



Spendmapp



City of Spendmapp

Spending Insights

Spendmapp Dataset: February 2023 to February 2025

Geografia

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and spatial solutions.

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Rate Cuts, Global Trade Tensions, and Australia's Outlook

Domestic pressures ease while global tensions rise.



Dr Shashi Karunanethy
Chief Economist, Geografia

As expected, the Reserve Bank of Australia cut the cash rate to 4.1% in February 2025, marking the first decrease since 2020. While this provides some relief, cost-of-living pressures remain high, with essential expenses still elevated and wage growth struggling to keep pace. Younger households and families, in particular, continue to cut back on discretionary spending.

Meanwhile, global trade tensions are adding to economic uncertainty. Under the new Trump administration, the US has introduced 25% tariffs on steel and aluminium. More concerning for Australia, China has become a prime target for further trade restrictions, raising fears of retaliatory measures. Given Australia's

heavy reliance on iron ore exports to China, any disruption in China's demand could send shockwaves through the Australian economy.

Adding to the uncertainty, speculation is growing that the US will impose tariffs on Australian red meat exports. While domestic economic conditions may see gradual improvements, these escalating global trade tensions threaten to overshadow the recovery. With these challenges ahead, 2025 remains a volatile and uncertain year for Australia's economy.

For local governments, these factors matter. The uncertainty affects households and local business spending habits and these impact on local economic activity, business resilience, and community well-being. Understanding where and how spending changes can help councils make informed decisions.

With Spendmapp, local governments gain access to granular transaction data, including breakdowns by age, gender, and up to 22 expenditure categories. Our new custom precinct level data gives unprecedented level of detail, down to much smaller areas compared to suburbs or SA2s. These insights empower councils to navigate challenges, support local businesses, and plan for a more resilient local economy.

Total Local Spend

In February 2025, Total Local Spend in the City of Spendmapp was \$1.8B. The recent trend in spending has been above the change in the Consumer Price Index for Australia.

From February 2023 to February 2025, Total Local Spend in the City of Spendmapp increased by 7.6%. This is above the metropolitan LGA average change of 6.6%, and within the typical range of 3.9% to 8.6%. During the same period, the Consumer Price Index (CPI) rose by 5.8%.

Over the last six months, the change in Total Local Spend in the City of Spendmapp has been in line with the change in metropolitan LGAs (Figure 1).

Breaking Total Local Spend down, in February 2025, year-on-year percentage change for Consumer Staples increased by 3.1%; Discretionary Spend decreased by 1.5%; and spending in Services & Other increased by 1.5% (Figure 2).

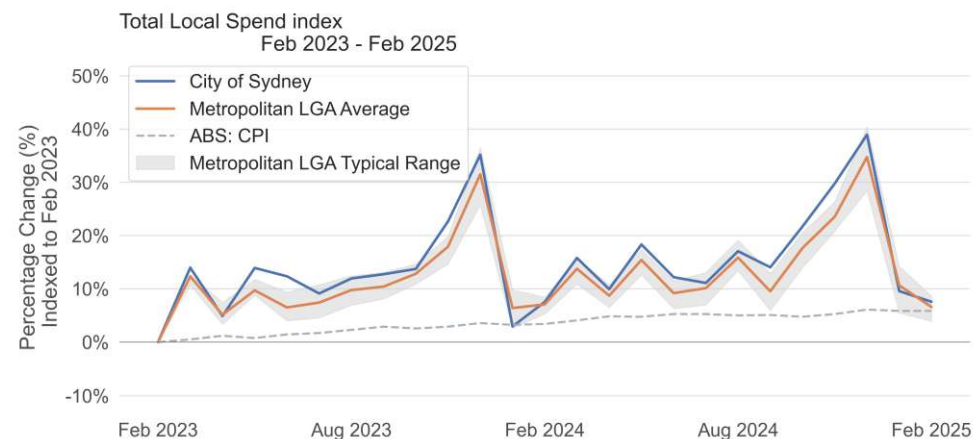


Figure 1: Indexed Total Local Spend Compared to metropolitan LGAs
Source: Spendmapp by Geografia (2025); ABS (2025)

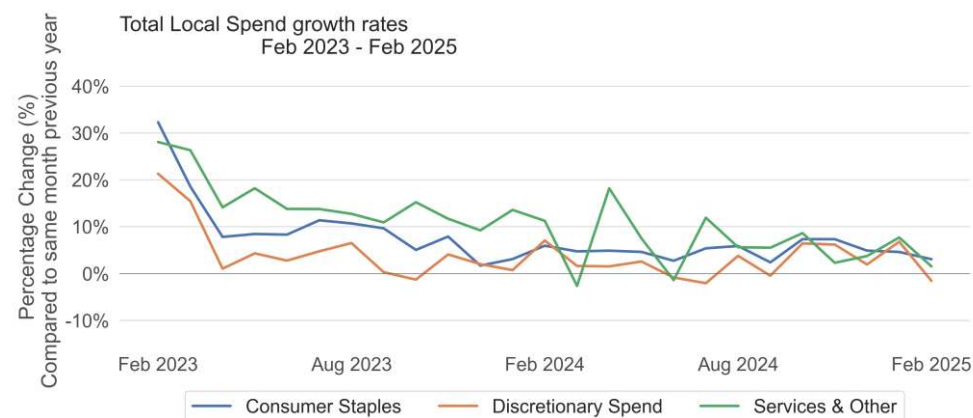


Figure 2: Year-on-Year Change in Total Local Spend by Category
Source: Spendmapp by Geografia (2025)

Resident Wallet

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

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

In February 2025, Resident Local Spend was within trend, and accounted for 26.0% (\$193.0M) of Resident Wallet. At 25.1% (\$186.4M), Resident Escape Spend was below trend and at 49.0% (\$364.0M), Resident Online Spend was above trend (Figure 3).

Between February 2023 and February 2025, Resident Wallet per capita in the Consumer Staples category increased by 2.1%; Discretionary Spending increased by 3.4%; and spending in Services & Other increased by 4.9%. By comparison, the Consumer Price Index (CPI) increased by 5.8% during this period (Figure 4).

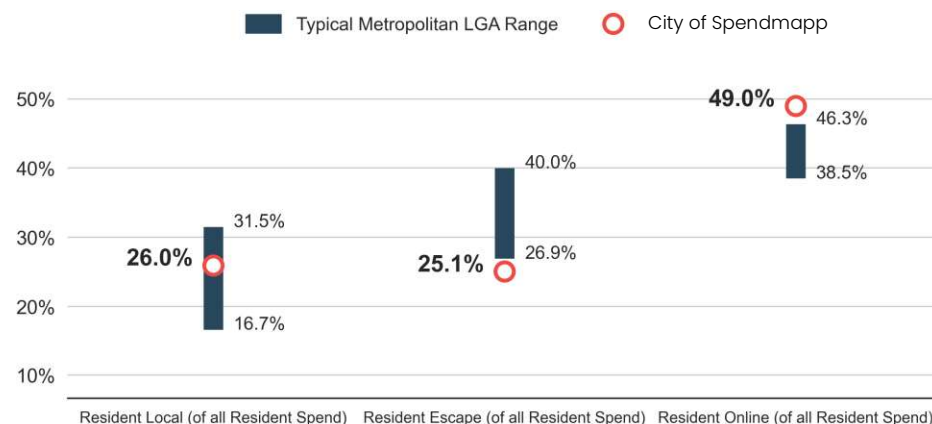


Figure 3: Share of Resident Wallet Compared to metropolitan LGAs
Source: Spendmapp by Geografia (2025)

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

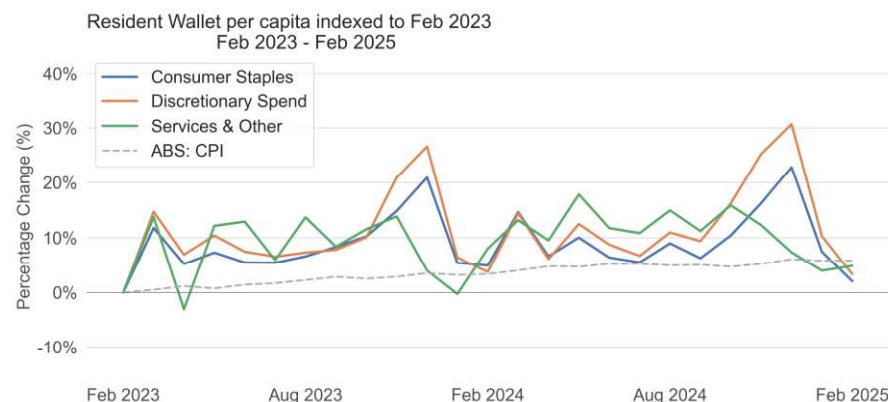


Figure 4: Percentage Change of Indexed Resident Wallet per Capita
Source: Spendmapp by Geografia (2025); ABS (2025)

Spending in the category Specialised & Luxury Goods (\$3.7M) recorded the highest change in value (Table 1).

Expenditure Category	Year-on-year change	Change in Value
Other	7%	\$2.8M
Bulky Goods	5%	\$511.5K
Specialised & Luxury Goods	3%	\$3.7M
Department & Variety Stores	2%	\$289.3K
Specialised Food Retailing	1%	\$65.4K
Dining	1%	\$864.7K
Healthcare	-0%	\$-170.3K
Convenience Stores	-1%	\$-159.9K
Grocery Stores & Supermarkets	-2%	\$-1.0M
Vehicles, Freight, & Other Transport	-3%	\$-1.1M

Table 1: Top 10 Year-on-Year Change by Expenditure Category (February 2025 Compared to February 2024)
Source: Spendmapp by Geografia (2025)

Resident Spend was led by spending in Specialised & Luxury Goods (16.6%) (Figure 5).

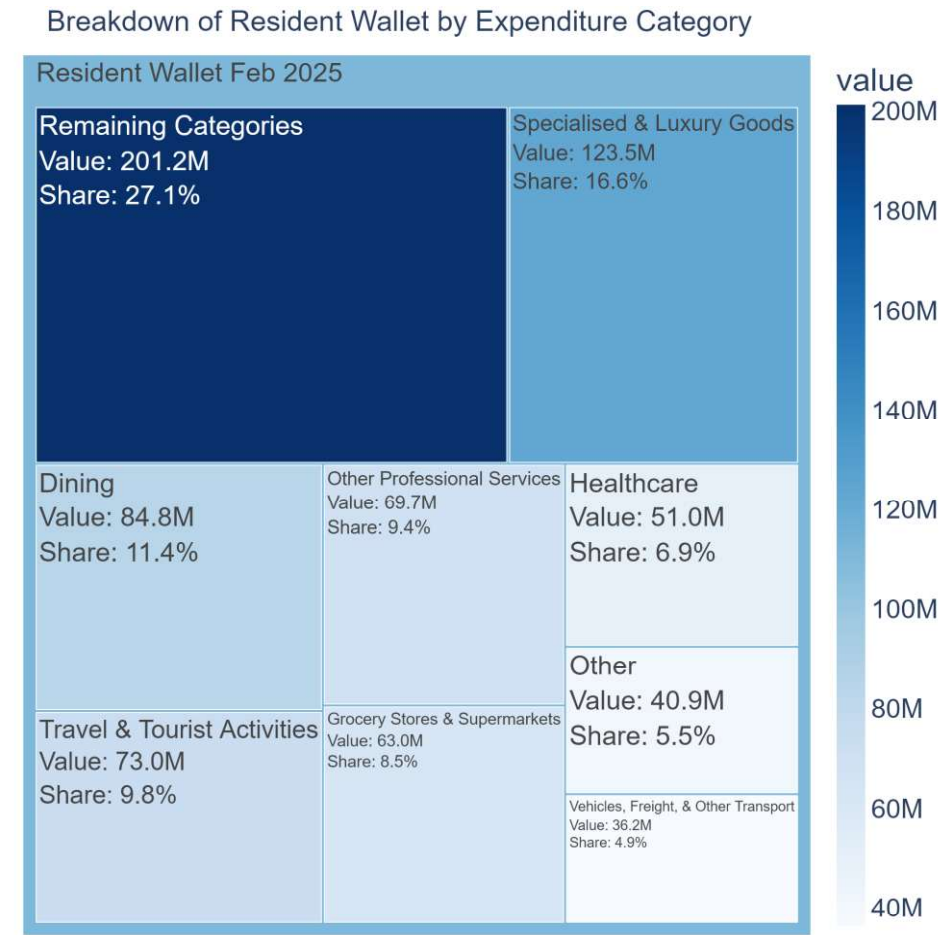


Figure 5: Breakdown of Resident Wallet by Expenditure Category
Source: Spendmapp by Geografia (2025)

Visitor Local Spend

At 84.1% of the local economy, Visitor Local Spend in February 2025 was higher than the average share for metropolitan LGAs (59.3%).

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

Visitors spent \$218.5M on Consumer Staples in the City of Spendmapp. This was 21.4% of all visitor spending in February 2025. \$621.6M (61.0%) was in Discretionary and \$179.0M (17.6%) in Services and Other (Figure 6).

By spend, Mosman was the largest source of visitor spending, accounting for 3.1% of total Visitor Local Spend (Figure 7).

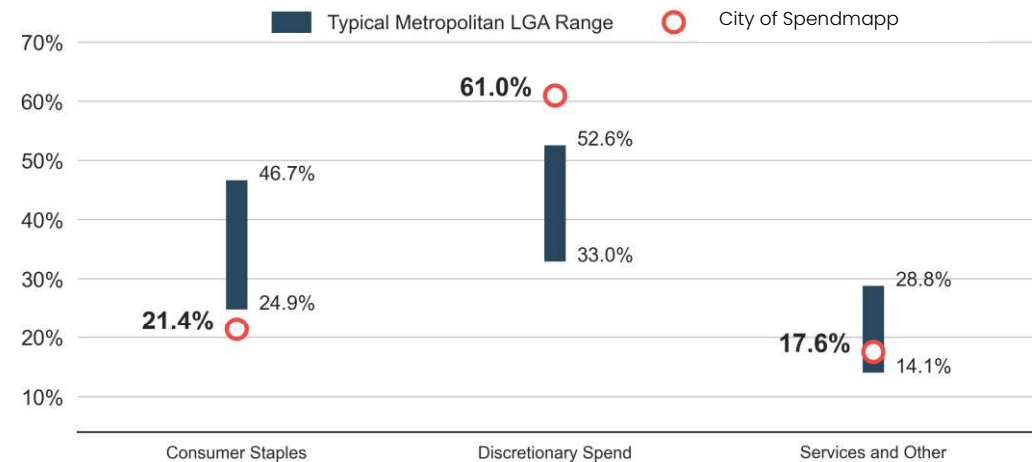


Figure 6: Share of Visitor Local Spend by Expenditure Category
Source: Spendmapp by Geografia (2025)

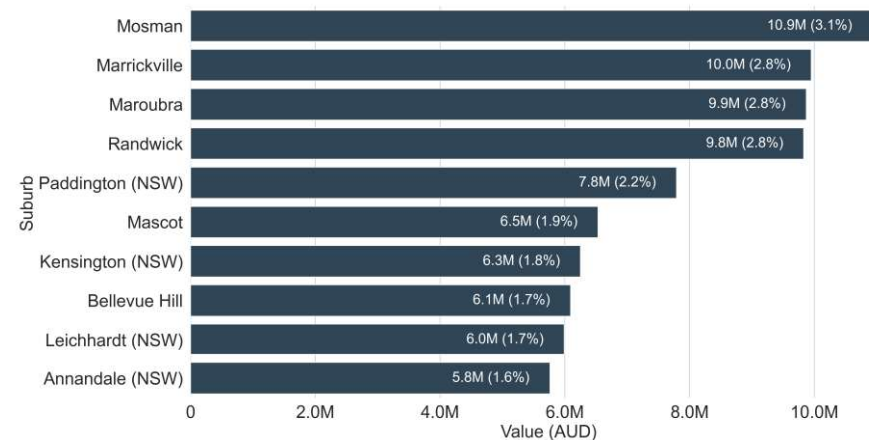


Figure 7: Top 10 Visitor Origin suburbs in February 2025
Source: Spendmapp by Geografia (2025)

Age and Gender

In February 2025, the biggest spending demographic in the City of Spendmapp was 25–34 year old Males (\$158.4M in total monthly spend).

With interest rates currently at 4.35%, households are under financial pressure – from mortgages, rising rents and general cost of living. Those aged 45–54 reduced their spending by the largest percentage, down 2.1% compared to last year. When adjusted for inflation, this is a 4.5% decline. Baby Boomers aged 65+ increased their spending by 1.6% year-on-year. After adjusting for inflation, this is a 0.8% decline (Figure 8).

Figure 9 plots Total Local Spend by age and gender, based on Expenditure value (x-axis) and percentage change in spend (y-axis). The dashed lines divide the chart into four quadrants. These classify expenditure habits into: 1) *Growers* (high growth, low spending), 2) *Stars* (high growth, high spending), 3) *Snails* (low growth, low spending), and 4) *Cash Cows* (low growth, high spending). The average expenditure growth across all groups stands at 0.4%, with an average total expenditure of \$101M (Figure 9).

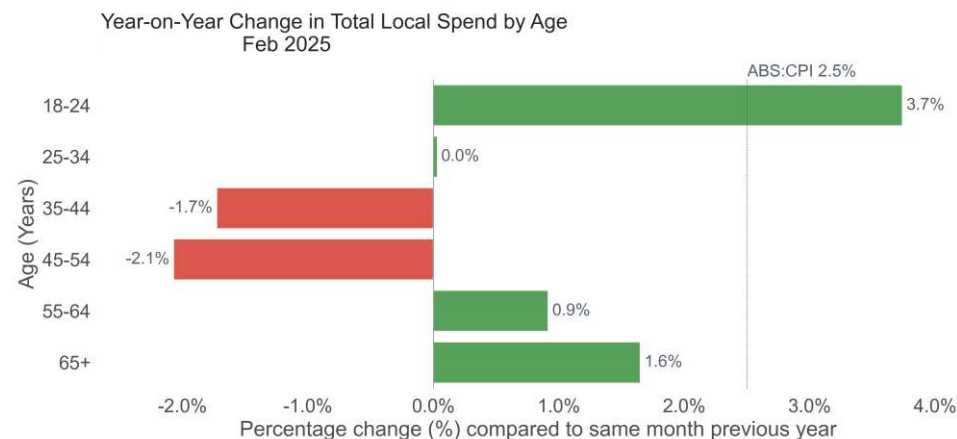


Figure 8: Year-on-Year Change in Total Local Spend by Age

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



Figure 9: Scatter Plot of Expenditure Growth vs Expenditure Value

Source: Spendmapp by Geografia (2025)

Thank you from the Spendmapp Team




Helena Osborne
Client Services Manager, Geografia


As we step into **2025**, we want to take a moment to **thank you**. Your trust in Spendmapp and Geografia has allowed us to support you with valuable insights and economic intelligence. It's been a privilege to work alongside you, helping to uncover trends, inform decisions, and create positive change in communities across Australia.


We're looking forward to another year of collaboration – providing the intelligence, tools, and expertise to help your community thrive in 2025 and beyond.


Unlock More in 2025 💡

Many local governments across Australia rely on Spendmapp – but are you making the most of all we offer?

 **Turn Data into Action** – Our location intelligence and precinct analysis provide the insights Councils need to shape effective policies and drive economic growth.

 **Go Beyond Spend Data** – Our Advisory Services cover Economic Development, Regional Profiling, Impact Assessments, Strategic Planning and Land Use Forecasting – giving you a complete picture for smarter planning.

 **Exclusive "Refer Your Neighbour" Offer** – Know a Council that could benefit from Spendmapp? Refer them, and you'll both enjoy an exclusive discount when they sign up!

 Ready to explore how Geografia can better support you in 2025? Contact Helena at helena@geografia.com.au or call 0447 440 117 to discuss your next steps.