



# What the 2026-27 State Budget means for older South Australians



**COTA SA's analysis of the 2026/27 State Budget**  
June 2026

## Introduction

The South Australian Government announced the 2026-27 State Budget on 4 June 2026. Full details of [all budget measures are publicly available on the State Budget website](#).

**COTA SA has welcomed targeted measures in the 2026–27 State Budget that recognise the contribution and needs of older South Australians but says key measures are still missing to deliver meaningful relief.**

COTA SA welcomes cost-of-living relief in the 2026–27 State Budget, including the expansion of the Seniors Card scheme. However, we will continue to advocate for free ambulance services for people on the full Age Pension, further investment in brain health and dementia, and a simpler, more streamlined concessions system that better meets the needs of older people.

Every day, COTA SA hears directly from older people across South Australia about the pressures shaping their lives, including rising cost-of-living pressures, difficulty accessing health care, a lack of suitable housing, and the challenge of navigating increasingly complex systems of support.

This response reflects those lived experiences. It brings together COTA SA's ongoing engagement with thousands of older South Australians about their experiences and challenges, as well as insights from people aged 50+ who took part in COTA SA's 2026–27 State Budget survey\*, highlighting where the Budget delivers and where significant gaps remain.

While COTA SA welcomes the State Government's recognition of older South Australians, feedback from our community shows the measures fall short of easing cost-of-living pressures, improving access to health care, or delivering the system changes needed to support ageing well. As a result, overall sentiment about the Budget's impact remains cautious to negative, though there are modest improvements compared with last year's survey, when many older South Australians reported feeling forgotten and invisible.

Read on for COTA SA's summary of the 2026–27 State Budget measures, what they mean for older South Australians, and how older South Australians have responded across key policy areas:

- Cost-of-living
- Health
- Housing
- Regional and rural South Australians

Read [COTA SA's 2026-27 State Budget submission on our website](#).

## What the budget delivered for older South Australians

### Cost-of-living

COTA SA is pleased to see the **expansion of the Seniors Card scheme** by removing the work cap, a change that COTA SA has strongly advocated for and will take effect from 1 July. This change is expected to enable an additional 80,000 older South Australians to become eligible for everyday discounts on essentials such as public transport, fuel and groceries helping to ease financial pressure at a time when many are struggling with rising costs.

COTA SA Chief Executive, Miranda Starke says: “We speak to thousands of older South Australians across the state who tell us cost of living pressures and navigating increasingly complex health and support systems are some of their greatest challenges.”

“We are pleased the State Government has acknowledged older South Australians in this state budget, removing the Seniors Card work cap is a simple change that will make a big difference to the cost of living for thousands more older South Australians as they will have more ways to save.”

### Housing

COTA SA welcomes the introduction of South Australia’s first **rental bond scheme**. This is a positive change for older South Australians, which will help reduce upfront costs and removing a major pressure for renters moving house.

Around 20% of older South Australians are renters and this cohort, who are primarily on low and fixed incomes, are particularly sensitive to housing cost increases.

It is also pleasing to see continued focus on **increasing supply of social housing stock**, including through a deliberate maintenance strategy.

This budget delivered a **plan to abolish stamp duty** for older South Australians aged 60+ when downsizing to a new home, however COTA SA Chief Executive Miranda Starke noted that stamp duty is not the main barrier for older people’s decision to move house.

“COTA SA has consistently stated that stamp duty concessions do not incentivise older people to downsize and there are other more influential factors in this decision, including availability of suitable housing in the same community,” Miranda said.

“Waiving stamp duty for downsizers will be a welcome bonus for those who have already made the decision to downsize, and may encourage downsizers to select a new rather than existing property, but is unlikely to encourage any older households to sell their family home.”

### Health

The State Government has announced a commitment to expand the **Patient Assistance Transport Scheme (PATS)**, and increase **investment in dementia and brain health initiatives**, both areas that COTA SA has advocated for in our State Election platform and State Budget submission.

Under the change, eligibility for the travel subsidy has been broadened for patients living between 50km and 100km from their treatment location who travel frequently for oncology or renal care.

COTA SA Chief Executive Miranda Starke notes the impact that increased PATS support would have on older South Australians in regional South Australia who consistently cite transport and access to health services as their major concerns, alongside cost of living.

“These changes will make a huge difference for many older South Australians living in regional communities. In particular, older people living in the lower Fleurieu would be able to benefit from PATS for the first time.”

“Although the proposed changes come with some eligibility criteria, we are very pleased that residents of our oldest region will have better access to transport, health and cost of living support, under this commitment.”

We welcome State Government investment in brain health and dementia through a \$500,000 investment in a Dementia Carers Wellbeing and Education Program, addressing a genuine need in our community to support families caring for around 35,000 South Australians with dementia. While more action will be needed to meet the scale of the challenge at a systemic level, COTA SA believes this announcement is a positive step to addressing one aspect of South Australia’s top chronic health challenge.

We also acknowledge the State Government’s commitment to expanding access to aged care for older South Australians, including through a plan to transform the Women’s and Children’s Hospital into a dedicated Health and Aged Care Precinct and through a \$250 million no-interest loan scheme to incentivise construction with the aim of delivering **new aged care beds**

Through our advocacy for stranded patients, we know that hundreds of older South Australians, especially those living with dementia, have been left stranded in hospital due to the lack of appropriate aged care placements and this is one part of the puzzle.

“This initiative reflects COTA SA’s call for stronger state action on brain health and dementia, including upskilling health and aged care staff so that specialised dementia care becomes standard practice across the sector.”

## What's missing from the Budget for older South Australians

### Health and cost-of-living

Older South Australians consistently tell us that the rising cost-of-living and access to health are their two biggest concerns, and there are some key measures in these areas that were missing in the State Budget.

COTA SA is disappointed that the State Government has once again chosen not to bring to bring South Australia into line with the rest of the country, by providing **free ambulance services for older people on the full Age Pension**.

“South Australia remains the only state or territory where people on the full age pension are charged for emergency ambulance services,” Miranda said.

“For older people living on fixed incomes, ambulance bills can create serious financial hardship. We consistently hear that the fear of these costs can lead people to delay seeking the urgent medical care they need.”

“This is a serious concern to us at COTA SA, and we will continue to advocate until ambulance services are free for those on a full Age Pension.”

While COTA SA acknowledges the expansion of Seniors Card eligibility as an important recognition that many older South Australians are working later in life, whether due to financial necessity, personal choice, or caring responsibilities, issues remain within the broader concessions system.

“Older South Australians tell us that the concessions system is fragmented, difficult to understand, and challenging to navigate. We want to see a **simpler, fairer concessions system** that is easier to access, including improved cost of living supports and navigation services, and we will continue to advocate for these changes.”

### What older South Australians said:

*“Many will delay (ambulance) treatment... because of the cost”*

*“I will live in the same conditions that I am in now. My suggestion is LOWER THE COST OF LIVING”*

*“Council rates keep going up but our income stays the same. Relief for concession card holders would be welcome.”*

### Regional and rural South Australians

Respondents from regional areas in our 2026 State Budget survey reported feeling overlooked, noting that many initiatives do not translate to regional circumstances. Limited access to services, transport and discounts significantly reduces the impact of Budget measures. The lack of expansion in public transport infrastructure, particularly rail was also identified as missing. Respondents pointed to missed opportunities to improve connectivity, especially in regional areas.

### What older South Australians said:

*“No rail service expansion out to Mount Barker despite there's a line there already (sic). No rail line to Victor Harbor.”*

## Some progress recognised, but overall sentiment remains cautious

Despite some welcomed initiatives, overall sentiment remains cautious to negative, with half of respondents in our 2026 State Budget survey expressing concern about the Budget and its impact on their lives.

Survey results indicate an overall negative perception of the 2026 State Budget among older South Australians. Half of respondents (50%) reported feeling very or somewhat negative about the budget. This result is consistent with findings from our 2025 State Budget survey, where 52% of respondents expressed negative sentiment.

There are, however, signs of modest improvement. Neutral responses have declined from 36% in 2025 to 30% this year, with many shifting into the positive category.

Sixteen per cent of respondents reported positive sentiment, up from 8% last year, suggesting that some of the State Government's efforts are being recognised. Even so, the persistence of high levels of negative sentiment indicates that significant gaps remain.

The expectations of personal impact tell a similar story. Nearly half of respondents (49%) anticipate the Budget will have a negative effect on their lives. While this is an improvement on 59% in the 2025 State Budget survey, this suggests that while some measures may provide limited relief, many older South Australians still do not see tangible benefits for themselves in addressing the challenges that they experience in their day to day lives.

A further 42% expect little to no impact, up from 27% last year, reinforcing the view that the Budget's benefits may be indirect or insufficient to shift everyday circumstances. Only a small minority (8%) anticipated a positive impact, unchanged from 2025, highlighting the need for more targeted measures that deliver clear, practical improvements.

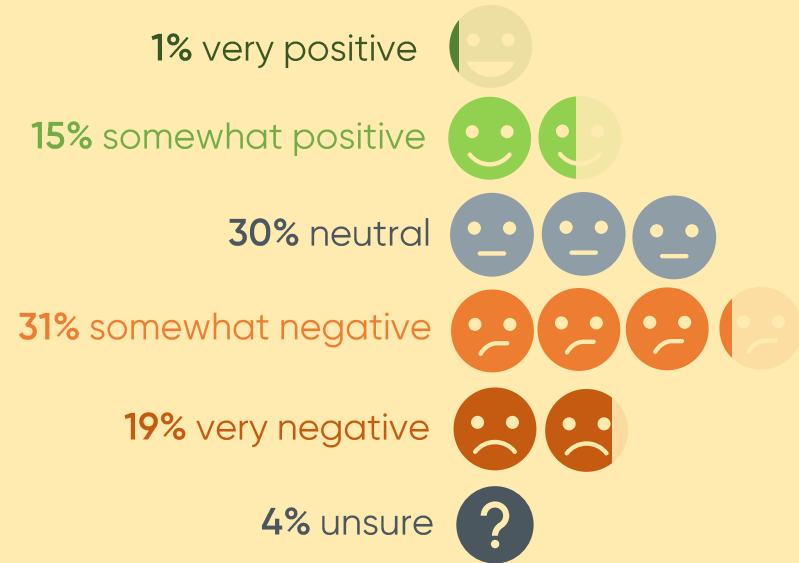
Some respondents also drew comparisons with the Federal Budget, describing the State Budget as more balanced or fair in approach.

*"At least they have not done a federal and honoured election promises and not hiked taxes."  
"After what we saw with the Federal Budget, the State budget is reasonably fair."*

\*Results of COTA SA's State Budget 2026 survey were gathered from 106 older South Australians who took part in the survey.

# 2026/27 State Budget Insights

## How do you feel about the 2026/27 State Budget?



### Positives from the Budget

- Expansion of Seniors Card and its benefits
- Stamp duty relief for downsizers
- Funding for Dementia Carers Wellbeing and Education Program

“That anyone over 60 can get Seniors Card. This includes my 62-year-old daughter who lives in a wheelchair and still works 4 days/week.”

### COTA SA advocacy

### Budget outcome

Statewide action on brain health and dementia



*\$500,000 support for unpaid carers of people with dementia*

A simpler and fairer concessions system



*\$8.4M over four years for expansion of Seniors card eligibility*

Strengthen and expand reforms to PATS



*\$16m to increase PATS accommodation & expand eligibility for fuel subsidy*

### Demographics:

Survey respondents (N)= 106

50-64 years old – 9%  
65-79 years old – 58%  
80+ years old – 30%  
Prefer not to say – 2%

Regional/Remote/Rural SA – 14%  
Metro Areas – 83%  
Prefer not to say – 3%

## What was missed



Free ambulance services for full aged pensioners



Wider application of cost-of-living relief (groceries, petrol, council rates)



Pensioners and self-funded retirees and regional/rural South Australians feel overlooked

Almost 50% of respondents told us "nothing was positive" about the budget.

*"Free ambulance cover would be appreciated. Some help with the general cost of living such as extra help with the cost of electricity would be appreciated as it seems winter will be very cold if this week is a precursor."*



## What impact (if any) do you think the State Budget measures will have in your life?

1% very positive



7% somewhat positive



42% neutral



42% somewhat negative



8% very negative



## COTA SA advocacy

Establish a Cost-of-living Life Navigation Service for people aged 50+



Free ambulance services for full age pensioners



Deliver a simpler and more equitable concessions system



Establish statewide action on brain health and dementia



## Budget outcome

COTA SA will continue to advocate for these measures—which were not funded—for older South Australians.

## Thank you

Thank you to everyone who shared their views with us. Your insights shape our work and strengthen our advocacy for older South Australians. If you're over 50, we invite you to [become a COTA SA member](#). Membership is free for all older South Australians who want to support our work and stay involved in highlighting the issues that matter most. Become a COTA SA member today.

### COTA SA

Kaurna Country

Level 1, 85 Hutt Street

Adelaide SA 5000

E: [cotasa@cotasa.org.au](mailto:cotasa@cotasa.org.au)

P: 08 8232 0422 or 1800 182 324 (Country callers)

[www.cotasa.org.au](http://www.cotasa.org.au)