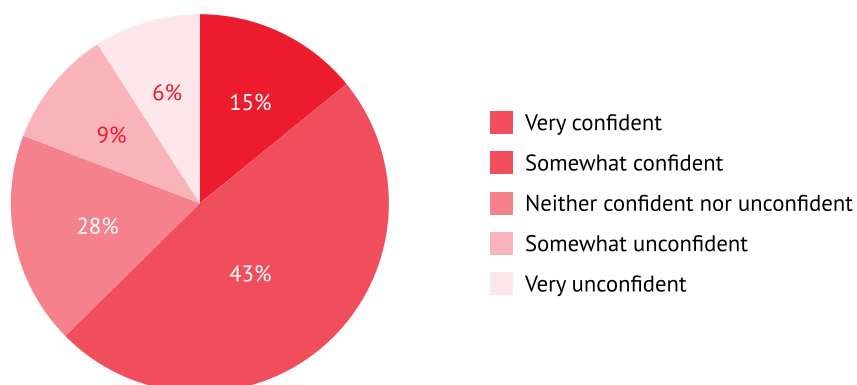
How well do you understand how your KiwiSaver is invested (e.g. shares, bonds, cash, property)?



**n=285 those who are KiwiSaver members*

Over 3 in 5 (62%) KiwiSaver members over 50 years old say they have a good understanding of how their savings are invested. However, men report stronger understanding than women (69% vs 55%).

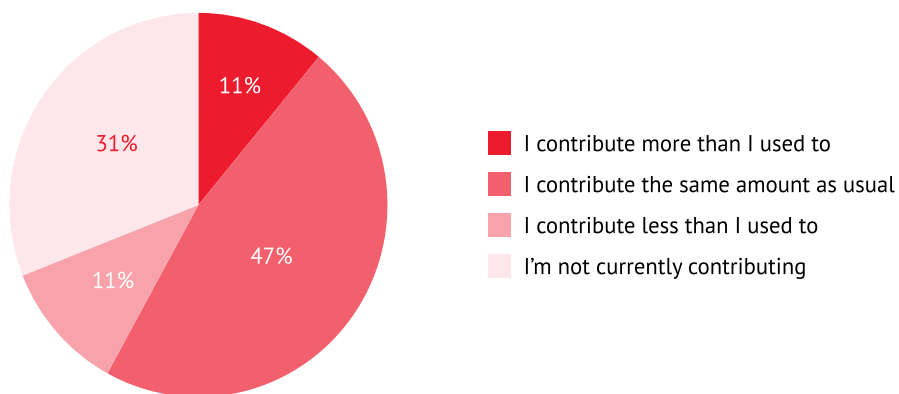
How confident are you that your KiwiSaver is invested in a way that suits your goals and timeframe?



**n=285 those who are KiwiSaver members*

Nearly 3 in 5 (58%) feel confident their investments suit their goals. However, men are much more likely to express this confidence than women (69% vs 47%).

Which best describes your KiwiSaver contributions right now?



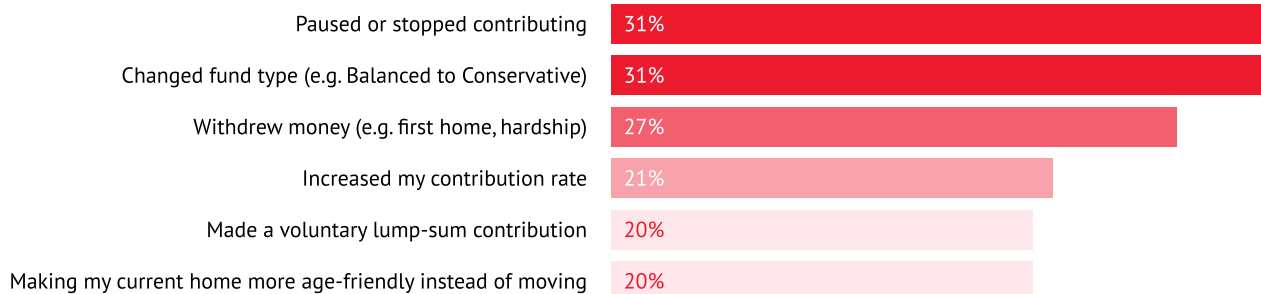
**n=285 those who are KiwiSaver members*

Over 2 in 5 (42%) are contributing less these days or not at all. However, women are much more likely to have reduced or stopped contributing than men (51% vs 33%).



Behaviour changes

Have you made any of the following changes to your KiwiSaver in the past 12 months?

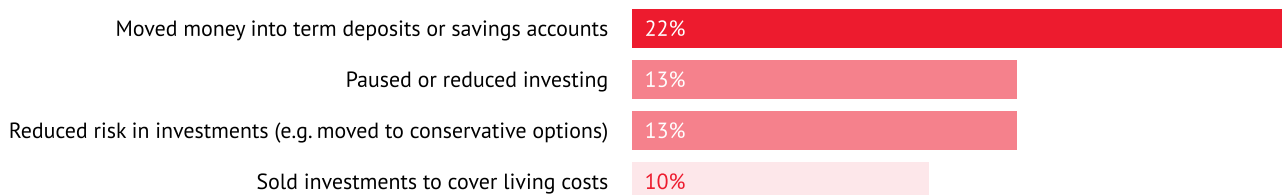


**n=143 KiwiSaver members AND those who have made changes to KiwiSaver in the past 12 months. Multiple responses allowed. Top 6 responses only.*

Around 1 in 2 (50%) KiwiSaver members say they made at least one change to their KiwiSaver in the past 12 months.

Among KiwiSaver members who made changes, around 3 in 10 paused or stopped contributing (31%) or changed their fund type (31%). Around 1 in 4 withdrew money (27%), while around 1 in 5 increased their contribution rate (21%), made a voluntary lump-sum contribution (20%), or reduced their contribution rate (20%).

In the past 12 months, how have economic conditions (e.g. interest rates, government policies) influenced your personal investment decisions?



**n=505 total sample. Multiple responses allowed. Top 4 responses only.*

Over 1 in 2 (52%) say recent economic conditions, such as interest rates or government policies, have had an impact on their personal investment decisions.

Among those who have made changes, the most common response has been moving money into safer options e.g. into term deposits or savings accounts (22%) or reduced risk in their investments or paused investing (13%).



Supporting family and future outlook

Intergenerational support

In the past 12 months, have you provided financial support to any of the following?



34%
Child/children



13%
Other family member
(e.g. sibling, niece/nephew)



16%
Grandchild/
grandchildren



7%
Someone outside
my family

**n=505 total sample. Multiple responses allowed.*

Nearly 1 in 2 (49%) New Zealand seniors say they have provided financial support to someone in the past 12 months.

Support is most commonly given to children, with around 1 in 3 (34%) providing financial help. Around 1 in 6 (16%) say they supported grandchildren, while around 1 in 8 (13%) supported another family member such as a sibling, niece or nephew.

Around 2 in 5 providing support gave at least \$5,000 in the past year (40%).

What have been the biggest pressures leading you to provide financial support?



63%
Cost of living pressures



28%
Housing affordability
(e.g. rent, deposits, mortgages)



32%
Debt or financial hardship



18%
Education or training costs



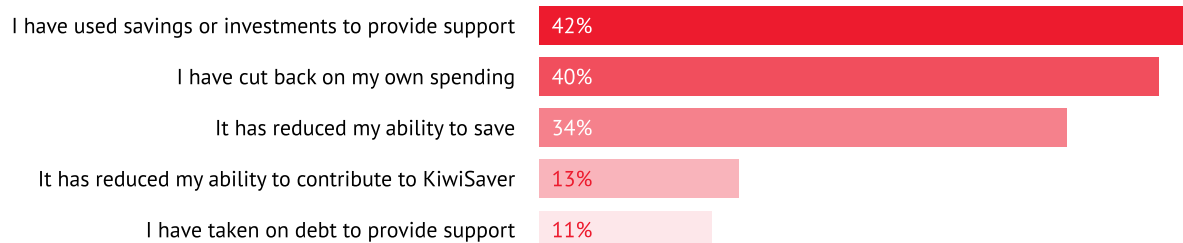
28%
Life events (e.g. separation,
illness)

**n=247 those who have provided financial support in the past 12 months. Multiple responses allowed.
Top 5 responses only.*

Cost of living pressures are the biggest driver of financial support for families. Over 3 in 5 (63%) of those who have provided support in the past year say rising living costs have been a key reason. Other common pressures include debt or financial hardship (32%), life events such as separation or illness (28%), and housing affordability challenges (28%). Around 1 in 5 (18%) say education or training costs have also contributed.

The cost of giving

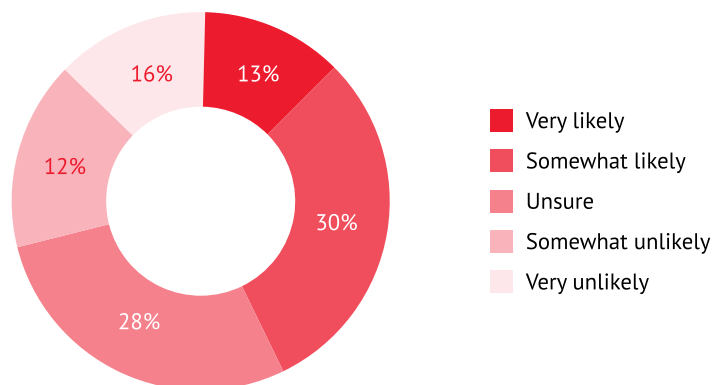
How has providing financial support impacted your own finances in the past 12 months?



**n=247 those who have provided financial support in the past 12 months. Multiple responses allowed. Top 5 responses only.*

Just over 2 in 5 (42%) say they used savings or investments to provide support, while 2 in 5 (40%) say they cut back on their own spending. Around 1 in 3 (34%) say supporting others has reduced their ability to save.

Thinking about the next 5–10 years, how likely are you to provide financial support to your adult children or grandchildren?



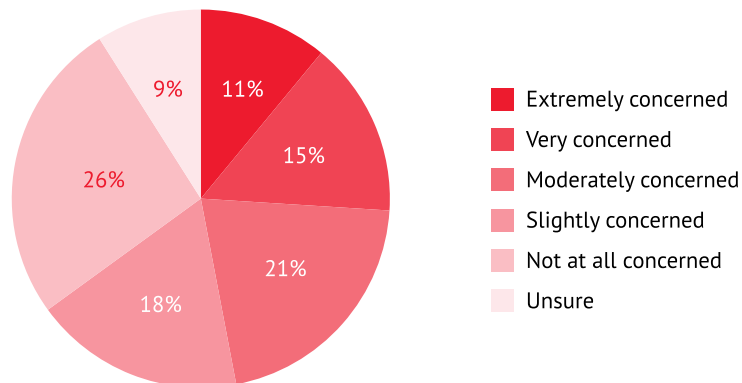
**n=416 those who have children*

Nearly 2 in 5 (39%) with children have felt pressure to provide financial support.

Looking ahead, over 2 in 5 (44%) with children say they are likely to provide financial support to their adult children or grandchildren in the next 5 to 10 years.

Future concerns and priorities

When you think about your own future, how concerned are you that supporting family could reduce your financial security later in life?



**n=505 total sample*

Over 1 in 4 (27%) say they are very or extremely concerned that supporting their family could reduce their own financial security later in life. A further 1 in 5 (21%) say they are moderately concerned.

Which best describes your ability to save right now?



19%

I'm saving regularly



29%

I'm saving occasionally



32%

I'm breaking even
(not saving, not
going backwards)



20%

I'm going backwards
(using savings or
debt to get by)



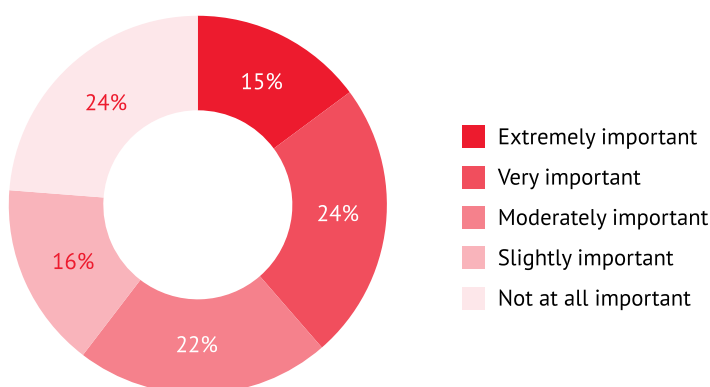
**n=505 total sample*

Around 1 in 5 (20%) say they are going backwards financially.

Seniors living in Northland, Waikato, Bay of Plenty and Gisborne are significantly more likely to say they are going backwards financially (33% vs. 20% overall).

Importance of a financial legacy

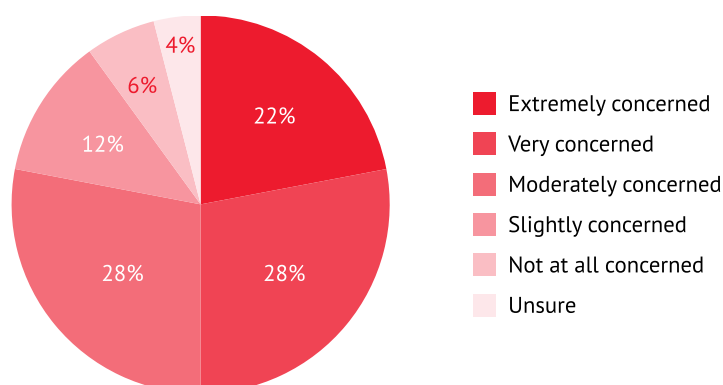
How important is it to you to leave an inheritance or financial legacy?



**n=505 total sample*

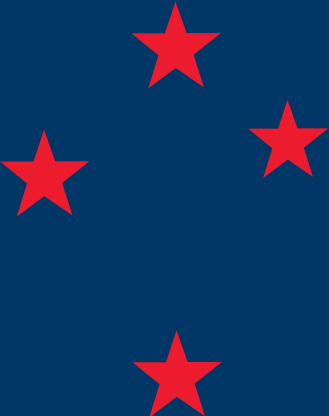
Nearly 2 in 5 (38%) New Zealand seniors say leaving an inheritance or financial legacy is very or extremely important to them. A further 1 in 5 (22%) say it is moderately important.

How concerned are you about the financial future and opportunities for younger generations in New Zealand?



**n=505 total sample*

Exactly 1 in 2 (50%) say they are very or extremely concerned about the financial future and opportunities for younger generations in New Zealand. Nearly 3 in 10 (28%) say they are moderately concerned.



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About New Zealand Seniors

New Zealand Seniors offers cost-effective financial products that help people protect what's most important to them. We place our customers at the heart of everything we do by providing trusted products that are simple to use and understand.

We are committed to identifying and developing services and products we believe protect and improve the wellbeing of all senior New Zealanders.

