

Naracoorte Lucindale Council

August 2024 – August 2026



Geografia

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Welcome to the Spending Insights Report

Track Economic Change, Benchmark Performance, and Compare with Confidence.

The Spending Insights Report is one of a series of reports produced by the Geografia team for Spendmapp users. It is designed to help you communicate Spendmapp insights to your councillors, colleagues, business and residential community and investors.

The report is powered by Spendmapp. It draws on transaction records of one of Australia's largest banking groups. All figures are weighted to account for other banks and non-card transactions, using adjustments based on Reserve Bank of Australia data. Our methodology ensures our spend analytics encompass the country's full range of consumer economic activity.

What is in this Report?

The Spending Insights report provides a holistic and rigorous understanding of key aspects of local economic activity. It includes benchmarking against comparable LGAs, comparisons to inflation,

and aggregated views of spending such as the Resident Wallet (the sum of Resident Local Spend, Resident Escape Spend and Resident Online Spend).

Every month, the report highlights how much is being spent locally and how that spending is shifting, by Demography, Expenditure Category, and Expenditure Type. We include year-on-year trends, typical ranges across comparable regions, and performance relative to the Consumer Price Index.

For benchmarking, both average and typical ranges across comparable LGAs are provided so you can quickly see whether movements in your economy are tracking below, at or above relevant trends. A more comprehensive comparison is available through your *Quarterly Comparisons Report*, which benchmarks trends in your economy against similar councils around Australia.

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.

Note that all figures sourced from Spendmapp in this report are current as of 10 September 2026.

National Overview

In August 2026, the average Australian resident spent \$3,442 for the month (the per capita Resident Wallet) — ranging from \$3,614 in the capital cities to \$3,085 across regional Australia.

Greater Sydney leads the nation with a per-capita Resident Wallet of \$3,966, followed by Greater Adelaide at \$3,840. In Naracoorte Lucindale Council this was \$2,555.

The gap between metropolitan and regional areas varies from state to state: in Western Australia and Queensland, regional residents spend at a similar level to those in their capital, whereas in Victoria and New South Wales, the capital leads its regional areas by a wide margin (Figure 1).

In August 2026, residents of New South Wales spent the most on Dining, at \$327, compared with \$165 in Tasmania; the national average was \$298.

Spending on Grocery Stores & Supermarkets averaged \$409 per capita nationally, ranging from \$506 in South Australia to \$328 in Tasmania (Figure 2).



National Resident Wallet per capita August 2026

Consumer Staples

\$1,108

 32% of wallet

Discretionary Spend

\$1,519

 44% of wallet

Services & Other

\$814

 24% of wallet

Note: Consumer Staples excludes expenditure in certain merchant category codes such as mortgages, rent, utilities, insurance and tax.

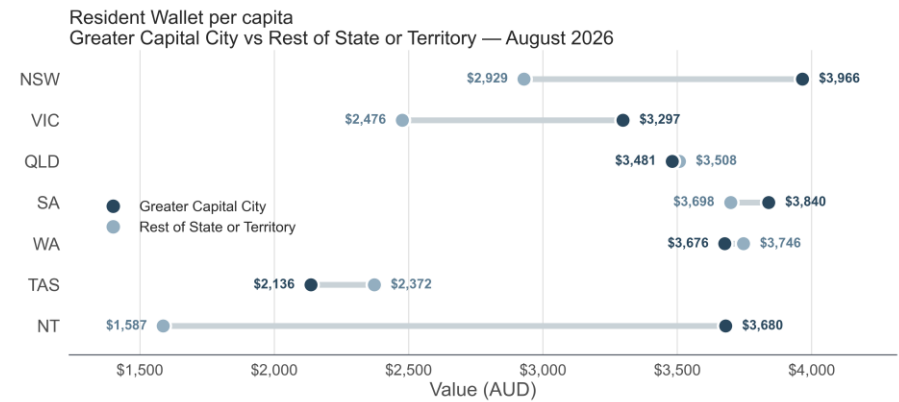


Figure 1: Resident Wallet per Capita, Greater Capital City Compared with Rest of State or Territory

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

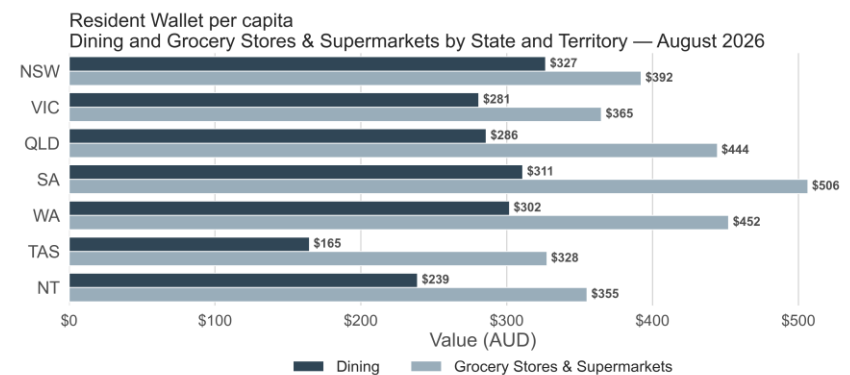


Figure 2: Resident Wallet per Capita on Dining and Grocery Stores & Supermarkets, by State and Territory

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

Total Local Spend

In August 2026, Total Local Spend in Naracoorte Lucindale Council was \$12.5M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From August 2024 to August 2026, Total Local Spend in Naracoorte Lucindale Council increased by 8.5%. This is above the rural LGA average change of 7.0%, and within the typical range of 1.1% to 9.6%. During the same period, the Consumer Price Index (CPI) rose by 6.8%.

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 3).

Breaking Total Local Spend down, in August 2026, year-on-year percentage change for Consumer Staples increased by 0.7%; Discretionary Spend increased by 5.9%; and spending in Services & Other decreased by 4.0% (Figure 4).

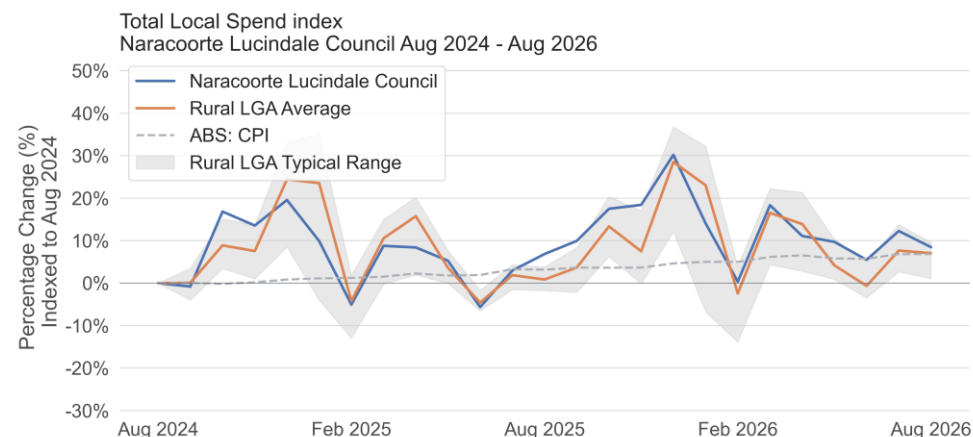


Figure 3: Indexed Total Local Spend Compared to rural LGAs

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

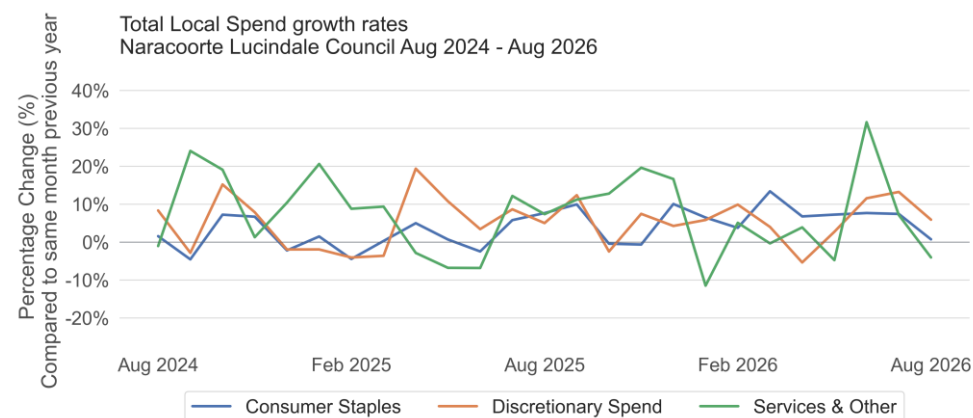


Figure 4: Year-on-Year Change in Total Local Spend by Category

Source: Spendmapp by Geografia (2026)

Resident Wallet

Resident Online Spend accounted for the largest share of Resident Wallet and was above 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 August 2026, Resident Local Spend was within trend, and accounted for 32.1% (\$7.3M) of Resident Wallet. At 28.4% (\$6.5M), Resident Escape Spend was within trend and at 39.5% (\$9.0M), Resident Online Spend was above trend (Figure 5).

Between August 2024 and August 2026, Resident Wallet per capita in the Consumer Staples category increased by 16.9%; Discretionary Spending increased by 22.9%; and spending in Services & Other increased by 6.3%. By comparison, the Consumer Price Index (CPI) increased by 6.8% during this period (Figure 6).

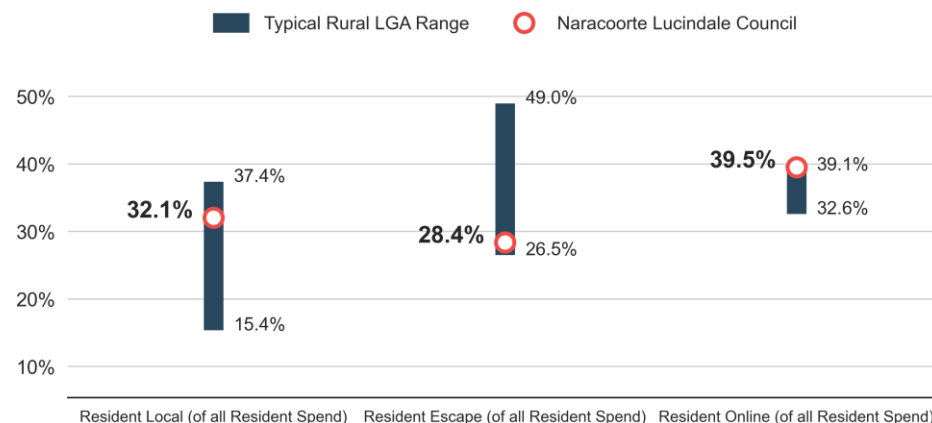


Figure 5: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2026)

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

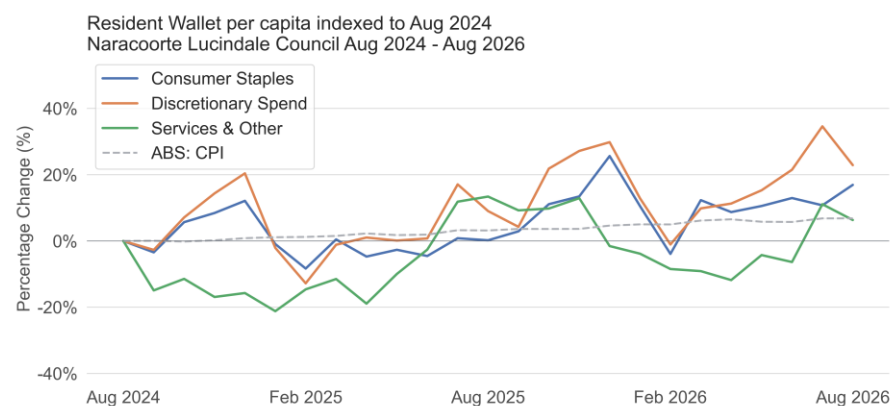


Figure 6: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2026); ABS (2026)

Spending in the category Department Stores & Retail (\$693.8K) recorded the highest change in value (Table 1).

Expenditure Category	Year-on-year change	Change in Value
Bulky & Household Goods	30%	\$263.5K
Light Industry, Trades & Transport	21%	\$546.2K
Department Stores & Retail	17%	\$693.8K
Grocery Stores, Food & Alcohol Retailing	10%	\$383.6K
Dining, Entertainment & Travel	9%	\$343.5K
Services & Other	-6%	\$-351.5K

Table 1: Top 6 Year-on-Year Change by Expenditure Category (August 2026 Compared to August 2025)
Source: Spendmapp by Geografia (2026)

Resident Spend was led by spending in Services & Other (23.1%) (Figure 7).

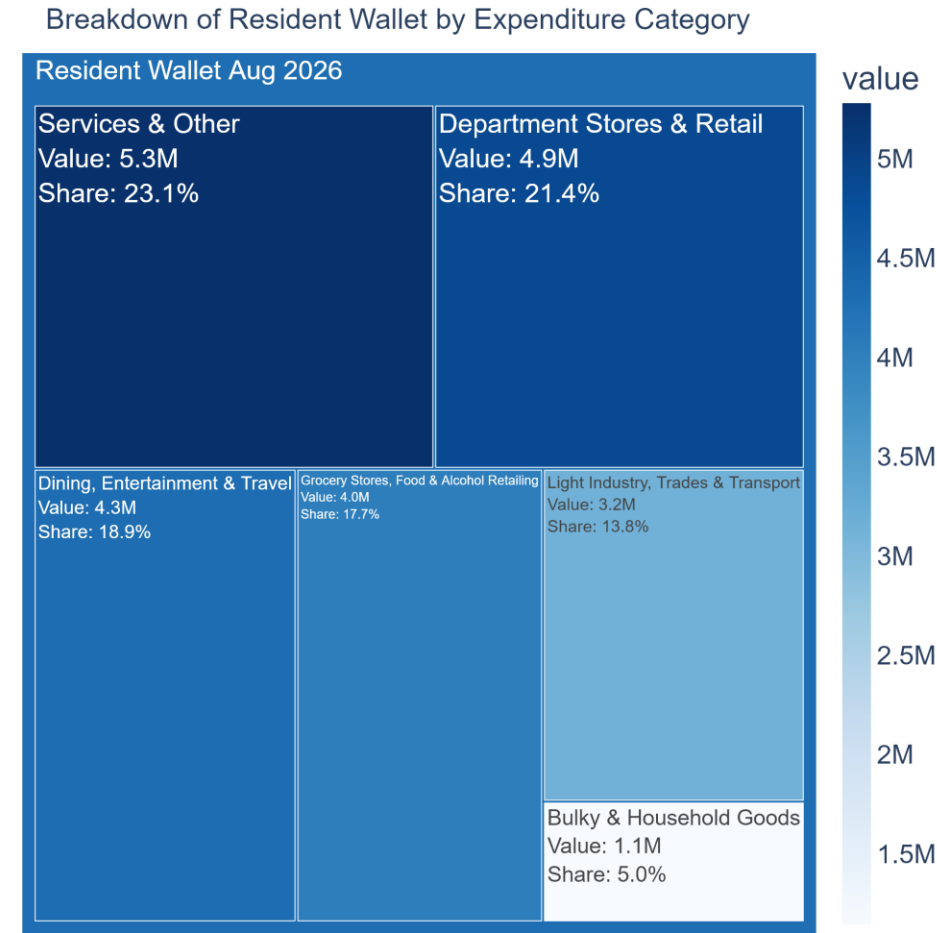


Figure 7: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2026)

Visitor Local Spend

At 41.6% of the local economy, Visitor Local Spend in August 2026 was lower than the average share for rural LGAs (47.0%).

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 \$2.7M on Consumer Staples in Naracoorte Lucindale Council. This was 52.3% of all visitor spending in August 2026. \$1.8M (34.2%) was in Discretionary and \$701.0K (13.5%) in Services and Other (Figure 8).

By spend, Bordertown was the largest source of visitor spending, accounting for 9.3% of total Visitor Local Spend (Figure 9).

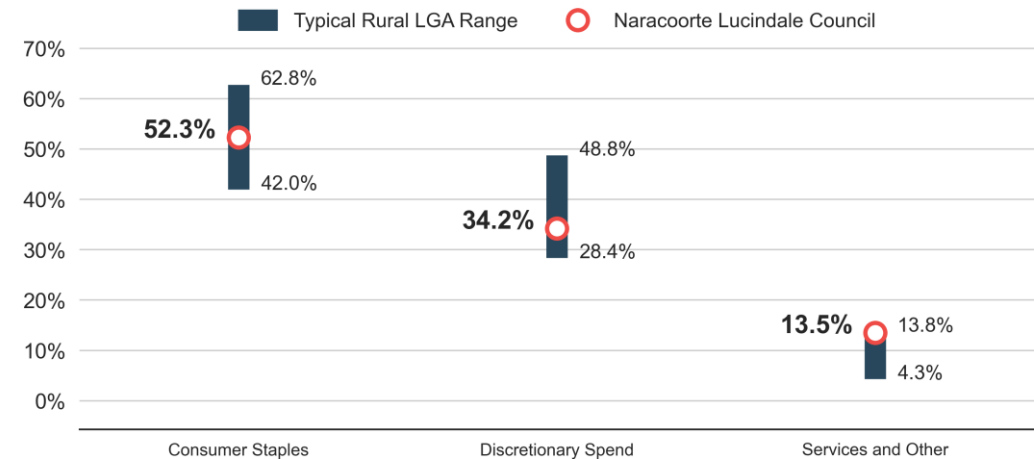


Figure 8: Share of Visitor Local Spend by Expenditure Category
Source: Spendmapp by Geografia (2026)

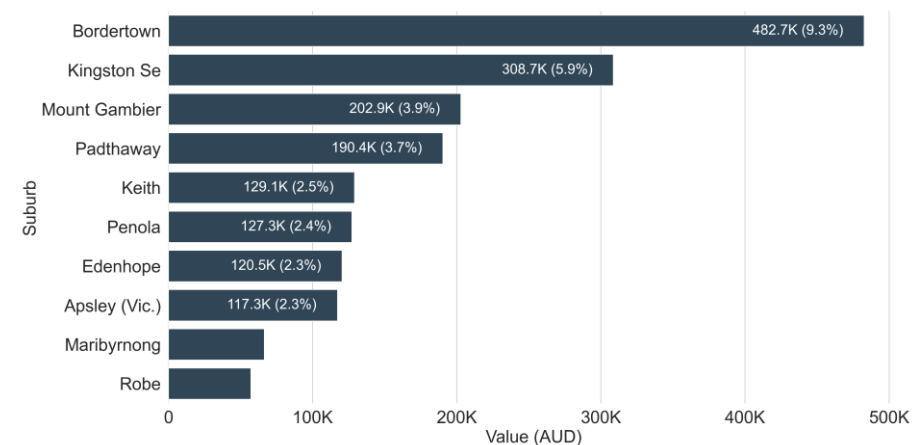


Figure 9: Top 10 Visitor Origin suburbs in August 2026
Source: Spendmapp by Geografia (2026)

In August 2026, Total Home State Spend was \$3.7M, accounting for 71.9% of visitor expenditure in Naracoorte Lucindale Council. Interstate Spend accounted for 28.1% or \$1.4M.

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 \$2.9M or 57.4% of all visitor spend in Naracoorte Lucindale Council (Table 2).

Visitor Origin	Spend	Share
Regional/Rural South Australia	\$2.9M	57.4%
Regional/Rural Victoria	\$841.7K	16.4%
Greater Adelaide	\$744.5K	14.5%
Greater Melbourne	\$265.5K	5.2%
Greater Perth	\$94.5K	1.8%
Regional/Rural Northern Territory	\$66.6K	1.3%
Greater Sydney	\$40.2K	0.8%
Regional/Rural New South Wales	\$37.2K	0.7%
Regional/Rural Queensland	\$36.8K	0.7%
Greater Brisbane	\$30.9K	0.6%
Australian Capital Territory	\$12.1K	0.2%
Regional/Rural Western Australia	\$7.4K	0.1%
Regional/Rural Tasmania	\$6.2K	0.1%
Greater Darwin	\$3.5K	0.1%
Greater Hobart	\$0.0	0.0%

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

Demographics

In August 2026, the biggest spending demographic in Naracoorte Lucindale Council was 65+ year old Males (\$1.4M in total monthly spend).

Households continue to face financial pressure – from mortgages, rising rents and general cost of living. Those aged 35-44 reduced their spending by the largest percentage, down 9.5% compared to last year. When adjusted for inflation, this is a 12.5% decline. Baby Boomers aged 65+ increased their spending by 14.2% year-on-year. After adjusting for inflation, this is a 10.4% increase (Figure 10).

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 0.9%, with an average total expenditure of \$1.04M (Figure 11).

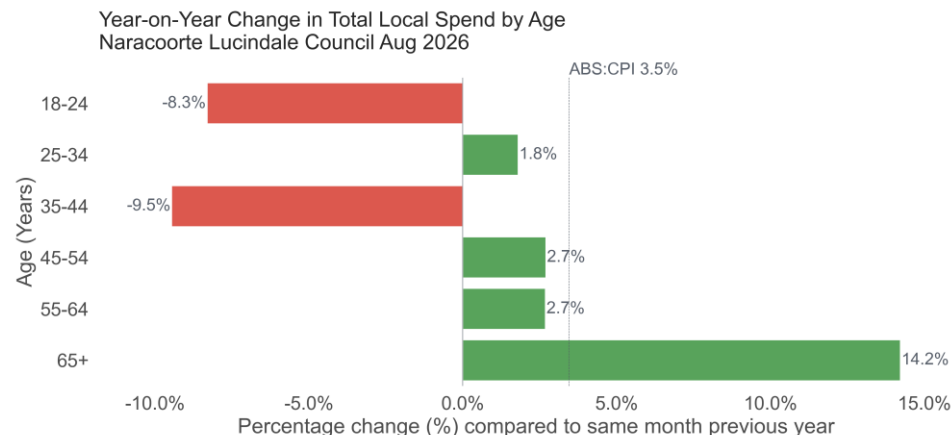


Figure 10: Year-on-Year Change in Total Local Spend by Age

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

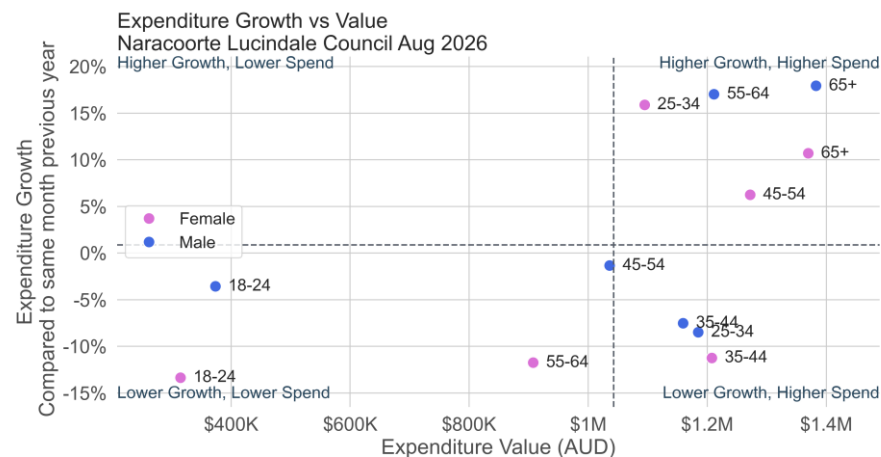


Figure 11: Scatter Plot of Expenditure Growth vs Expenditure Value

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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