



Facilitating Access to Economic Spend Data and Insights

End of Project Report

Temora and Bland Shire Council's Regional Drought Resilience

Planning (RDRP) Implementation Activity



TEMORA
The Friendly Shire



Jointly funded by the Australian Government and the NSW Government under the Future Drought Fund

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Acknowledgment of Country

Temora and Bland Shire in the NSW Riverina region recognises the Wiradjuri people, who are the traditional custodians of these lands.

We pay respect to the Wiradjuri people both past and present, and recognise the culture, strength, resilience and capacity of the Wiradjuri people.

We also acknowledge the contributions of Aboriginal Australians to this country we all live in and share together.

1

Executive Summary

As part of the Temora and Bland Shires Regional Drought Resilience Plan (RDRP), both Councils committed to improving economic resilience through better access to real-time economic intelligence and analysis.

This project has provided access to Spendmapp economic transaction data and enabled a series of analyses to understand how money moves into, out of, and within each local economy during drought, recovery, and more stable economic periods.

The project has now delivered four major analytical reports:

1. Resident Escape Spend Analysis – Bland Shire Council
2. Resident Escape Spend Analysis – Temora Shire Council
3. Spending Habits During the 2019 Drought – Bland Shire Council
4. Spending Habits During the 2019 Drought – Temora Shire Council

Together, these reports provide insight into:

- overall economic activity and leakage,
- local versus visitor reliance,
- spending behaviour during drought and non-drought periods,
- the role of online spending,
- the impact of COVID and bushfires on spending trends, and
- opportunities for investment attraction and local business support.

While the analysis confirms it is difficult to isolate drought impacts due to overlapping COVID-19 and bushfire events, the data strongly suggests that drought conditions influence consumer confidence, transaction frequency, and spending behaviour.

The project has shifted economic development decision-making away from anecdotal evidence and toward evidence-based planning. Spendmapp insights have directly supported investment attraction and business case development across multiple sectors including retail, childcare, hardware and health services.

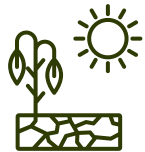


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Project Background

The Temora and Bland Shires Drought Resilience Plan identified the need for improved economic intelligence to understand how drought and other shocks impact local economies.

The project rationale identified several key questions:



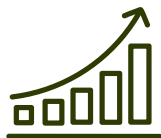
How much does the economy and each sector change during drought or recovery periods?



Where are impacts concentrated geographically or by sector?



Where is spending leaking from the region?



What sectors exhibit growth potential?



How can tourism and visitor spending be optimised?



How can evidence better inform advocacy and resilience planning?

Historically, decisions were based on anecdotal evidence and broad assumptions. This project aimed to provide evidence-based economic insights to better target interventions.



3

Activities Undertaken

a

Spendmapp Subscription and Access

Both Councils secured access to Spendmapp data, including:

- resident local spend
- resident escape spend
- resident online spend
- visitor local spend
- category and sector-level spending
- geographic spending flows.

b

Historical and Comparative Analysis

RDA Riverina's Research Officer prepared comparative reports analysing spending trends between:

- 2019–2020 financial year (drought/COVID period), and
- 2024–2025 financial year (current period).

This analysis focused on resident escape spending patterns and changes over time.

c

Monthly Monitoring and Sharing

Monthly Spendmapp reports were reviewed and shared with local businesses and stakeholders via email with invitations to discuss results and economic growth opportunities with council officers.



d Business Support and Opportunity

Businesses sought assistance to interpret data and assess opportunities based on:

- high escape spending categories, and
- incoming spending trends.

e Drought Impact Analysis

RDA Riverina prepared two in-depth reports examining economic conditions during the 2019 drought period and comparing them to more stable years.

These reports included analysis of:

- Combined Drought Indicator (CDI) and rainfall trends
- unemployment trends
- business counts and economic structure
- location quotients and industry specialisation
- agricultural commodity dependence
- spending by age and gender
- work-hours vs non-work-hours spending
- daily spending behaviour and anomalies
- local, escape, online and visitor spending patterns.



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Summary of Findings

a

Overall Economic Scale and Spend Patterns

Overall summary in 2024-2025

MEASURE	TEMORA SHIRE	BLAND SHIRE
Total spend within LGA	\$103.8 million	\$65.5 million
Share of spend by residents	67.6%	47.6%
Share of spend by visitors	32.4%	52.4%
Residents' spend outside the LGA	\$70.8 million	\$51.5 million
Residents' online spend	\$77.1 million	\$45.2 million

Where \$1 spent by residents went (June 2025)

SPEND DESTINATION	TEMORA SHIRE	BLAND SHIRE
Spent locally	\$0.30	\$0.24
Spent online	\$0.38	\$0.37
Spent outside the LGA	\$0.32	\$0.39

This indicates Bland has greater economic leakage and a heavier reliance on visitor spending than Temora.

b

Key Escape Spend Categories

SHIRE	KEY ESCAPE SPEND CATEGORIES	WHAT THIS INDICATES
Temora	Department stores and retail; dining, entertainment and travel; light industry, trades and transport; services and other.	Escape spend skewed towards discretionary categories, with seasonal (Christmas) peaks.
Bland	Department stores and retail; grocery stores, food and alcohol retailing; light industry, trades and transport.	High escape spend on essentials suggests unmet local retail demand.

c Online Spend Growth

Both reports identified substantial growth in online spending between 2019-2020 and 2024-2025.

This was particularly evident in:



This suggests local businesses face increasing digital competition

d Regional Economic Interdependence

The reports highlighted strong interdependence between the two LGAs and surrounding centres.

INDICATOR	TEMORA SHIRE	BLAND SHIRE
Primary escape spend destinations	Wagga Wagga West, Wagga Wagga East, Young and West Wyalong	Wagga Wagga West, Temora and Griffith
Share of regional escape spend retained within the Riverina	82.5%	93.4%
Relationship to neighbouring LGAs	Strong outward links to major regional centres	Strong two-way links with Temora and regional centres.

This confirms the economies of Temora and Bland are closely linked and likely benefit from shared economic development and investment attraction initiatives.

e Drought and Recovery Spending Behaviour

The drought analysis reports provide additional evidence that drought conditions may influence spending behaviour.

The following table summarises resident spending levels and the distribution of that spending across local, escape, and online channels during the 2019 drought.

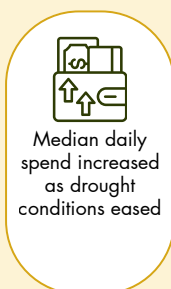
INDICATOR	TEMORA SHIRE	BLAND SHIRE
Total resident local spend	\$51.7 million	\$26.6 million
Total resident escape spend (outside LGA)	\$47.6 million	\$42.9 million
Total resident online spend	\$34.8 million	\$26.1 million
Local spend per \$1	\$0.39	\$0.28
Escape spend per \$1	\$0.35	\$0.45
Online spend per \$1	\$0.26	\$0.27

Change in Spending Behaviour During Recovery (2023)

Temora Shire

As drought conditions eased and into 2023, local and escape spending became almost equal, indicating a rebalancing of resident expenditure. Over the same period, online spending increased to 32 cents in every dollar spent, reflecting the continued growth of digital purchasing.

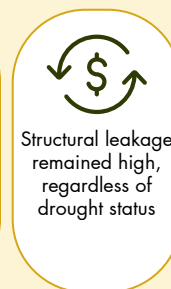
The data suggests that:



Bland Shire

By 2023, local spending declined proportionally to 26 cents in every dollar, while escape spending remained high at 43 cents. Online spending also increased, reaching 31 cents in every dollar, reinforcing the growing role of digital channels.

The data suggests that:



f

Economic Structure and Resilience Insights

The drought analysis highlights clear structural differences in the economic composition of Temora Shire and Bland Shire, which help explain variations in resilience and local spend retention observed across the two LGAs.

Temora Shire functions as a more diversified service centre, while still remaining agriculture-led. The presence of health care, education, retail, and utilities contributes to a broader economic base, which may enhance economic resilience and support stronger local spend retention.

In contrast, Bland Shire's economy is highly concentrated, with mining and agriculture accounting for a significant share of both output and employment. This level of sector concentration may increase vulnerability to external shocks, including commodity price fluctuations, climate variability, and sector-specific downturns.

These structural differences are summarised in the table below.

INDICATOR	TEMORA SHIRE	BLAND SHIRE
Primary economic profile	More diversified service - centre economy	Highly concentrated
Mining share of output	-	36.4%
Agriculture share of output	22.5%	22.1%
Agriculture share of employment	22.7%	30.9%
Other key sectors	Health care, education, retail, utilities	Limited diversification

g

Drought vs COVID Impacts

The reports found that spending patterns between 2019–2020 and 2024–2025 were often broadly similar, except where COVID caused noticeable dips or accelerated online spending.

This reinforced the challenge in isolating drought-specific impacts.

However, the comparison still provided useful insights into economic resilience, stable spending categories, and sectors more vulnerable to disruption.

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Outcomes Achieved

The project achieved the following:

OUTCOME AREA	WHAT CHANGED/ WAS ACHIEVED	EVIDENCE/ EXAMPLES
Improved Evidence-Based Decision Making	Economic analysis became more robust and data-driven, reducing reliance on anecdotal evidence and intuition.	Spendmapp data provided credible, consistent evidence to support Council decision-making.
Business Confidence and Reassurance	Businesses gained reassurance that downturns were structural or regional in nature, rather than business-specific.	Feedback indicated businesses valued shared data to contextualise performance during challenging periods.
Identification of New Business Opportunities	Council identified market gaps and supported businesses considering expansion or new ventures.	At least one hardware sector opportunity was actively pursued using Spendmapp data.
Strategic Planning Input	Spendmapp insights directly informed Council's strategic and operational planning activities.	Data informed: • forthcoming Economic Development Strategies • investment attraction discussions • tourism planning • business support activities
Greater Understanding of Differences Between LGAs	Clearer understanding of differing economic structures and spending behaviours between Temora and Bland.	Analysis highlighted: • Bland's higher leakage and visitor reliance • Temora's stronger local spend capture and service-centre role • the impact of mining and agriculture on Bland's economy
Identification of New Business and Service Opportunities	Council proactively used data to quantify unmet demand and support feasibility discussions with businesses and investors.	Data informed: • establishment of at least one new hardware business • two operators investigating childcare services in Temora • a potential new supermarket opportunity • a study into medical and allied health service gaps

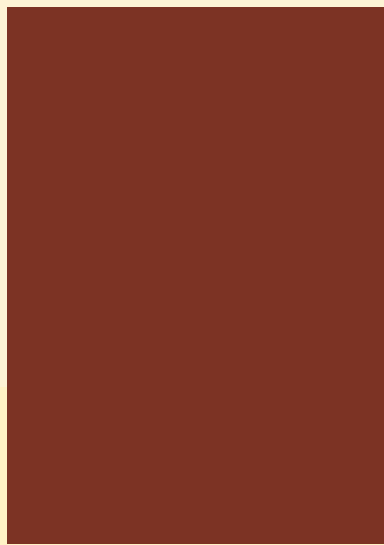
By quantifying both escape spending and inbound spending trends in relevant expenditure categories, Council has been able to provide more evidence-based support to prospective operators and investors.

This demonstrates the value of Spendmapp not only as a monitoring and reporting tool, but as an active investment attraction and business development tool.

Performance Against Project Scope

SCOPE COMMITMENT	OUTCOME
Provide real-time economic data	Achieved through Spendmapp subscription and monthly reporting
Analyse spending patterns and trends	Achieved via RDA Riverina reports and ongoing analysis
Use historic drought data	Achieved through 2019 drought analysis reports
Enable targeted support and advocacy	Largely achieved through provision of reports and ongoing data that will enable support and advocacy when required
Identify impacted sectors, how and when	Partially achieved, drought signal limited due to COVID overlay. Ongoing data monitoring will support the identification of spending changes by sector compared to the baseline.

The project was delivered broadly in line with the approved budget, with the majority of expenditure allocated to data access and specialist analysis. The outcomes achieved demonstrate strong value for money, particularly given the ongoing strategic value of the Spendmapp subscription beyond the life of the project



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Lessons Learned

Data Needs Context

Local interpretation remains critical

Longer-Term Monitoring is Essential

The value of the tool increases over time

Escape Spend Represents Opportunity

Leakage data can inform local business attraction and expansion.

Online Spending is a Growing Threat

Digital competitiveness should be a strategic focus

Drought May Affect Consumer Confidence

Drought may weaken spending confidence and transaction frequency.

Structural Leakage Persists Beyond Drought

Bland's leakage remained consistently high across all periods.

Economic Diversity Matters

Temora's diversified economy supports stronger resilience and local spend retention.

7

Recommendations and Next Steps



Continue the Spendmapp subscription and monthly monitoring



Use escape spend analysis to target investment attraction



Support local businesses to improve online competitiveness



Integrate findings into Economic Development Strategies for each shire



Combine Spendmapp analysis with other tools such as REMPLAN, tourism data, workforce and housing analysis



Use drought condition monitoring alongside Spendmapp data to identify early warning indicators of economic stress



Develop targeted drought resilience initiatives for sectors or demographics shown to reduce spending during drought periods



Use structural economic insights to inform diversification strategies, particularly in Bland Shire

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Conclusion

This project has successfully introduced a more evidence-based approach to understanding and managing economic resilience in Temora and Bland Shires.

While isolating drought-specific impacts was constrained by overlapping COVID-19 and bushfire events, the analysis still provides valuable insights into economic behaviour under compound stress conditions.

The project also influenced how businesses engage with economic information, with several operators proactively seeking data to inform investment decisions.

The analysis has identified substantial economic leakage, highlighted opportunities for investment attraction and local business growth, and reinforced the close economic interdependence between the two LGAs.

Importantly, the project has shifted the region's capability from reactive to more proactive economic monitoring, improving preparedness for future drought and economic shocks.

The continued use of Spendmapp will help both Councils and their business communities make more informed decisions and build long-term resilience.



