



Naracoorte Lucindale Council

EOFY Review: 2025 – 2026

Spendmapp Dataset:
July 2025 to June 2026

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Spendmapp EOFY Review 2025–2026

The rate cuts that lifted spirits in 2025 have been unwound as renewed geopolitical conflict reignited inflation. Households have turned cautious again, and relief now looks further off than a year ago.



Dr Shashi Karunanethy
Chief Economist, Geografia

The Spendmapp team has been closely tracking bank transaction data to understand how Australians are adapting to the shifting economic landscape.

FY 2025–2026 has been a year of two halves for households. The RBA's three rate cuts through 2025 briefly eased mortgage and rental pressure and encouraged discretionary spending. However, an energy and cost shock, stemming from renewed geopolitical conflict, reignited inflation and prompted the RBA to reverse course, lifting the cash rate back to where the easing cycle began. Through the back

half of the year, national spending held at a steady level rather than falling away, but the mix tilted noticeably toward essentials: consumer staples held their place in the household wallet while discretionary spending eased and stayed soft. In short, households kept spending but did so more cautiously and with a sharper eye on value.

For local governments, this means the tentative recovery in local town centres and precincts has been tested rather than derailed. Where and how residents choose to spend now carries real consequences for economic activity, business resilience, and community well-being. Understanding where and how these spending changes occur will help councils make more productive decisions.

What is in this Report?

The Spendmapp EOFY Review 2025–2026 Review provides a holistic, rigorous understanding of the consumer economy in your LGA. It highlights how much is being spent, and how spending has shifted by demography, category and type. We include benchmarking against comparable LGAs, CPI comparisons and aggregated views such as the Resident Wallet (the sum of all three resident expenditure types).

The Geografia team that brings you Spendmapp and this report have worked with Australian local governments for almost twenty years. If you have any questions about this report or other requirements, please get in touch.

Total Local Spend

In FY 2025–2026, Total Local Spend in Naracoorte Lucindale Council was \$155.2M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From July 2025 to June 2026, Total Local Spend in Naracoorte Lucindale Council increased by 2.4%. This is above the rural LGA average change of -3.5%, and above the typical range of -6.8% to 2.3%. During the same period, the Consumer Price Index (CPI) rose by 2.5%.

Over the last six months, the change in Total Local Spend in Naracoorte Lucindale Council has been commensurate with the change in rural LGAs (Figure 1).

Breaking Total Local Spend down, in June 2026, year-on-year percentage change for Consumer Staples increased by 7.7%; Discretionary Spend increased by 11.5%; and spending in Services & Other increased by 31.6% (Figure 2).

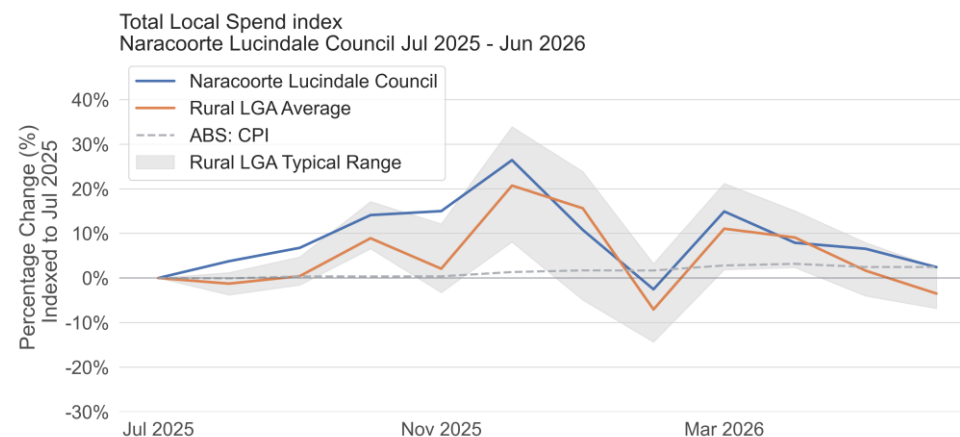


Figure 1: Indexed Total Local Spend Compared to rural LGAs

Source: Spendmapp by Geografia (2026); ABS (2026)

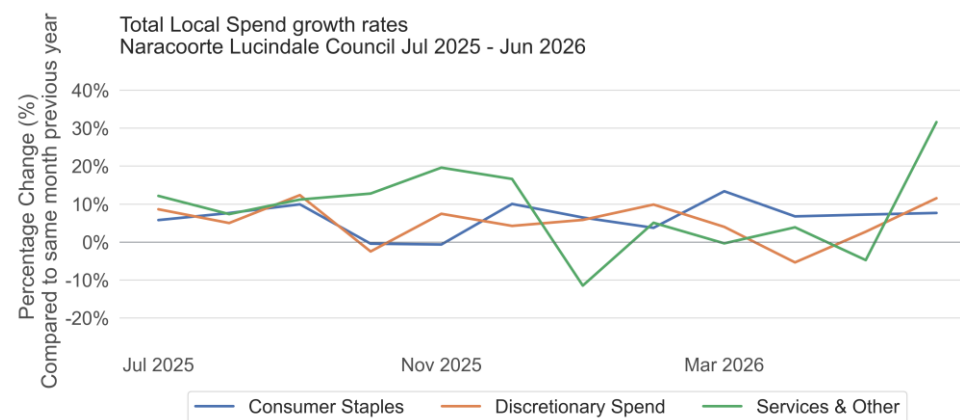


Figure 2: Year-on-Year Change in Total Local Spend by Category

Source: Spendmapp by Geografia (2026)

Resident Wallet

Resident Online Spend accounted for the largest share of Resident Wallet and was within the typical share range for rural LGAs.

Resident Wallet is the sum of Resident Local Spend, Resident Escape Spend and Resident Online Spend. The share of Wallet going to Resident Local Spend is an indicator of the range and attractiveness of local businesses compared to businesses elsewhere and should be encouraged over online and escape spend.

In FY 2025–2026 Resident Local Spend was within trend, and accounted for 33.0% (\$84.6M) of Resident Wallet. At 28.5% (\$73.0M), Resident Escape Spend was within trend and at 38.5% (\$98.7M), Resident Online Spend was within trend (Figure 3).

Between July 2025 and June 2026, Resident Wallet per capita in the Consumer Staples category increased by 12.0%; Discretionary Spending increased by 3.8%; and spending in Services & Other decreased by 16.3%. By comparison, the Consumer Price Index (CPI) increased by 2.5% during this period (Figure 4).

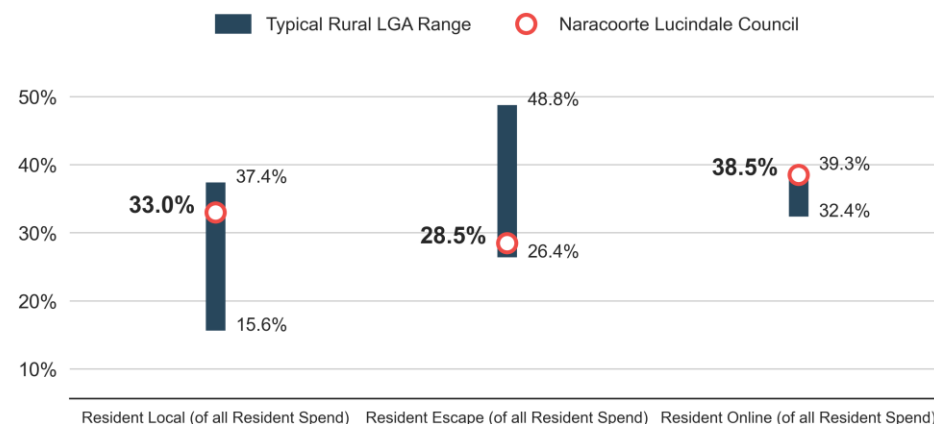


Figure 3: Share of Resident Wallet Compared to rural LGAs

Source: Spendmapp by Geografia (2026)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in FY 2025–2026. Falling outside the range means your economy has a significant variation from the norm.

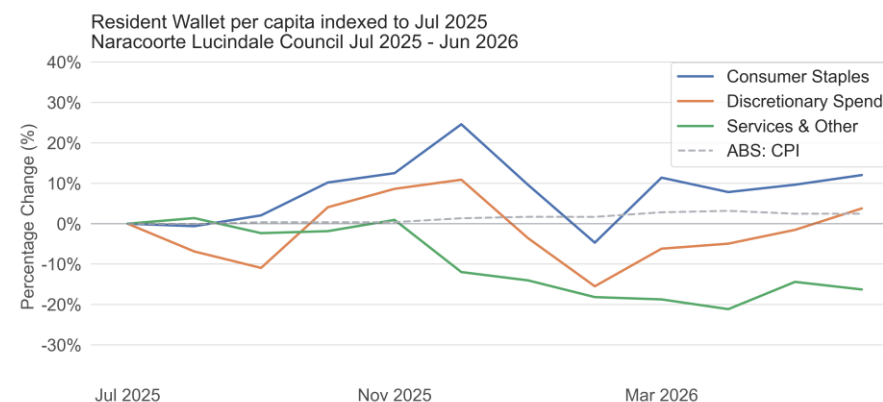


Figure 4: Percentage Change of Indexed Resident Wallet per Capita

Source: Spendmapp by Geografia (2026); ABS (2026)

Spending in the category Department Stores & Retail recorded the highest change in dollar value (\$8.2M) from the previous financial year (Table 1).

Expenditure Category	Change from FY 2024-2025	Change in Value
Department Stores & Retail	17%	\$8.2M
Bulky & Household Goods	16%	\$1.7M
Services & Other	14%	\$7.6M
Light Industry, Trades & Transport	10%	\$3.0M
Dining, Entertainment & Travel	7%	\$3.1M
Grocery Stores, Food & Alcohol Retailing	6%	\$2.8M

Table 1: Top 6 percentage change in Resident Wallet from previous financial year by Expenditure Category

Source: Spendmapp by Geografia (2026)

Resident Spend was dominated by spending in Services & Other (23.5%) (Figure 5).

Breakdown of Resident Wallet by Expenditure Category

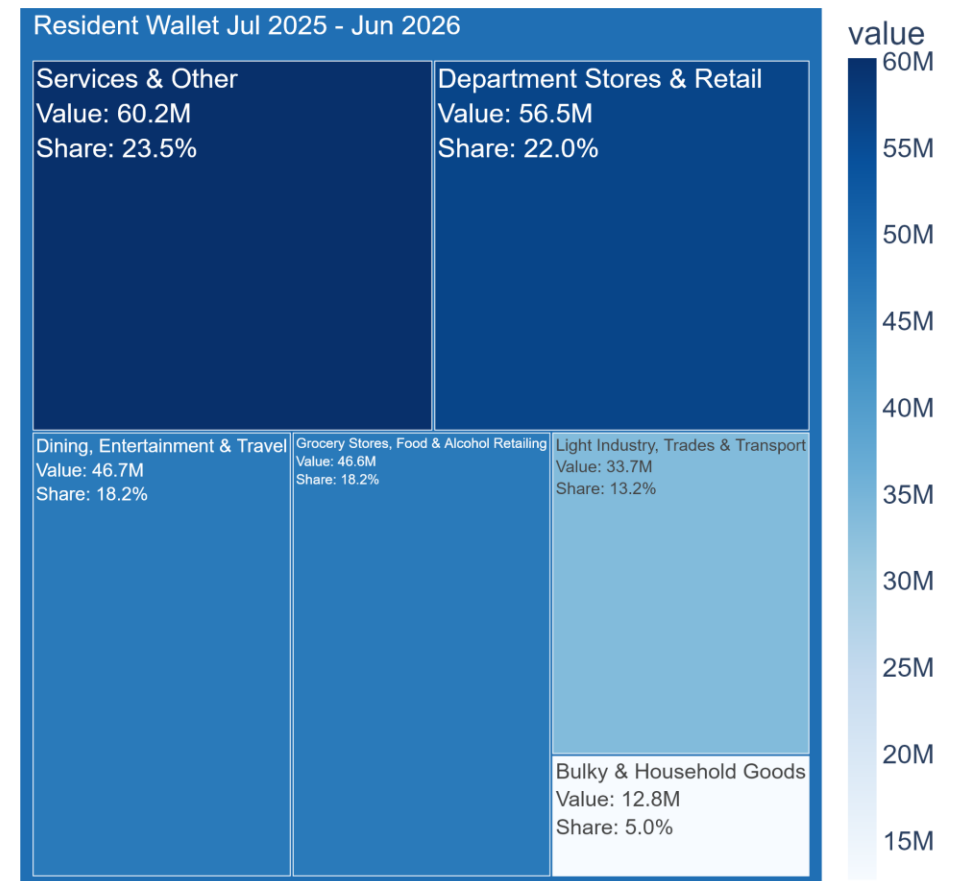


Figure 5: Breakdown of Resident Wallet by Expenditure Category

Source: Spendmapp by Geografia (2026)

Visitor Local Spend

At 45.5% of the local economy, Visitor Local Spend in FY 2025–2026 was lower than the average share for rural LGAs (49.0%).

Visitor spending is important for almost all LGAs, but it comes with risks. For example, economic resilience relies on some stability and diversity, but visitor spending can be both volatile and concentrated in just one or two Expenditure Categories. Initiatives should focus on smoothing out the volatility and broadening the range of goods and services purchased.

Visitors spent \$37.7M on Consumer Staples in Naracoorte Lucindale Council. This was 53.5% of all visitor spending in FY 2025–2026. \$23.4M (33.1%) was in Discretionary and \$9.5M (13.5%) in Services and Other (Figure 6).

By spend, Bordertown was the largest source of visitor spending, accounting for 10.4% of total Visitor Local Spend (Figure 7).

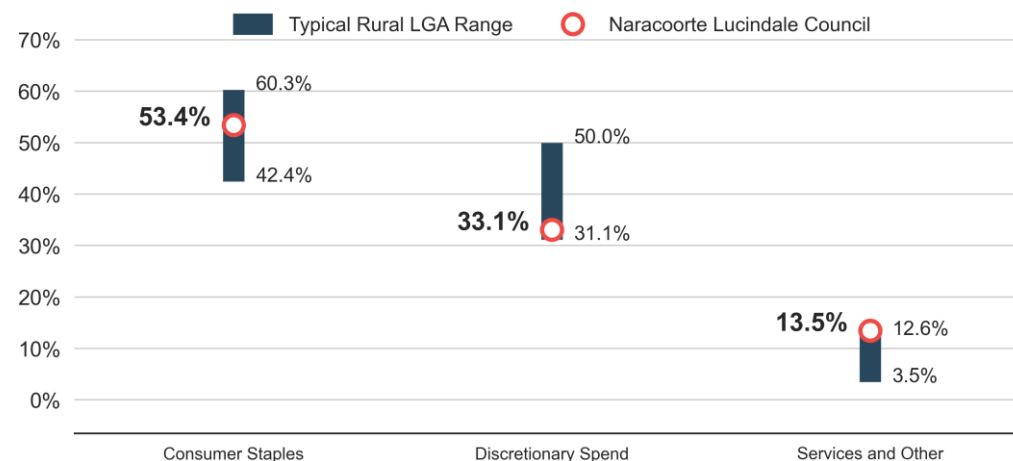


Figure 6: Share of Visitor Local Spend by Expenditure Category
Source: Spendmapp by Geografia (2026)

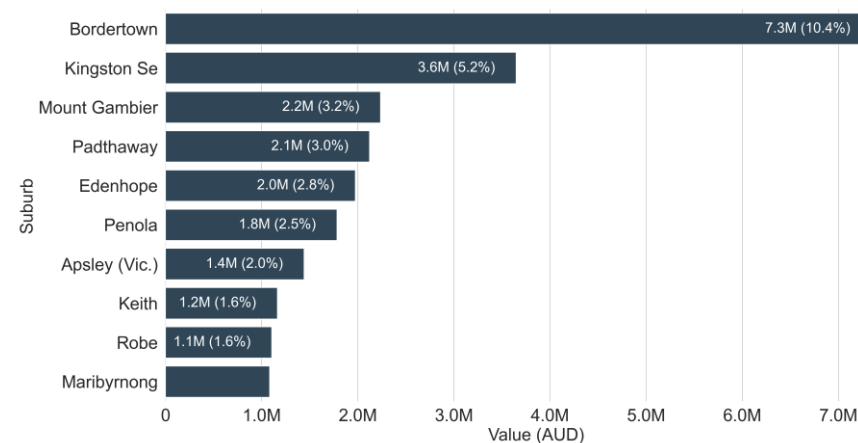


Figure 7: Top 10 Visitor Origin suburbs in FY 2025–2026
Source: Spendmapp by Geografia (2026)

In FY 2025 – 2026 Total Home State Spend was \$49.3M, accounting for 70.9% of visitor expenditure in Naracoorte Lucindale Council. Interstate Spend accounted for 29.1% or \$20.3M.

Domestic Visitor Spend metrics show how the regions of Australia contribute to your visitor economy. By examining which states or regions generate the highest levels of spending in your economy, councils and businesses can identify critical markets and uncover targeted investment opportunities. Focusing on these high-value visitor segments allows for more strategic development of infrastructure, attractions, and services, ensuring that growth is aligned with actual demand and maximises the economic impact for Naracoorte Lucindale Council.

When combined with Placemapp mobility data, the Domestic Visitor Spend metrics are even more useful for preparing your Tourism Strategy. With mobility data, you can go deeper to quantify measures such as country of origin, dwell time and journey paths.

Regional/Rural South Australia was the top visitor origin at \$38.3M or 55.0% of all visitor spend in Naracoorte Lucindale Council (Table 2).

Visitor Origin	Spend	Share
Regional/Rural South Australia	\$38.3M	55.0%
Regional/Rural Victoria	\$11.7M	16.8%
Greater Adelaide	\$11.0M	15.9%
Greater Melbourne	\$3.8M	5.4%
Greater Perth	\$1.1M	1.6%
Regional/Rural Queensland	\$858.1K	1.2%
Regional/Rural New South Wales	\$833.8K	1.2%
Regional/Rural Northern Territory	\$661.7K	1.0%
Greater Sydney	\$580.0K	0.8%
Greater Brisbane	\$392.1K	0.6%
Regional/Rural Western Australia	\$211.8K	0.3%
Greater Hobart	\$53.9K	0.1%
Regional/Rural Tasmania	\$51.1K	0.1%
Australian Capital Territory	\$49.3K	0.1%
Greater Darwin	\$36.6K	0.1%

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2026)

Demographics

In FY 2025–2026, the biggest spending demographic in Naracoorte Lucindale Council was 65+ year old Females (\$17.2M in FY 2025 – 2026).

Households continue to face financial pressure – from mortgages, rising rents and general cost of living. Those aged 45–54 increased their spending by the largest percentage, up 10.0% compared to last year. When adjusted for inflation, this is a 5.8% rise. Baby Boomers aged 65+ increased their spending by 8.8% year-on-year. After adjusting for inflation, this is a 4.6% increase (Figure 8).

Figure 9 plots Total Local Spend by age and gender, based on Expenditure value (x-axis) and percentage change in spend (y-axis). The dashed lines divide the chart into four quadrants. These classify expenditure habits into: 1) *Growers* (high growth, low spending), 2) *Stars* (high growth, high spending), 3) *Snails* (low growth, low spending), and 4) *Cash Cows* (low growth, high spending). The average expenditure growth across all groups stands at 6.2%, with an average total expenditure of \$12.9M (Figure 9).

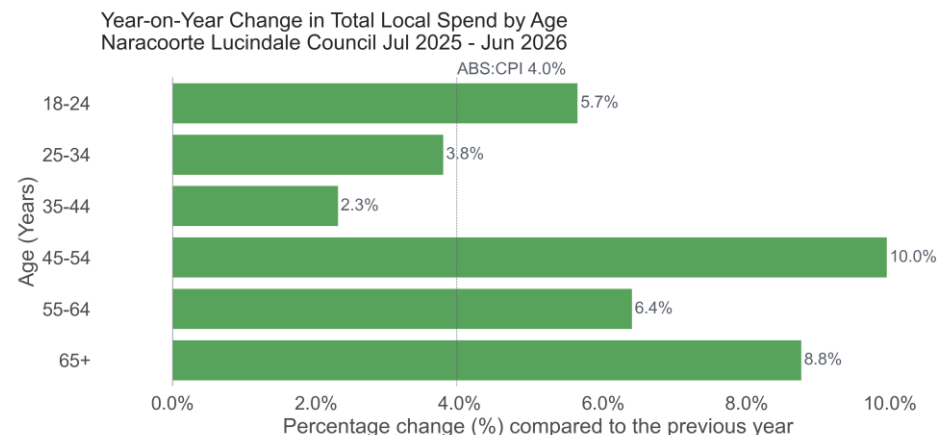


Figure 8: Year-on-Year Change in Total Local Spend by Age

Source: Spendmapp by Geografia (2026); ABS (2026)

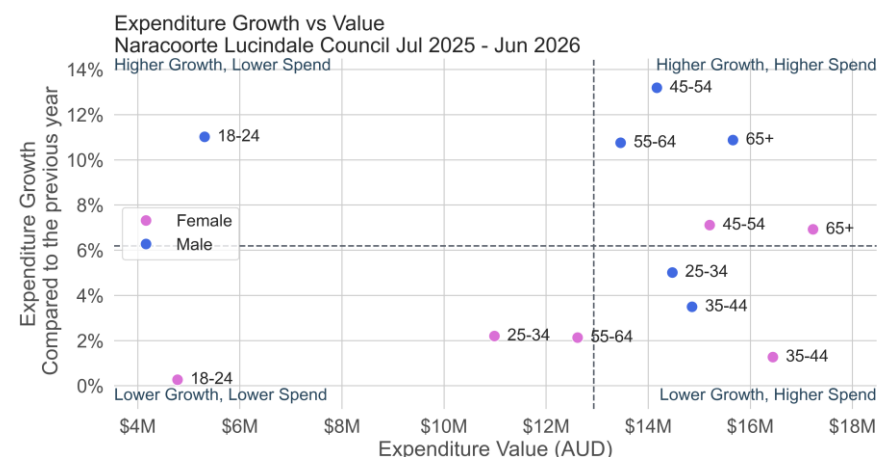


Figure 9: Scatter Plot of Expenditure Growth vs Expenditure Value

Source: Spendmapp by Geografia (2026)



Contact

If you would like to commission more detailed analysis of spending volumes and trends, contact the Geografia Advisory Team.

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