IDEAS | PEOPLE | TRUST

# South Australian Cross Border Communities Stocks & Flows

A report for the Department of the Premier and Cabinet

Office of Cross Border Commissioner

29 August 2025

# Table of contents

# Tables



# Figures

# Abbreviations

| | |
|---|---|
| ABS | Australian Bureau of Statistics |
| APY | Anangu Pitjantjatjara Yankunytjatjara |
| NSW | New South Wales |
| SA | South Australia |
| Vic | Victoria |
| NT | Northern Territory |
| DPC | Department of the Premier and Cabinet |
| TAFE | Technical and Further Education |
| QLD | Queensland |
| WA | Western Australia |

# Acknowledgements

We thank the DPC analysts who supported the Cross Border Commissioner by engaging with the Australian Bureau of Statistics and extracting valuable data. We also thank University of South Australia, SA Health, Vic TAFE, and TAFE SA, who generously provided crucial data for this research.

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# Executive summary

## Introduction

The Office of the Cross Border Commissioner, part of the South Australian (SA) Department of the Premier and Cabinet (DPC) commissioned BDO to establish a baseline and valuable understanding of the cross border economies' opportunities and challenges.

The Cross Border Commissioner 2025-26 priorities focus on four key areas including the Ease of doing business and promoting economic outcomes. One of the key deliverables is to conduct a stocks and flow analysis of cross border economies, including service mapping of catchment areas across South Australia's borders.

The key research question in this project is:

**How do the cross border flows of people influence the demand for public services and economic activity of adjacent regions?**

DPC has procured external data extraction expertise to construct and supply the required data for the research.

The economies of cross border communities are highly interconnected, with significant flows of labour and consumer spending across state boundaries.

On the SA side, there are 7,812 business units in cross border LGAs and 7,690 units on the inter-state side. Riverland has the largest concentration of businesses from outside SA (2,722 units), while the North West shows a stark imbalance: 59 business units on the SA side versus 1,867 on the NT side, which includes Alice Springs. Employment patterns mirror these trends, with 44,739 employed in SA cross border LGAs and 50,934 across the border. Riverland and South East dominate in both business and employment counts, while the SA side of North West records the lowest employment (399 people).

Flows of workers across the SA border are substantial. In 2021, 3,846 people travelled from inter-state cross border communities into SA for work, with 3,247 of these entering Riverland. Technicians and trades workers represent the largest occupational group among these flows (745 workers), followed by professionals (491) and community and personal service workers (424). These patterns suggest strong interdependence for infrastructure, manufacturing, and essential services.

Consumer spending flows also support these conclusions. Between June 2024 and May 2025, Riverland received $787.8 million in external spending, primarily from the Rest of SA ($499.9 million) and Greater Adelaide ($197.6 million). South East recorded $607.5 million, with significant contributions from Rest of SA ($361.5 million) and Rest of Victoria (Vic) ($79.9 million). North West, by contrast, attracted $159.8 million, mostly from SA regions. Spending categories indicate that flows from nearby states often relate to tourism (dining, entertainment, travel), while flows from remote areas focus on essential goods.

### Key points

- 7,812 business units are in SA cross border LGAs; 7,690 units are on the inter-state side.
- Riverland has the largest business base outside SA (2,722 units); North West shows an imbalance (59 units SA side vs 1,867 NT side, which includes Alice Springs).
- Employment: 44,739 people employed in SA cross border LGAs; 50,934 people are employed on the inter-state side.
- 3,846 people commute into SA for work from inter-state cross border communities; the majority, 3,247 people, of these into Riverland.

- The top inter-state occupations commuting into SA are technicians and trades workers (745 people), professionals (491 people), community and personal service workers (424 people).
- Major spend categories into SA cross border communities includes light industry from Vic and QLD, services from NT, and tourism-related spending from the greater capital city areas in each state.

**Links between domains**

- Riverland is the nexus of jobs, spend and care: 3,247 cross border workers commute into Riverland, and it captures $787.8m in external spend. Southern Mallee within Riverland posts the highest cross border hospital utilisation (11.5 per cent, Section 2.4).
- South East is a hub economy with health pull: The South East's $607.5m external spend and 472 cross border workers align with Mount Gambier's 1,240 inter-state separations. Combined with 13 inter-state TAFE enrolments into SA (plus two from SA to Vic TAFE, Section 3.3) provides an education lens to support the idea of hub services.
- Reinforcing the idea of South East as a hub economy is its large contribution ($4.7 billion) to the SA State economy.
- North West has a thin SA-side economy but stronger training flow: A stark business unit imbalance (59 SA vs 1,867 NT) and lower spend ($159.8m) coincide with no SA Health managed hospitals in this area and only 127 commuters into SA's North West. However, education inflows (25 into SA TAFE) are the strongest among inter-state cross border communities (Section 3.3).
- Occupational bridge to services: Cross border workers are led by technicians and trades (745), professionals (491) and community and personal services (424). These are the same profiles that underpin regional health delivery, tying the economic flows back to workforce pipelines. Flows of SA TAFE and UniSA enrolments are small but corroborate this finding (Section 3.3).

**System-wide conclusions**

- Flows are material and multi-directional. People cross into SA for work (3,846 commuters in 2021), with Riverland receiving the overwhelming share (3,247), and South East and North West receiving 472 and 127 respectively. These same places also attract sizable consumer spend from outside SA (Riverland $787.8m, South East $607.5m, North West $159.8m, for the year ended May 2025), evidencing integrated labour-market and consumption catchments.
- Health service use cuts across borders in patterned ways. Mount Gambier hospitals recorded 1,240 separations of inter-state cross border residents, and Southern Mallee posts the highest cross border utilisation rate (11.5 per cent) among SA LGAs. These are indicators of cross jurisdiction service catchments aligned to proximity and population centres.
- Education flows are modest relative to work and spend. Cross border TAFE enrolments into SA total 62, led by North West (25), followed by Broken Hill (18), South East (13) and Riverland (six). This contrasts with the scale of labour and spend flows.
- Economic structure varies by region and explains flow intensity. SA cross border LGAs host 7,812 business units versus 7,690 across the border. Riverland (outside SA) has the largest business base (2,722) and the highest employment (20,270), aligning with its role as the principal destination for inter-state workers and spend.
- The largest cross border occupation inflows into SA are technicians and trades (745), professionals (491), and community and personal service workers (424). These workforces are critical to health delivery, construction and manufacturing, and essential local services.

# 1. Introduction

In October 2024, the Premier of South Australia and Victoria signed a memorandum of understanding to assist cross border communities which will include economic development as one of the Priority Focus Areas.

The Office of the Cross Border Commissioner, part of the South Australian (SA) Department of the Premier and Cabinet (DPC) commissioned BDO to assist in establishing a baseline and valuable understanding of the cross border economies opportunities and challenges.

The key research question in this project is:

**How do the cross border flows of people influence the demand for public services and economic activity of adjacent regions?**

As well as commissioning BDO, DPC has procured external data extraction expertise to construct and supply the required data for the research.

## 1.1. Scope

BDO's scope in this project is limited to:

- Provide ad hoc guidance, advice, and feedback to the data analyst team DPC has contracted to extract appropriate data for the project.
- Analyse and present the data made available and create a synthesis of findings.

## 1.2. Cross border communities

Defining cross border communities conceptually is complex. So far, DPC has defined these communities by identifying the Local Government Areas (LGAs) that compose each cross border community. DPC identified the LGAs in scope and then, in collaboration with BDO, aggregated them into broad areas that are immediately recognisable and descriptive (Table 1-1). These areas are:

- **South East:** an area in the southeast of SA and the southwest of Vic, including population centres such as Mouth Gambier and Portland.
- **Riverland:** an area north of South East that includes Berri and Murray Bridge on the SA side and extends into Vic and NSW including Mildura and Wentworth.
- **Broken Hill:** an area with LGAs in New South Wales (NSW) only, covering parts of unincorporated SA.
- **North East:** an area in Queensland (QLD) that borders SA, covering parts of unincorporated SA.
- **North West:** an area that covers Aboriginal Lands in SA, and Alice Springs and Macdonnell in NT.

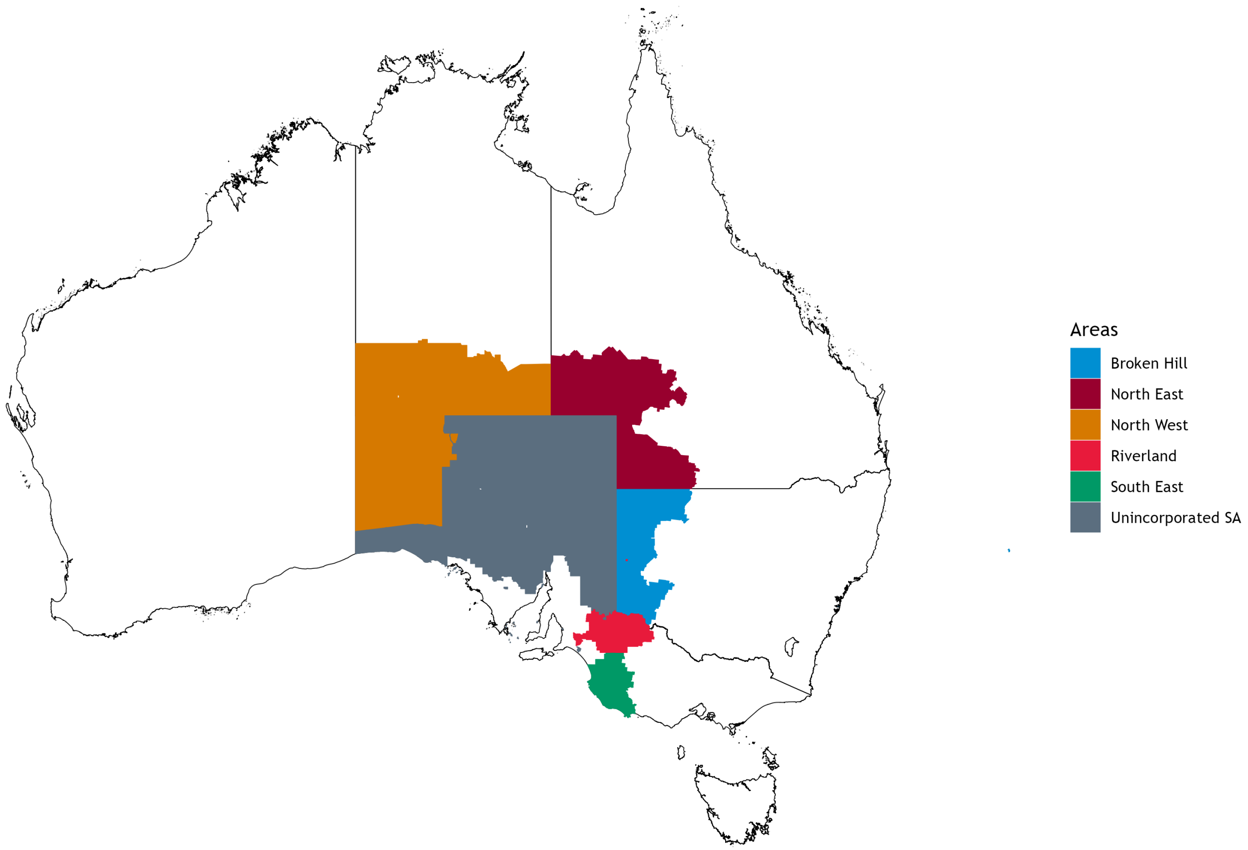
Table 1-1 LGAs that compose cross border communities

| Cross border community | LGA name |
|---|---|
| South East | Mount Gambier |
| South East | Grant |
| South East | Wattle Range |
| South East | Robe |
| South East | Naracoorte Lucindale |
| South East | Kingston (SA) |
| South East | Tatiara |
| South East | Glenelg |
| South East | West Wimmera |
| Riverland | Southern Mallee |
| Riverland | Loxton Waikerie |
| Riverland | Berri Barmera |
| Riverland | Renmark Paringa |
| Riverland | Karoonda East Murray |
| Riverland | Murray Bridge |
| Riverland | Mildura |
| Broken Hill | Broken Hill |
| Broken Hill | Unincorporated NSW |
| Broken Hill | Wentworth |
| North East | Bulloo |
| North East | Barcoo |
| North East | Diamantina |
| North West | Maralinga Tjarutja |
| North West | Anangu Pitjantjatjara Yankunytjatjara |
| North West | MacDonnell |
| North West | Alice Springs |

Source: Cross Border Commissioner

Figure 1-1 shows a map of Australia with the cross border communities highlighted. This visualisation offers some intuition as to why they are meaningful. The cross border communities in scope also cover small areas of Unincorporated SA, however this region is large and sparsely populated so defining precise areas within it using available geographic data is not meaningful. These areas are shaded grey.

Figure 1-1 Cross border communities displayed on a map of Australia




Source: Cross Border Commissioner, BDO design, ABS geospatial data

### 1.2.1. Geographic definitions

This analysis concerns geographies defined by DPC and the flows of people between these geographies. These geographies are to be analysed in relation to one another, with direction being a key dimension of analysis. Keeping track of these ideas conceptually is complex, so it is useful to aggregate the different types of geographies into four groups.

- **SA cross border:** SA cross border communities are those cross border community LGAs that fall in the state boundaries of SA.
- **Inter-state cross border:** Inter-state cross border communities are those cross border communities that fall anywhere outside the state boundaries of SA.
- **SA beyond:** SA beyond communities are SA communities that are not cross border.
- **Inter-state beyond:** Inter-state beyond communities are those that fall outside of cross border communities and also outside of the state boundaries of SA. For the purposes of this report they do not

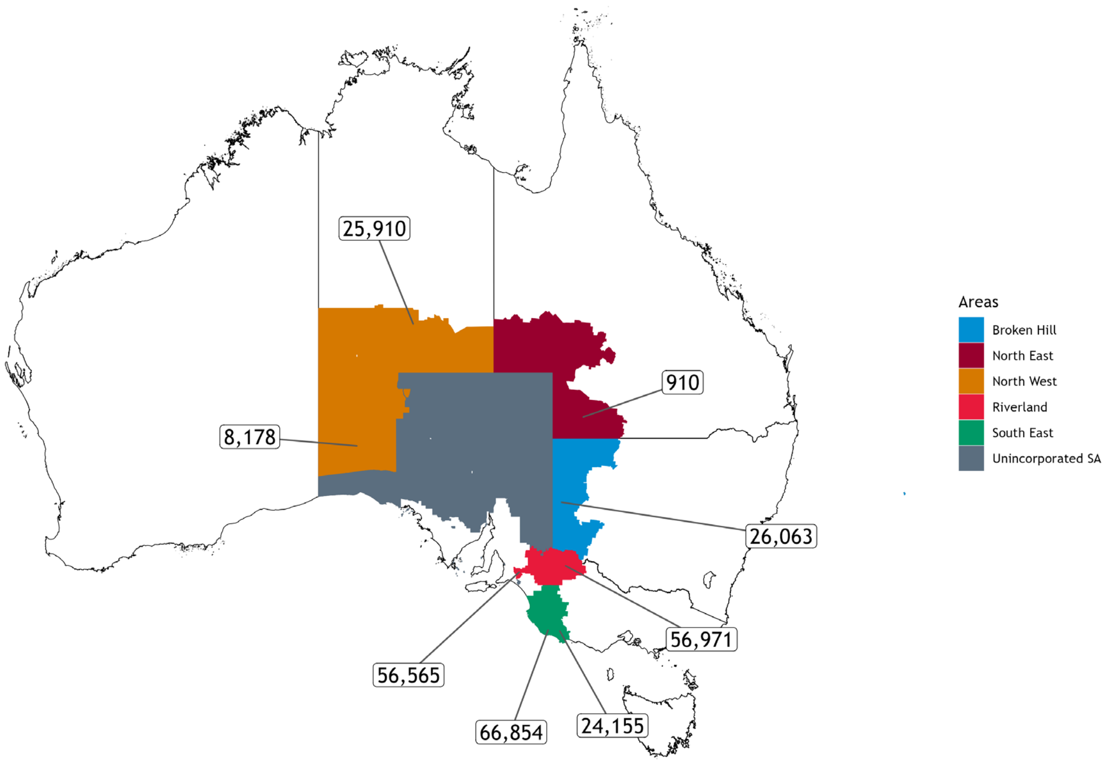
include the WA as SLA1 data (local government areas) include large populations deemed to be geographically separated from the SA border.

## 1.3. Cross border community populations

Data has been provided by DPC, using the Australian Census Longitudinal Dataset (ABS 2021), on the populations of the LGAs that include cross border communities in scope of this report. This data is summarised graphically on a map of Australia in Figure 1-2.

This data shows the most populous cross border community is Riverland, with 120,991 residents, split evenly over each side of the SA border. The least populous is the North East cross border community – recording just 910 people resident in the three LGAs that compose this area in 2021.

Figure 1-2 Count of residents in cross border areas, displayed on a map of Australia




Source: ABS (2021), ABS (2025), BDO analysis

## 1.4. Structure of this report

This report contains an extensive array of data points organised into three domains: Health (Section 2), Education (Section 3), and Economic (Section 4). Each section contains a summary of what the data describes, key points, cross domain linkages, and a detailed account of data points. Section 5 concludes the report and offers recommendations.

# 2. Health

## 2.1. Summary

Cross border communities provide health services to people living within the same community as well as people living in bordering communities. Research questions were posed regarding hospital separation data and Medicare data. Data was supplied by SA Health (2025) describing hospital separation data. Medicare data could not be accessed.

In terms of cross border community utilisation of health services in SA, the largest SA LGA by count of separations is Mount Gambier, which is also one of the most populous cross border LGAs. This LGA accounted for 1,240 cross border separations between the years 2019/20 and 2023/24. The SA LGA with the highest proportion of cross border utilisation is Southern Mallee, where 11.5 per cent of separations are patients from interstate cross border communities, a note in the data explains these are mostly patients from Vic.

**Key points**

- Mount Gambier is highly populous and represents the largest flows of hospital use from inter-state cross border communities, with 1,240 cross border separations recorded between 2019/20 and 2023/24.
- Naracoorte Lucindale represents the second largest of such flows, with 665 separations recorded between 2019/20 and 2023/24.
- A measure of utilisation rate is calculated by dividing hospital separations in each LGA by the total hospital separations. This should remove the effect of large population. When this procedure is conducted Southern Mallee records the greatest utilisation at 11.5 per cent for the years 2019/20 to 2023/24. Followed by Naracoorte Lucindale at 5.7 per cent, and Tatiara at 3.7 per cent. Mount Gambier records a utilisation of 2.2 per cent, following this methodology.
- SA Health (2025) provides other data identifying the origin of the patient. This data concerns communities in the North West cross border community. This data shows 23,762 separations from hospitals in areas beyond cross border communities during 2019/20 to 2023/24.
- Hospitals beyond the SA cross border communities are important for inter-state patients, especially from communities in NT. There were 3,948 separations recorded between 2019/20 and 2023/24 with patients who originated in NT.

**Links between domains**

- Southern Mallee (an LGA in Riverland) records the highest cross border hospital utilisation (11.5 per cent), while the whole of Riverland simultaneously attracts the largest cross border worker inflow into SA (3,247 people) and the largest external spend ($787.8m, year end May-2025). This signals an integrated service catchment that spans health demand, jobs, and consumer activity. This is shown in Sections 4.5 and 4.6. Despite this, only six inter-state cross border TAFE enrolments flow into SA from Riverland’s non-SA side, as shown in 3.3.1.
- Mount Gambier hospitals treated 1,240 inter-state cross border patients between 2019/20 and 2023/24 (Section 2.4), and the South East receives $607.5m in external spend (Section 4.6). Further, 472 cross border workers commute into the South East (Section 4.5). These statistics are consistent with a regional hub that concentrates care, jobs and spend. Education links (Section 3.3) also exist but are

small (13 inter-state cross border TAFE enrolments into SA, two SA cross border students enrolled in Vic TAFE in 2024–2025).

- Mount Gambier's $1.75 billion contribution to South East's $4.7 billion GRP reinforces its role as a regional service hub.

- With no SA Health managed hospitals on the SA side, North West residents appear in SA-beyond hospital activity. NT residents also use SA health services, accounting for 3,948 separations in SA over 2019/20–2023/24 (Section 2.3). In parallel, the economy shows low local business density on the SA side (59 vs 1,867 NT), smaller commuter inflows (127) and lower total external spend ($159.8m, Section 4.5 and Section 4.6). Viewed in this context the education inflows are the strongest here (25 inter-state cross border TAFE students into SA), indicating a balancing approach investment could be appropriate.
- The largest cross border worker cohort into SA is technicians and trades (745), followed by professionals (491) and community and personal service workers (424), as shown in Section 4.5. These are occupations that intersect directly with health service delivery and training pathways noted above.

The remainder of this section details the research questions and data analysis that led to the above findings.

## 2.2. Research questions

DPC posed several important research questions regarding health data, these are shown in Table 2-1. The research questions posed concern hospital admissions while the data provided concerns separations. Both concepts (admissions and separations) measure hospital utilisation so for the purposes of this report they are equivalent.

Table 2-1 Health research questions answered

| Research question | Answered? |
|---|---|
| What are the hospital admissions numbers for all the service providers located in the SA only identified cross border LGAs? | Yes |
| How many of those hospital admission for those health services in the cross border LGAs for SA only, had patients with their place origin being from one of the cross border LGAs of SA? | Partially |
| How many of those admission for those health services in the cross border LGAs for SA only, had patients with their place of origin being from one of the cross border LGAs of NSW/ VICTORIA/ QLD/ NT or WA? | Yes |
| What are the hospital admissions numbers for all health service providers beyond the SA identified cross border LGAs, that had patients from people whose place of origin is in the SA cross border LGAs only? | Yes |
| *What are the hospital admissions numbers for all health service providers beyond the SA identified cross border LGAs, that had patients from people whose place of origin from NSW/ VICTORIA/ QLD/ NT or WA?* | Yes |

Research questions were also posed concerning data from Medicare; these are reproduced in Table 2-2. This data could not be provided, therefore all these research questions represent current data gaps.

Table 2-2 Health research questions data gaps

| Research question | Answered? |
|---|---|
| *How many people and what are the demographics registered for Medicare services in ALL the identified LGAs and also just for SA LGAs? (PLIDA – MCD Medicare consumer directory)* | Data could not be provided |
| *How many claims processed for subsidised health services provided to people under the MBS whose place of origin is from one of the identified SA only cross border LGAs? (PLIDA – MBS)* | Data could not be provided |
| *How many claims processed for subsidised health services provided to people under the MBS, whose place of origin is from NSW/ Victoria/ QLD/ NT/ WA, but claimed in SA border only LGAs? (PLIDA – MBS)* | Data could not be provided |
| *How many claims processed for subsidised health services provided to people under the MBS, whose place of origin is from NSW/ Victoria/ QLD/ NT/ WA, but claimed in SA beyond the LGAs defined for the SA border? (PLIDA – MBS)* | Data could not be provided |
| *How many claims processed for subsidised health services provided to people under the MBS whose place of origin is from one of the identified SA only cross border LGAs, that was claimed in NSW/ Victoria/ QLD/ NT/ WA, in South Australia? (PLIDA – MBS)* | Data could not be provided |

## 2.3. Overview of hospital separations

### Definition of separations

SA Health records data on hospital utilisation around a concept of separations. According to SA Health (2024) this refers to the completion of an episode of care for an admitted patient in a hospital. This means the patient has been discharged, transferred to another hospital, or has died. It marks the end of a period of admitted care, not just a visit to the hospital.

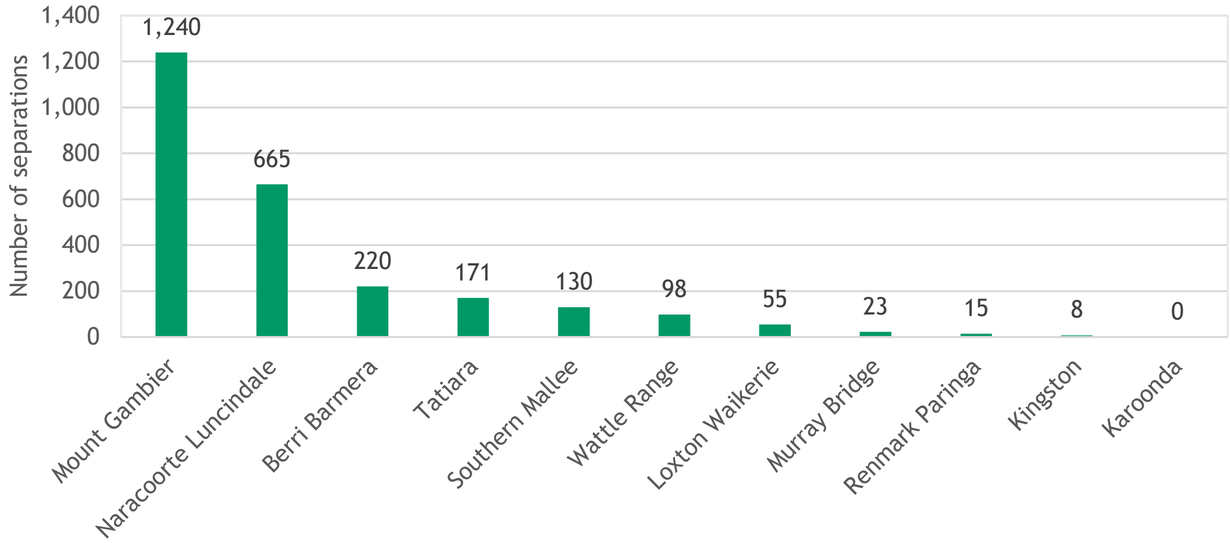
This way of measuring hospital utilisation means separations are not unique individuals, because a single person can have multiple separations if they are admitted multiple times during a reporting period.

### Correcting for value suppression in SA health data

Data provided by SA Health (2025) included cells with values that were suppressed to preserve the privacy of the individuals the data describes. The suppressed values have been replaced with a value of *1* to compensate for this missing data. This only affects hospitals with exceptionally low counts of separations, such as those in Kingston, and Karoonda.

The SA cross border communities LGA with the greatest total hospital separations is Mount Gambier, recording a total of 59,382 separations over the 2019/20 to 2023/24 period. Figure 2-1 shows that hospitals in this LGA also recorded the highest raw count of separations of people who are residents of inter-state cross border communities (1,240 people). A note in the provided data (by SA Health staff) highlights that most of the people coming into Mount Gambier from inter-state are from cross border community LGAs in Vic.

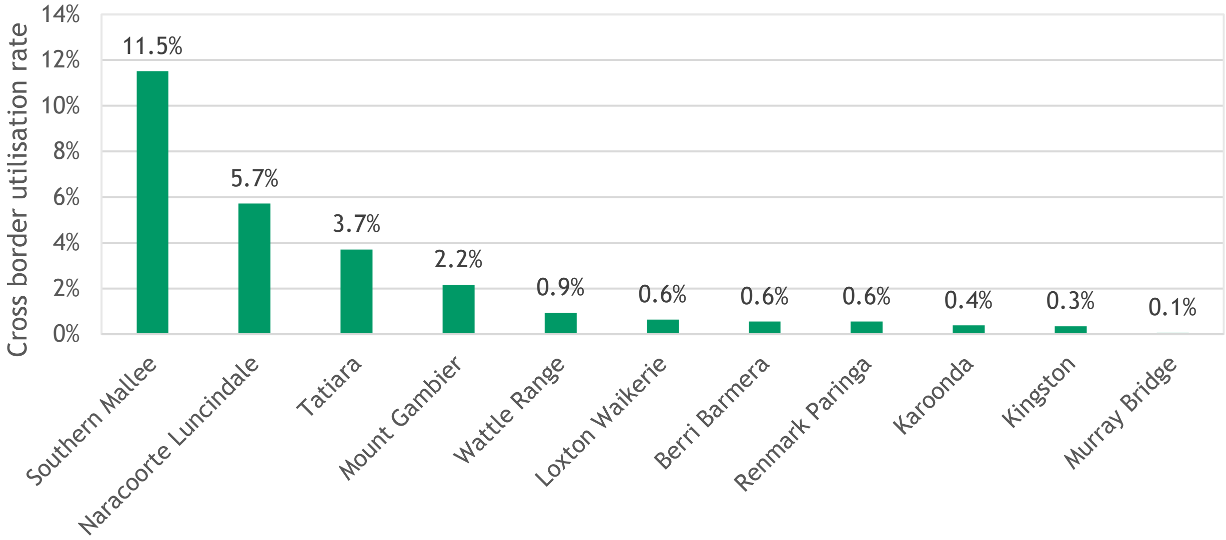
Figure 2-1 Hospital separations from hospitals in SA LGAs, people who live outside of SA in cross border communities




Source: SA Health (2025), BDO analysis

Mount Gambier represents the most populous cross border community LGA, which explains also recording the greatest number of outside SA cross border community separations. To correct for LGA population and capture a cleaner idea of utilisation rates it us useful divide the outside cross border separation patient count by the total separation patient count. This data is summarised in Figure 2-2 which shows that hospitals in Southern Mallee have the highest outside SA cross border utilisation, with 11.5 per cent of separations from these hospitals originating in inter-state cross border communities. A note in the provided data highlights that the greatest volume is from the cross border community LGAs in NSW, followed by those in Vic.

Figure 2-2 Utilisation of SA hospitals by outside cross border communities, proportion of total separations in each SA LGA




Source: SA Health (2025), BDO analysis

### 2.3.1. Flows from North West

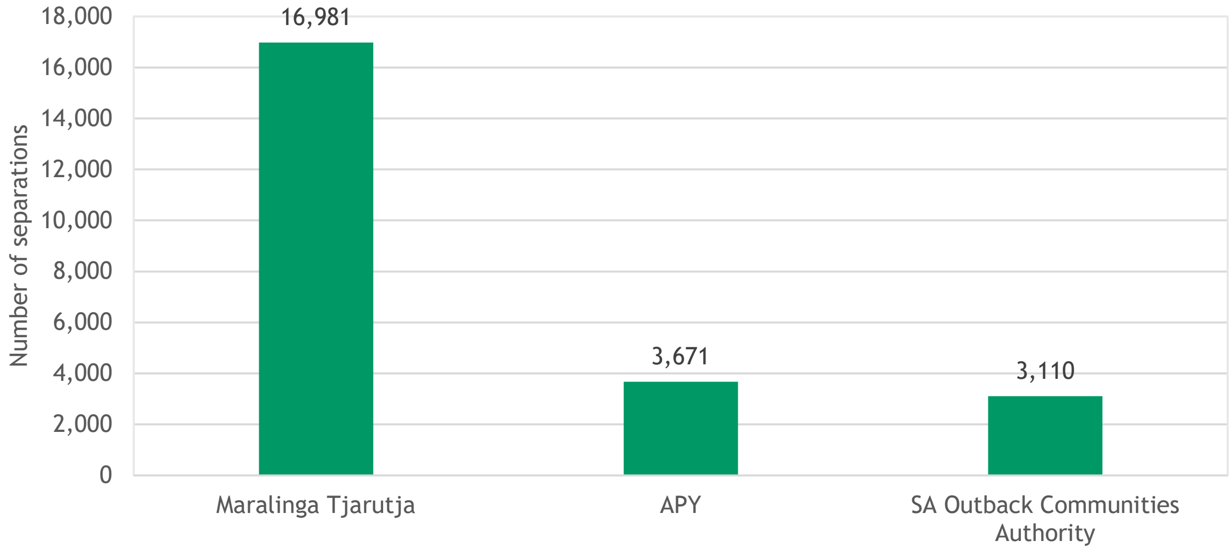
There are no hospitals managed by SA Health on the SA side of these areas so the charts so far in this section do not account for the people who live in these areas.

However, SA health has provided notes in the data describing that most of the separations recorded in Port Augusta (an area in SA beyond cross border communities) are from people who live in cross border community LGAs in NT. There were 21 separations from hospitals in Port Augusta by people who are residents in an inter-state cross border community in NT over the period 2019/20 to 2023/24.

As well, SA Health provided data on a count of hospital separations for hospitals that are not in cross border communities, but the patient lives in one of the cross border communities. This data has been filtered for the three LGAs composing North West and a total count of patients over the period 2019/20 to 2023/24 is displayed in Figure 2-3

In the data provided those patients from MacDonnell have been included in the count of patients from Anangu Pitjantjatjara Yankunytjatjara (APY). Nevertheless, the data is useful to show hospital utilisation by people who live in LGAs without a hospital managed by SA Health.

Figure 2-3 Hospital separations from hospitals in SA but not in cross border communities, people who live in SA cross border LGAs[1]




Source: SA Health (2025), BDO analysis

### 2.3.2. Patients from outside SA separating from hospitals in SA beyond the cross border community LGAs

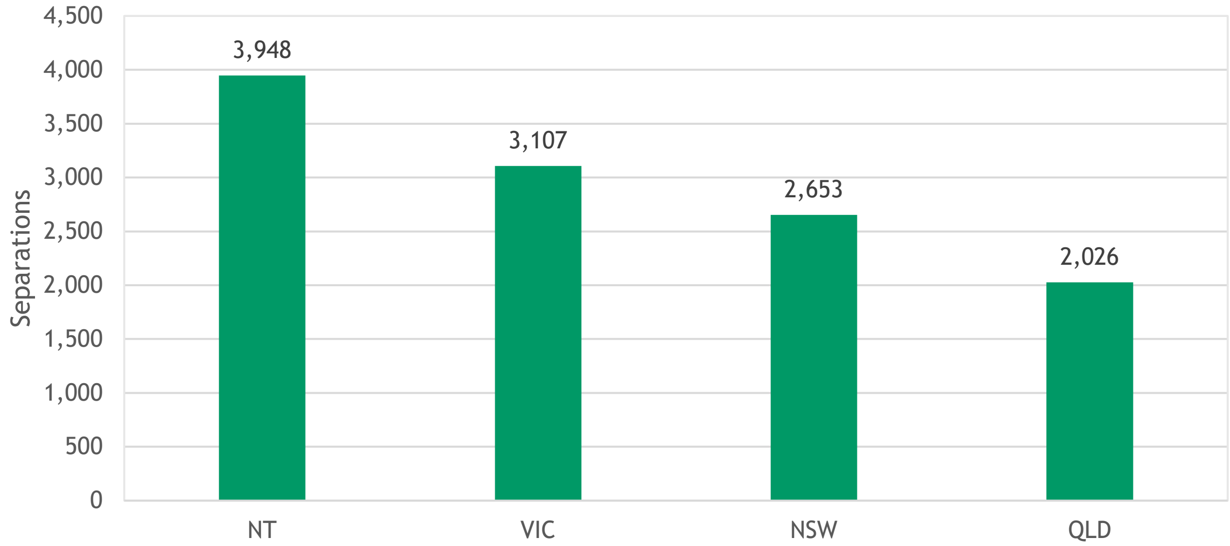
A final piece of data included in that supplied by SA health (2025) was to answer a specific research question posed by DPC: the number of people who live outside of SA and are recorded as a hospital separation in the hospital in SA. This data has been summed for the period 2019/20 to 2023/24

The greatest number of people from outside of SA who represent hospital separations from beyond inter-state cross border community LGAs are from NT (3,948 patients).

In the data summarised above a key missing piece was a count of people from the 3 cross border communities in QLD. This last piece of data provides the only count of separations by patients from QLD, of which there were 2,026 patients from 2019/20 to 2023/24.

[1] APY = Anangu Pitjantjatjara Yankunytjatjara

Figure 2-4 Hospital separations from hospitals in SA beyond, by state where patients originate




Source: SA Health (2025), BDO analysis

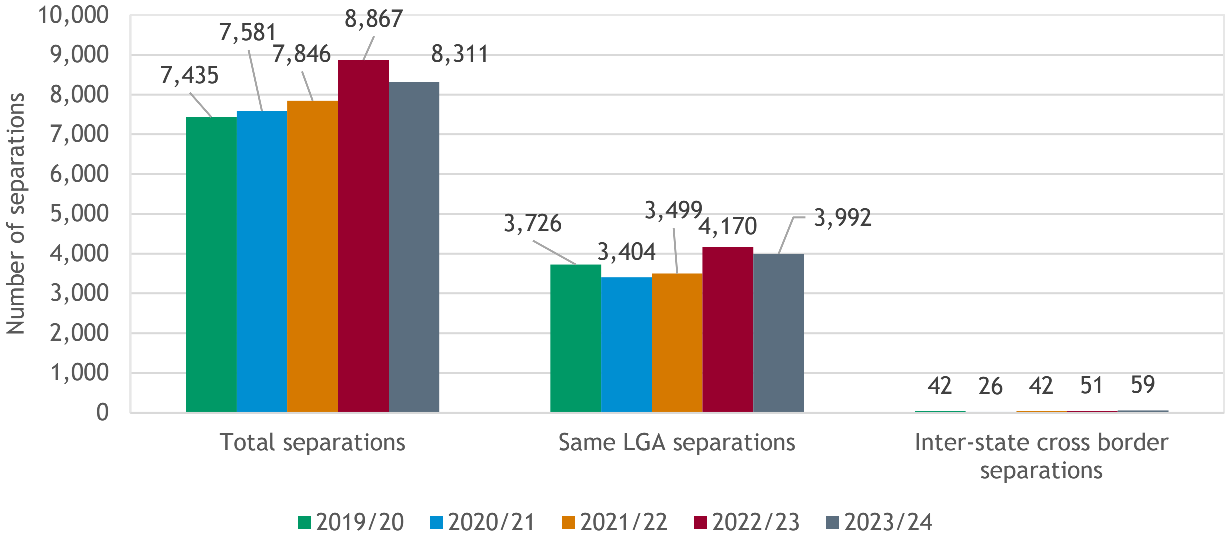
## 2.4. Detailed data on hospital separations

This section provides detailed data on the counts of hospital separations by SA cross border community LGA. Each chart shows, for hospitals in each LGA:

1. the total number of separations from all hospitals in the LGA
2. the number of separations accounted for by people who live in the same LGA as the hospitals
3. the number of separations accounted for by people who live outside of SA but in a cross border community.

**Berri and Barmera**

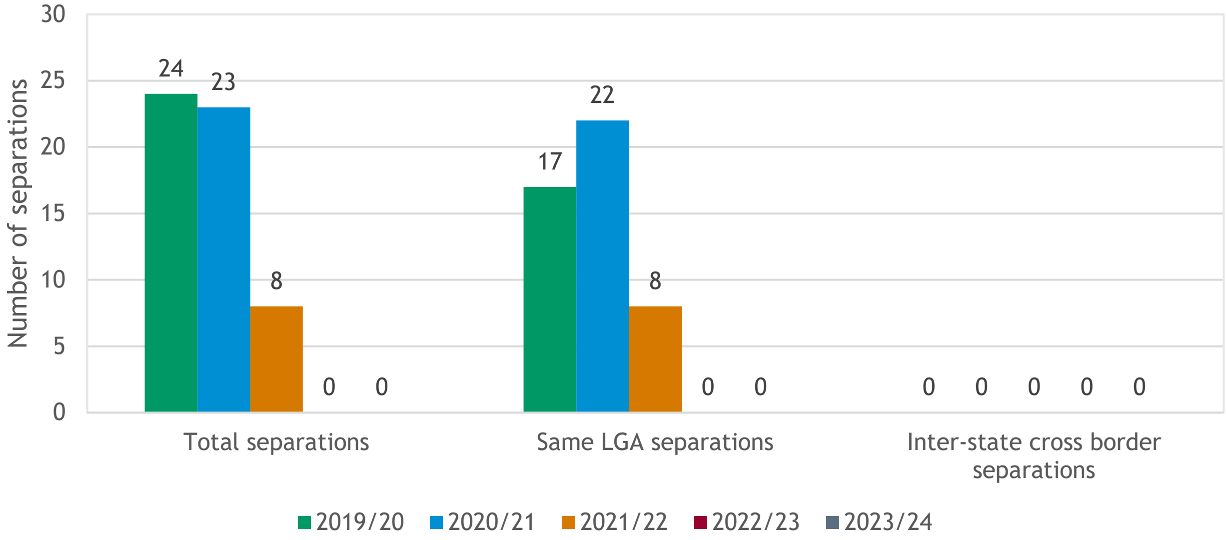
Figure 2-5 Hospital separations from hospitals in Berri & Barmera




Source: SA Health (2025), BDO analysis

## East Murray

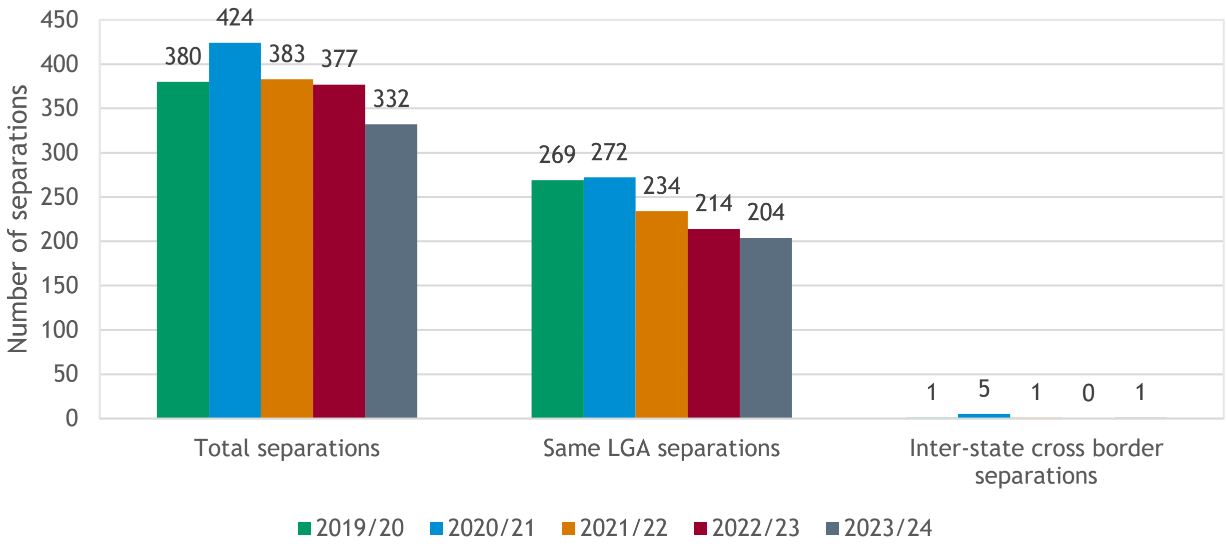
Figure 2-6 Hospital separations from hospitals in Karoonda and East Murray




Source: SA Health (2025), BDO analysis

## Kingston

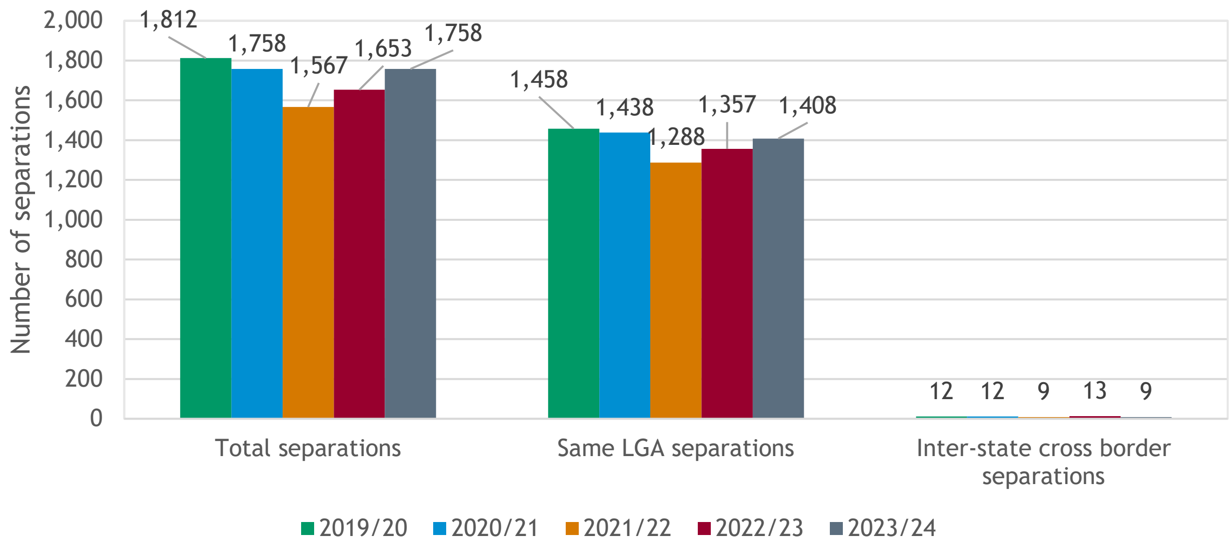
Figure 2-7 Hospital separations from hospitals in Kingston, SA




Source: SA Health (2025), BDO analysis

### Loxton and Waikerie

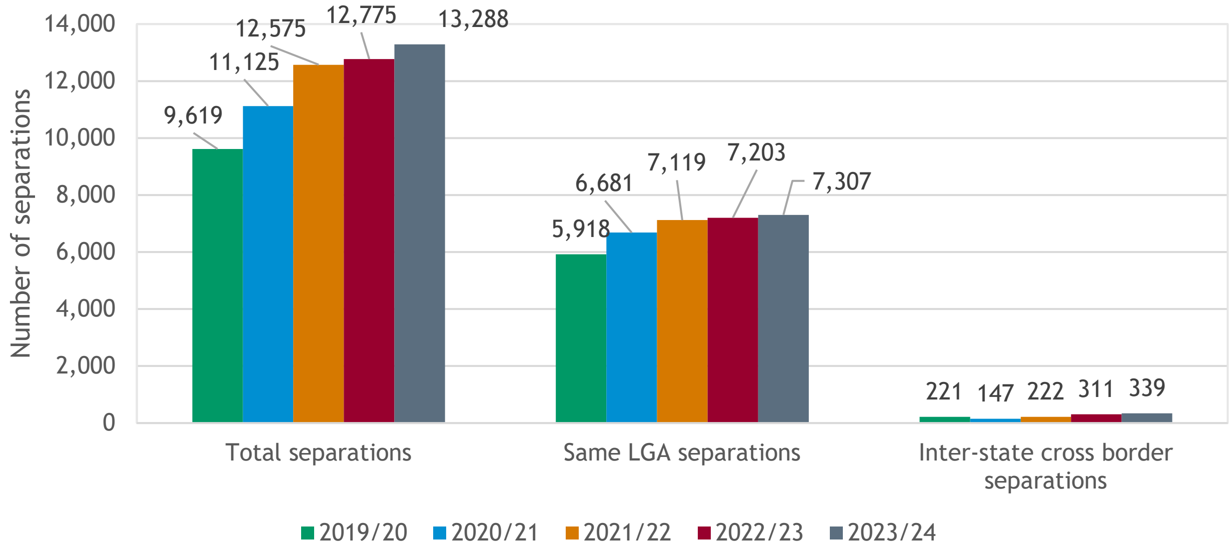
Figure 2-8 Hospital separations from hospitals in Loxton and Waikerie




Source: SA Health (2025), BDO analysis

### Mount Gambier

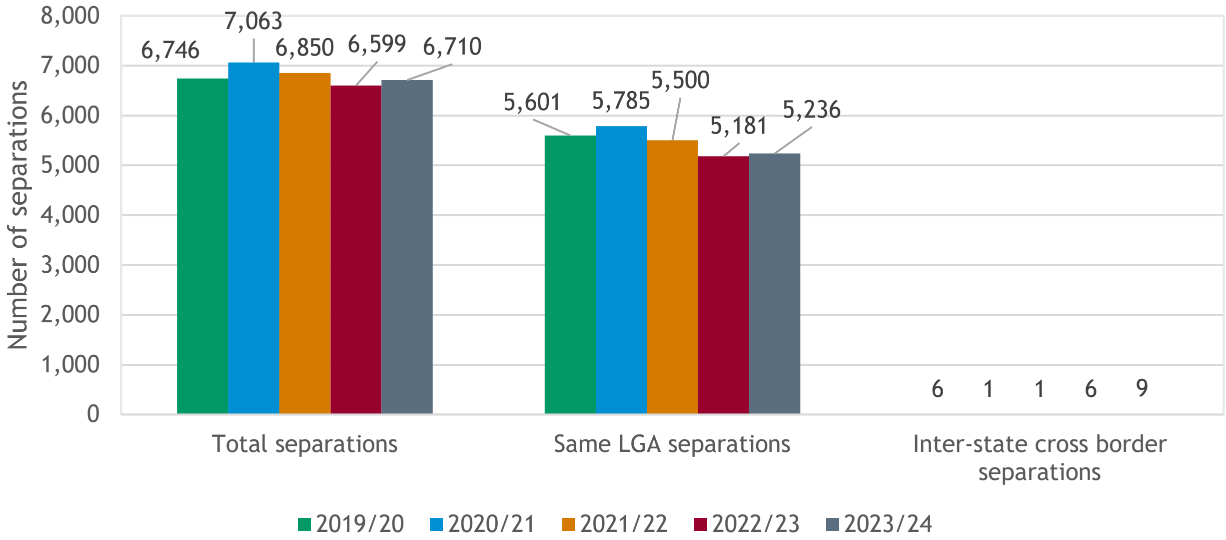
Figure 2-9 Hospital separations from hospitals in Mount Gambier




Source: SA Health (2025), BDO analysis

### Murray Bridge

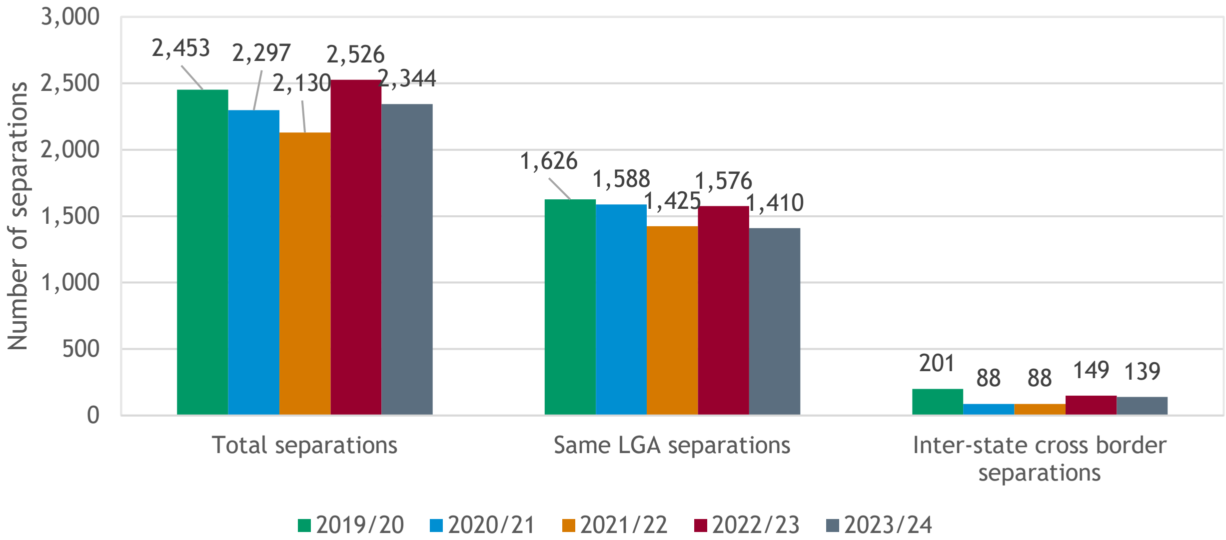
Figure 2-10 Hospital separations from hospitals in Murray Bridge




Source: SA Health (2025), BDO analysis

### Naracoorte Lucindale

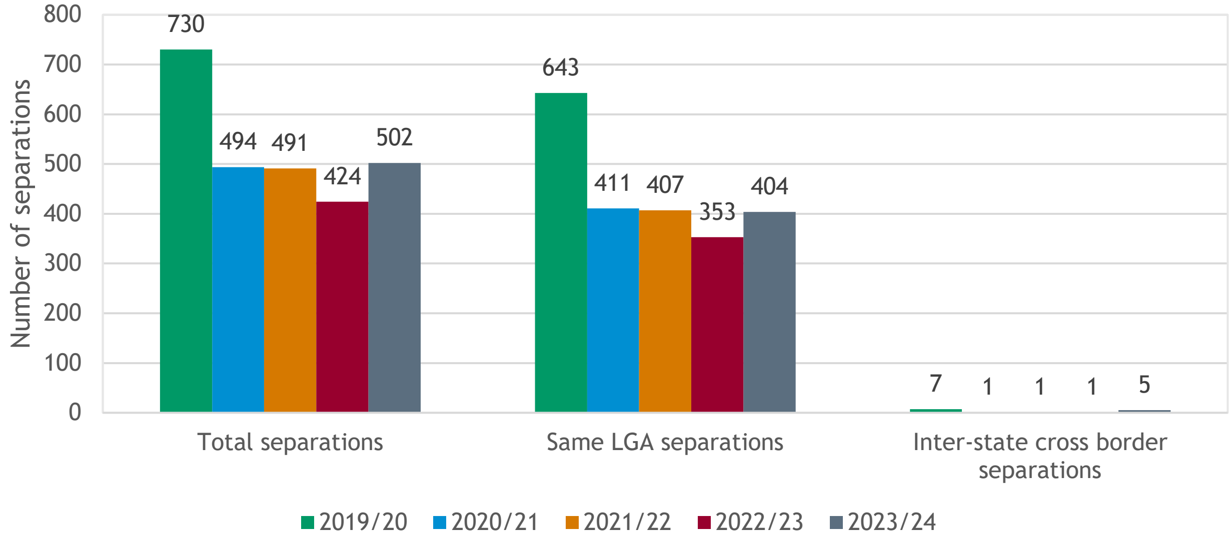
Figure 2-11 Hospital separations from hospitals in Naracoorte & Lucindale




Source: SA Health (2025), BDO analysis

**Renmark and Paringa**

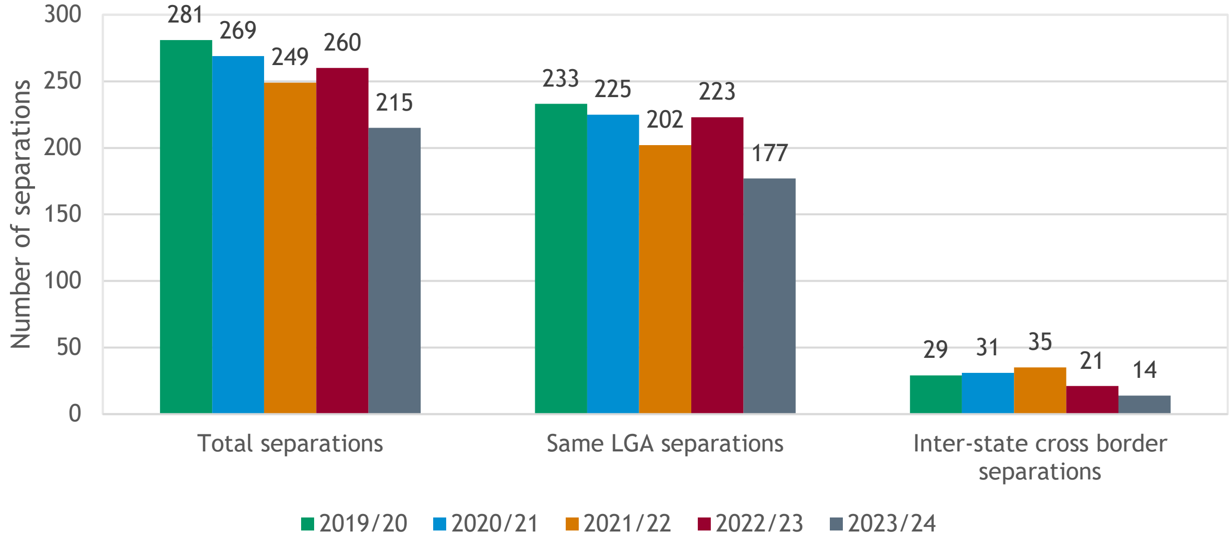
Figure 2-12 Hospital separations from hospitals in Renmark & Paringa




Source: SA Health (2025), BDO analysis

**Southern Mallee**

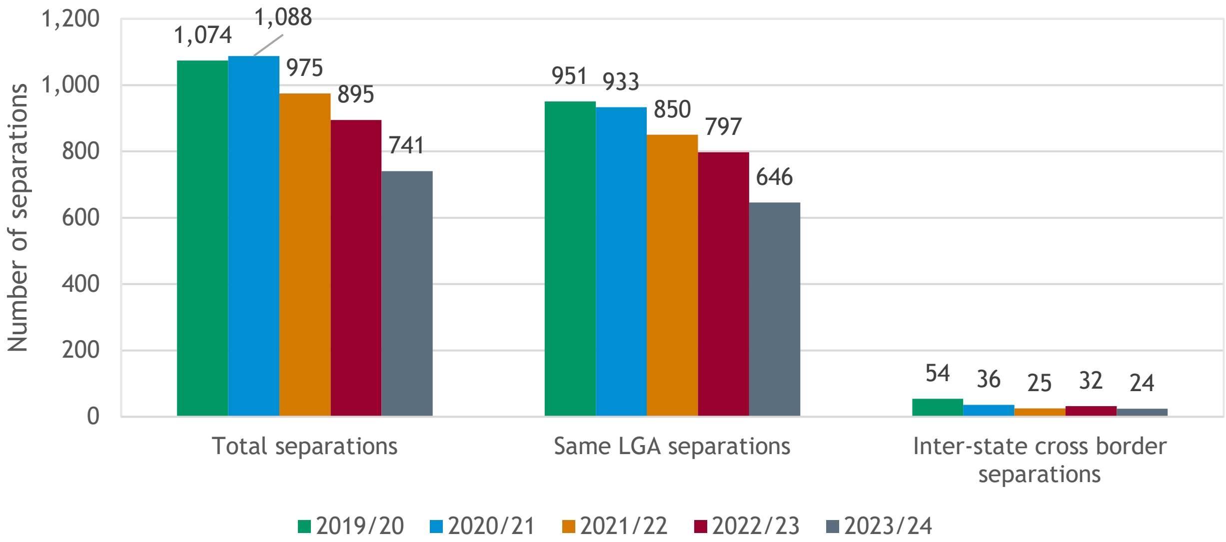
Figure 2-13 Hospital separations from hospitals in Southern Mallee




Source: SA Health (2025), BDO analysis

### Tatiara

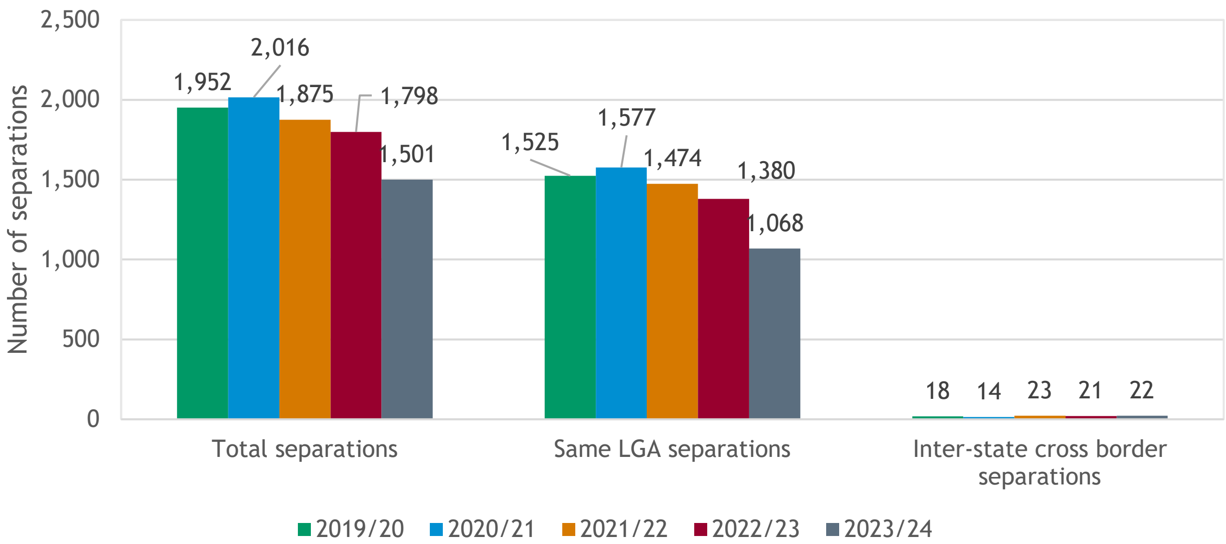
Figure 2-14 Hospital separations from hospitals in Tatiara




Source: SA Health (2025), BDO analysis

### Wattle Range

Figure 2-15 Hospital separations from hospitals in Wattle Range




Source: SA Health (2025), BDO analysis

# 3. Education

## 3.1. Summary

Cross border communities with education institutions provide services to people living within the region, as well as to bordering communities. Data was provided by TAFE SA (2025), UniSA (2025), and Vic TAFE (2025) that allowed analysis of enrolments in cross border communities, including the usual residence of students, to analyse these cross border flows.

The data provided by TAFE SA (2025) shows the enrolment counts in TAFE by Local Government Area (LGA) of residence for cross border communities as of June 2025. Most enrolments (3,377 students) were from students living in cross border communities on the South Australian side. There were 62 students from inter-state cross border communities enrolled in SA TAFE, with the highest number from North West (MacDonnell or Alice Springs) at 25 students, followed by Broken Hill in NSW with 18 students, South East with 13 students, and Riverland with six students.

For students living outside of SA in areas beyond the inter-state cross border communities, there were 301 enrolments in SA TAFE, with 173 face-to-face and 128 online. The highest numbers were from NSW (113 students), followed by Victoria (89 students), and the Northern Territory (28 students).

**Key points**

- Compared to total enrolment (3,439 excluding SA beyond cross border enrolments), inter-state enrolment in tertiary education in SA is very modest, totalling just 363 students as at June 2025.
- Inter-state enrolments in SA TAFE are greatest from the NT side of the North West cross border community (25 students).
- Very few (just two in total over 2024 to 2025) students enrolled in Vic TAFE who live in a cross border community in SA.

**Links between domains**

- North West stands out on training flows: 25 inter-state cross border TAFE enrolments into SA originate from the North West (MacDonnell and Alice Springs), aligning with the health access pattern which shows North West residents relying on SA hospitals outside the cross border LGAs and significant NT-to-SA separations. This is shown in Section 2.3.1 and with a greater number of business units, and employment recorded on the NT side, as shown in Section 4.3
- Riverland’s training gap versus economic and health intensity: Only 6 inter-state cross border TAFE enrolments into SA from Riverland’s inter-state side (Section 3.3.1) contrasts with Riverland’s high worker inflow (3,247, Section 4.5), largest external spend ($787.8m, Section 4.6) and health utilisation hotspot in Southern Mallee (11.5 per cent, Section 2.4). This points to jobs and service demand outpacing formal cross border training flows.
- Modes and reach beyond cross border: 301 inter-state beyond TAFE enrolments into SA (173 face-to-face and 128 online) show broader training reach. This combined with occupation mix of cross border workers, notably technicians and trades (Section 4.5).
- Economic base outpacing training flows in Riverland: Riverland’s GRP contribution ($2.3 billion to the SA State economy) contrasts with low interstate TAFE inflows into SA from the Riverland side (six students). This could be framed this as a skills pipeline gap.

The remainder of this section details the research questions and data analysis that led to the above findings.

## 3.2. Research questions

DPC posed three key research questions in the realm of education enrolments with a clear view to inform strategy and policy discourse for students who enrol inter-state. These questions are shown in Table 3-1

Table 3-1 Education research questions answered

| Research question | Answered? |
| --- | --- |
| *How many students are enrolled in University AND TAFE with their place of origin being from one of the SA LGA areas identified, travel across the border to VIC/QLD/NSW or NT for University and/or Tafe? (PLIDA – Higher Education (HE); Total VET Activity (TVA); Apprentice and Trainee (A&T))* | Yes |
| *How many students are enrolled in SA for Tafe and/or University who have their place of origin as VIC/QLD/NSW or NT. (PLIDA - HE; TVA; A&T)* | Yes |
| *How many students enrolled in University and/Tafe in SA and travel beyond the define SA cross border LGAs, have their place of origin from VIC/QLD/NSW or NT? (PLIDA – HE; TVA; A&T)* | Yes |

There are no data gaps in the education data provided from the perspective of the research questions posed.

## 3.3. Education enrolment flows

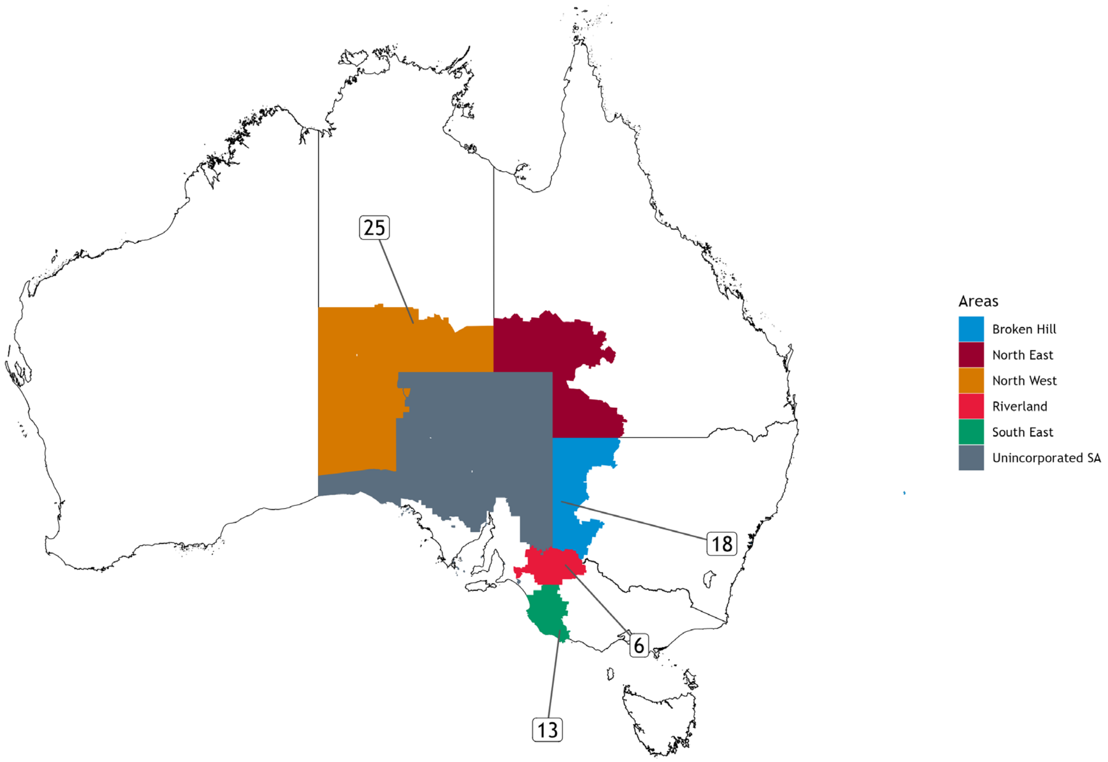
### 3.3.1. Inter-state cross border enrolment in SA TAFE

Data was provided by TAFE SA (2025) on counts of enrolments in TAFE by LGA of residence for the LGAs defined as cross border communities as at June 2025. Most of this enrolment (3,377 students) was from students who live in a cross border community on the SA side.

In total, there were 62 students who enrolled in SA TAFE and live in an inter-state cross border community. A map with a count of students from each cross border community is displayed in Figure 3-1. The data shows that the highest number of students from inter-state cross border communities enrol from North West (MacDonnell or Alice Springs). As at June 2025 this was 25 students, 22 of whom were face to face enrolments, and three were online.

The next highest source of TAFE enrolments was Broken Hill in NSW. This area accounted for 18 students, all of whom were face to face. This was followed by South East, which accounted for 13 students, 12 of whom were face to face, and just one online. Finally, Riverland accounted for six enrolments as at June 2025, four of whom were face to face, two were online.

Figure 3-1 Count of enrolments in SA TAFE by students who live in cross border communities, displayed on a map of Australia




Source: TAFE SA data, BDO analysis, ABS geospatial data

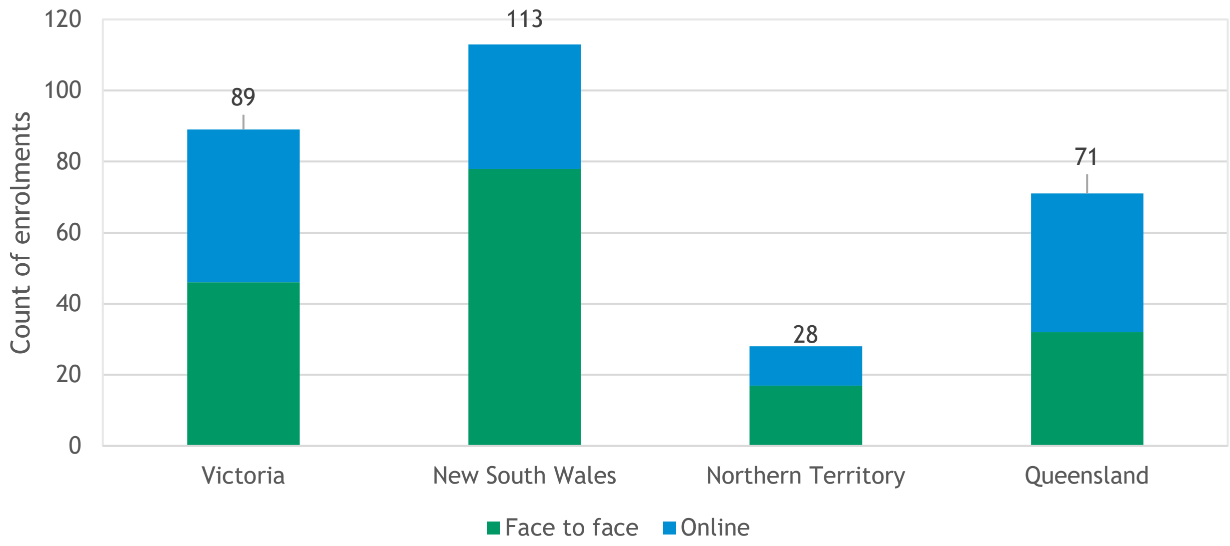
## 3.3.2. Inter-state beyond enrolments in SA TAFE

Another key piece of data is the count of enrolments in SA TAFE of students who live outside of SA in areas that are beyond the inter-state cross border communities. In total, as at June 2025, there were 301 students who enrolled in SA TAFE from somewhere beyond the inter-state cross border communities. in total, 173 of these students enrolled in face to face TAFE, and 128 enrolled in online TAFE.

The LGA of residence for these students could not be provided, instead their state of residence is substituted.

Figure 2-1 summarises data counting these students. The data shows that from Vic, 46 students enrolled in face to face TAFE, and 43 enrolled in online TAFE in SA. From NSW, 113 students enrolled in total; this is split 78 face to face and 35 online. Students from NT represent the lowest count of inter-state beyond enrolments in SA TAFE, with a count of just 28. This is composed of 17 face to face enrolments, and 11 online.

Figure 3-2 Count of enrolments in SA TAFE by students from inter-state beyond cross border communities




Source: TAFE SA, BDO analysis

### 3.3.3. SA cross border enrolments in TAFE outside SA

A key research question in this analysis is: *How many students are enrolled in University AND TAFE with their place of origin being from one of the SA LGA areas identified, travel across the border to VIC/QLD/NSW or NT for University and/or Tafe?*

Data was sourced for Vic TAFE specifically; it was found that one person from an LGA in an SA cross border community enrolled in Vic TAFE in 2024 and another single person enrolled in Vic TAFE in 2025. This makes a total of two students who live in an SA cross border community and enrol in Vic TAFE. Both students are from South East cross border communities.

# 4. Economic

## 4.1. Summary

The economies of cross border communities are highly interconnected, with significant flows of labour and consumer spending across state boundaries. Research questions focused on business distribution, employment, and cross border economic flows. While some data gaps remain (e.g., business growth trends and contributions to Gross State Product), key insights were derived from ABS (2021) Australian Census Longitudinal Dataset, ABS (2021) Business Longitudinal Analysis Data Environment, and Geografia's (2025) Spendmapp data.

On the SA side, there are 7,812 business units in cross border LGAs, compared to 7,690 units on the inter-state side. Riverland has the largest concentration of businesses outside SA (2,722 units), while the North West shows a stark imbalance: 59 business units on the SA side versus 1,867 on the NT side. Employment patterns mirror these trends, with 44,739 employed in SA cross border LGAs and 50,934 across the border. Riverland and South East dominate in both business and employment counts, while the SA side of North West records the lowest employment (399 people).

Flows of workers across the SA border are substantial. In 2021, 3,846 people travelled from inter-state cross border communities into SA for work, with 3,247 of these entering Riverland. Technicians and trades workers represent the largest occupational group among these flows (745 workers), followed by professionals (491) and community and personal service workers (424). These patterns suggest strong interdependence for infrastructure, manufacturing, and essential services.

Consumer spending flows also support these conclusions. Between June 2024 and May 2025, Riverland received $787.8 million in external spending, primarily from the Rest of SA ($499.9 million) and Greater Adelaide ($197.6 million). South East recorded $607.5 million, with significant contributions from Rest of SA ($361.5 million) and Rest of Victoria ($79.9 million). North West, by contrast, attracted $159.8 million, mostly from SA regions. Spending categories indicate that flows from nearby states often relate to tourism (dining, entertainment, travel), while flows from remote areas focus on essential goods.

**Key points**

- 7,812 business units are located in SA cross border LGAs, 7,690 units are on the inter-state side.
- Riverland has the largest business base outside SA (2,722 units), North West shows a major imbalance (59 units SA side vs 1,867 NT side).
- Employment: 44,739 people employed in SA cross border LGAs, 50,934 across the border.
- 3,846 people commute into SA for work from inter-state cross border communities: 3,247 of these into Riverland.
- Top cross border occupations: technicians and trades workers (745), professionals (491), community and personal service workers (424).
- External consumer spending into Riverland: $787.8m, South East: $607.5m, North West: $159.8m.
- Major spend categories include groceries and essentials from nearby regions, and tourism related spending from Greater Adelaide and Victoria.

**Links between domains**

- Riverland is the nexus of jobs, spend and care: 3,247 cross border workers commute into Riverland, and it captures $787.8m in external spend. Southern Mallee within Riverland posts the highest cross border hospital utilisation (11.5 per cent, Section 2.4).
- South East is a hub economy with health pull: The South East's $607.5m external spend and 472 cross border workers align with Mount Gambier's 1,240 inter-state separations. Combined with 13 inter-state TAFE enrolments into SA (plus two from SA to Vic TAFE, Section 3.3) provides an education lens to support the idea of hub services.
- North West has a thin SA-side economy but stronger training flow: A stark business unit imbalance (59 SA vs 1,867 NT) and lower spend ($159.8m) coincide with no SA Health managed hospitals in this area and only 127 commuters into SA's North West. However, education inflows (25 into SA TAFE) are the strongest among inter-state cross border communities (Section 3.3).
- Occupational bridge to services: Cross border workers are led by technicians and trades (745), professionals (491) and community and personal services (424). These are the same profiles that underpin regional health delivery, tying the economic flows back to workforce pipelines. Flows of SA TAFE and UniSA enrolments are small but corroborate this finding (Section 3.3).
- Use the GRP map (Figure 41) together with Journey-to-Work flows to identify high-value cross-border corridors where productivity benefits of smoother worker mobility will be greatest. These could include the border from Vic to SA near Mount Gambier, and in Riverland.

The remainder of this section details the research questions and data analysis that led to the above findings.

## 4.2. Research questions

In the domain of Economic stocks and flows DPC posed many important research questions with different framings. The overarching theme of these questions is around the interconnectedness of the economies of cross border communities.

Some of the research questions were able to be answered fully, others just partially. Where questions are answered partially means that the data has been provided but is not perfectly matched to the research question, so it is "noisy". The questions that have been answered are reproduced in Table 4-1.

Table 4-1 Economic research questions answered

| Research question | Answered? |
|---|---|
| *How many people in these defined areas for SA only cross border LGAs, has a journey to work across the SA state border into another state or territory? (ABS - ACLD: Destination zone Place of work and Place of Usual Residence)* | Partially |
| *How many people in these defined areas for SA, has a journey to work across the SA state border into one of the identified LGA areas? (ABS - ACLD: Destination zone Place of work and Place of Usual Residence)* | Partially |

| | |
|---|---|
| *How many people have a journey to work into the state of SA, has their state of origin as NSW/ Victoria/ QLD/ NT/ WA? (ABS – ACLD: Destination zone Place of work and Place of Usual Residence)* | Yes |
| *How many people have a journey to work into one of the LGAs identified as SA cross border, has their state of origin as SA/ NSW/ Victoria/ QLD/ NT/ or WA?(ABS – ACLD: Destination zone Place of work and Place of Usual Residence)* | Yes |
| *For the above 4 Questions, what is the breakdown of the occupations/Industries that are travelling for each of these? (ABS – ACLD occupational code)* | Yes |
| What are the Business locations, and Industry classifications of business in the SA only cross border LGAs? (BLADE: ABS | Partially |
| What are the Business locations, and Industry classifications of business all business defined as cross border LGAs? (BLADE: ABS | Partially |
| *Contributions to Gross State Product?* | Yes |

There are two research questions in the domain of economics that could not be answered given the data provided. These are specified in Table 4-2.

Table 4-2 Economic research questions Data gaps

| Research question | Answered? |
|---|---|
| *Business growth and decline areas - type identified* | Data could not be provided |
| *Employment sectors, employment type and location quotient of industry across the state?* | Data could not be provided |

## 4.3. Stocks – Gross Regional Product

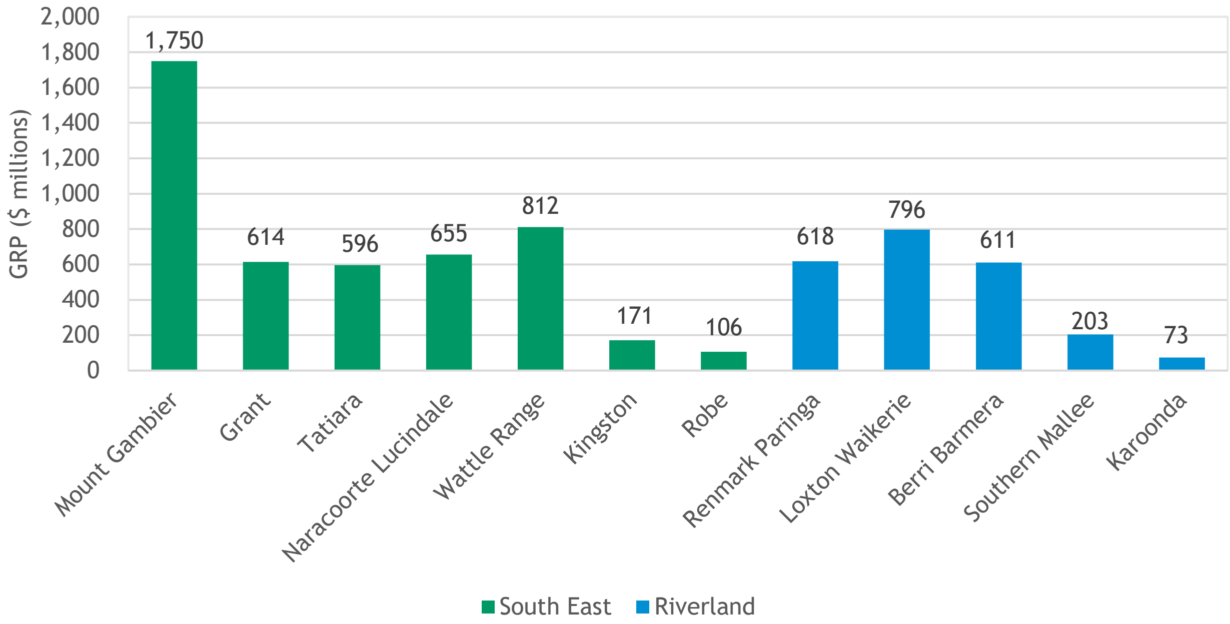
Gross Regional Product (GRP) is a measure of the contribution of an activity to the economy. This is measured as value of gross output (business revenue) less the costs of goods and services (including imports) used in producing the output. In other words, it can be measured as the sum of household income, gross operating surplus and gross mixed income net of payments to owner managers and taxes less subsidies on products and production. It represents payments to the primary inputs of production (labour, capital and land). Using gross product as a measure of economic activity avoids the problem of double counting that may arise from using value of output for this purpose.

Data was provided from Regional Development Australia’s (2025) ID platform containing an estimate for most of the LGAs within the SA side of South East and Riverland. The LGAs in North West did not have a estimated value of GRP. The LGA of Murray Bridge is also excluded because it did not have an estimated value of GRP in the data.

Summarised in Figure 4-1, the data shows that the included South East cross border communities generated a total GSP of $4.7 billion in 2023, while the included cross border communities in Riverland generated $2.3 billion in GRP in 2023. The largest contributor to the GRP of South East is Mount Gambier, this LGA contributed $1.75 billion to the GRP of South East in 2023. The other LGAs together contributed $2.95 billion to the GRP of South East in 2023.

For Riverland, the largest contributor to GRP was Loxton Waikerie, with $796 million GRP in 2023. Altogether, the other LGAs contributed $1.5 billion GRP in 2023.

Figure 4-1 Gross Regional Product estimates for select cross border LGAs in SA




Source: Regional Development Australia (2025), BDO analysis

## 4.4. Stocks - businesses and employment

### 4.4.1. Businesses

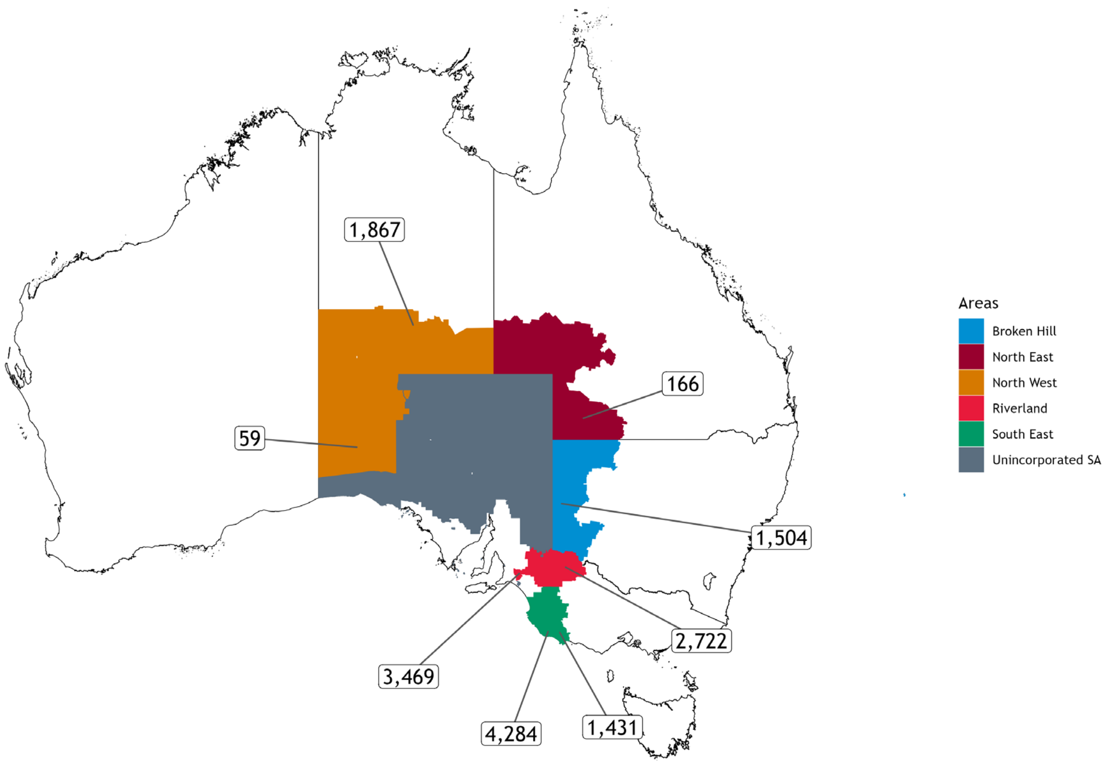
On the SA side there are 7,812 business units in cross border community LGAs. While outside of SA, in the cross border community LGAs the total count of business units is 7,690. The largest count of business units in inter-state cross border community LGAs is in Riverland, with a count of 2,722. This is consistent with the high populations of these cross border communities.

There are 1,504 business units in the cross border communities defined as Broken Hill, which includes Broken Hill and parts of unincorporated NSW. These businesses serve and employ the NSW community, as well as communities on the SA side of the border (in unincorporated SA), however data is not available to quantify this.

The North East cross border communities (composed of: Bulloo, Diamantina, and Barcoo) has a population of 910 people as per the 2021 census, and a business unit count of 166. As a proportion of population, this business count is high. This is explained by many residents being self-employed. These businesses serve people in the North East inter-state cross border community LGAs as well as small communities in the Unincorporated SA LGA.

The North West cross border area (composed of Maralinga Tjarutja and APY on the SA side, and Macdonnell and Alice Springs on the NT side) shows a stark imbalance between business units on either side of the border. On the NT side there were 1,867 business units in the 2021/22 financial year, and on the SA side there were just 59 business units. In terms of population the balance is around one third on the SA side and two-thirds on the NT side.

Figure 4-2 Count of business units in cross border areas, displayed on a map of Australia




Source: ABS (2021a), ABS (2025), BDO analysis

### 4.4.2. Employment

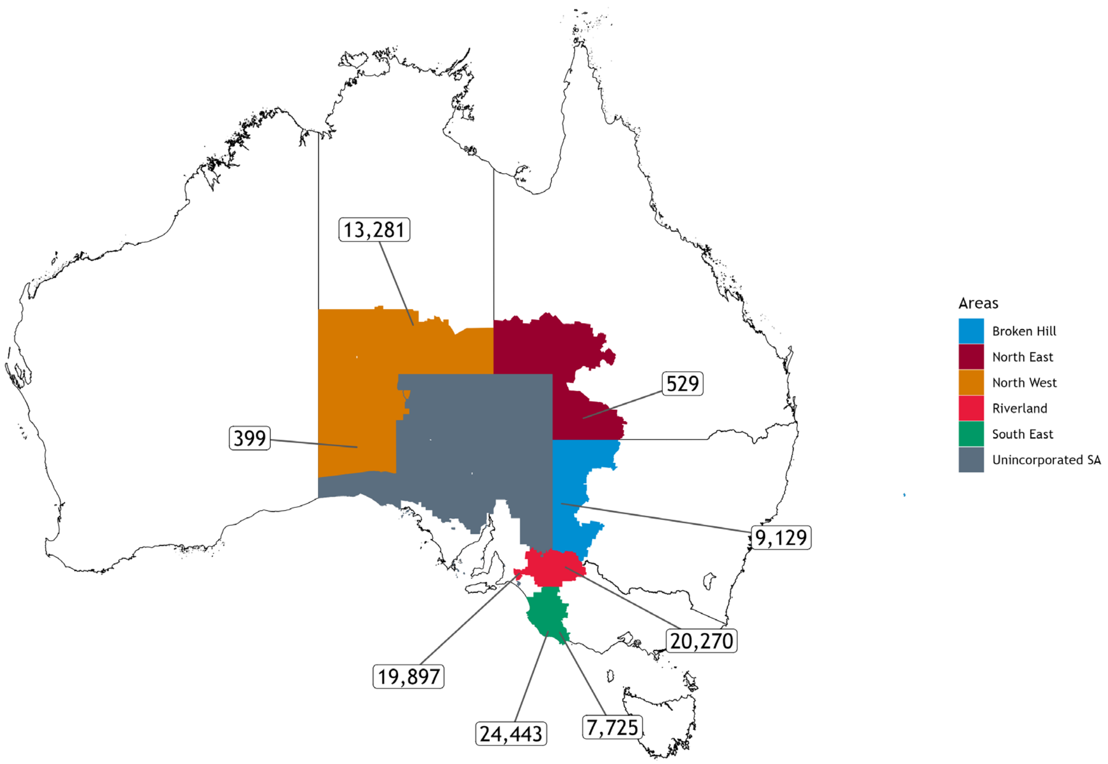
The data on employment available describes people who are resident in the LGAs defined as cross border communities and are employed, they may be employed in a different LGA than their residence. Figure 4-3 shows that in total, among all the cross border LGAs on the SA side, 44,739 people were employed at the time of the 2021 Census. Among all the cross border communities across the border from SA there were 50,934 people employed at the time of the 2021 Census.

The inter-state cross border community with the highest employment is Riverland, this is consistent with the pattern seen in the count of business units. This area has a count of 20,270 people employed. Riverland and South East are the two cross border communities described by highly populous areas on both sides of the border, the data in this section shows that these areas share significant services and employment.

The data provided shows that the cross border communities defined as North East contain a count of people employed of 529. Compared to a population of 910 in the 2021 Census this employment count represents 58 per cent of the population[2]. This is the highest of any cross border community.

The lowest proportion of employment (and raw count of employment) is the SA side of the North West cross border communities (Maralinga Tjarutja and APY). This area records a count of 399 people being employed as at the 2021 Census[3].

Figure 4-3 Count of employees in cross border areas, displayed on a map of Australia




Source: ABS (2021a), ABS (2025), BDO analysis

## 4.5. Flows - Journey to work

The following data represents the extent to which flows of people from cross border communities across the SA border for employment are known. The first estimate of these flows comes from the 2021 Australian Census Longitudinal Dataset (ABS 2021b) and is a count of people who reported that they travel outside their area of residence for work, in each cross border community. This flow is “noisy” in that the data counts people who travel from one cross border LGA to another (within the same cross border community), for

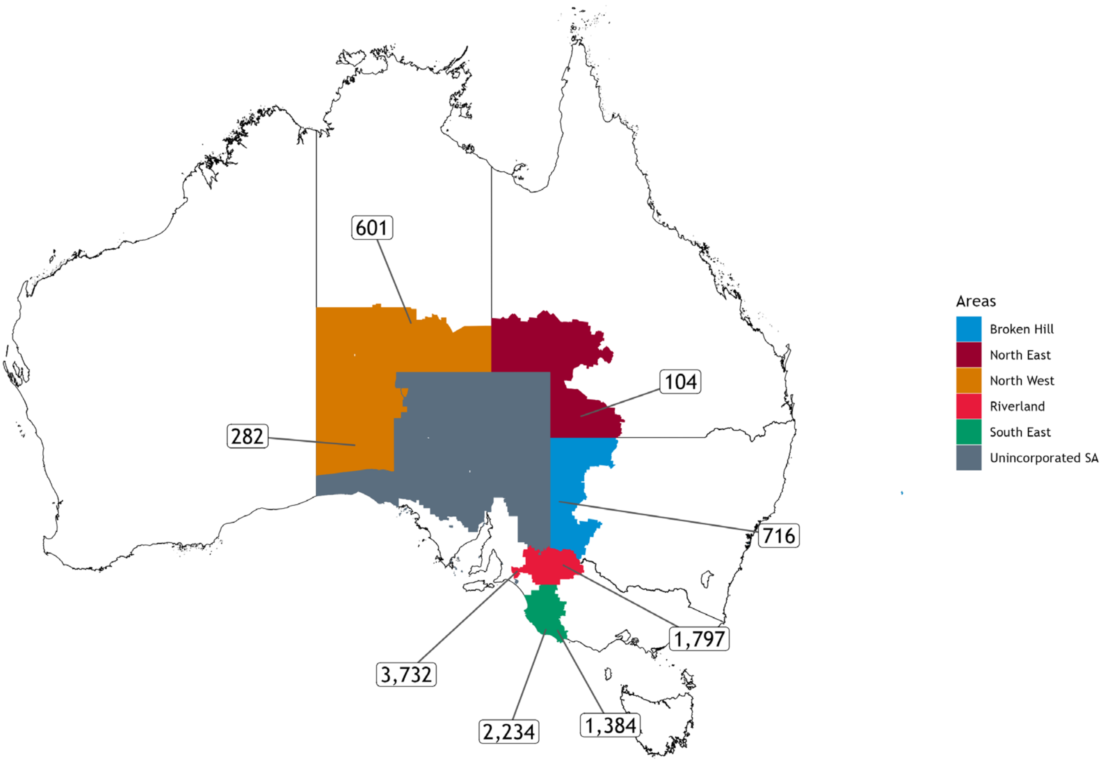
[2] Data and calculations have been checked for error.

[3] This area may have lower Census response rate or other data collection and definition issues.

example, someone may travel from part of Grant into Mount Gambier, both of which are in the South East community. This data is summarised in Figure 4-4.

Nevertheless, the data does also include people of interest to this research; those who live in an inter-state community outside of SA and travel over the border into SA for work.

Figure 4-4 Count of people who travel outside their residence for work in cross border areas, displayed on a map of Australia




Source: ABS (2021b), ABS (2025),, BDO analysis

To get a more precise understanding of this important flow (people outside of SA who travel into SA for work) Journey to Work data was provided. This data has been extracted from the Australian Census Longitudinal Database following a method to link individuals, their residence, and their place of work.

There are complex rules regarding the aggregation and extraction of this data. The application of these rules reduces the granularity and flexibility of the data produced.

Due to these aggregation and extraction rules the data provide cannot identify the origin people who live in cross border communities outside of SA and travel over the border into a cross border community on the SA side. However, it does identify the number of these people.

The total number of people who travel from a cross border community outside of SA into an SA cross border community for work is 3,846 as of the 2021 Census. Figure 4-5 breaks this down and shows that most of these people (3,247) travel to the SA side of Riverland. Just 472 people travel from an inter-state cross border community into the South East cross border community, and 127 people travel over the SA border (most likely this flow is from NT but there is no way to confirm using the data provided) into the North West cross border communities for work.

Figure 4-5 Cross border workers who travel over the SA border for work in SA, by community in which they work

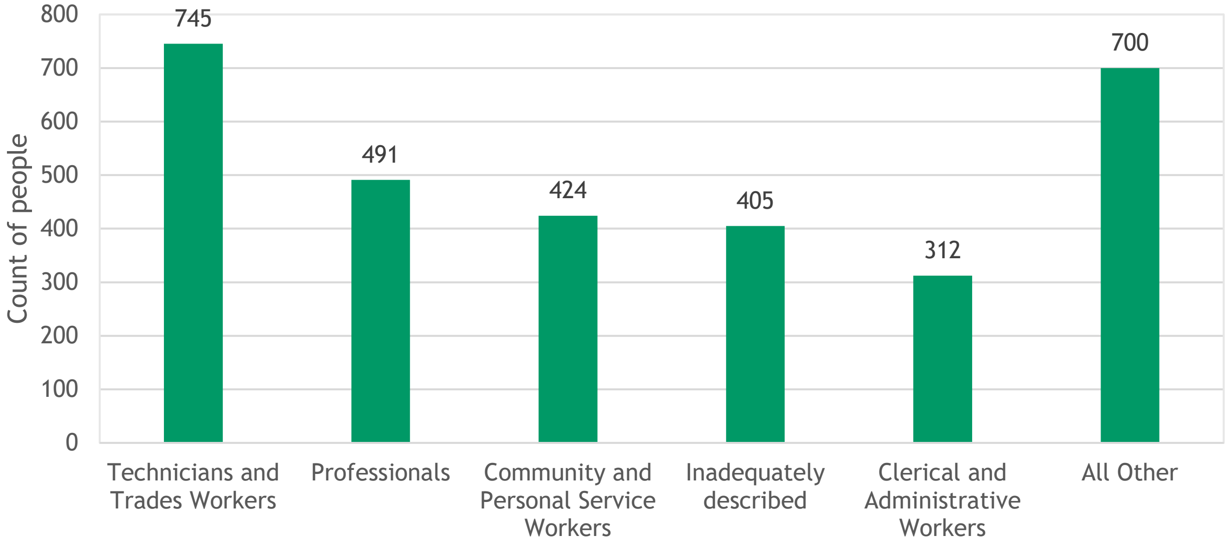

Source: ABS (2021b), ABS (2025), BDO analysis

Although doing so necessarily removes the destination dimension of the data, this data can be broken down by occupation to show what sort of workers travel to SA for work from cross border communities[4]. Figure 4-6 shows that the highest number of workers who travel over the SA border from an outside cross border community is represented by technicians and trades workers. This is consistent with Spendmapp data described in Section 4.6

The rest of the top five occupations are of roughly similar magnitude, including community and personal service workers which is a key occupation group for policy. Not shown in the figure is the count of labourers who travel from an inter-state cross border community, in 2021 this was 288 people. The labourer occupation is the lowest skilled occupation in the Australian and New Zealand Standard Classification of Occupations (ANZSCO). Though lower skilled, labourers are important for keeping industries running but are lower paid than other occupations. The flow of labourers taken together with technicians and trades workers suggests that cross border communities rely on each other to build infrastructure projects, housing, and keep regional manufacturing going.

[4] The sum of this data slightly lower than the sum of the data provided above. Data and calculations have been checked for error and none was found. The mismatch could be due to the data suppression methodologies prescribed by ABS.

Figure 4-6 Count of people who travel across the SA border for work from a cross border community outside SA, by occupation




Source: ABS (2021b), ABS (2025), BDO analysis

## 4.6. Flows - card spend data

Data to explore consumer spending flows between cross border communities has been provided by Geografia (2025) from Spendmapp; a data analytics platform developed by Geografia that provides detailed, up-to-date insights into consumer spending patterns across local communities. It uses anonymised bank transaction data to help local governments, businesses, and organisations understand economic activity in their regions.

The data provided by Geografia (2025) has been filtered to take on the perspective of looking at flows of spending into each of the SA cross border communities LGAs. An additional filter has been applied by Geografia to delineate the broad area where this spend originates.

### 4.6.1. Spendmapp measurements

The Spendmapp data provided by Geografia includes a measure of both the total value of transactions and a population weighted count of transactions.

- **Value:** The value of transactions is measured in Australian dollars.
- **Timeframe:** Geografia has provided data for each month between June 2024 and May 2025, inclusive.

### 4.6.2. Spendmapp geographic breakdown and flow directions

Geografia has provided data for individual LGAs that compose the cross border communities on the SA side of each border, and broad geographic areas for areas outside the SA borders.

The data provided does not include the unincorporated area of SA and so does not include the North East cross border communities on the SA side.

Table 4-3 displays the mapping from SA LGA name to cross border community definition for those LGAs included in the data from Geografia.

Table 4-3 Spendmapp data LGA to cross border community mapping

| SA LGA name | Cross border community |
|---|---|
| Berri Barmera | Riverland |
| Grant | South East |
| Karoonda | Riverland |
| Kingston District | South East |
| Loxton Waikerie | Riverland |
| Mount Gambier | South East |
| Murray Bridge | Riverland |
| Naracoorte and Lucindale | South East |
| Outback Communities Authority | North West |
| Renmark Paringa | Riverland |
| Robe | South East |
| Southern Mallee | Riverland |
| Tatiara | South East |
| Wattle Range | South East |

Source: Geografia (2025), BDO mapping

To contextualise and summarise the data, a mapping process has been applied that categorises flows according to their origin. Following the same schema as the rest of this report was not possible because of the different definitions used by BDO and Geografia (2025). However, the categories are broadly consistent, and the differences do not materially affect broad conclusions.

The Spendmapp data covers three types of flows, the areas included in these flows are listed in Table 4-4:

1. Flows from SA areas that are not in the cross border LGAs (for example someone from Adelaide Metro spends in Murray Bridge) into SA cross border communities. This is consistent with the definition provided above in this report (Section 1.2).
2. Flows from areas that are outside of SA and outside of the cross border communities into SA. For example, someone coming from Sydney into Mount Gambier. This is consistent with the definition in Section 1.2.
3. Flows from areas that are in the cross border communities but are not in SA into SA. For example, this could be someone who lives in Nhill and spends money in Bordertown. This flow is not perfectly captured in the Spendmapp data. The Spendmapp data measuring this flow includes all the non-SA side of the cross border community but also includes large areas that are outside the cross border community. So, this flow is not perfectly consistent with the way the flow has been defined in Section 1.2. To indicate this, an asterisk has been attached to the title.

Table 4-4 Spendmapp data conceptualisation and definition of flows

| SA beyond to SA cross border | Inter-state beyond to SA cross border | Inter-state cross border* to SA cross border |
|---|---|---|
| Greater Adelaide | Greater Brisbane | Rest of NSW |
| Rest of SA | Greater Darwin | Rest of NT |
| | Greater Melbourne | Rest of Qld |
| | Greater Sydney | Rest of Vic. |

Source: Geografia (2025) labels, BDO conceptualisation

### 4.6.3. Flows data

The following maps summarise the most important features of the Spendmapp data by displaying the total value of spend flows into each SA cross border community with arrows showing the origin of the spend. A second map is provided for each cross border community showing the total flows of the category that represents the largest flows in each cross border community.

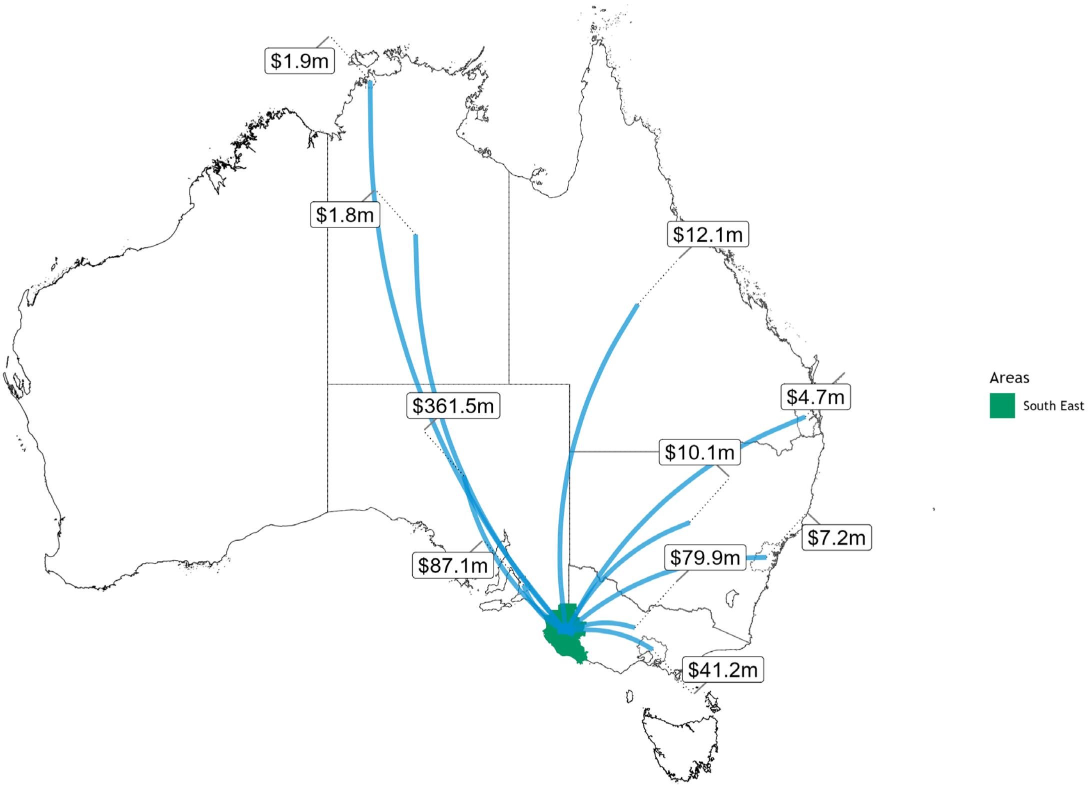
**South East**

Total spending flows into the cross border community of South East are displayed in Figure 4-7. The data shows a pattern consistent with other data shown in this report; that the South East cross border community is highly connected economically over the SA border into Vic. In total, the Spendmapp data estimates outside flows into South East at $607.5 million for the year June 2024 to May 2025.

The majority of this spend ($361.5 million) comes from Rest of SA, with $87.1 million coming into South East from the Greater Adelaide area.

Beside these flows, the greatest flows of spending come into the South East cross border community from Rest of Vic ($79.9 million) and Greater Melbourne ($41.2 million).

Figure 4-7 Total value of spend into South East, displayed on a map of Australia




Source: Geografia (2025), BDO analysis, ABS geospatial data

The Spendmapp data is broken down by broad categories of spending, these are useful for understanding the demand for different types of goods and services coming from cross border communities. A calculation of the highest contributing industry in each flow type has been made and is summarised in Figure 4-8.

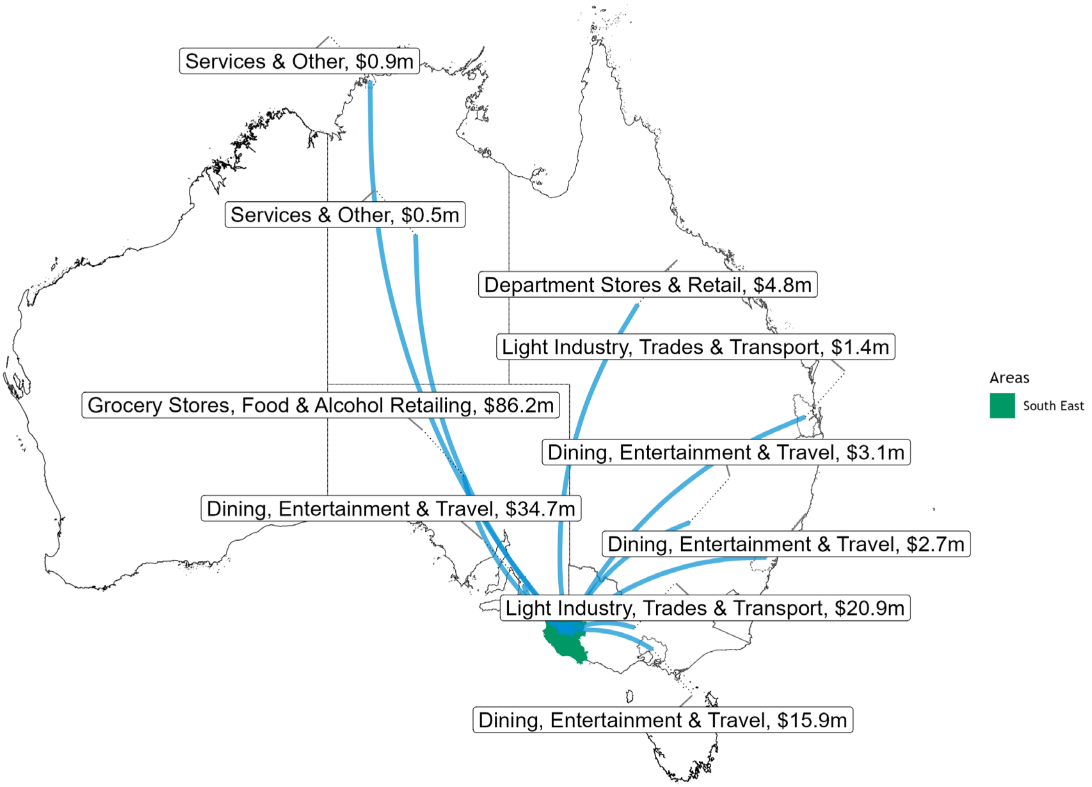
Flows from the Rest of SA and Greater Adelaide which are mostly composed of grocery and food related spending from the Rest of SA, and dining entertainment and travel from Greater Adelaide. The first of these categories describes a more day-to-day mundane service of South East to the Rest of SA. While the latter flow, dining, entertainment, and travel describes some part of the tourism industry.

The next largest flows are those from the Rest of Vic and Melbourne. These flows follow the same pattern as those from SA. The greatest flows from the Rest of Vic (which includes cross border communities on the Vic side) are spending associated with light industry, trades, transport. This is consistent with the data on travel for work showing a high number of tradespeople traveling over the border for work.

The greatest flow of spend from Greater Melbourne (excluding cross border communities) is dining, entertainment, and travel which is a category forming part of tourism.

Another key group of flows are those from cross border communities on the NT side of the border. Spendmapp data shows spending from these communities as Rest of NT, which includes areas that are not cross border communities. however, despite this caveat, the data shows that the greatest flows of spending are for Services and other categories. Though the raw value of these flows is low ($500,000 for the year ended May 2025).

Figure 4-8 Value of the greatest category of spend into South East, displayed on a map of Australia




Source: Geografia (2025), BDO analysis, ABS geospatial data

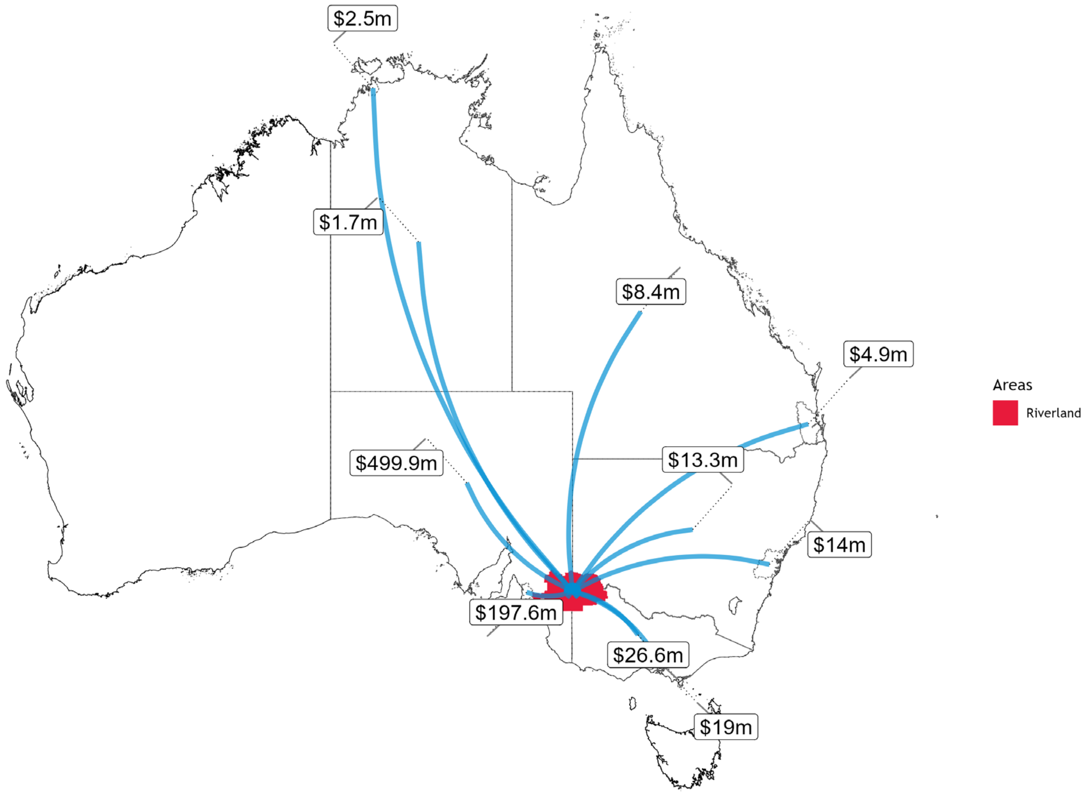
**Riverland**

The Spendmapp data on spending flows into Riverland shows that such flows totalled $787.8 million in the year ended May 2025. Figure 4-9 breaks this total spending down and displays where the spend originates. The greatest flow of spending into Riverland comes from the Rest of SA, with a value of $499.9 million. The second greatest spending flow comes from the Greater Adelaide area, with a value of $197.6 million.

Apart from these flows the greatest spend flow into Riverland comes from Rest of Vic (which includes cross border communities in Mildura on the Vic side) spend from this area totalled $26.6 million in the data provided.

Riverland is also strongly connected economically to NSW. The Spendmapp data supports this assertion, showing that the Rest of NSW spent $13.3 million in Riverland while flows from Greater Sydney were $14 million.

Figure 4-9 Total value of spend into Riverland, displayed on a map of Australia




Source: Geografia (2025), BDO analysis, ABS geospatial data

The categories of spending that flow into Riverland are displayed in Figure 4-10. Flows from the Rest of SA and Greater Adelaide describe categories of day-to-day spending from the Rest of SA (grocery, food and alcohol retailing, valued at $111.4 million) and tourism related spending (dining entertainment and travel, with a value of $53 million) from Greater Adelaide.

Flows from Vic contrast with those displayed for South East. For Riverland, the largest category of spending from the Rest of Vic (which includes the cross border community of Mildura) is dining, entertainment and travel. This category is associated with tourism.

Riverland also serves cross border communities in QLD (North East), these communities contributed part of $13.3 million in spending to Riverland during the year ended May 2025. The category representing the most spend from QLD (Rest of QLD and Greater Brisbane) was grocery stores, food and alcohol retailing. This is a category describing mundane day-to-day flows.

Another way the flows of spending into Riverland differ from those into South East is in the flows from NT. For Riverland, these flows are for the mundane (grocery and food) from Greater Darwin, and tourism related spending (dining, entertainment and travel) from the Rest of NT.

Figure 4-10 Value of the greatest category of spend into Riverland, displayed on a map of Australia


Source: Geografia (2025), BDO analysis, ABS geospatial data

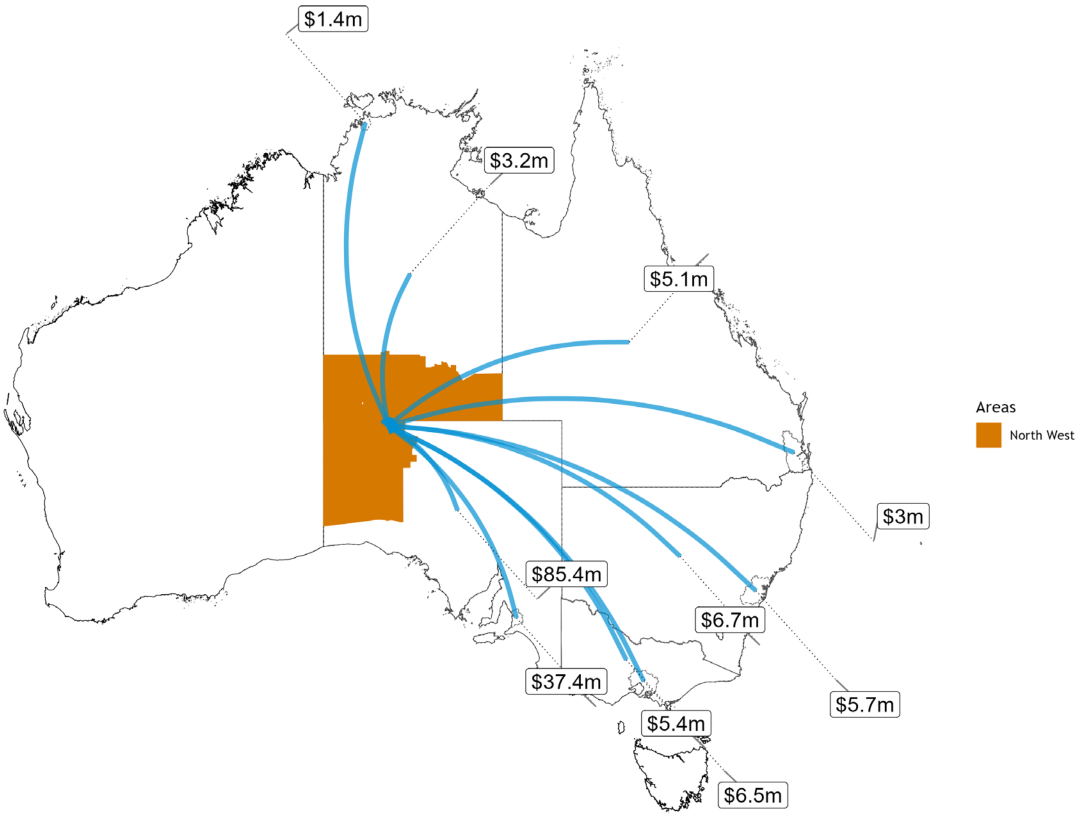
**North West**

The final cross border community for which Spendmapp data is available is North West. This area includes Maralinga Tjarutja and APY on the SA side, and MacDonnell and Alice Springs on the NT side. For LGAs on the SA side (Maralinga Tjarutja and APY) the total spend into this cross border community was $159.8 million in the year ended May 2025. This is much lower than Riverland ($787.8 million) and South East ($607.5 million).

The greatest contributor of spending into the North West economy is the Rest of SA and Greater Adelaide. These areas contributed $122.8 million in consumer spending to North West in the year ended May 2025. The second greatest contributor is Rest of NSW and Greater Sydney. The area covered by Rest of NSW includes the cross border communities of Broken Hill and Wentworth, this area contributed $6.7 million in consumer spending to the cross border community of North West in the year ended May 2025.

The data shows that North West cross border communities are also economically connected to those in NT. Data on spending from the Rest of NT (which includes the cross border communities of MacDonnell and Alice springs) shows that these areas contributed $3.2 million in consumer spending to the North West economy.

Figure 4-11 Total value of spend into North West, displayed on a map of Australia

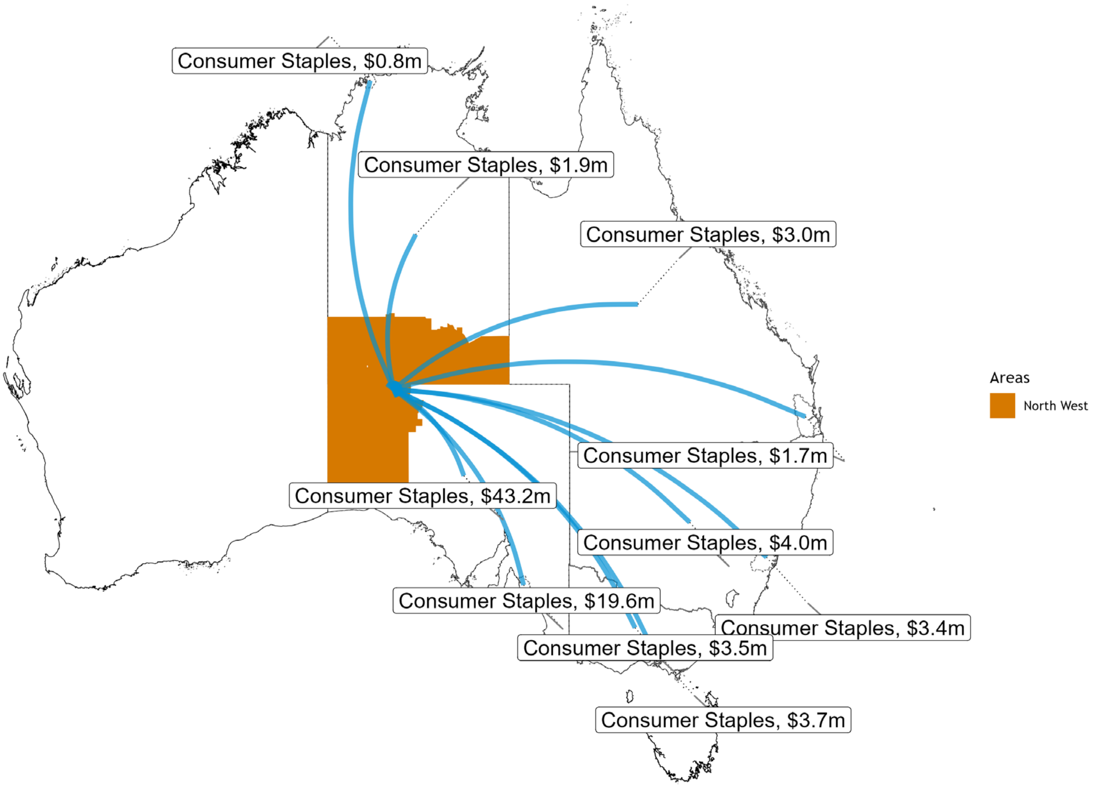



Source: Geografia (2025), BDO analysis, ABS geospatial data

The categories of spending that represent the highest value flowing into North West are displayed in Figure 4-12. In contrast to other cross border communities, there is only a single category that accounts for the highest spend, consumer staples.

This may be explained by the relative remoteness of the cross border community classified as North West. To confirm this, data from the cross border communities of North East (including the LGAs of: Bulloo, Barcoo, and Diamantina), which are similarly remote, would be useful.

Figure 4-12 Value of the greatest category of spend into North West, displayed on a map of Australia




Source: Geografia (2025), BDO analysis, ABS geospatial data

# 5. Conclusions

## 5.1.1. Overall

The data establishes that South Australia's cross border communities function as integrated service and economic systems, with people regularly crossing state lines for health care, work, and consumption. A selective portion are also integrated for post-school training. The most intense, multi-domain integration appears in Riverland, a clear regional nexus for labour inflow, consumer spend and health utilisation. South East acts as a hospital and service hub, anchored by Mount Gambier. North West presents a distinct access profile marked by service reliance outside the local area, thin SA side business density, and stronger training inflows to SA.

**System-wide conclusions**

- Flows are material and multi-directional. People cross into SA for work (3,846 commuters in 2021), with Riverland receiving the overwhelming share (3,247), and South East and North West receiving 472 and 127 respectively. These same places also attract sizable consumer spend from outside SA (Riverland $787.8m, South East $607.5m, North West $159.8m, for the year ended May 2025), evidencing integrated labour-market and consumption catchments.
- Health service use cuts across borders in patterned ways. Mount Gambier hospitals recorded 1,240 separations of inter-state cross border residents, and Southern Mallee posts the highest cross border utilisation rate (11.5 per cent) among SA LGAs. These are indicators of cross jurisdiction service catchments aligned to proximity and population centres.
- Education flows are modest relative to work and spend. Cross border TAFE enrolments into SA total 62, led by North West (25), followed by Broken Hill (18), South East (13) and Riverland (six). This contrasts with the scale of labour and spend flows.
- Economic structure varies by region and explains flow intensity. SA cross border LGAs host 7,812 business units versus 7,690 across the border. Riverland (outside SA) has the largest business base (2,722) and the highest employment (20,270), aligning with its role as the principal destination for inter-state workers and spend.
- The largest cross border occupation inflows into SA are technicians and trades (745), professionals (491), and community and personal service workers (424). These workforces are critical to health delivery, construction and manufacturing, and essential local services.

## 5.1.2. Regions

This section summarises the broad themes that describe each region in terms of findings from the three domains.

**Riverland (including Southern Mallee, Berri Barmera, Loxton Waikerie, Renmark Paringa, Murray Bridge)**

- Riverland is the nexus of jobs, spend and health demand. Riverland receives 3,247 cross border workers and $787.8m in external consumer spend. Southern Mallee records the highest cross border hospital utilisation (11.5 per cent). Together, these indicate a single functional region spanning state lines.

- Training inflow is low relative to activity. Only six inter-state cross border TAFE enrolments into SA originate from Riverland's non-SA side, underscoring a skills pipeline gap compared with labour and spend flows.

**South East (including Mount Gambier, Naracoorte Lucindale, Wattle Range, Kingston, Tatiara, Robe, Grant)**

- South East is the hospital and service hub. Mount Gambier accounts for 1,240 inter-state cross border patient separations (2019/20 – 2023/24). The region also attracts $607.5m in external spend and 472 cross border workers, confirming South East's hub role.
- Education links exist but are selective. 13 inter-state cross border TAFE enrolments into SA and two SA-resident TAFE enrolments into Victoria (2024 – 2025) point to targeted, not mass education flows.

**North West (Maralinga Tjarutja, APY, and MacDonnell and Alice Springs across the border)**

- North West is where service access depends on out-of-area capacity. With no SA Health managed hospitals on the SA side, residents' separations are recorded in beyond cross border LGAs. SA hospitals recorded 3,948 separations of patients originating in NT (2019/20 – 2023/24).
- Thin SA side economy with strong training inflow. SA side business units are 59 versus 1,867 on the NT side, external spend is $159.8m, work inflows to SA's North West are 127. Yet 25 inter-state cross border TAFE enrolments into SA originate from this area, the largest of all inter-state cross border TAFE flows.

**North East (Bulloo, Barcoo, and Diamantina)**

- North East is the least populous cross border community with 910 residents in 2021. Few data points represented these populations adequately for analysis. This is therefore an area for future targeted research.

### 5.1.3. Health–Education–Economic linkages

This section summarises the important links between the three domains analysed in this report: health, education, and economic.

- Demand alignment in Riverland: high work inflow (3,247) and spend ($787.8m) coincide with Southern Mallee's 11.5 per cent cross border health utilisation, evidencing a shared catchment across domains.
- South East hub dynamics: 1,240 inter-state hospital separations at Mount Gambier align with $607.5m spend and 472 worker inflows. Education flows (13 TAFE into SA and two from SA to Vic) provide a supporting link.
- North West access model: No SA hospitals, low SA-side business density (59) and lower spend ($159.8m) pair with higher cross border TAFE inflow (25), implying training and travel are key mechanisms for accessing services and jobs over distance.
- Occupational bridge: the prominence of technicians and trades (745) and community and personal services (424) in cross border commuting explains the intersection of economic activity with health service delivery and points to practical training demand.

### 5.1.4. Data scope, limitations, and interpretation notes

This section summarises limitations within the datasets supplied for analysis.

- Health: Analysis relies on hospital separations, not Medicare claims. Medicare data was unavailable and remains a gap. SA Health staff provided notes in the data indicating some data caveats mostly concerning the origin of patients.
- Education: Counts reflect TAFE SA enrolments by LGA of residence (June 2025) and limited UniSA inbound counts. Inter-state beyond enrolments (face to face and online) are included at state of residence aggregates, not LGA level detail.
- Economic: Business unit and employment counts describe stocks, rather than growth. GSP and industry Location Quotient, employment type, and business growth or decline metrics were not available. Spend flows are from Spendmapp for June 2024 to May 2025 and use broad origin regions; North East (SA side) is not included in Spendmapp data due to geographic coverage.
- Methodological constraints: Journey-to-Work data is aggregated and suppressed under ABS rules and does not identify precise origins for some flows; small mismatches can arise due to suppression methodologies.

## 5.2. Recommendations and policy considerations

This section aligns the evidence produced in this report with the outcomes identified by DPC for health, education and economic expenditure analysis. It also outlines immediate policy opportunities for e DPC to progress with partner agencies. The analysis draws directly on findings of this report and is mapped to the intent and benefits described on the DPC outcomes slides.

### 5.2.1. Health: Hospital Admissions and MBS

**Outcome intent**

Review Casterton (Limestone Coast) health service demand to test the extent of service delivery concerns.

**Evidence base in this report**

Section 2 summarises hospital utilisation in terms of separations, including inter-state cross border utilisation of SA facilities and flow patterns in the North West. These provide a consistent measurement framework to interrogate border-proximate service use affecting the Limestone Coast.

**Implications and recommended actions**

One option is to develop a short analytical document using the separations origin-destination constructs in Section 2 to quantify “demand from over the border” influencing Limestone Coast service pressures.

Additionally, DPC could use observed cross border patterns to prioritise practical cross jurisdiction protocols (like telehealth triage or referral pathways), beginning with service points demonstrating the highest inbound separations.

### 5.2.2. Education: TAFE and University Enrolments

**Outcome intent**

Size the cohort of students enrolled across the border; establish a steering committee to consider policy implications in concert with skills and labour mobility work.

**Evidence base in this report**

Section 3 provides a structured summary of education flows. Including inter-state cross-border enrolments in SA TAFE, inter-state beyond into SA TAFE, and SA cross-border residents enrolling in TAFE outside SA. These delineate cohort sizes and directions necessary to inform access and funding settings.

**Implications and recommended actions**

DPC can use the flow categories to produce a simple baseline dashboard (origin and destination and cohort counts) as the first agenda pack for the cross-agency steering committee.

### 5.2.3. Economic: Spendmapp Expenditure Flows

**Outcome intent**

Use Spendmapp analysis to support service planning and the broader “smart economy” policy narrative.

**Evidence base in this report**

Section 4 presents card spend flows, showing total inflows into each SA cross-border community and the dominant flow categories. For the South East, the pattern is consistent with other data in this report: a high degree of economic connectedness across the border between SA and Vic.

**Implications and recommended actions**

Prioritise service and small business enabling investments at border hubs where spend inflows are strongest, beginning with the South East.

### 5.2.4. Closing data gaps

Key data gaps have been identified. Of these, the gaps in the economic data from ABS (2021) are likely to be most readily addressed. The data provided was constructed using access to unit records through a secure system administered by the ABS. Data gaps can be closed by re-examining definitions and reframing data queries.

Geografia can supply Spendmapp data at great geographic detail, so there are opportunities to close data gaps in this domain. Although it remains key to understand the balance between the cost of this data and the marginal benefit of the information it can provide.

The first step in closing data gaps is to establish a road map. Medicare data was planned to be provided for this project but has so far been unable to be provided. This is likely available and could be the first step in the road map. Then data gaps describing education flows into the university system could be explored, this would involve coordination with the universities in SA, and careful use of the data. Finally, a robust roadmap for closing data gaps could explore how to enumerate service use patterns of First Nations people.

### 5.2.5. Coordination with other states

SA DPC research into this area is innovative and creates a stake in the ground. It is worthwhile for other states (especially Vic and NSW, but also QLD and NT) to undertake a similar approach to this research. Following this research, SA DPC and the equivalent organisations from other states should coordinate to develop a triangulation of research and build a cohesive understanding of cross border communities.

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Regional Development Australia (2025) https://economy.id.com.au/

Vic TAFE (2025) Special request, received June 2025


**Disclaimer**

The assignment is a consulting engagement as outlined in the 'Framework for Assurance Engagements', issued by the Auditing and Assurances Standards Board, Section 17. Consulting engagements employ an assurance practitioner's technical skills, education, observations, experiences and knowledge of the consulting process. The consulting process is an analytical process that typically involves some combination of activities relating to: objective-setting, fact-finding, definition of problems or opportunities, evaluation of alternatives, development of recommendations including actions, communication of results, and sometimes implementation and follow-up.

The nature and scope of work has been determined by agreement between BDO and the Client. This consulting engagement does not meet the definition of an assurance engagement as defined in the 'Framework for Assurance Engagements', issued by the Auditing and Assurances Standards Board, Section 10.

Except as otherwise noted in this report, we have not performed any testing on the information provided to confirm its completeness and accuracy. Accordingly, we do not express such an audit opinion and readers of the report should draw their own conclusions from the results of the review, based on the scope, agreed-upon procedures carried out and findings.

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Spendmapp

# Berri Barmera

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia DataX

Government of South Australia
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# Welcome to the Spending Insights Report

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

The Spending Insights Report is produced by the Geografia team for Australian local governments. It is designed to help you communicate Spendmapp data insights to your stakeholders.

The report is powered by Spendmapp, a partnership between Geografia and Westpac DataX. It draws on transaction records of the Westpac Banking Group, with all figures 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 economic activity in your region. It includes benchmarking against comparable local government areas (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 Visitor Origins, 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 the *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 19 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Berri Barmera was $389.9M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Berri Barmera increased by 2.9%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

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

In May 2025, Total Local Spend was $28.3M. Breaking Total Local Spend down, in May 2025, $17.8M was spent in Consumer Staples; $6.7M in Discretionary Spend and $3.9M in Services & Other (Figure 2).

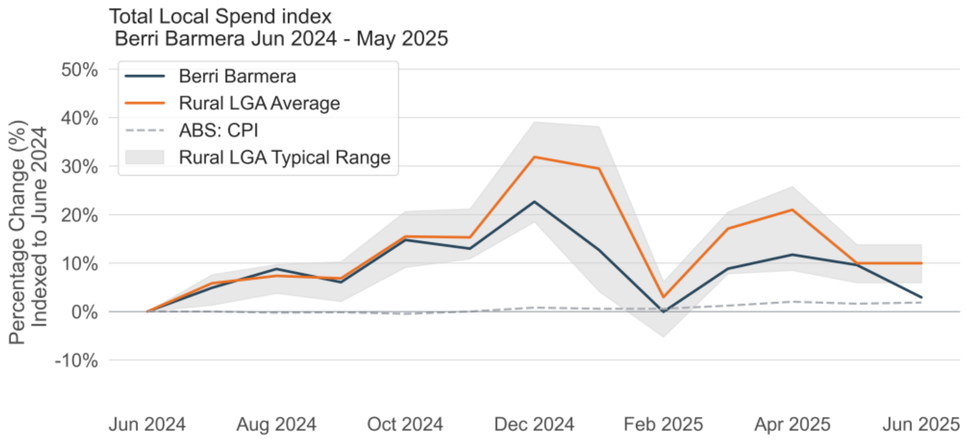


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

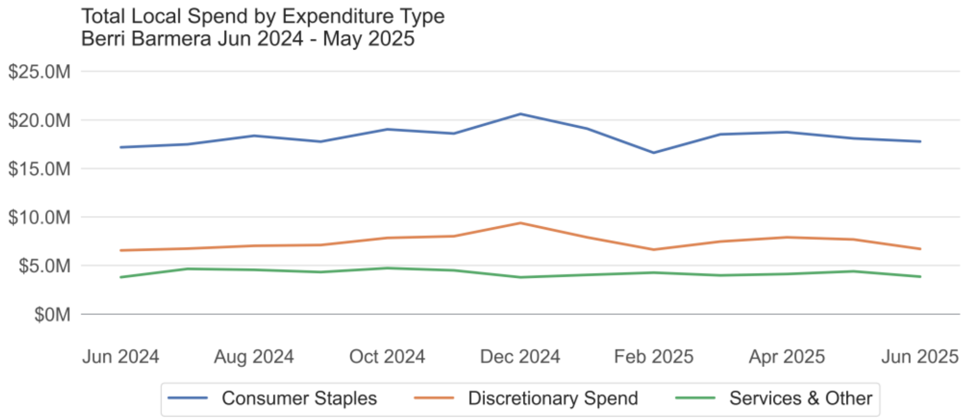


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Local 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 39.4% ($160.5M) of Resident Wallet. At 29.2% ($118.9M), Resident Escape Spend was within trend and at 31.3% ($127.5M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 2.4%; Discretionary Spending increased by 13.5%; and spending in Services & Other increased by 4.4%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

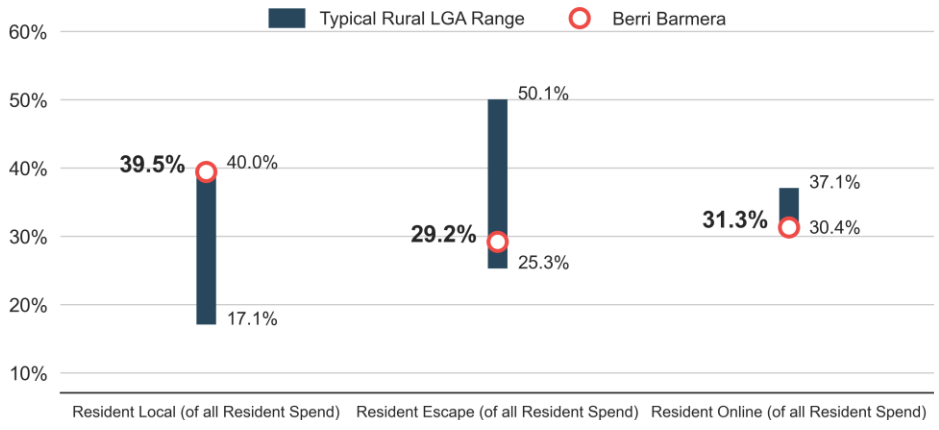


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

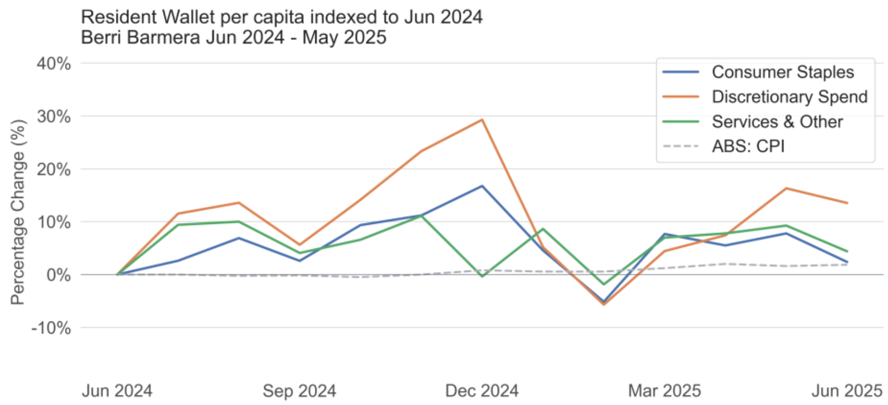


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Grocery Stores, Food & Alcohol Retailing ($99.5M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $25.3M |
| Department Stores & Retail | $98.8M |
| Dining, Entertainment & Travel | $71.8M |
| Grocery Stores, Food & Alcohol Retailing | $99.5M |
| Light Industry, Trades & Transport | $59.8M |
| Services & Other | $85.5M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Grocery Stores, Food & Alcohol Retailing (22.6%) (Figure 5).

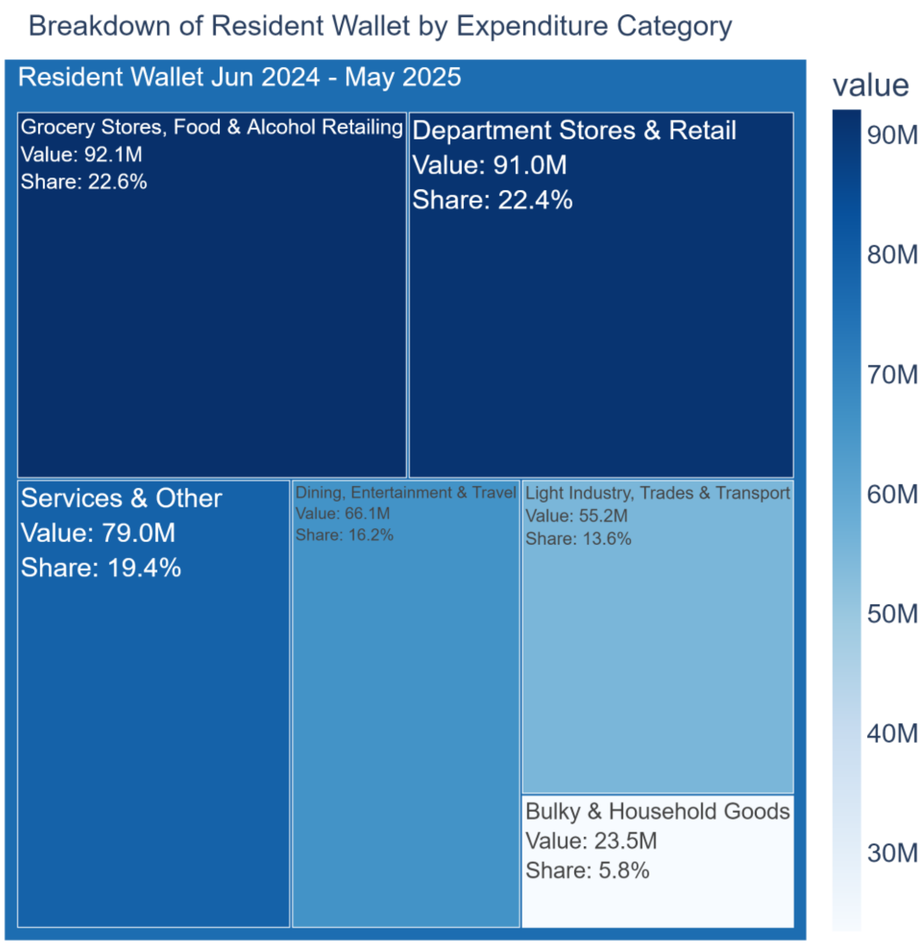


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $76.4M, accounting for 91.9% of visitor expenditure in Berri Barmera. Interstate Spend accounted for 8.1% or $6.7M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $60.4M or 72.6% of all visitor spend in Berri Barmera (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $60.4M | 72.6% |
| Greater Adelaide | $16.0M | 19.3% |
| Regional/Rural Victoria | $1.7M | 2.1% |
| Greater Melbourne | $1.3M | 1.5% |
| Regional/Rural New South Wales | $1.1M | 1.4% |
| Regional/Rural Queensland | $812.4K | 1.0% |
| Greater Sydney | $702.0K | 0.8% |
| Greater Perth | $445.3K | 0.5% |
| Greater Brisbane | $236.0K | 0.3% |
| Regional/Rural Western Australia | $136.2K | 0.2% |
| Greater Darwin | $97.3K | 0.1% |
| Australian Capital Territory | $83.9K | 0.1% |
| Regional/Rural Northern Territory | $32.3K | 0.0% |
| Greater Hobart | $0.0 | 0.0% |
| Regional/Rural Tasmania | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

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Note that all figures sourced from Spendmapp in this report are current as of 19 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Ceduna was $172.1M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Ceduna increased by 10.4%. This is above the rural LGA average change of 10.0%, and within the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

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

In May 2025, Total Local Spend was $12.9M. Breaking Total Local Spend down, in May 2025, $8.6M was spent in Consumer Staples; $3.7M in Discretionary Spend and $513.9K in Services & Other (Figure 2).

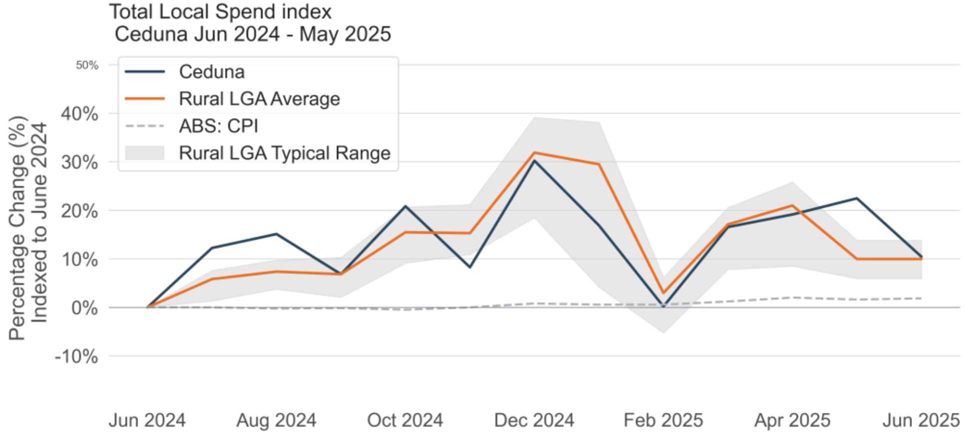


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

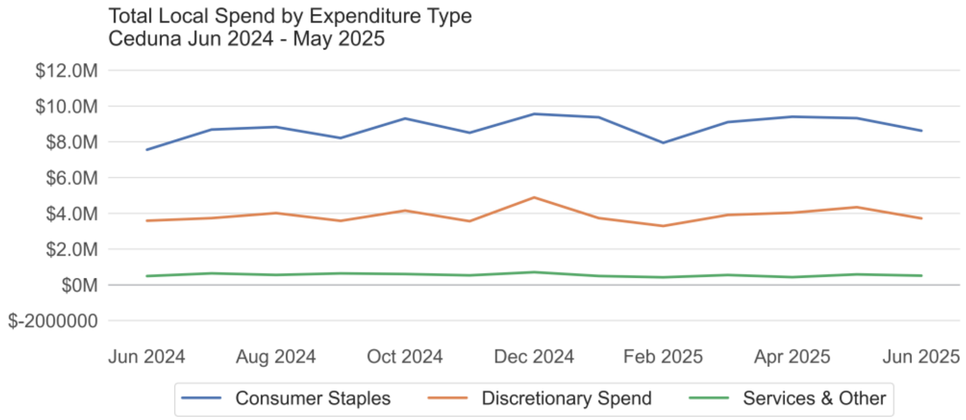


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Local 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 38.7% ($100.3M) of Resident Wallet. At 28.9% ($74.8M), Resident Escape Spend was within trend and at 32.4% ($83.8M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 8.6%; Discretionary Spending increased by 11.6%; and spending in Services & Other increased by 13.1%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

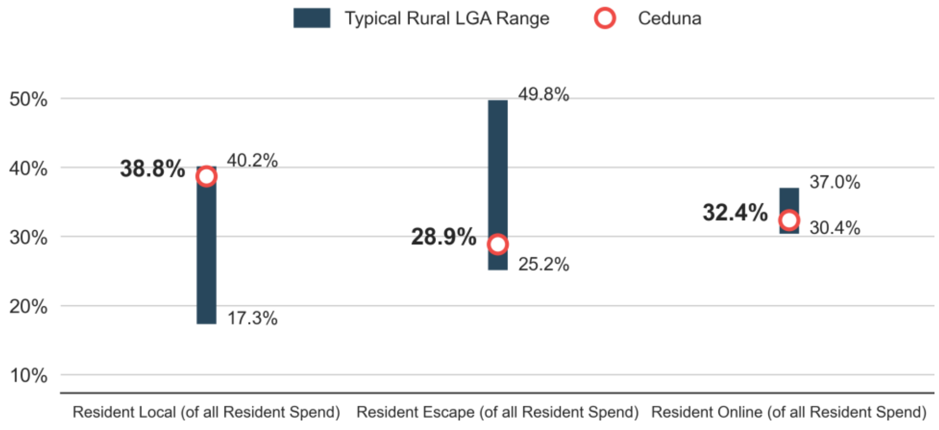


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

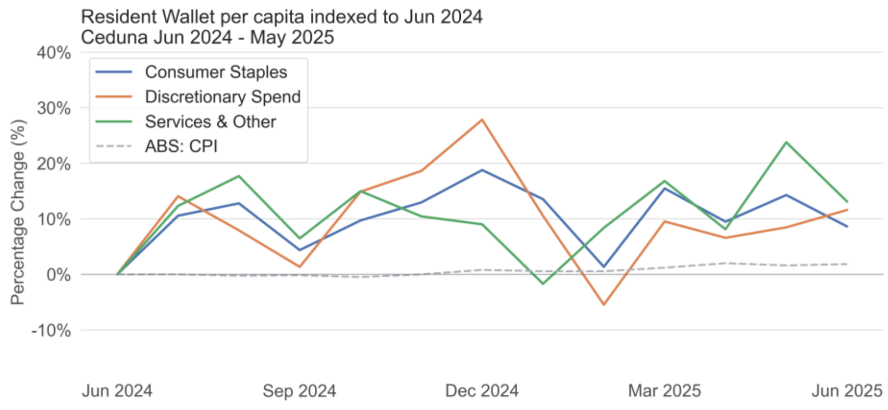


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($65.0M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $19.3M |
| Department Stores & Retail | $65.0M |
| Dining, Entertainment & Travel | $55.0M |
| Grocery Stores, Food & Alcohol Retailing | $50.6M |
| Light Industry, Trades & Transport | $46.9M |
| Services & Other | $43.9M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (23.1%) (Figure 5).

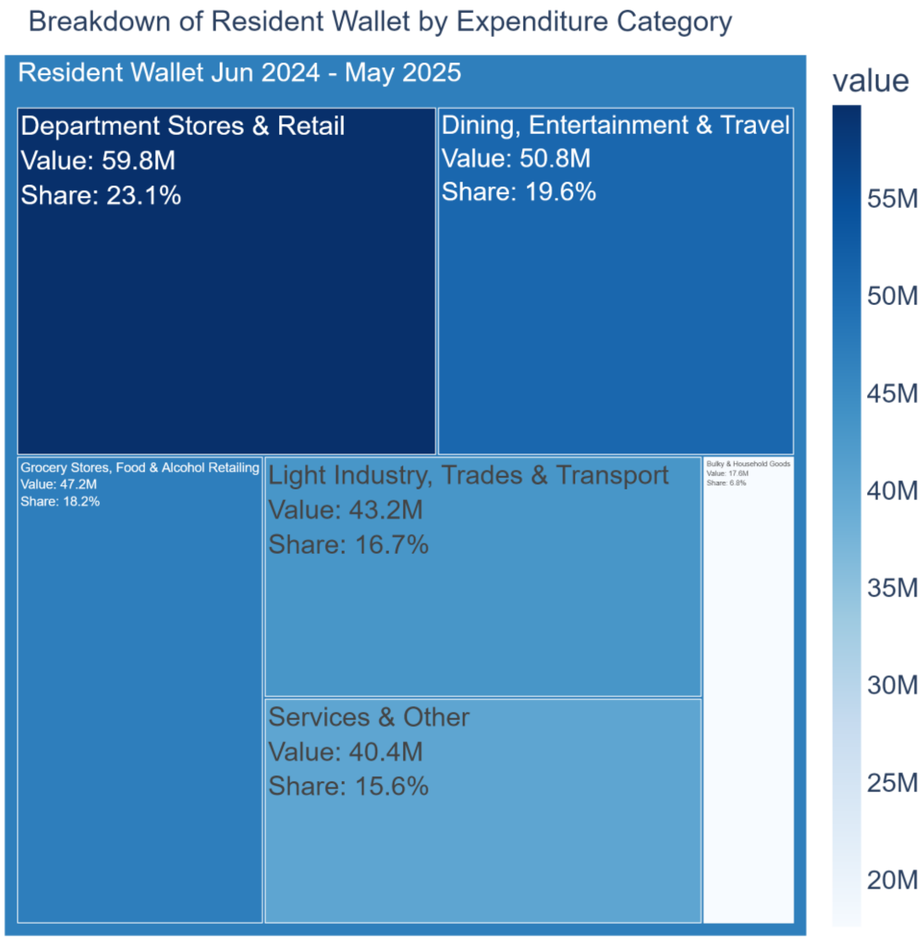


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $27.3M, accounting for 47.4% of visitor expenditure in Ceduna. Interstate Spend accounted for 52.6% or $30.3M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $16.3M or 28.3% of all visitor spend in Ceduna (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $16.3M | 28.3% |
| Greater Adelaide | $11.0M | 19.1% |
| Greater Perth | $6.8M | 11.9% |
| Regional/Rural Western Australia | $4.6M | 8.0% |
| Greater Melbourne | $3.9M | 6.7% |
| Regional/Rural New South Wales | $3.8M | 6.7% |
| Greater Sydney | $3.1M | 5.4% |
| Regional/Rural Queensland | $2.7M | 4.7% |
| Regional/Rural Victoria | $2.6M | 4.6% |
| Greater Brisbane | $1.8M | 3.1% |
| Regional/Rural Tasmania | $342.7K | 0.6% |
| Australian Capital Territory | $298.6K | 0.5% |
| Regional/Rural Northern Territory | $141.9K | 0.2% |
| Greater Darwin | $85.8K | 0.1% |
| Greater Hobart | $9.7K | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

# Spendmapp

## Grant

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia DataX

Government of South Australia
Cross Border Commissioner

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## What is in this Report?

The Spending Insights report provides a holistic and rigorous understanding of key aspects of economic activity in your region. It includes benchmarking against comparable local government areas (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 Visitor Origins, Expenditure Category, and Expenditure Type. We include year-on-year trends, typical ranges across comparable regions, and performance relative to the Consumer Price Index.

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Grant was $29.8M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Grant decreased by -5.2%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Grant has been above the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $1.7M. Breaking Total Local Spend down, in May 2025, $268.9K was spent in Consumer Staples; $1.2M in Discretionary Spend and $220.2K in Services & Other (Figure 2).

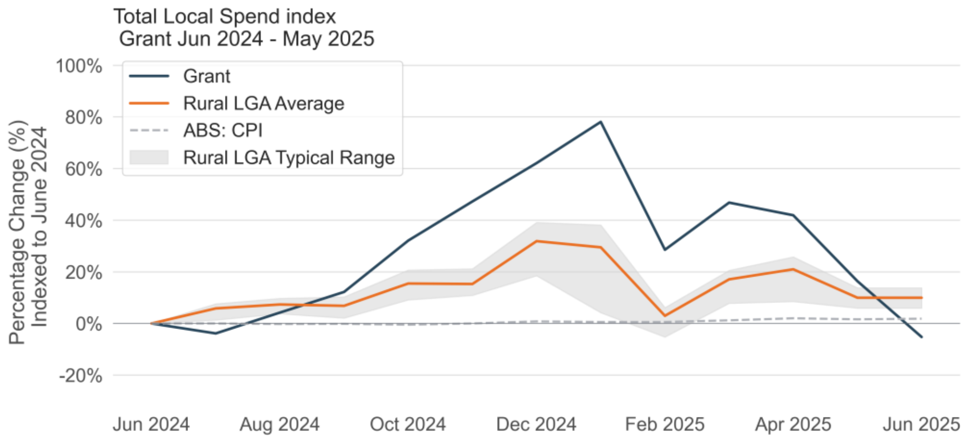


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

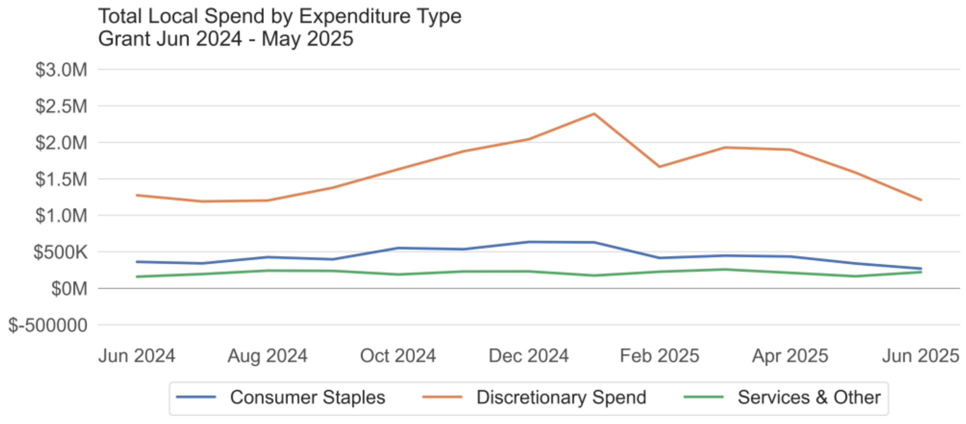


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was below trend, and accounted for 2.8% ($7.6M) of Resident Wallet. At 67.0% ($184.0M), Resident Escape Spend was above trend and at 30.2% ($82.8M), Resident Online Spend was below trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 3.5%; Discretionary Spending increased by 10.8%; and spending in Services & Other increased by 7.0%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

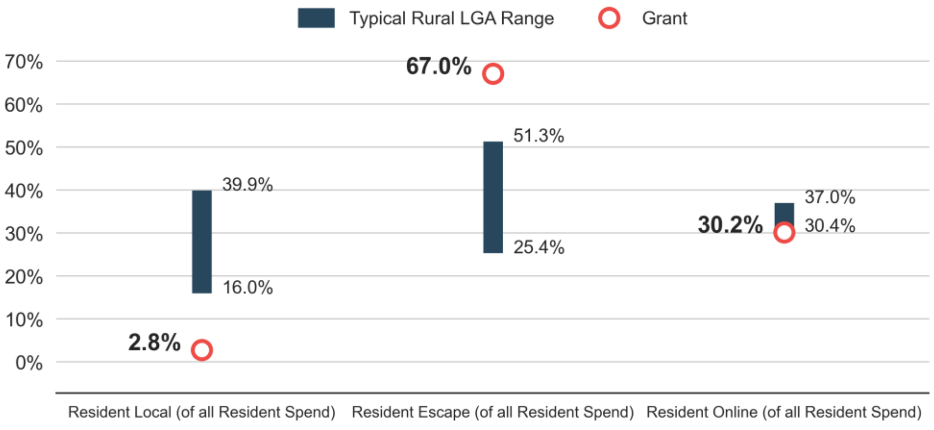


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

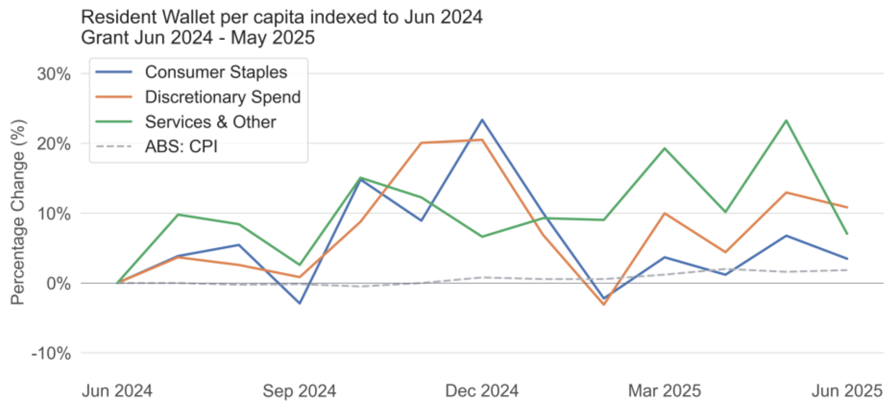


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Discretionary Spend ($122.5M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Consumer Staples | $119.4M |
| Discretionary Spend | $122.5M |
| Services & Other | $55.3M |

Table 1: Top 3 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Discretionary Spend (41.1%) (Figure 5).

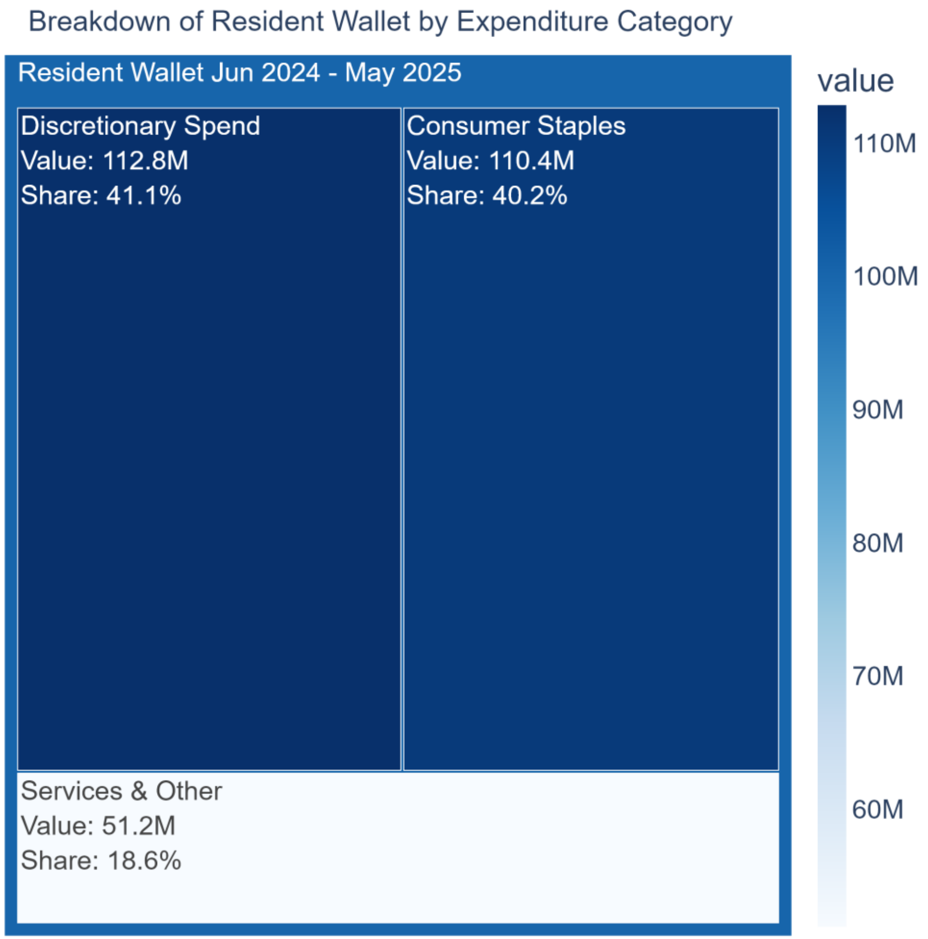


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $13.8M, accounting for 69.2% of visitor expenditure in Grant. Interstate Spend accounted for 30.8% or $6.1M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $10.4M or 52.2% of all visitor spend in Grant (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $10.4M | 52.2% |
| Greater Adelaide | $3.4M | 17.0% |
| Greater Melbourne | $2.5M | 12.5% |
| Regional/Rural Victoria | $2.3M | 11.5% |
| Greater Sydney | $406.9K | 2.0% |
| Regional/Rural New South Wales | $344.6K | 1.7% |
| Regional/Rural Queensland | $216.3K | 1.1% |
| Greater Brisbane | $183.9K | 0.9% |
| Greater Perth | $148.4K | 0.7% |
| Regional/Rural Western Australia | $30.1K | 0.2% |
| Regional/Rural Tasmania | $22.8K | 0.1% |
| Greater Darwin | $7.4K | 0.0% |
| Greater Hobart | $0.0 | 0.0% |
| Regional/Rural Northern Territory | $0.0 | 0.0% |
| Australian Capital Territory | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Karoonda

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Karoonda was $8.6M. The recent trend in spending has shown variability, with several months below the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Karoonda increased by 15.7%. This is above the rural LGA average change of 10.0%, and above the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Karoonda has been below the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $753.7K. Breaking Total Local Spend down, in May 2025, $460.1K was spent in Consumer Staples; $185.9K in Discretionary Spend and $107.7K in Services & Other (Figure 2).

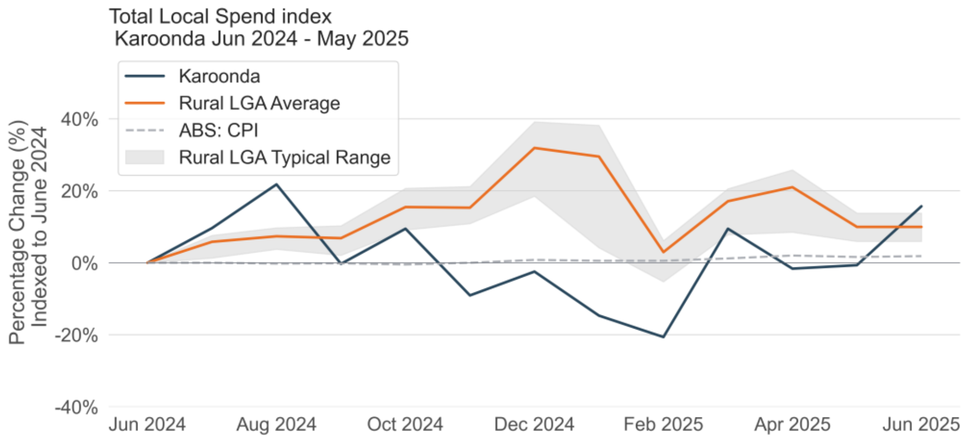


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

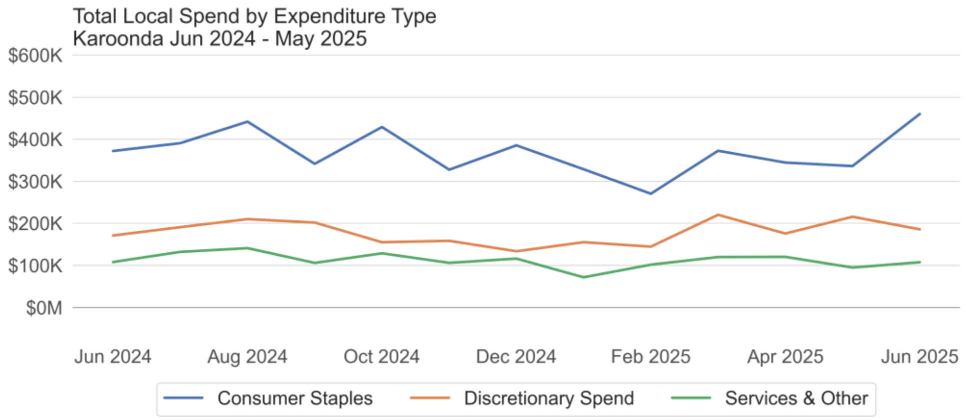


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was below trend, and accounted for 10.3% ($4.3M) of Resident Wallet. At 63.9% ($26.6M), Resident Escape Spend was above trend and at 25.8% ($10.8M), Resident Online Spend was below trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 10.3%; Discretionary Spending increased by 0.3%; and spending in Services & Other increased by 10.4%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

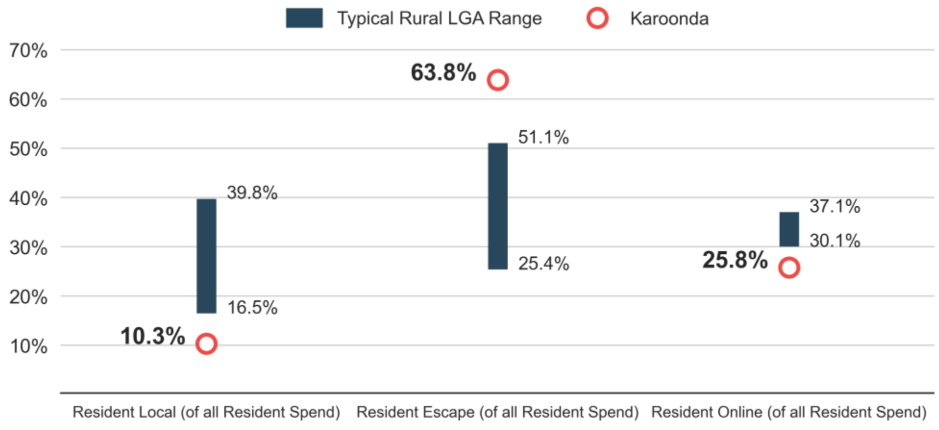


Figure 3: Share of Resident Wallet Compared to rural LGAs
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Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

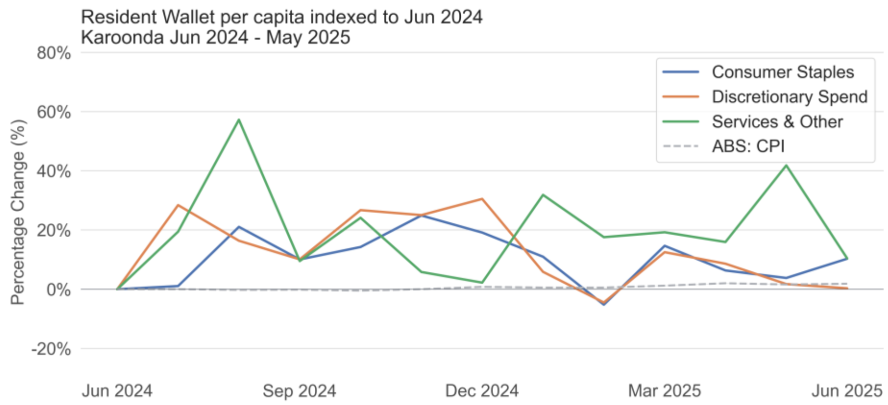


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Consumer Staples ($19.2M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Consumer Staples | $19.2M |
| Discretionary Spend | $18.1M |
| Services & Other | $7.6M |

Table 1: Top 3 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Consumer Staples (42.6%) (Figure 5).

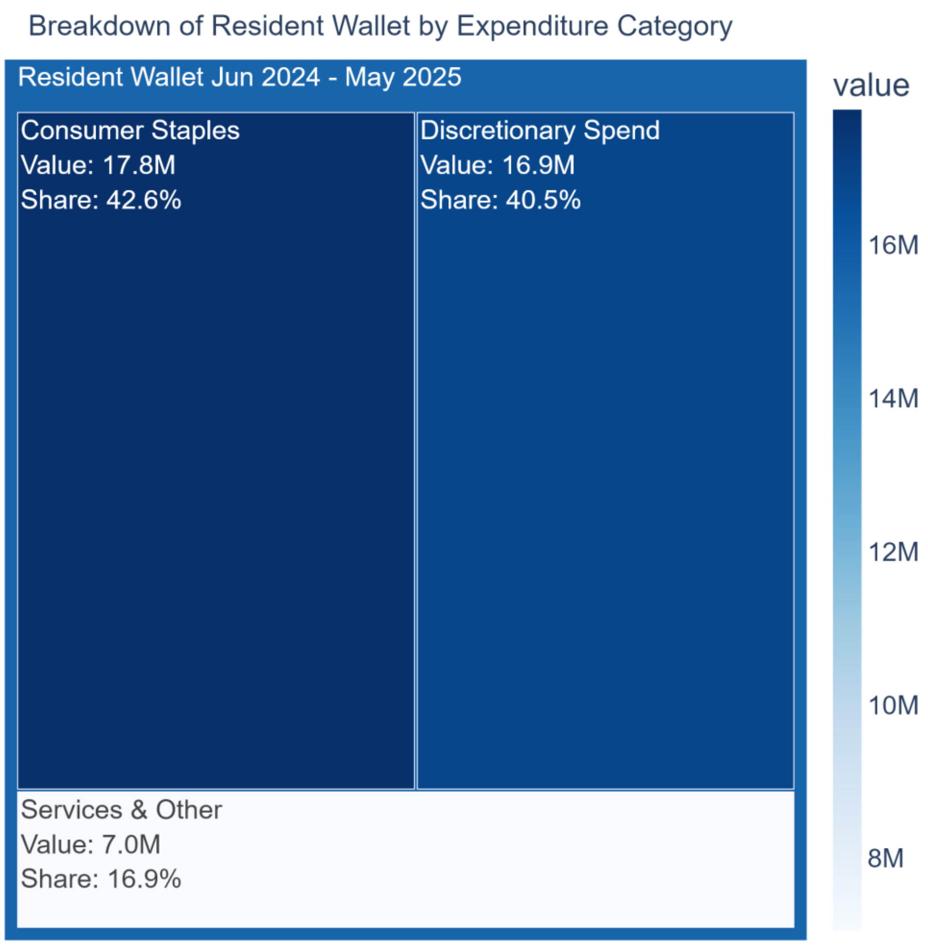


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $3.2M, accounting for 97.4% of visitor expenditure in Karoonda. Interstate Spend accounted for 2.6% or $85.1K.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $2.0M or 59.3% of all visitor spend in Karoonda (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $2.0M | 59.3% |
| Greater Adelaide | $1.3M | 38.1% |
| Regional/Rural Victoria | $61.3K | 1.8% |
| Regional/Rural New South Wales | $19.9K | 0.6% |
| Greater Sydney | $2.1K | 0.1% |
| Greater Melbourne | $1.8K | 0.1% |
| Greater Brisbane | $0.0 | 0.0% |
| Regional/Rural Queensland | $0.0 | 0.0% |
| Greater Perth | $0.0 | 0.0% |
| Regional/Rural Western Australia | $0.0 | 0.0% |
| Greater Hobart | $0.0 | 0.0% |
| Regional/Rural Tasmania | $0.0 | 0.0% |
| Greater Darwin | $0.0 | 0.0% |
| Regional/Rural Northern Territory | $0.0 | 0.0% |
| Australian Capital Territory | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
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# Kingston District

## Spending Insights

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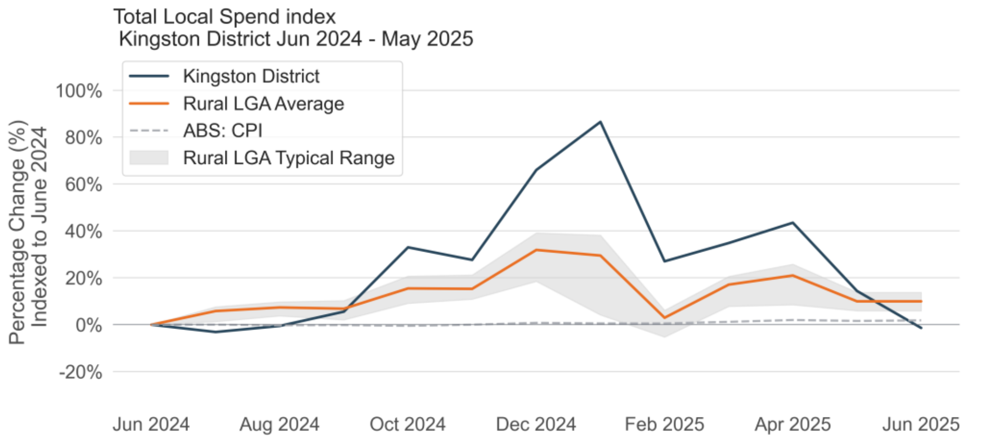
# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Kingston District was $66.6M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Kingston District decreased by -1.4%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Kingston District has been above the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $4.0M. Breaking Total Local Spend down, in May 2025, $2.7M was spent in Consumer Staples; $889.9K in Discretionary Spend and $429.8K in Services & Other (Figure 2).

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Source: Spendmapp by Geografia (2025); ABS (2025)

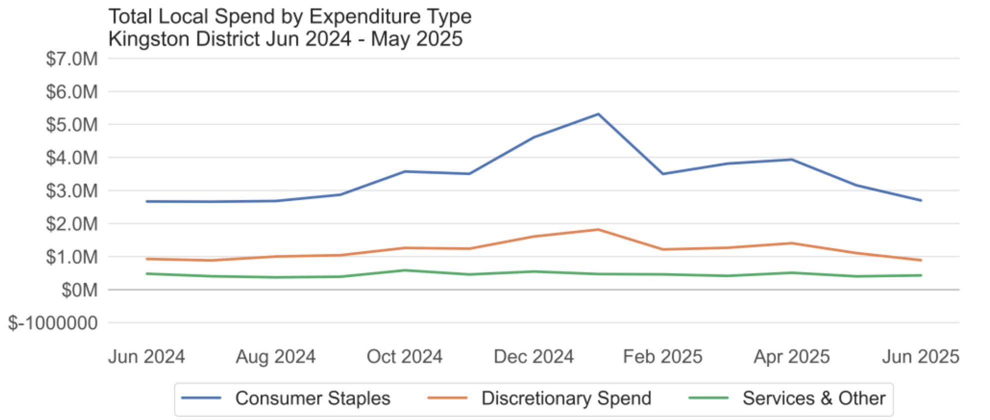


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 28.0% ($34.1M) of Resident Wallet. At 40.8% ($49.6M), Resident Escape Spend was within trend and at 31.1% ($37.9M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 3.0%; Discretionary Spending increased by 6.2%; and spending in Services & Other increased by 8.2%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

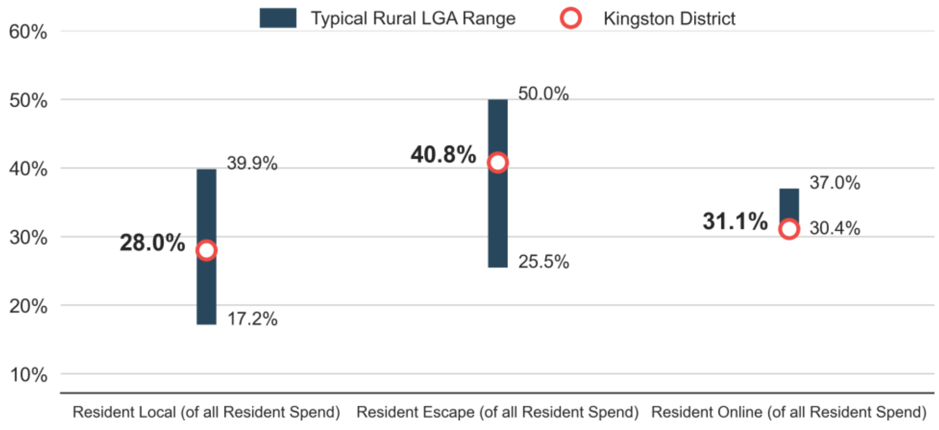


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

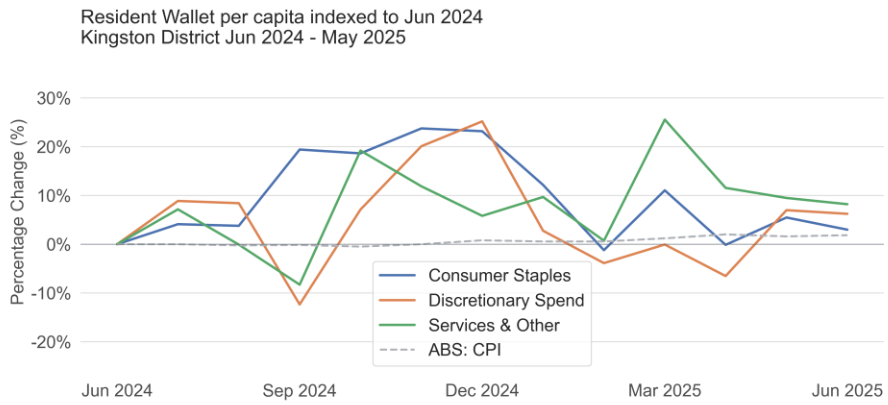


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($30.1M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $7.1M |
| Department Stores & Retail | $30.1M |
| Dining, Entertainment & Travel | $24.9M |
| Grocery Stores, Food & Alcohol Retailing | $26.2M |
| Light Industry, Trades & Transport | $20.7M |
| Services & Other | $22.5M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (22.8%) (Figure 5).

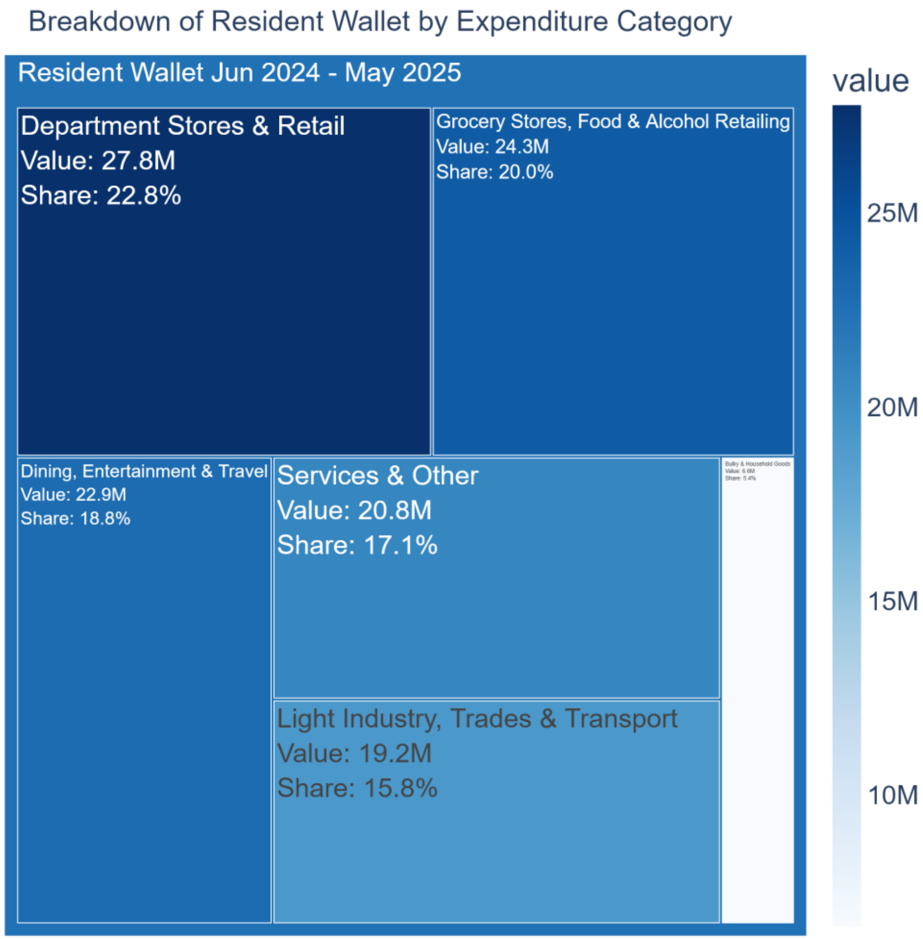


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $19.6M, accounting for 72.6% of visitor expenditure in Kingston District. Interstate Spend accounted for 27.4% or $7.4M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $12.5M or 46.2% of all visitor spend in Kingston District (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $12.5M | 46.2% |
| Greater Adelaide | $7.1M | 26.4% |
| Regional/Rural Victoria | $2.3M | 8.4% |
| Greater Melbourne | $2.2M | 8.2% |
| Australian Capital Territory | $735.1K | 2.7% |
| Regional/Rural New South Wales | $716.3K | 2.6% |
| Greater Sydney | $427.1K | 1.6% |
| Regional/Rural Queensland | $409.3K | 1.5% |
| Greater Brisbane | $302.5K | 1.1% |
| Greater Perth | $223.6K | 0.8% |
| Regional/Rural Tasmania | $63.8K | 0.2% |
| Regional/Rural Western Australia | $54.7K | 0.2% |
| Greater Darwin | $8.6K | 0.0% |
| Greater Hobart | $0.0 | 0.0% |
| Regional/Rural Northern Territory | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

# Spendmapp

## Loxton Waikerie

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia DataX

Government of South Australia
Cross Border Commissioner

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## What is in this Report?

The Spending Insights report provides a holistic and rigorous understanding of key aspects of economic activity in your region. It includes benchmarking against comparable local government areas (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 Visitor Origins, 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 the *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 19 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Loxton Waikerie was $305.6M. The recent trend in spending has been above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Loxton Waikerie increased by 11.6%. This is above the rural LGA average change of 10.0%, and within the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

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

In May 2025, Total Local Spend was $22.8M. Breaking Total Local Spend down, in May 2025, $14.7M was spent in Consumer Staples; $5.9M in Discretionary Spend and $2.2M in Services & Other (Figure 2).

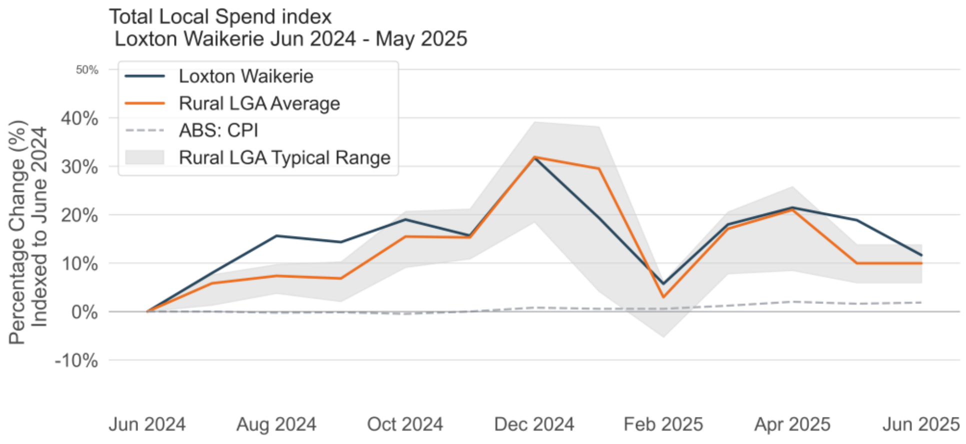


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

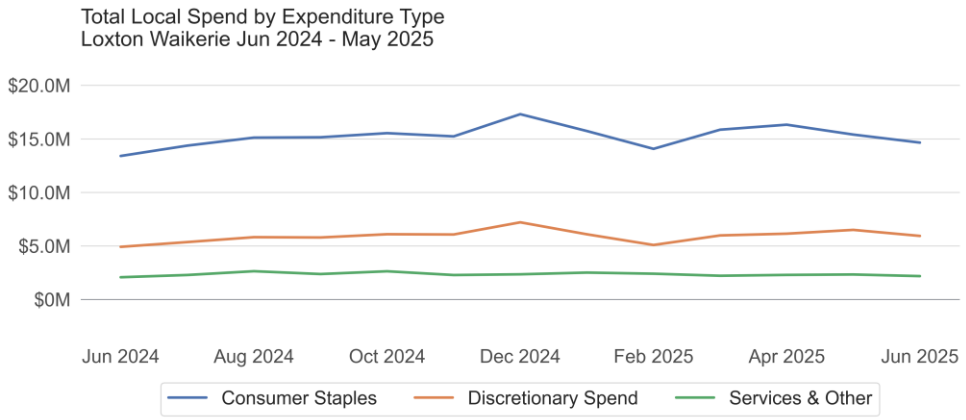


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 31.7% ($206.0M) of Resident Wallet. At 37.1% ($241.2M), Resident Escape Spend was within trend and at 31.2% ($203.0M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 3.3%; Discretionary Spending increased by 13.3%; and spending in Services & Other increased by 7.4%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

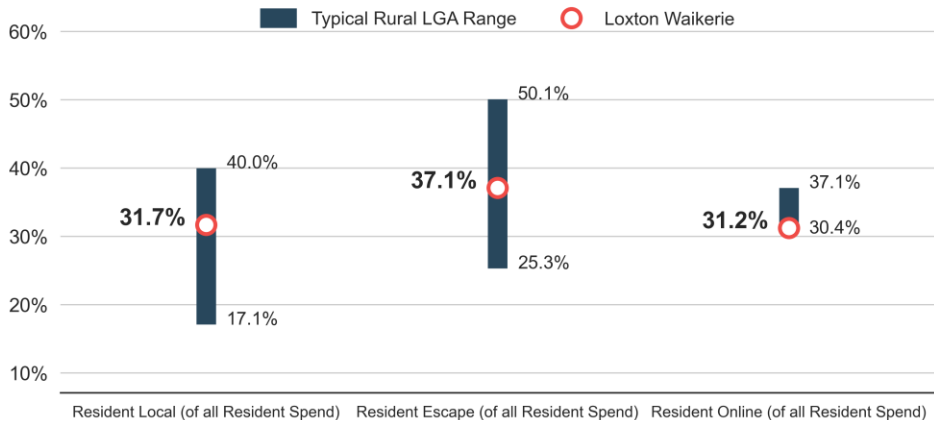


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

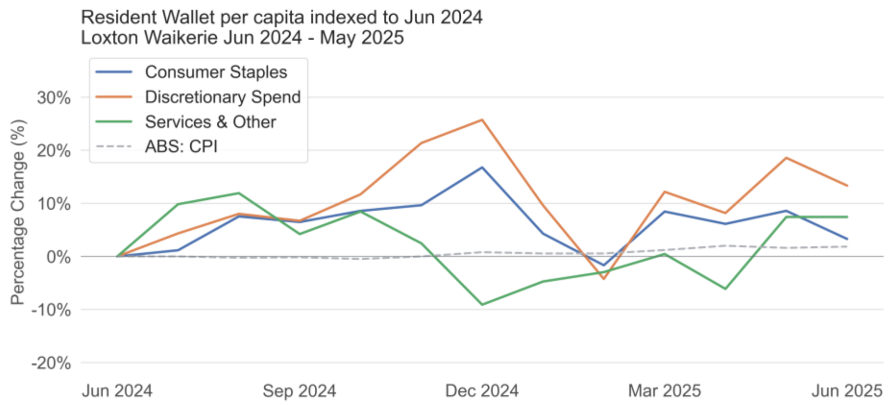


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($155.3M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $41.6M |
| Department Stores & Retail | $155.3M |
| Dining, Entertainment & Travel | $115.2M |
| Grocery Stores, Food & Alcohol Retailing | $155.1M |
| Light Industry, Trades & Transport | $101.2M |
| Services & Other | $136.5M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Grocery Stores, Food & Alcohol Retailing (22.1%) (Figure 5).

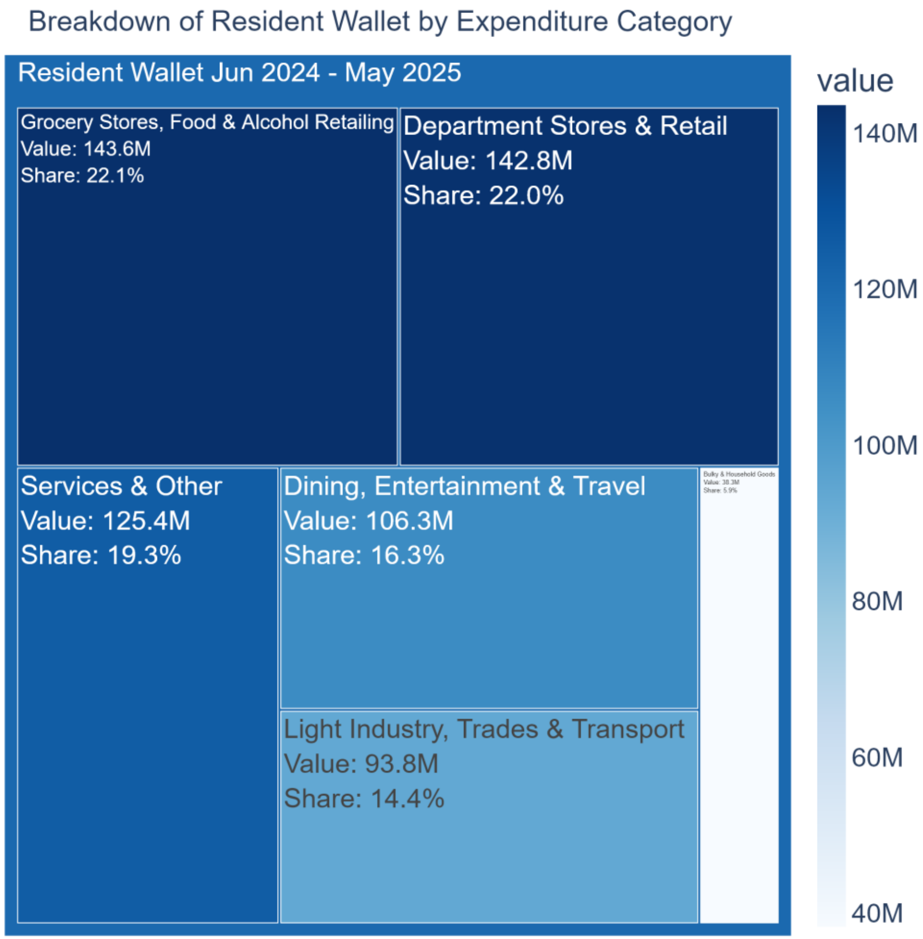


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $65.4M, accounting for 86.6% of visitor expenditure in Loxton Waikerie. Interstate Spend accounted for 13.4% or $10.1M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $41.3M or 54.7% of all visitor spend in Loxton Waikerie (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $41.3M | 54.7% |
| Greater Adelaide | $24.1M | 31.9% |
| Regional/Rural Victoria | $3.3M | 4.4% |
| Greater Melbourne | $1.6M | 2.2% |
| Regional/Rural New South Wales | $1.6M | 2.2% |
| Greater Sydney | $974.8K | 1.3% |
| Greater Brisbane | $805.3K | 1.1% |
| Regional/Rural Queensland | $697.7K | 0.9% |
| Greater Perth | $617.8K | 0.8% |
| Greater Darwin | $138.5K | 0.2% |
| Regional/Rural Western Australia | $121.7K | 0.2% |
| Australian Capital Territory | $94.3K | 0.1% |
| Regional/Rural Northern Territory | $57.2K | 0.1% |
| Regional/Rural Tasmania | $11.8K | 0.0% |
| Greater Hobart | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Mount Gambier

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Mount Gambier was $892.5M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Mount Gambier increased by 3.5%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Mount Gambier has been in line with the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $65.2M. Breaking Total Local Spend down, in May 2025, $34.2M was spent in Consumer Staples; $20.9M in Discretionary Spend and $10.1M in Services & Other (Figure 2).

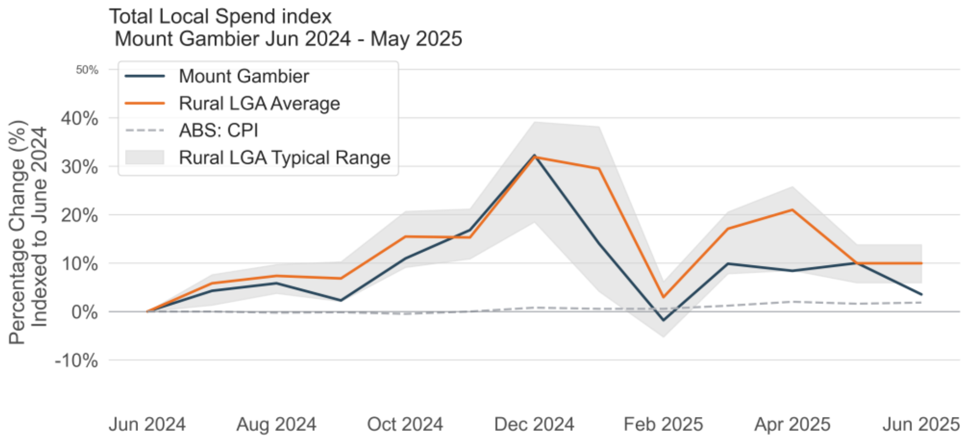


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

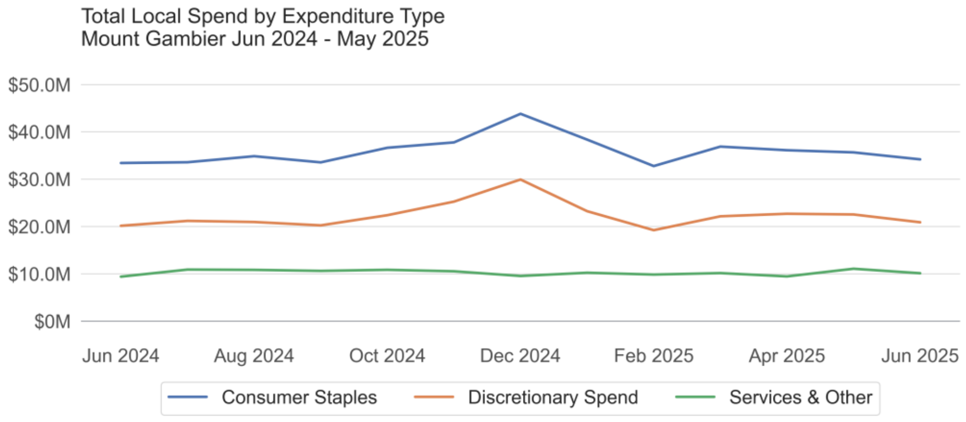


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Local 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.

Between June 2024 and May 2025, Resident Local Spend was above trend, and accounted for 50.5% ($411.7M) of Resident Wallet. At 17.1% ($139.8M), Resident Escape Spend was below trend and at 32.4% ($264.0M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 2.5%; Discretionary Spending increased by 13.0%; and spending in Services & Other increased by 11.8%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

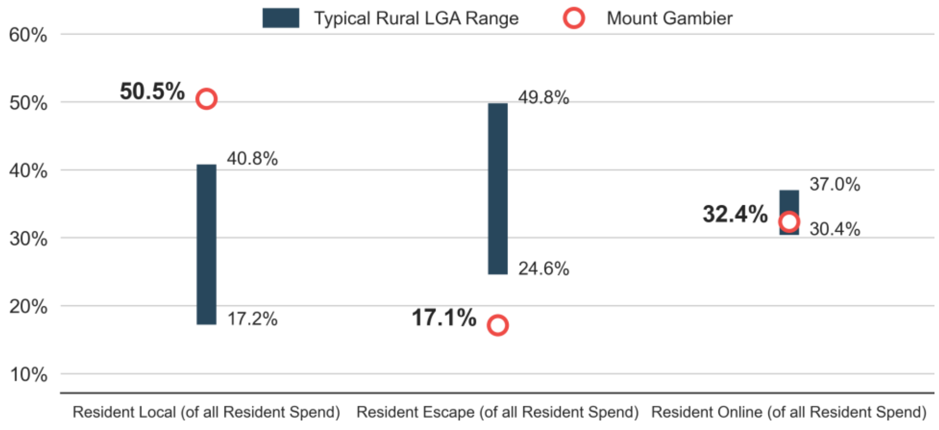


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

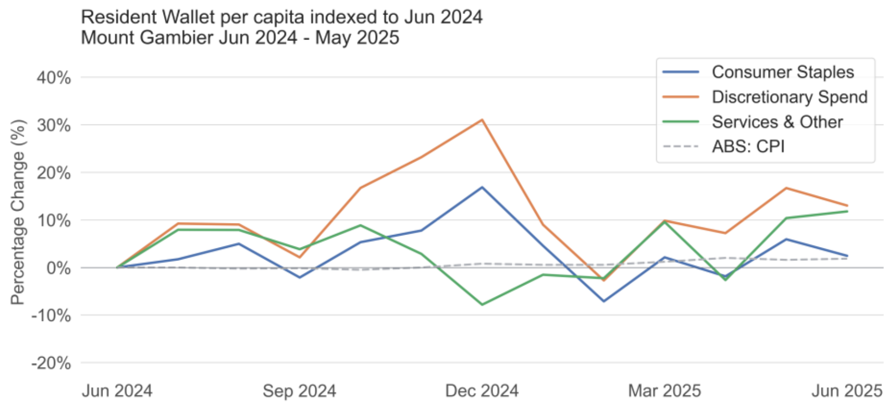


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($197.4M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $52.5M |
| Department Stores & Retail | $197.4M |
| Dining, Entertainment & Travel | $183.8M |
| Grocery Stores, Food & Alcohol Retailing | $168.9M |
| Light Industry, Trades & Transport | $110.7M |
| Services & Other | $171.6M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (22.3%) (Figure 5).

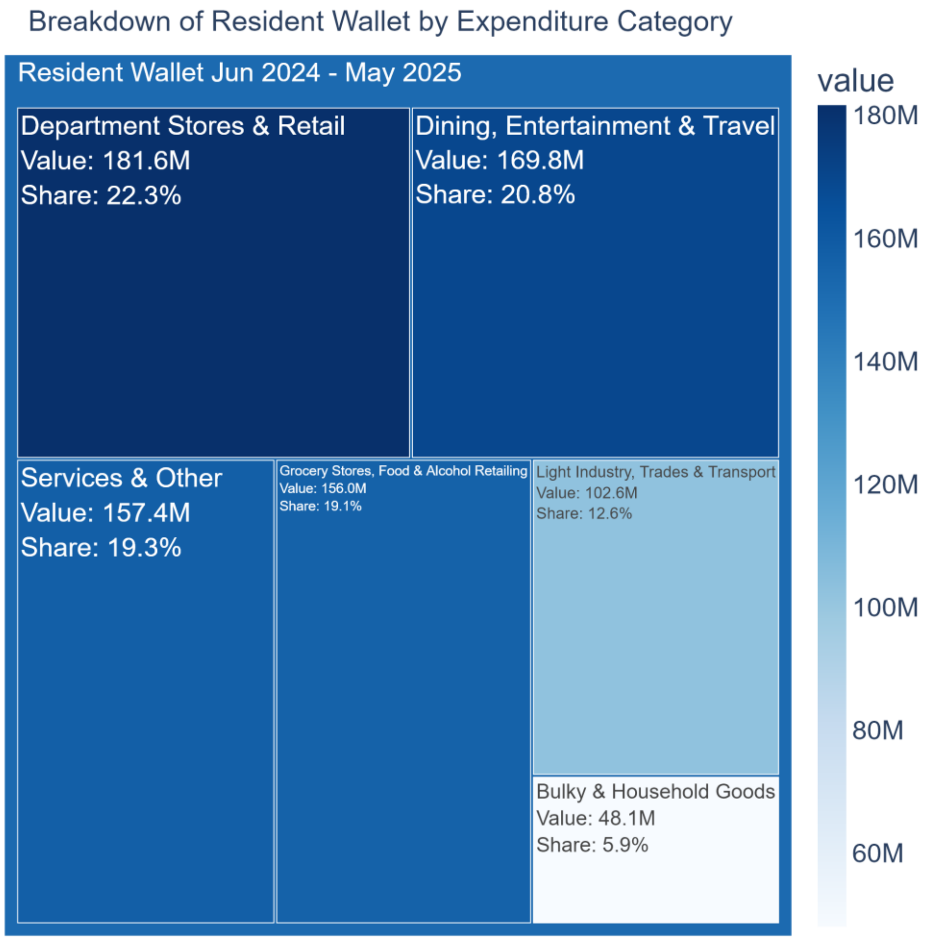


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $319.0M, accounting for 77.1% of visitor expenditure in Mount Gambier. Interstate Spend accounted for 22.9% or $94.6M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $281.2M or 68.0% of all visitor spend in Mount Gambier (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $281.2M | 68.0% |
| Regional/Rural Victoria | $53.5M | 12.9% |
| Greater Adelaide | $37.8M | 9.1% |
| Greater Melbourne | $16.9M | 4.1% |
| Regional/Rural New South Wales | $5.5M | 1.3% |
| Regional/Rural Queensland | $4.8M | 1.2% |
| Greater Sydney | $4.1M | 1.0% |
| Greater Brisbane | $2.7M | 0.7% |
| Greater Perth | $2.4M | 0.6% |
| Regional/Rural Western Australia | $1.4M | 0.3% |
| Greater Darwin | $1.3M | 0.3% |
| Regional/Rural Northern Territory | $691.4K | 0.2% |
| Regional/Rural Tasmania | $660.3K | 0.2% |
| Australian Capital Territory | $410.2K | 0.1% |
| Greater Hobart | $141.4K | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Murray Bridge

## Spending Insights

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Murray Bridge was $760.1M. The recent trend in spending has been above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Murray Bridge increased by 10.1%. This is above the rural LGA average change of 10.0%, and within the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

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

In May 2025, Total Local Spend was $57.8M. Breaking Total Local Spend down, in May 2025, $32.9M was spent in Consumer Staples; $17.4M in Discretionary Spend and $7.5M in Services & Other (Figure 2).

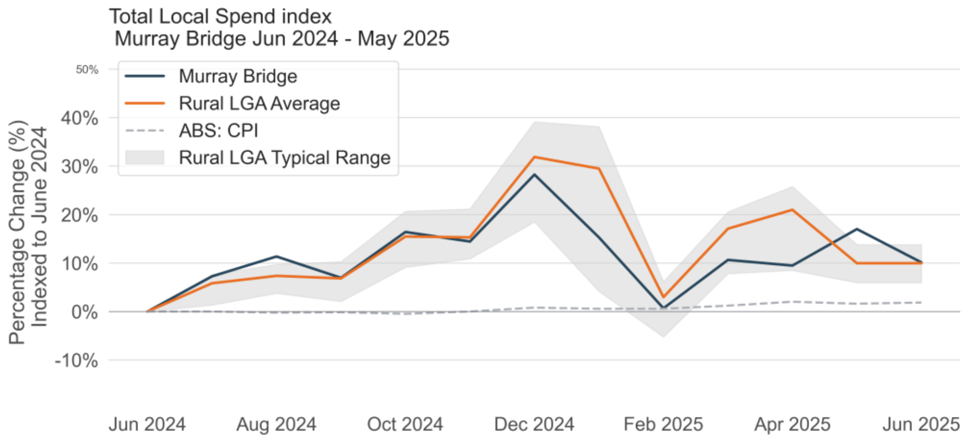



Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

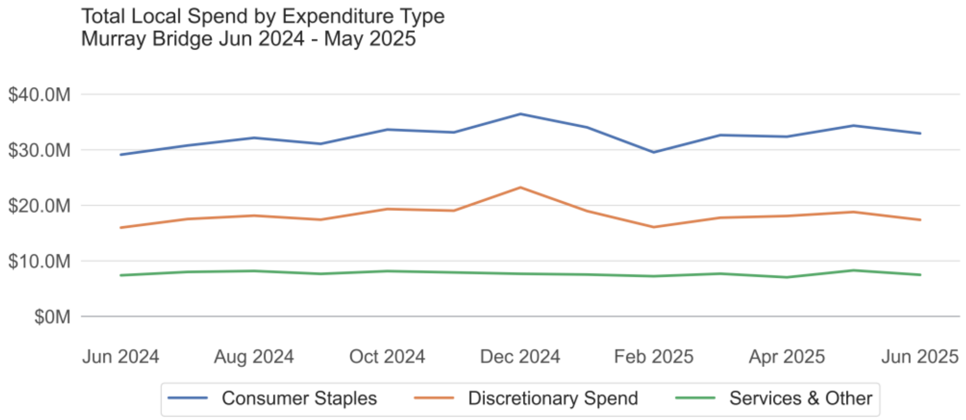



Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

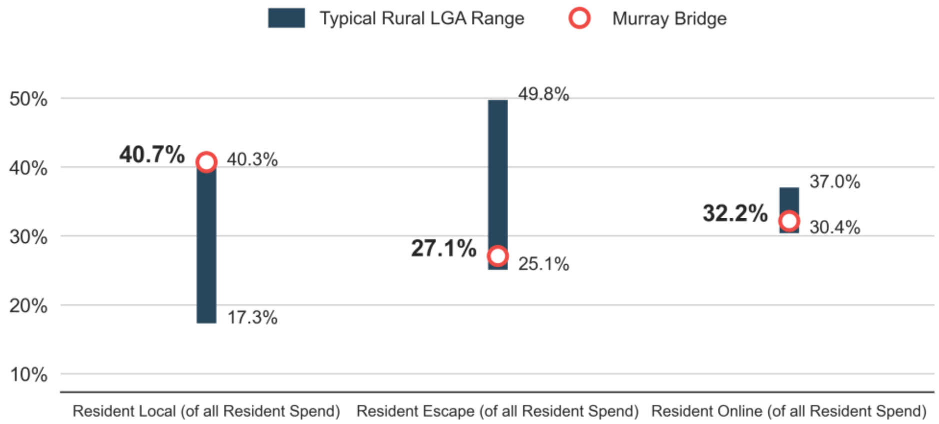
# Resident Wallet

Resident Local 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.

Between June 2024 and May 2025, Resident Local Spend was above trend, and accounted for 40.7% ($388.9M) of Resident Wallet. At 27.1% ($258.8M), Resident Escape Spend was within trend and at 32.2% ($307.6M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 8.4%; Discretionary Spending increased by 11.2%; and spending in Services & Other increased by 10.1%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

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Source: Spendmapp by Geografia (2025)
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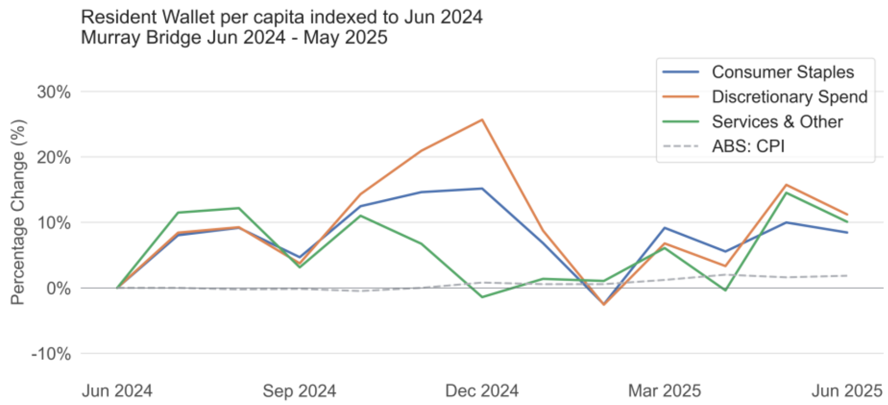


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($241.2M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $58.5M |
| Department Stores & Retail | $241.2M |
| Dining, Entertainment & Travel | $178.2M |
| Grocery Stores, Food & Alcohol Retailing | $199.4M |
| Light Industry, Trades & Transport | $158.7M |
| Services & Other | $200.3M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (23.2%) (Figure 5).

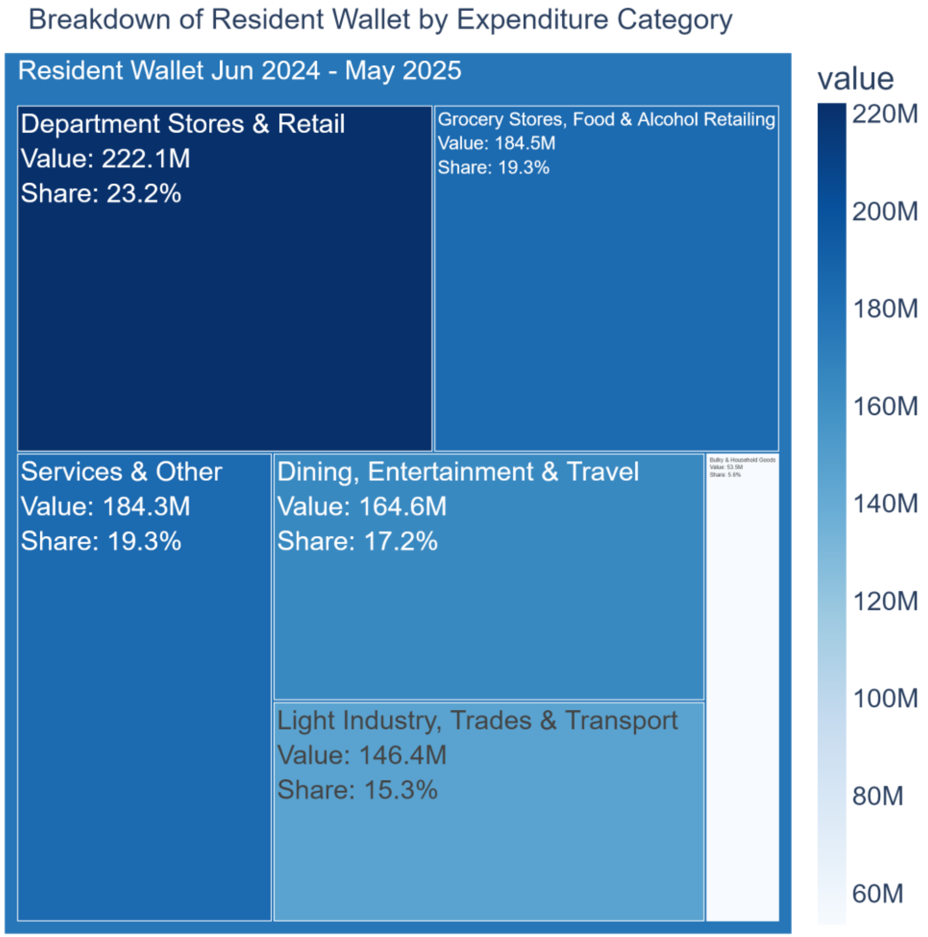


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $283.3M, accounting for 90.9% of visitor expenditure in Murray Bridge. Interstate Spend accounted for 9.1% or $28.4M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $191.8M or 61.5% of all visitor spend in Murray Bridge (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $191.8M | 61.5% |
| Greater Adelaide | $91.6M | 29.4% |
| Regional/Rural Victoria | $5.7M | 1.8% |
| Greater Sydney | $4.9M | 1.6% |
| Greater Melbourne | $4.5M | 1.4% |
| Regional/Rural Queensland | $3.3M | 1.1% |
| Regional/Rural New South Wales | $3.1M | 1.0% |
| Greater Perth | $2.2M | 0.7% |
| Regional/Rural Western Australia | $1.8M | 0.6% |
| Greater Brisbane | $1.4M | 0.4% |
| Greater Darwin | $704.5K | 0.2% |
| Regional/Rural Tasmania | $276.8K | 0.1% |
| Regional/Rural Northern Territory | $256.7K | 0.1% |
| Australian Capital Territory | $182.8K | 0.1% |
| Greater Hobart | $20.2K | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Naracoorte and Lucindale

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia

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Government of South Australia
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## What is in this Report?

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

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Note that all figures sourced from Spendmapp in this report are current as of 20 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Naracoorte and Lucindale was $146.2M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Naracoorte and Lucindale increased by 9.9%. This is below the rural LGA average change of 10.0%, and within the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.6%.

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

In May 2025, Total Local Spend was $12.1M. Breaking Total Local Spend down, in May 2025, $6.8M was spent in Consumer Staples; $3.7M in Discretionary Spend and $1.6M in Services & Other (Figure 2).

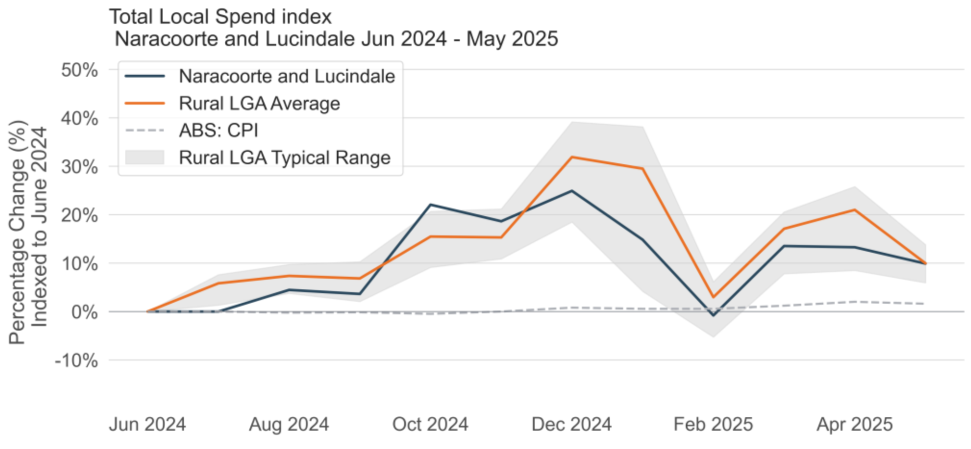


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

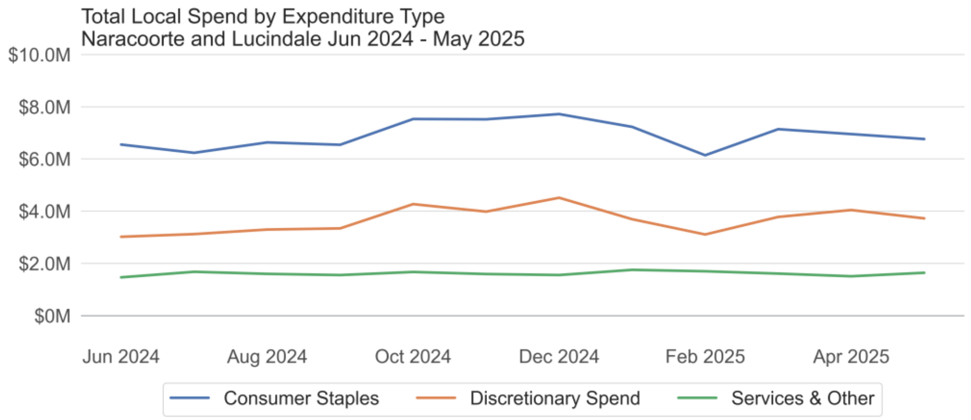


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 34.8% ($79.6M) of Resident Wallet. At 29.6% ($67.8M), Resident Escape Spend was within trend and at 35.6% ($81.4M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category decreased by 0.4%; Discretionary Spending increased by 9.8%; and spending in Services & Other increased by 7.5%. By comparison, the Consumer Price Index (CPI) increased by 1.6% during this period (Figure 4).

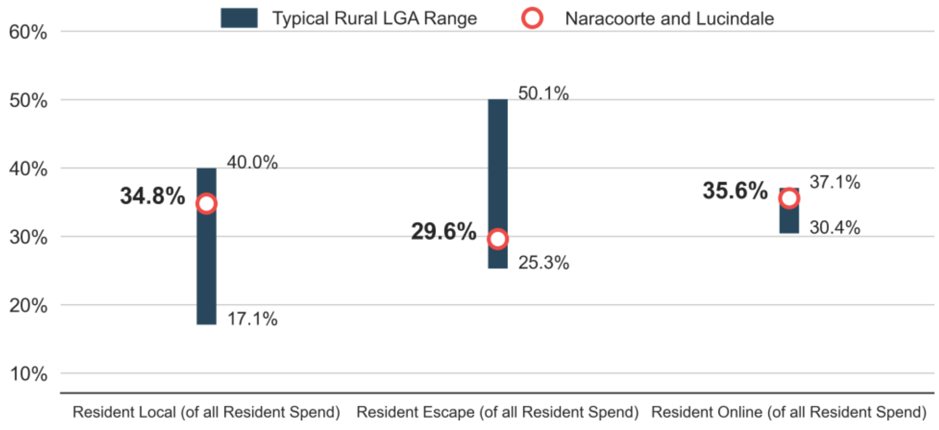


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

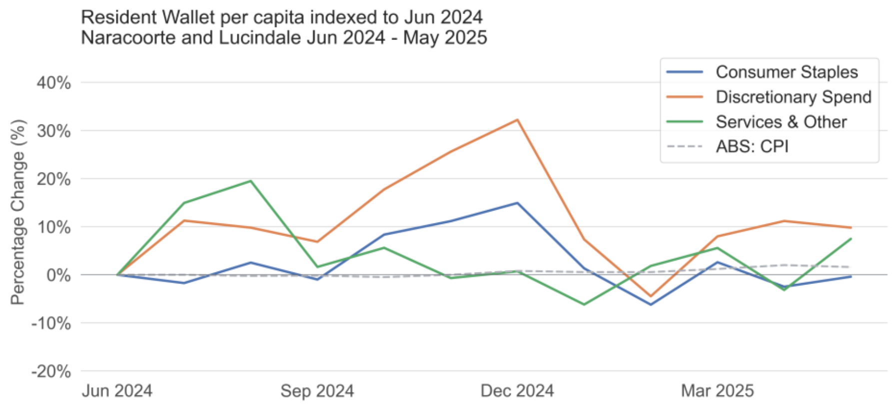


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Services & Other ($51.9M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $11.0M |
| Department Stores & Retail | $47.8M |
| Dining, Entertainment & Travel | $43.3M |
| Grocery Stores, Food & Alcohol Retailing | $43.9M |
| Light Industry, Trades & Transport | $30.8M |
| Services & Other | $51.9M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Services & Other (22.7%) (Figure 5).

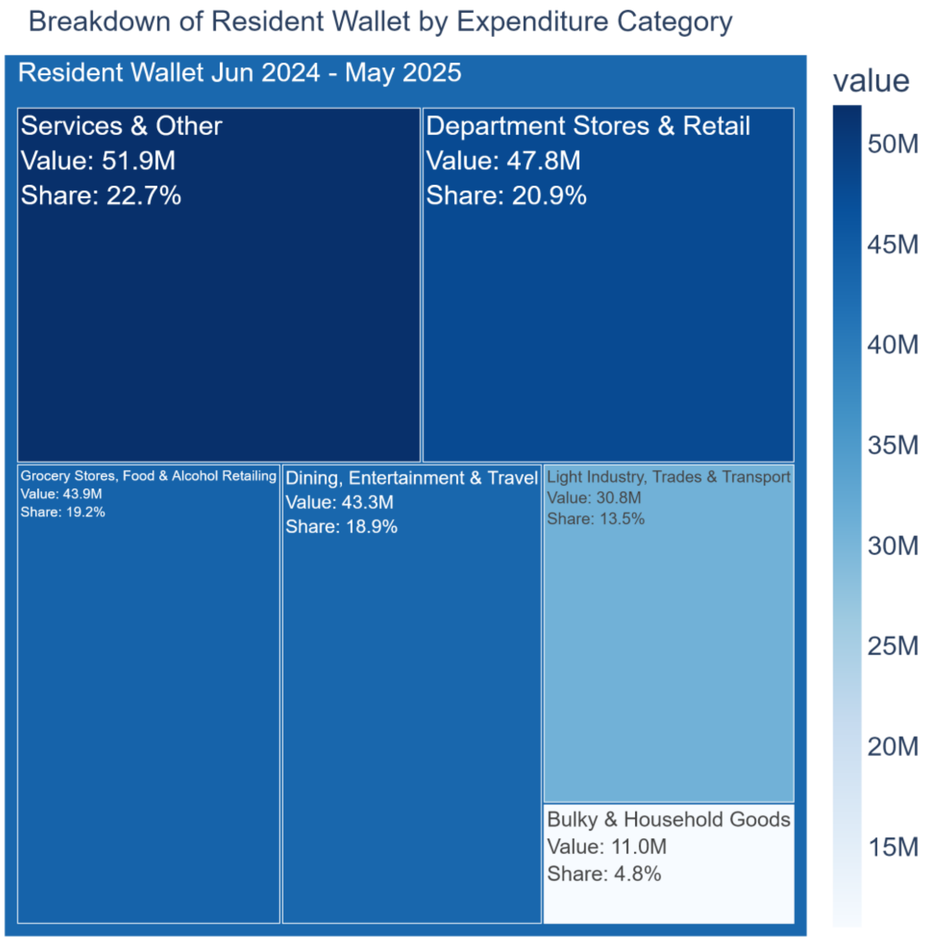


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $46.8M, accounting for 73.0% of visitor expenditure in Naracoorte and Lucindale. Interstate Spend accounted for 27.0% or $17.3M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $36.2M or 56.4% of all visitor spend in Naracoorte and Lucindale (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $36.2M | 56.4% |
| Greater Adelaide | $10.7M | 16.6% |
| Regional/Rural Victoria | $9.7M | 15.1% |
| Greater Melbourne | $3.9M | 6.1% |
| Regional/Rural New South Wales | $1.2M | 1.8% |
| Regional/Rural Queensland | $766.6K | 1.2% |
| Greater Perth | $634.8K | 1.0% |
| Greater Sydney | $512.1K | 0.8% |
| Greater Brisbane | $361.6K | 0.6% |
| Regional/Rural Western Australia | $111.5K | 0.2% |
| Regional/Rural Tasmania | $50.6K | 0.1% |
| Regional/Rural Northern Territory | $45.5K | 0.1% |
| Australian Capital Territory | $28.9K | 0.0% |
| Greater Darwin | $4.9K | 0.0% |
| Greater Hobart | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Outback Communities Authority

## Spending Insights

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Outback Communities Authority was $362.1M. The recent trend in spending has shown variability, with several months below the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Outback Communities Authority decreased by -0.1%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Outback Communities Authority has been below the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $27.4M. Breaking Total Local Spend down, in May 2025, $16.2M was spent in Consumer Staples; $9.0M in Discretionary Spend and $2.2M in Services & Other (Figure 2).

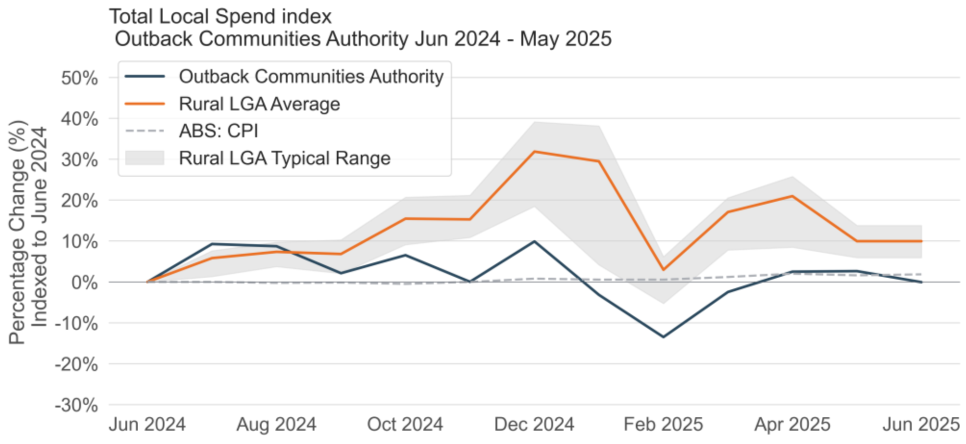


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

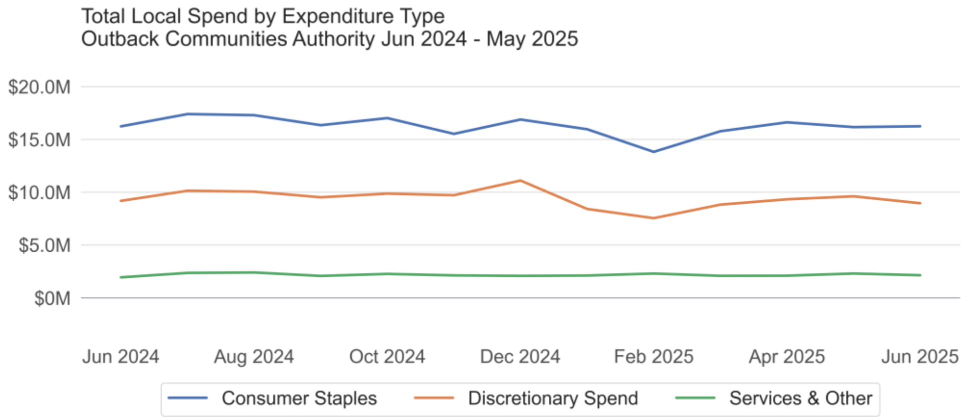


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

## Resident Local 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 39.5% ($177.4M) of Resident Wallet. At 25.6% ($115.0M), Resident Escape Spend was within trend and at 34.9% ($157.1M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category decreased by 2.6%; Discretionary Spending increased by 9.9%; and spending in Services & Other increased by 13.1%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

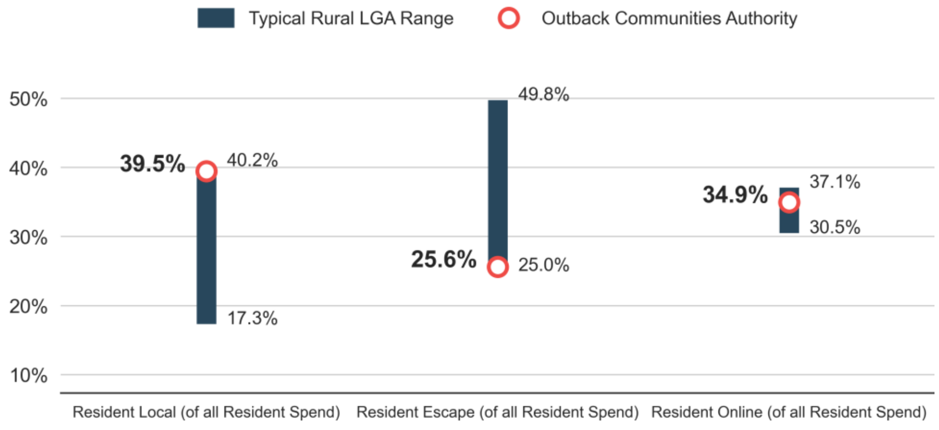


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

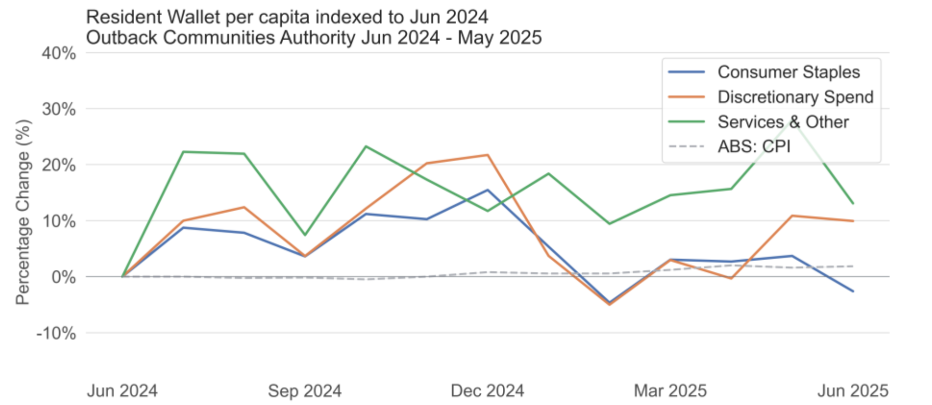


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Discretionary Spend ($224.6M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Consumer Staples | $182.2M |
| Discretionary Spend | $224.6M |
| Services & Other | $79.2M |

Table 1: Top 3 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Discretionary Spend (46.1%) (Figure 5).

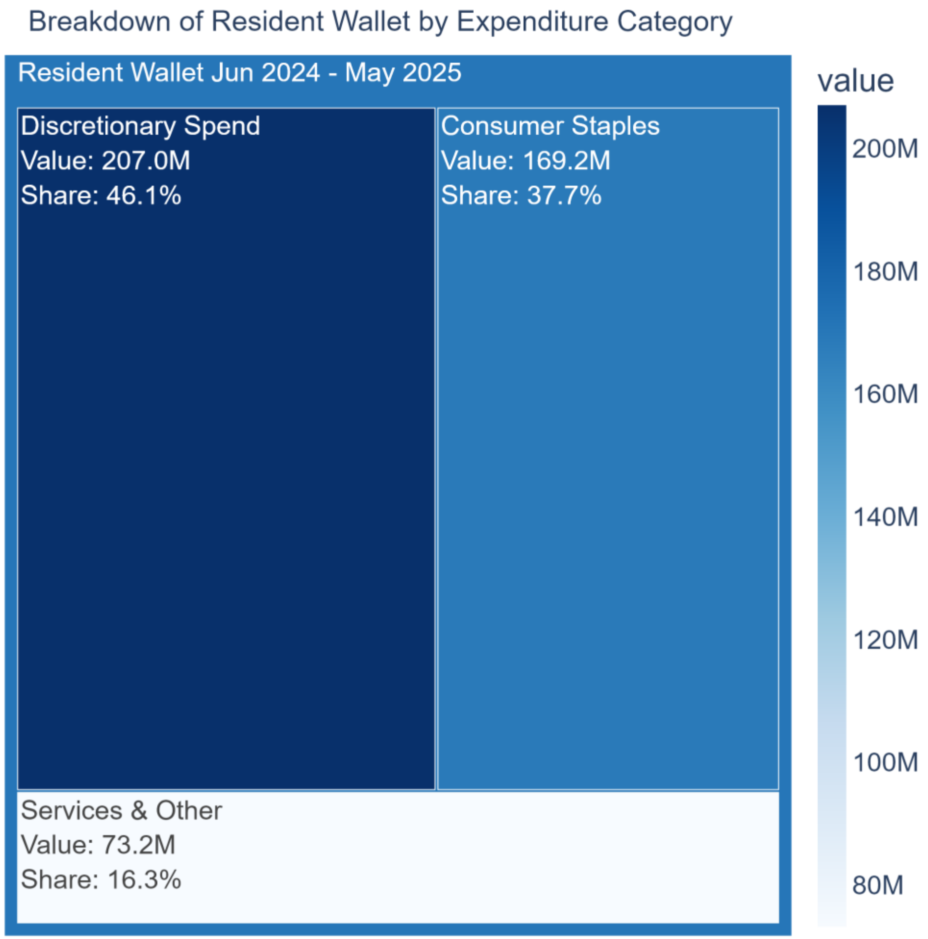


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $113.1M, accounting for 72.2% of visitor expenditure in Outback Communities Authority. Interstate Spend accounted for 27.8% or $43.5M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $79.0M or 50.4% of all visitor spend in Outback Communities Authority (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $79.0M | 50.4% |
| Greater Adelaide | $34.1M | 21.8% |
| Regional/Rural New South Wales | $5.9M | 3.8% |
| Greater Melbourne | $5.9M | 3.7% |
| Greater Perth | $5.5M | 3.5% |
| Greater Sydney | $5.2M | 3.3% |
| Regional/Rural Victoria | $4.9M | 3.1% |
| Regional/Rural Queensland | $4.5M | 2.9% |
| Regional/Rural Western Australia | $3.3M | 2.1% |
| Regional/Rural Northern Territory | $2.9M | 1.8% |
| Greater Brisbane | $2.7M | 1.7% |
| Greater Darwin | $1.3M | 0.8% |
| Regional/Rural Tasmania | $624.9K | 0.4% |
| Australian Capital Territory | $605.5K | 0.4% |
| Greater Hobart | $244.5K | 0.2% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Port Augusta

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From June 2024 to May 2025, Total Local Spend in Port Augusta decreased by -0.1%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Port Augusta has been below the change in rural LGAs (Figure 1).

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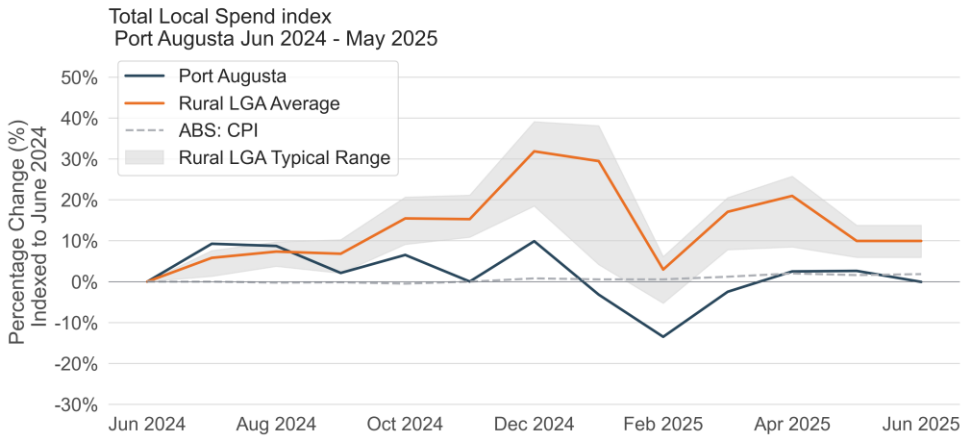


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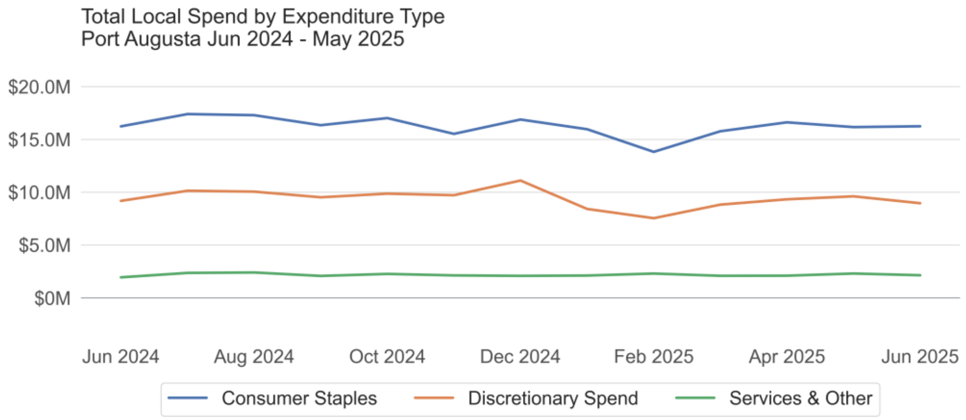


Figure 2: Year-on-Year Change in Total Local Spend by Category
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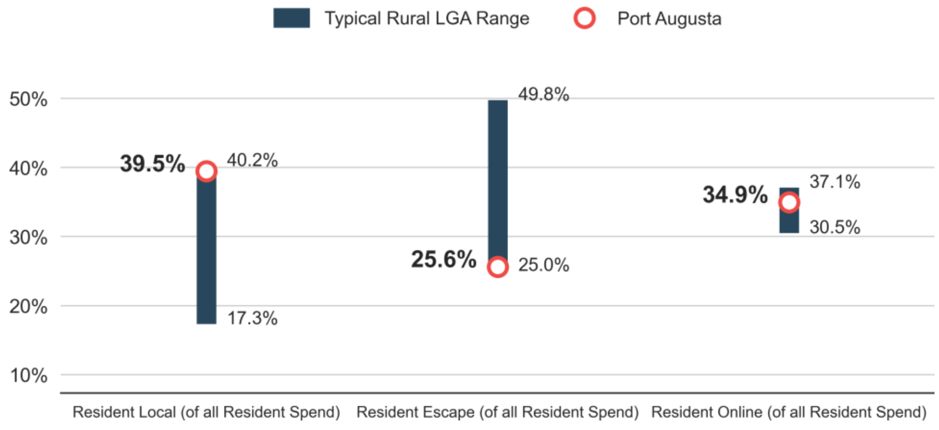


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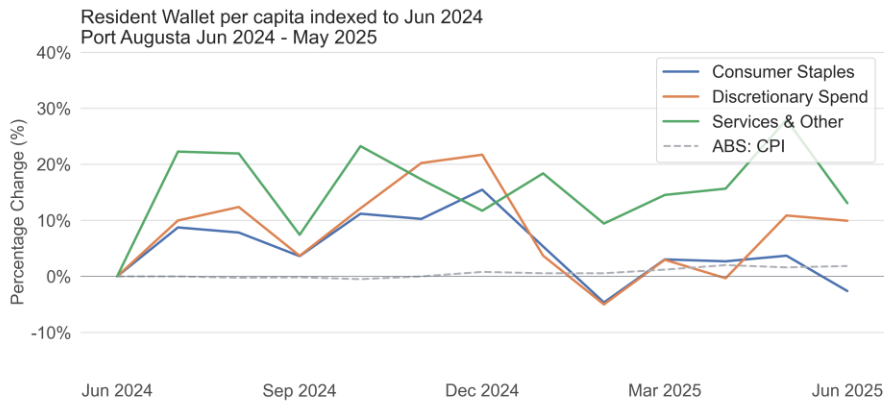


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($113.1M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $13.8M |
| Department Stores & Retail | $113.1M |
| Dining, Entertainment & Travel | $111.5M |
| Grocery Stores, Food & Alcohol Retailing | $96.8M |
| Light Industry, Trades & Transport | $71.6M |
| Services & Other | $79.2M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

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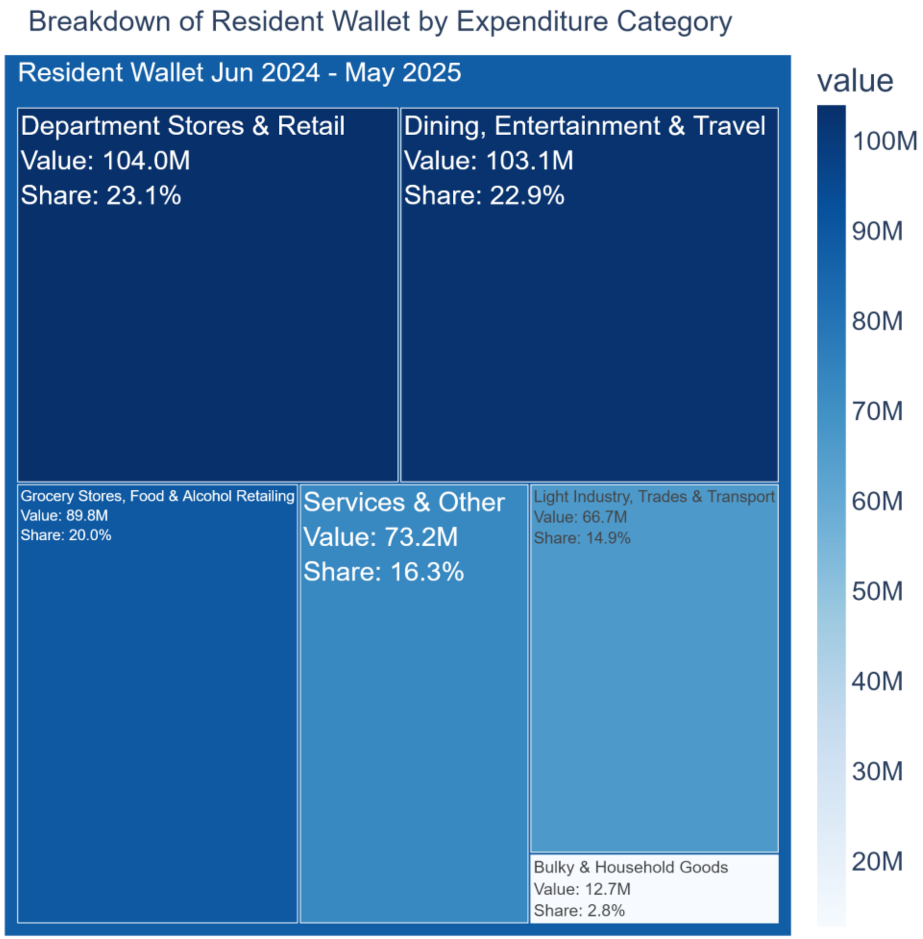


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| Greater Sydney | $5.2M | 3.3% |
| Regional/Rural Victoria | $4.8M | 3.1% |
| Regional/Rural Queensland | $4.4M | 2.8% |
| Regional/Rural Western Australia | $3.3M | 2.1% |
| Regional/Rural Northern Territory | $2.8M | 1.8% |
| Greater Brisbane | $2.7M | 1.7% |
| Greater Darwin | $1.2M | 0.8% |
| Australian Capital Territory | $570.8K | 0.4% |
| Regional/Rural Tasmania | $557.1K | 0.4% |
| Greater Hobart | $193.5K | 0.1% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)


Spendmapp

# Renmark Paringa

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia

DataX

Government of South Australia
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Note that all figures sourced from Spendmapp in this report are current as of 19 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Renmark Paringa was $328.2M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Renmark Paringa decreased by -2.7%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Renmark Paringa has been in line with the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $22.7M. Breaking Total Local Spend down, in May 2025, $12.1M was spent in Consumer Staples; $8.8M in Discretionary Spend and $1.8M in Services & Other (Figure 2).

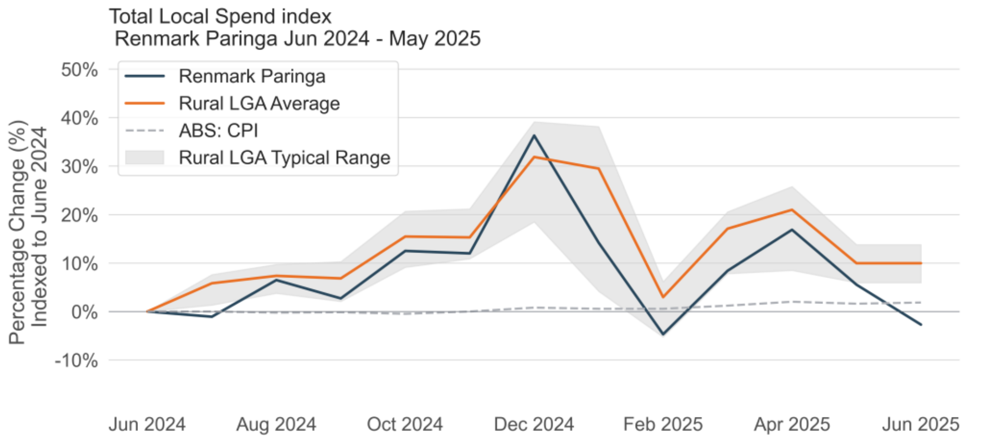


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

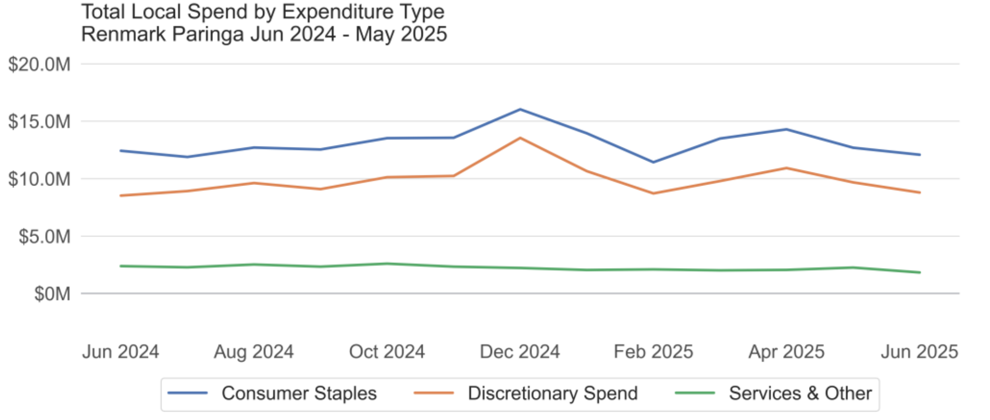


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Local 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 37.0% ($175.9M) of Resident Wallet. At 31.8% ($151.3M), Resident Escape Spend was within trend and at 31.2% ($148.3M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category decreased by 2.4%; Discretionary Spending increased by 12.4%; and spending in Services & Other increased by 12.8%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

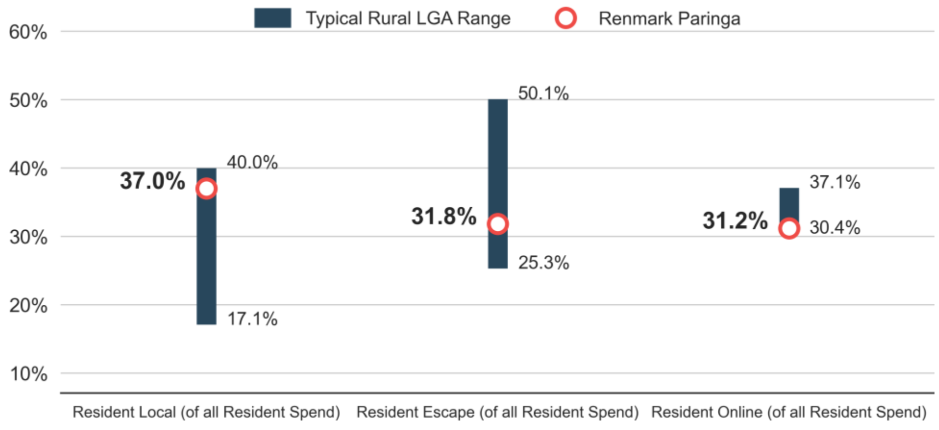


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

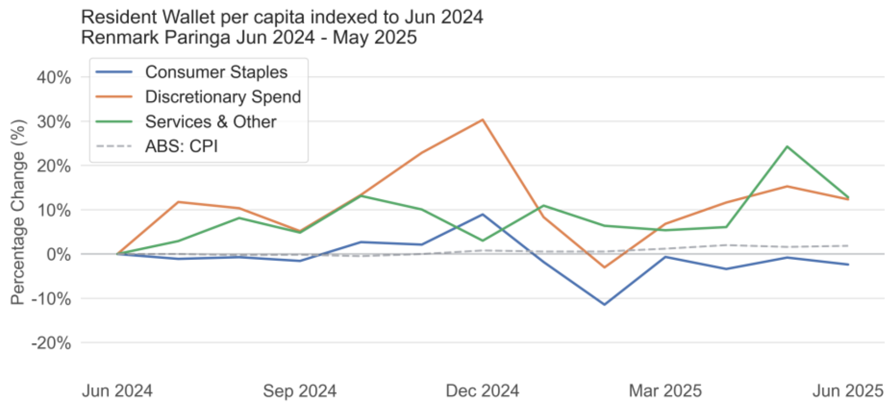


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($117.1M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $25.5M |
| Department Stores & Retail | $117.1M |
| Dining, Entertainment & Travel | $92.7M |
| Grocery Stores, Food & Alcohol Retailing | $107.2M |
| Light Industry, Trades & Transport | $76.0M |
| Services & Other | $96.9M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (22.7%) (Figure 5).

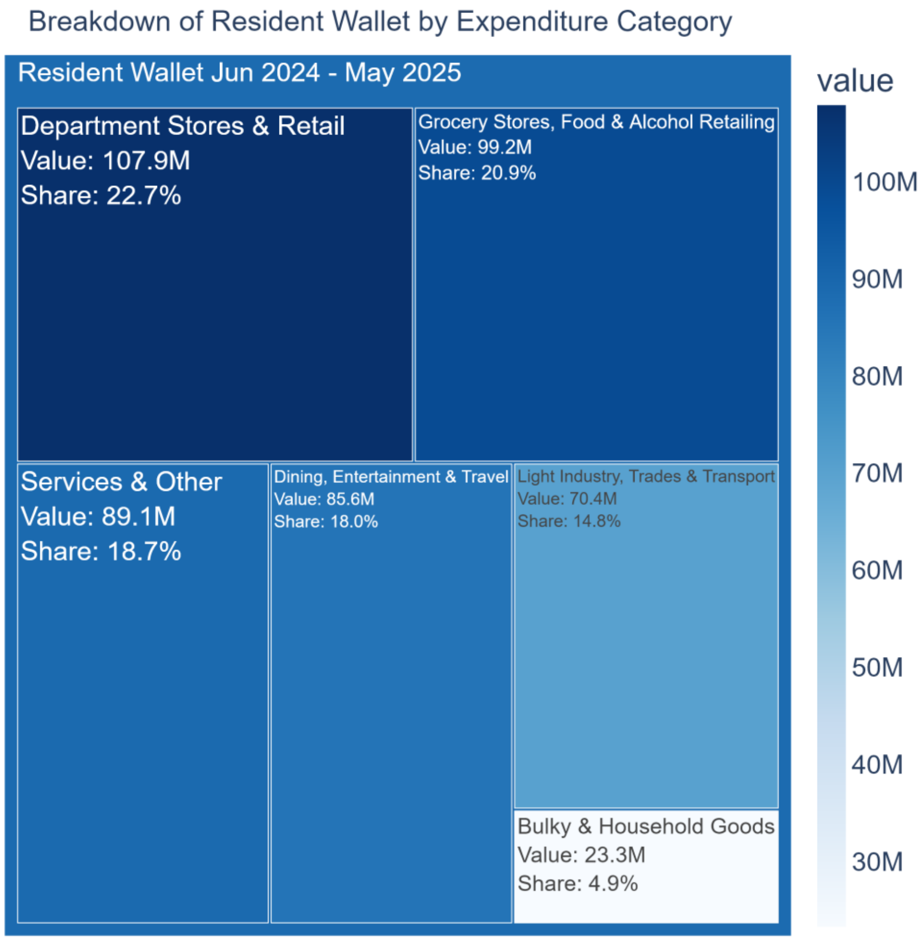


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $102.4M, accounting for 80.0% of visitor expenditure in Renmark Paringa. Interstate Spend accounted for 20.0% or $25.6M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $75.0M or 58.6% of all visitor spend in Renmark Paringa (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $75.0M | 58.6% |
| Greater Adelaide | $27.4M | 21.4% |
| Regional/Rural Victoria | $8.6M | 6.7% |
| Greater Melbourne | $4.6M | 3.6% |
| Regional/Rural New South Wales | $3.8M | 3.0% |
| Greater Sydney | $2.7M | 2.1% |
| Regional/Rural Queensland | $1.5M | 1.2% |
| Greater Perth | $1.2M | 0.9% |
| Greater Brisbane | $1.1M | 0.8% |
| Regional/Rural Western Australia | $933.0K | 0.7% |
| Australian Capital Territory | $426.8K | 0.3% |
| Greater Darwin | $397.1K | 0.3% |
| Regional/Rural Northern Territory | $202.7K | 0.2% |
| Regional/Rural Tasmania | $132.6K | 0.1% |
| Greater Hobart | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Robe

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Robe was $67.7M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Robe decreased by -3.6%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Robe has been above the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $3.2M. Breaking Total Local Spend down, in May 2025, $1.4M was spent in Consumer Staples; $1.5M in Discretionary Spend and $227.9K in Services & Other (Figure 2).

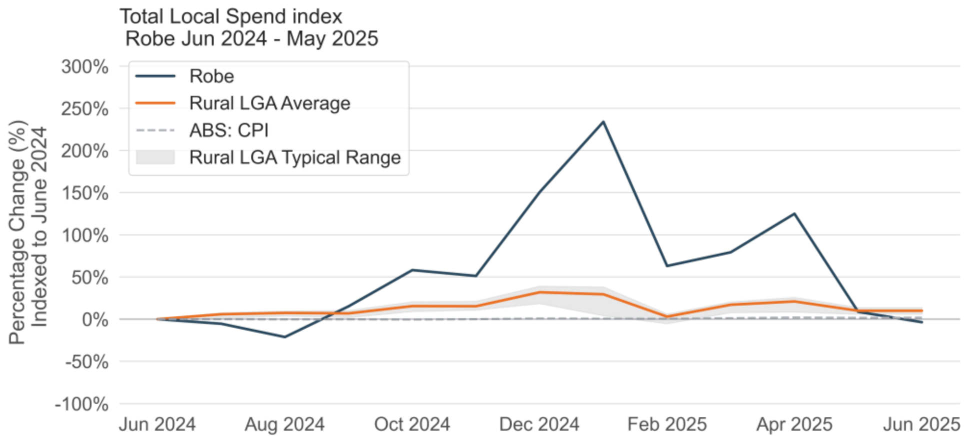


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

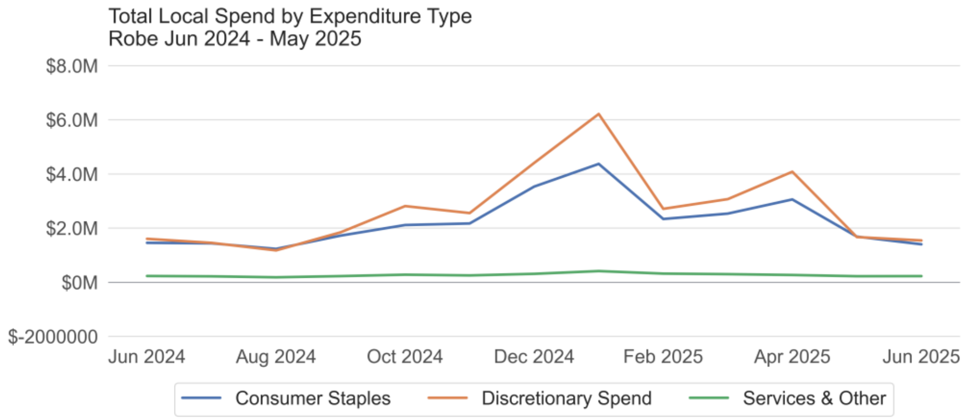


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 24.2% ($16.4M) of Resident Wallet. At 42.5% ($28.9M), Resident Escape Spend was within trend and at 33.3% ($22.6M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 7.8%; Discretionary Spending increased by 7.2%; and spending in Services & Other decreased by 11.4%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

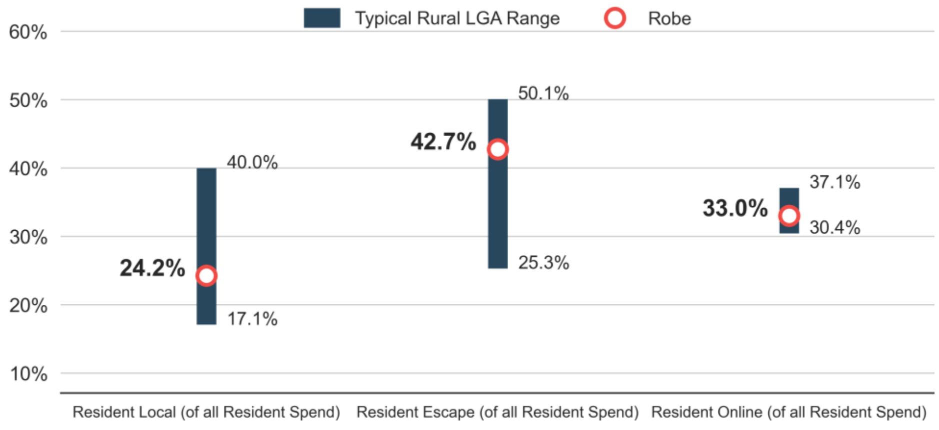


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

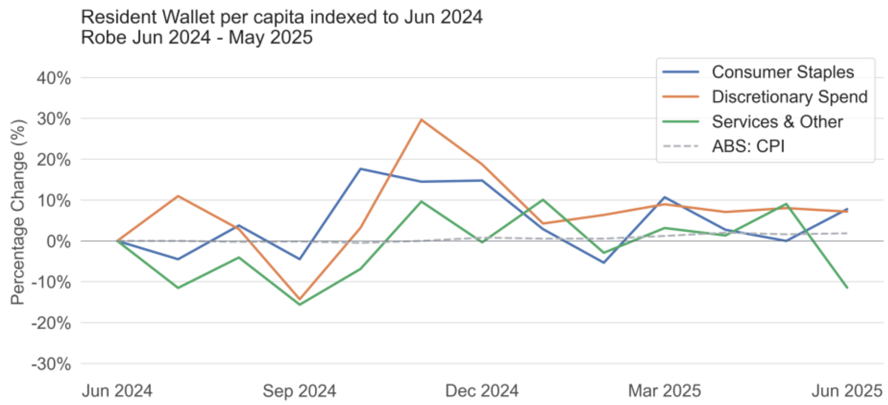


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($16.9M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $4.8M |
| Department Stores & Retail | $16.9M |
| Dining, Entertainment & Travel | $14.3M |
| Grocery Stores, Food & Alcohol Retailing | $14.8M |
| Light Industry, Trades & Transport | $9.2M |
| Services & Other | $13.5M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (23.1%) (Figure 5).

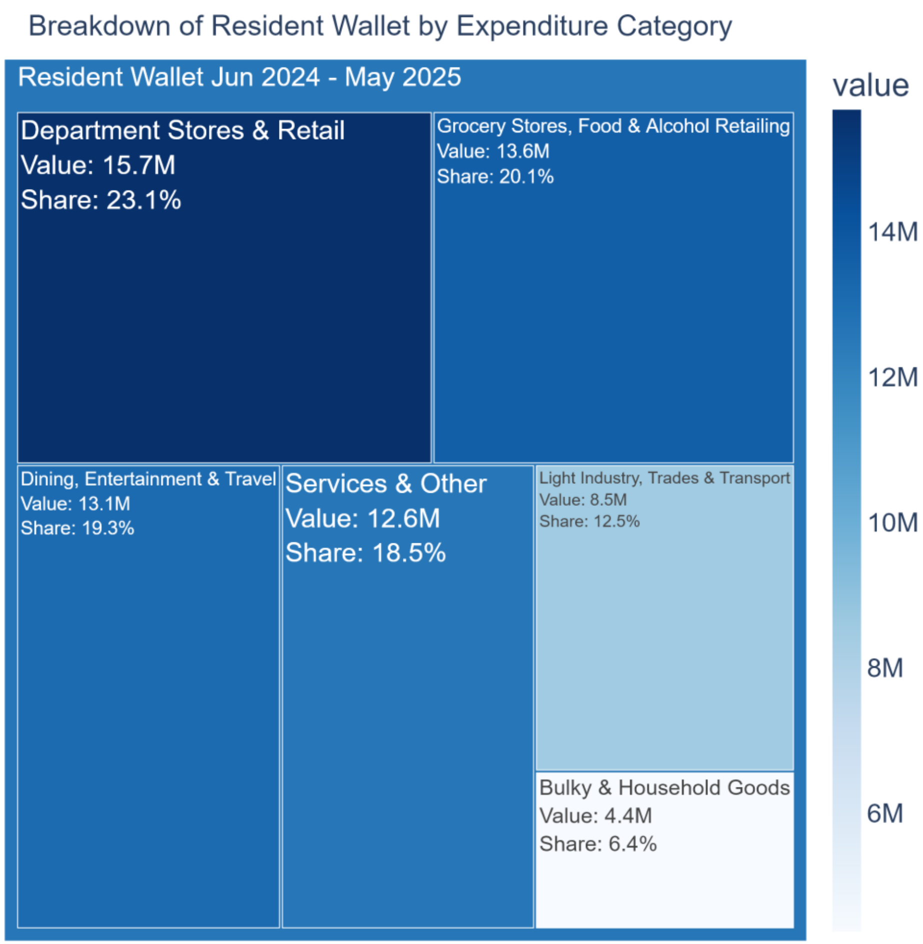


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $27.2M, accounting for 57.7% of visitor expenditure in Robe. Interstate Spend accounted for 42.3% or $19.9M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Greater Adelaide was the top visitor origin at $15.5M or 32.8% of all visitor spend in Robe (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Greater Adelaide | $15.5M | 32.8% |
| Regional/Rural South Australia | $11.7M | 24.9% |
| Greater Melbourne | $9.0M | 19.2% |
| Regional/Rural Victoria | $7.5M | 16.0% |
| Regional/Rural New South Wales | $1.1M | 2.3% |
| Greater Sydney | $849.0K | 1.8% |
| Greater Perth | $490.4K | 1.0% |
| Regional/Rural Queensland | $449.7K | 1.0% |
| Greater Brisbane | $266.4K | 0.6% |
| Regional/Rural Western Australia | $68.7K | 0.1% |
| Australian Capital Territory | $55.4K | 0.1% |
| Regional/Rural Tasmania | $41.9K | 0.1% |
| Greater Darwin | $11.6K | 0.0% |
| Greater Hobart | $6.2K | 0.0% |
| Regional/Rural Northern Territory | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)


Spendmapp

# Southern Mallee

## Spending Insights

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# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Southern Mallee was $37.4M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Southern Mallee increased by 6.4%. This is below the rural LGA average change of 10.0%, and within the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Southern Mallee has been in line with the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $2.8M. Breaking Total Local Spend down, in May 2025, $2.1M was spent in Consumer Staples; $627.5K in Discretionary Spend and $95.0K in Services & Other (Figure 2).

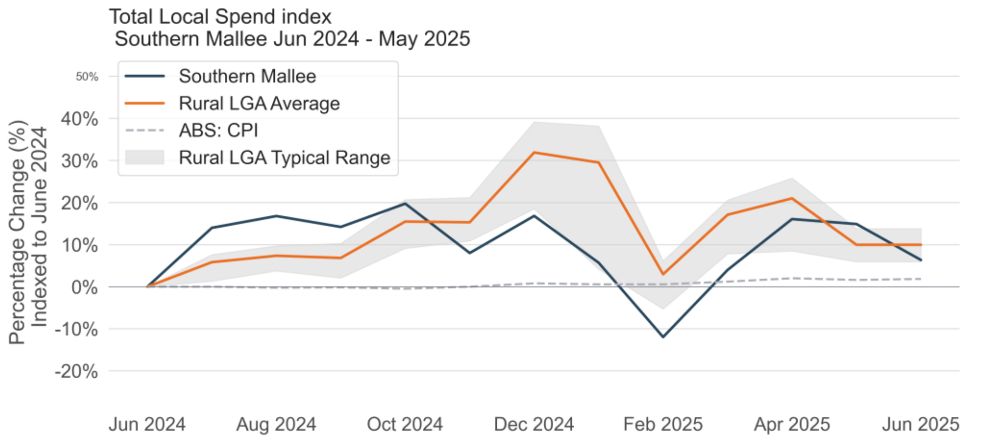



Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

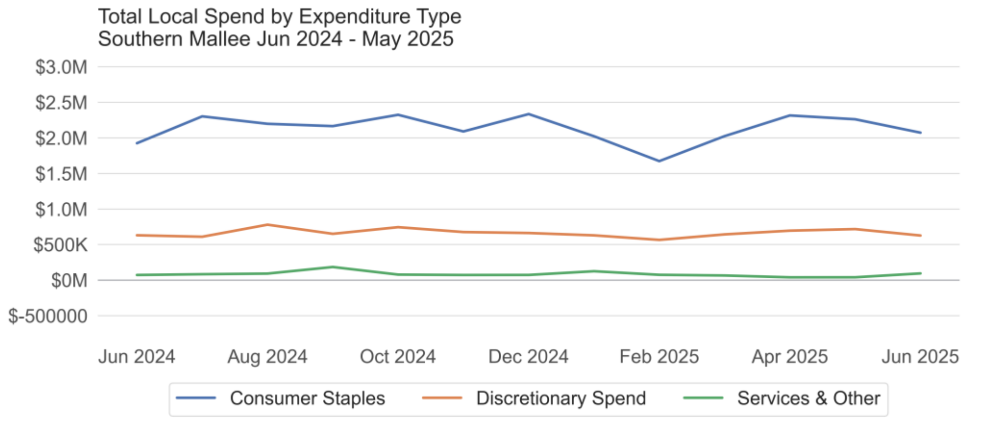



Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

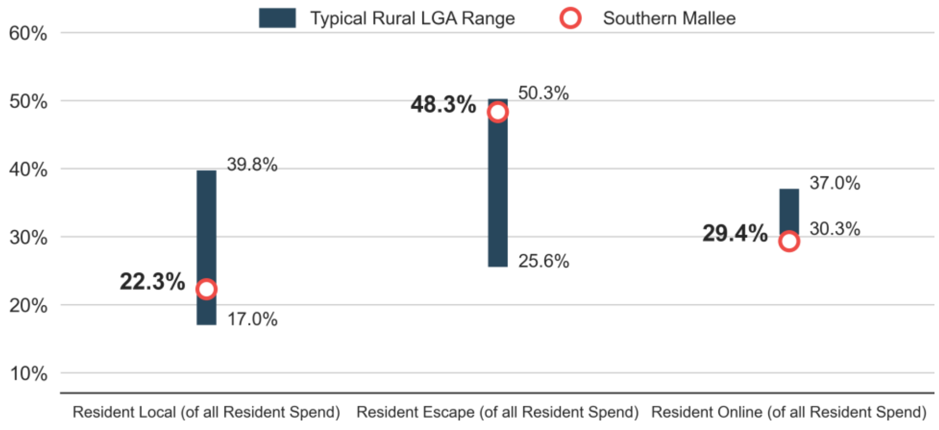
# Resident Wallet

Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 22.3% ($16.5M) of Resident Wallet. At 48.3% ($35.7M), Resident Escape Spend was within trend and at 29.4% ($21.7M), Resident Online Spend was below trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 2.3%; Discretionary Spending increased by 10.6%; and spending in Services & Other increased by 30.6%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

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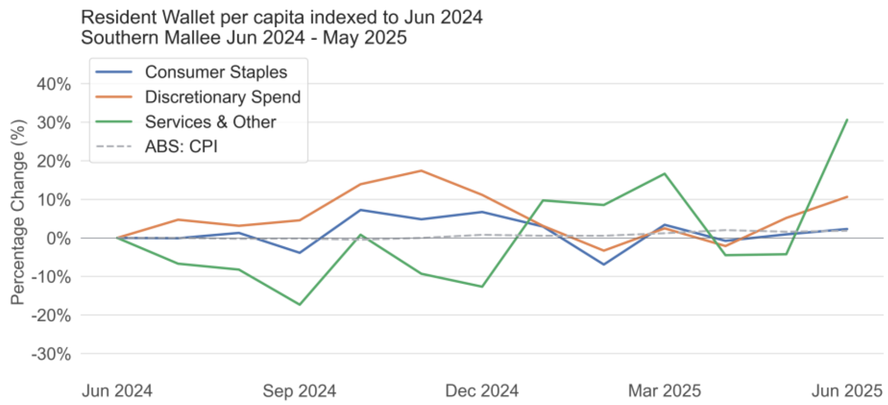


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Consumer Staples ($33.1M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Consumer Staples | $33.1M |
| Discretionary Spend | $32.1M |
| Services & Other | $15.4M |

Table 1: Top 3 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Consumer Staples (41.3%) (Figure 5).

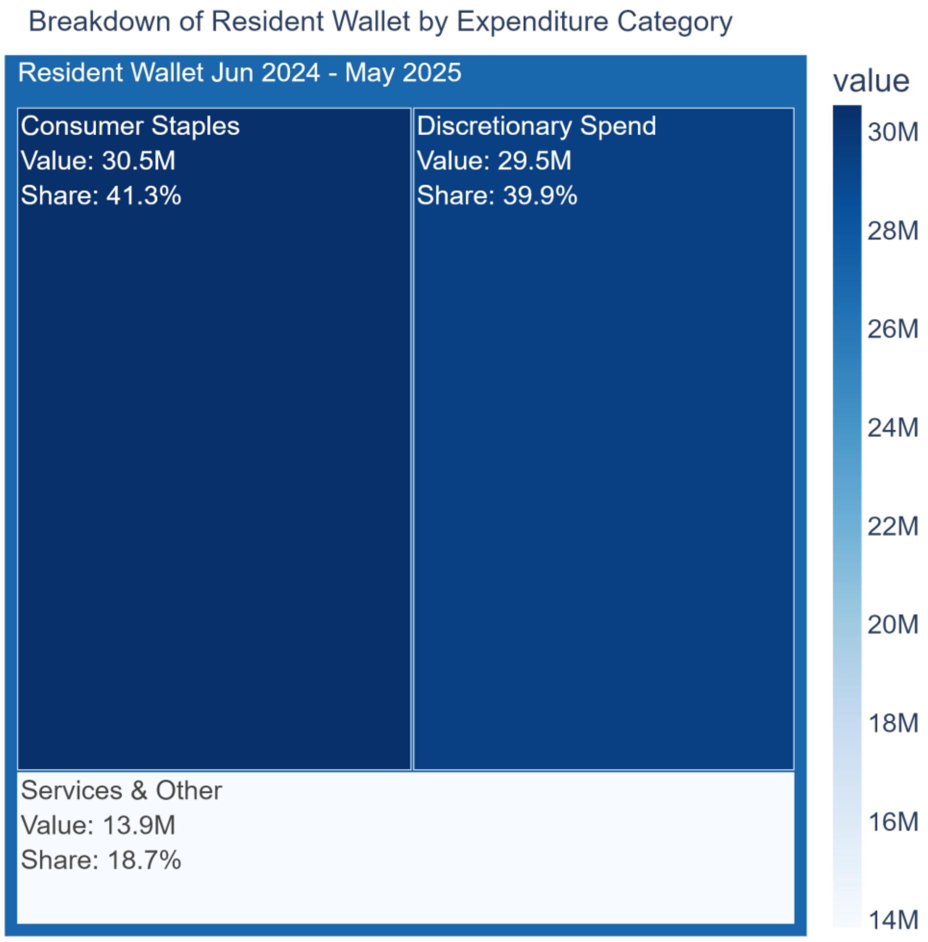


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $9.0M, accounting for 51.1% of visitor expenditure in Southern Mallee. Interstate Spend accounted for 48.9% or $8.6M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $5.4M or 30.5% of all visitor spend in Southern Mallee (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $5.4M | 30.5% |
| Greater Melbourne | $3.7M | 21.2% |
| Greater Adelaide | $3.6M | 20.6% |
| Regional/Rural Victoria | $2.5M | 14.4% |
| Regional/Rural New South Wales | $835.3K | 4.8% |
| Greater Sydney | $627.9K | 3.6% |
| Greater Brisbane | $268.0K | 1.5% |
| Regional/Rural Queensland | $255.3K | 1.5% |
| Greater Perth | $124.3K | 0.7% |
| Regional/Rural Western Australia | $112.9K | 0.6% |
| Australian Capital Territory | $107.2K | 0.6% |
| Greater Hobart | $0.0 | 0.0% |
| Regional/Rural Tasmania | $0.0 | 0.0% |
| Greater Darwin | $0.0 | 0.0% |
| Regional/Rural Northern Territory | $0.0 | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)


Spendmapp

# Tatiara

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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 the *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 19 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Tatiara was $164.9M. The recent trend in spending has been mostly above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Tatiara decreased by -0.2%. This is below the rural LGA average change of 10.0%, and below the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.9%.

Over the last six months, the change in Total Local Spend in Tatiara has been in line with the change in rural LGAs (Figure 1).

In May 2025, Total Local Spend was $11.8M. Breaking Total Local Spend down, in May 2025, $7.3M was spent in Consumer Staples; $3.6M in Discretionary Spend and $900.9K in Services & Other (Figure 2).

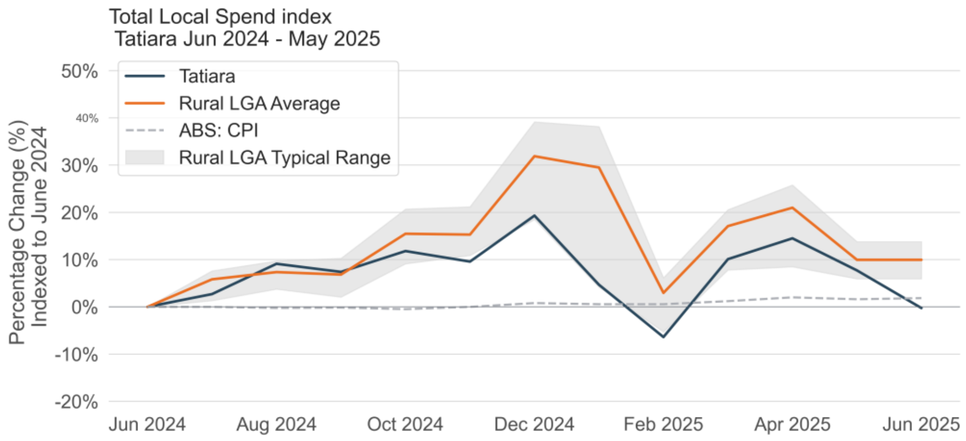


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

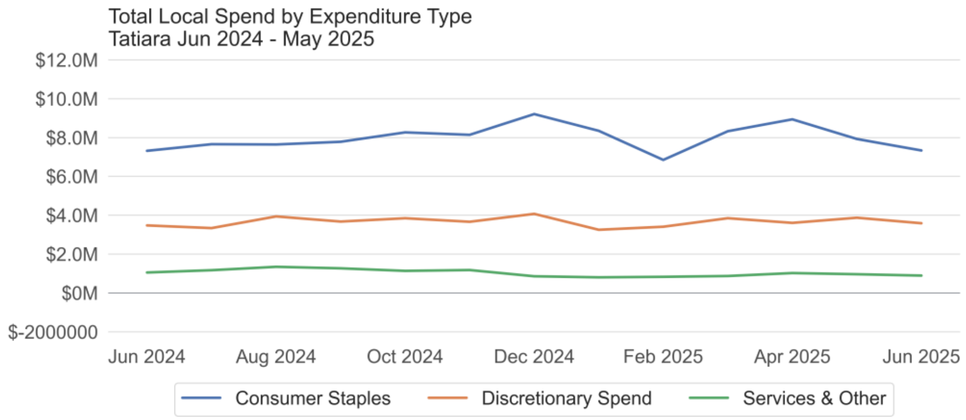


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 32.1% ($85.4M) of Resident Wallet. At 33.7% ($89.4M), Resident Escape Spend was within trend and at 34.2% ($90.8M), Resident Online Spend was within trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 6.4%; Discretionary Spending increased by 18.3%; and spending in Services & Other increased by 6.1%. By comparison, the Consumer Price Index (CPI) increased by 1.9% during this period (Figure 4).

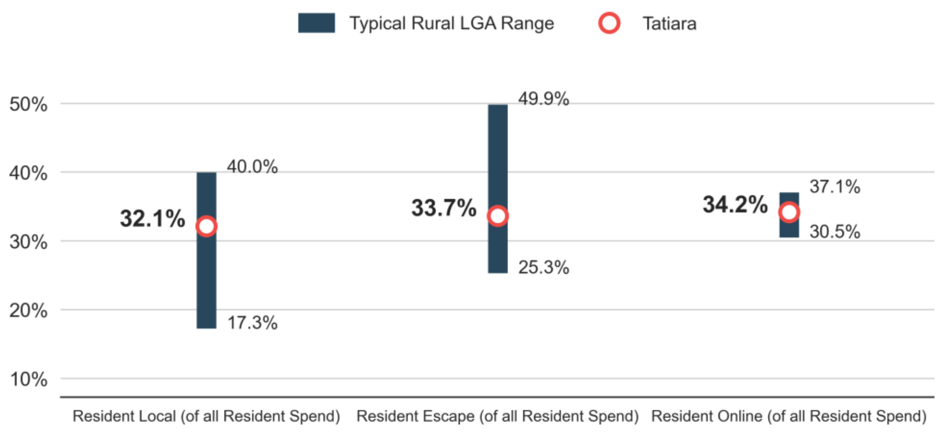


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

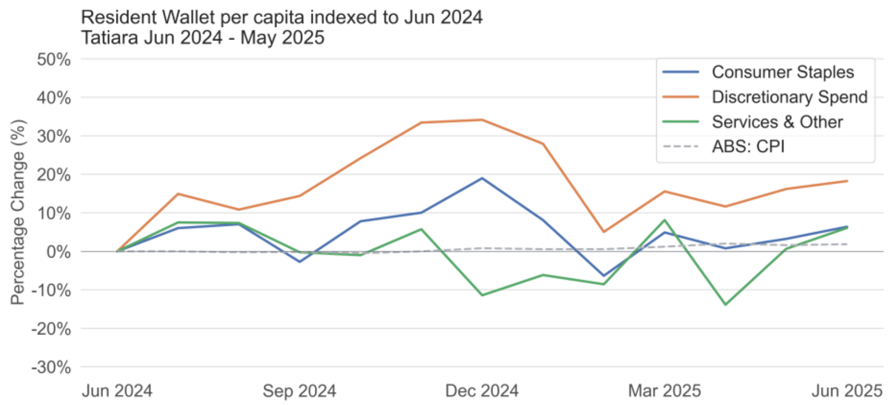


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($64.2M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $13.5M |
| Department Stores & Retail | $64.2M |
| Dining, Entertainment & Travel | $51.7M |
| Grocery Stores, Food & Alcohol Retailing | $58.4M |
| Light Industry, Trades & Transport | $42.5M |
| Services & Other | $57.9M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (22.3%) (Figure 5).

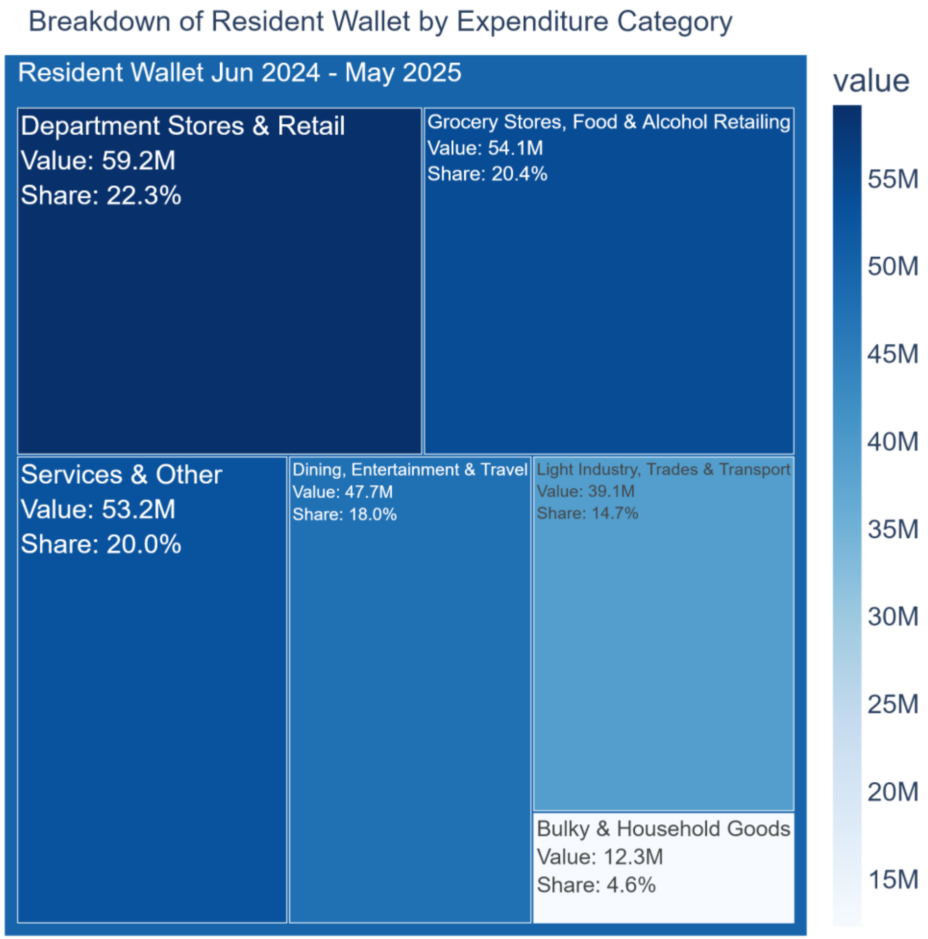


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $38.2M, accounting for 58.0% of visitor expenditure in Tatiara. Interstate Spend accounted for 42.0% or $27.7M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $20.6M or 31.2% of all visitor spend in Tatiara (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $20.6M | 31.2% |
| Greater Adelaide | $17.7M | 26.8% |
| Regional/Rural Victoria | $8.5M | 12.9% |
| Greater Melbourne | $8.3M | 12.5% |
| Regional/Rural Queensland | $4.7M | 7.2% |
| Regional/Rural Western Australia | $2.2M | 3.4% |
| Regional/Rural New South Wales | $1.4M | 2.1% |
| Greater Perth | $842.8K | 1.3% |
| Greater Sydney | $689.1K | 1.0% |
| Greater Brisbane | $430.0K | 0.7% |
| Regional/Rural Tasmania | $270.4K | 0.4% |
| Australian Capital Territory | $178.1K | 0.3% |
| Greater Darwin | $104.5K | 0.2% |
| Regional/Rural Northern Territory | $55.6K | 0.1% |
| Greater Hobart | $23.1K | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)

Spendmapp

# Wattle Range

## Spending Insights

Spendmapp Dataset: June 2024 to May 2025

Geografia

DataX

Government of South Australia
Cross Border Commissioner

Geografia

The global benchmark for
thoughtful economic, demographic,
and spatial solutions.

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Disclaimer

# Welcome to the Spending Insights Report

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

The Spending Insights Report is produced by the Geografia team for Australian local governments. It is designed to help you communicate Spendmapp data insights to your stakeholders.

The report is powered by Spendmapp, a partnership between Geografia and Westpac DataX. It draws on transaction records of the Westpac Banking Group, with all figures 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 economic activity in your region. It includes benchmarking against comparable local government areas (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 Visitor Origins, 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 the *Quarterly Comparisons Report*, which benchmarks trends in your economy against similar councils around Australia.

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Note that all figures sourced from Spendmapp in this report are current as of 20 August 2025.

# Total Local Spend

Between June 2024 and May 2025, Total Local Spend in Wattle Range was $154.5M. The recent trend in spending has been above the change in the Consumer Price Index for Australia.

From June 2024 to May 2025, Total Local Spend in Wattle Range increased by 10.4%. This is above the rural LGA average change of 10.0%, and within the typical range of 5.9% to 13.8%. During the same period, the Consumer Price Index (CPI) rose by 1.6%.

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

In May 2025, Total Local Spend was $12.4M. Breaking Total Local Spend down, in May 2025, $7.3M was spent in Consumer Staples; $3.7M in Discretionary Spend and $1.3M in Services & Other (Figure 2).

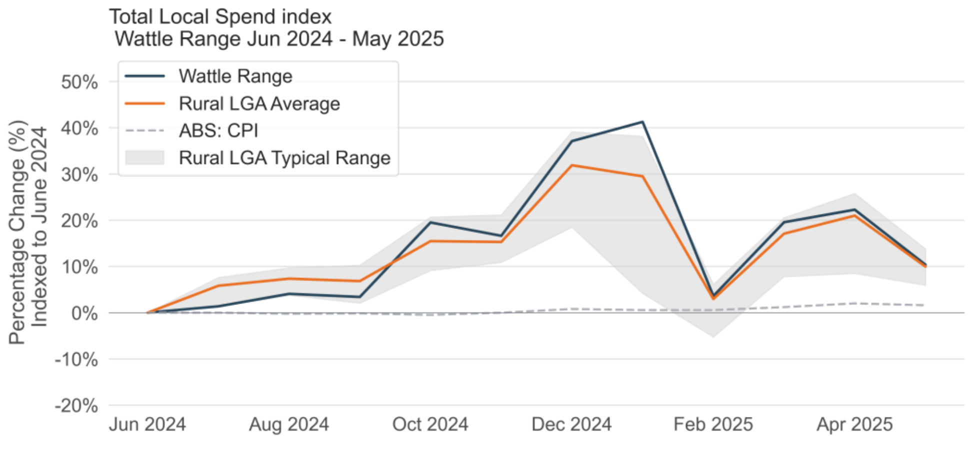


Figure 1: Indexed Total Local Spend Compared to rural LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

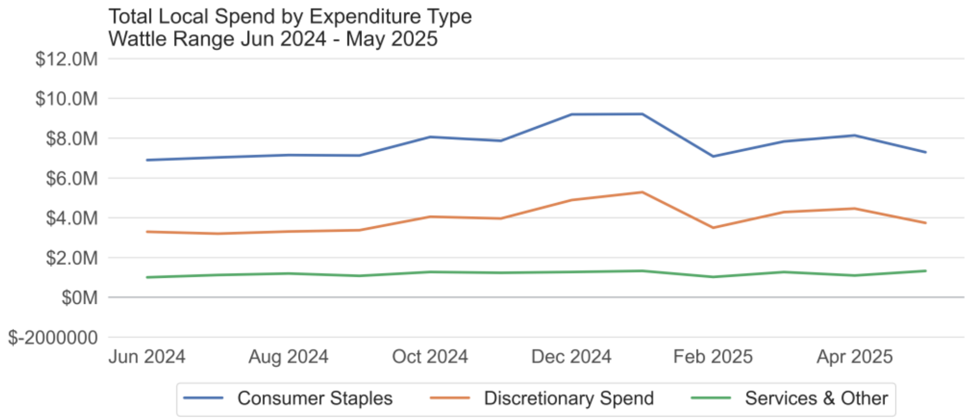


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

# Resident Wallet

## Resident Escape 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.

Between June 2024 and May 2025, Resident Local Spend was within trend, and accounted for 28.2% ($98.6M) of Resident Wallet. At 43.1% ($150.8M), Resident Escape Spend was within trend and at 28.7% ($100.2M), Resident Online Spend was below trend (Figure 3).

Between June 2024 and May 2025, Resident Wallet per capita in the Consumer Staples category increased by 2.0%; Discretionary Spending increased by 9.5%; and spending in Services & Other increased by 20.5%. By comparison, the Consumer Price Index (CPI) increased by 1.6% during this period (Figure 4).

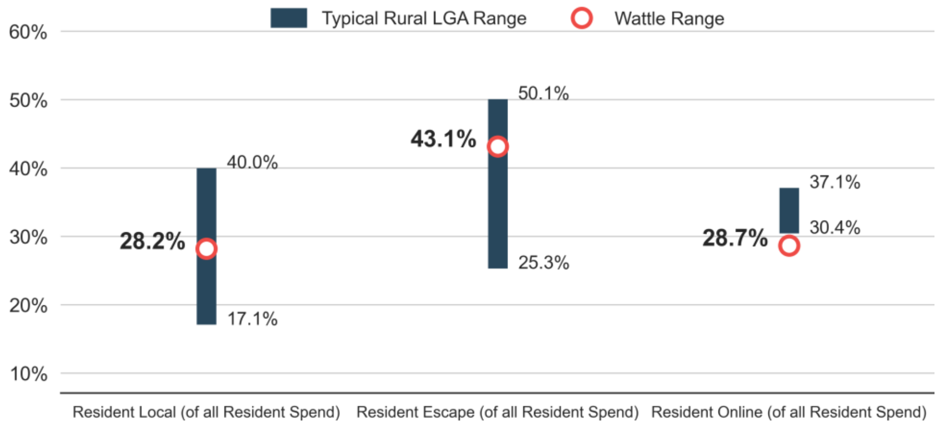


Figure 3: Share of Resident Wallet Compared to rural LGAs
Source: Spendmapp by Geografia (2025)

Figure 3 shows the range (in blue) of Resident Spend share by expenditure type for rural LGAs in June 2024 to May 2025. Falling outside the range means your economy has a significant variation from the norm.

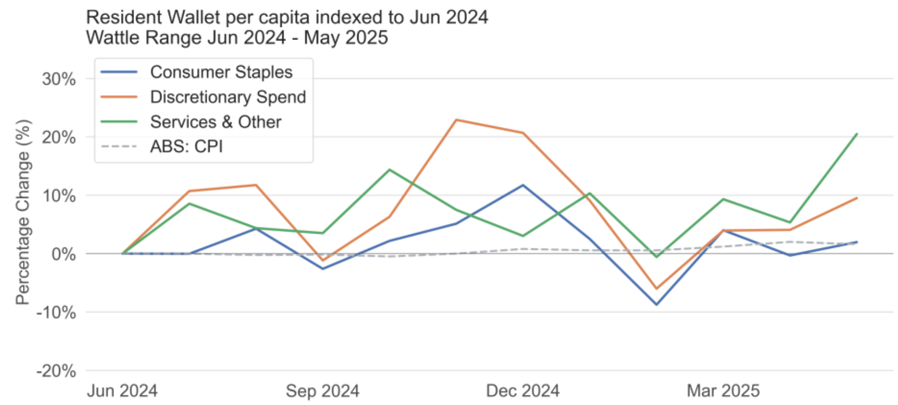


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Department Stores & Retail ($74.9M) recorded the highest value (Table 1).

| Expenditure Category | Value |
|---|---|
| Bulky & Household Goods | $20.3M |
| Department Stores & Retail | $74.9M |
| Dining, Entertainment & Travel | $64.5M |
| Grocery Stores, Food & Alcohol Retailing | $72.2M |
| Light Industry, Trades & Transport | $54.6M |
| Services & Other | $63.0M |

Table 1: Top 6 Expenditure Categories by Expenditure Value (June 2024 to May 2025)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Department Stores & Retail (21.4%) (Figure 5).

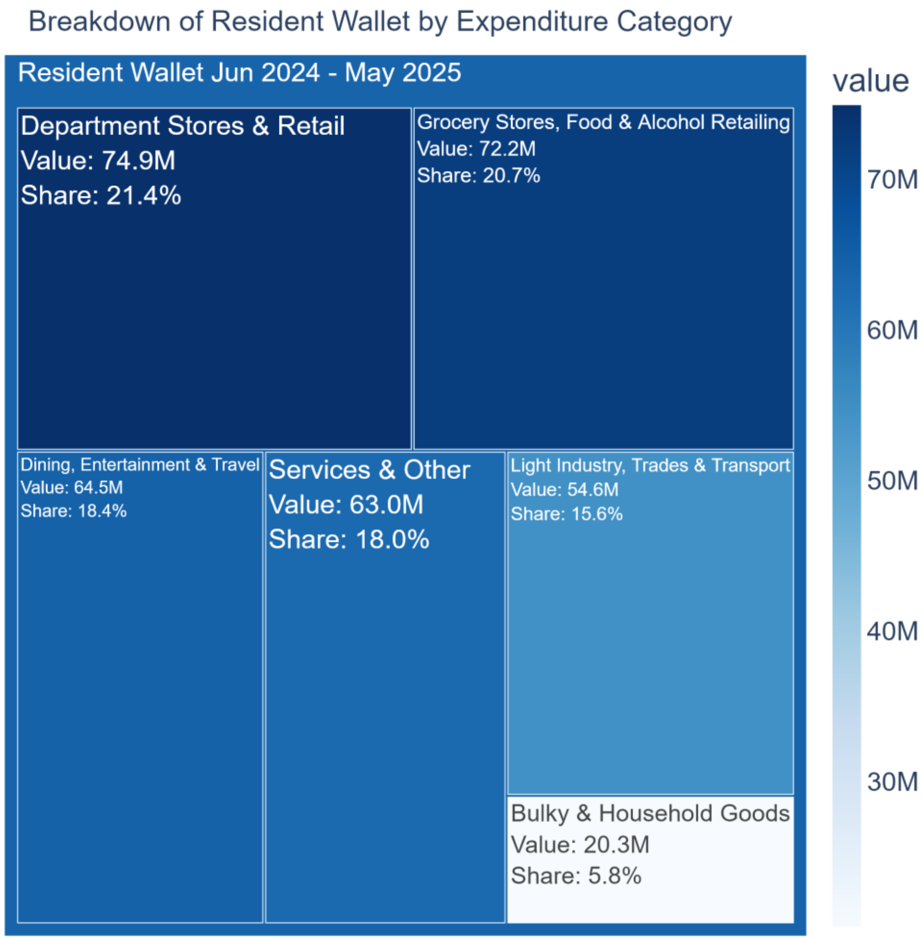


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

# Domestic Visitor Spend

Between June 2024 and May 2025, Total Home State Spend was $33.4M, accounting for 61.4% of visitor expenditure in Wattle Range. Interstate Spend accounted for 38.6% or $21.0M.

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.

Domestic Visitor Spend reveals which regions of Australia contribute most to your visitor economy. This expenditure data serves as a strong proxy for understanding local tourism activity.

Regional/Rural South Australia was the top visitor origin at $19.1M or 35.1% of all visitor spend in Wattle Range (Table 2).

| Visitor Origin | Spend | Share |
|---|---|---|
| Regional/Rural South Australia | $19.1M | 35.1% |
| Greater Adelaide | $14.3M | 26.3% |
| Greater Melbourne | $7.6M | 14.0% |
| Regional/Rural Victoria | $6.8M | 12.6% |
| Regional/Rural New South Wales | $1.6M | 3.0% |
| Greater Sydney | $1.4M | 2.5% |
| Regional/Rural Queensland | $1.2M | 2.3% |
| Greater Perth | $889.6K | 1.6% |
| Greater Brisbane | $751.5K | 1.4% |
| Regional/Rural Western Australia | $231.1K | 0.4% |
| Regional/Rural Tasmania | $192.0K | 0.4% |
| Australian Capital Territory | $119.1K | 0.2% |
| Greater Darwin | $60.4K | 0.1% |
| Greater Hobart | $14.1K | 0.0% |
| Regional/Rural Northern Territory | $7.6K | 0.0% |

Table 2: Visitor Origins by Greater Capital Cities Statistical Areas
Source: Spendmapp by Geografia (2025)