

## Quarterly Economic Snapshot

Oct-25 to Dec-25

In the last quarter, Australia's GDP increased by 0.7%. For Victoria, GDP increased by 1.2%. Population was up nationally, and up in Victoria. Consumer sentiment was down across the nation and up in Victoria. Total CO<sub>2</sub>-e emissions for the latest quarter increased by 2.8% in Australia and increased by 2.0% for Victoria.

ECONOMY		PEOPLE		COMMUNITY		ENVIRONMENT	
GDP (Australia)		Population(Australia)		Consumer Sentiment Index (Australia)		CO <sub>2</sub> -e emissions (Australia)	
GDP (Victoria)		Population (Victoria)		Consumer Sentiment Index (Victoria)		CO <sub>2</sub> -e emissions (Victoria)	
\$704,169m (+0.7%)		27,536,874 (+0.53%)		86.7 (-9.0%)		452.38m tonnes (2.8%)	
\$173,587m (+1.2%)		7,053,122 (+0.65%)		99.4 (+2.5%)		84.16m tonnes (2.0%)	

### CONSUMER EXPENDITURE

Trending Flat

#### Trend

Change in Total Local Spend

Victoria	Monash
15.1%	10.0%

#### Daily Spending

Average Daily Spend by Day of Week

Day	Total	Resident	Visitor
Mon	\$12.1M (+12.2%)	\$4.1M (+12.2%)	\$7.72M (+12.9%)
Tue	\$11.9M (+12.9%)	\$4.09M (+15.5%)	\$7.61M (+11.7%)
Wed	\$12.7M (+13.0%)	\$4.4M (+17.3%)	\$8.07M (+10.8%)
Thu	\$12.6M (+3.3%)	\$4.22M (+2.0%)	\$8.14M (+3.9%)
Fri	\$14.5M (+12.1%)	\$4.96M (+12.3%)	\$9.3M (+11.7%)
Sat	\$13.8M (+8.6%)	\$4.83M (+8.0%)	\$8.83M (+8.9%)
Sun	\$10.3M (+9.2%)	\$3.72M (+8.1%)	\$6.4M (+9.6%)

Peak Day Tuesday 23 December 2025: \$18.9M

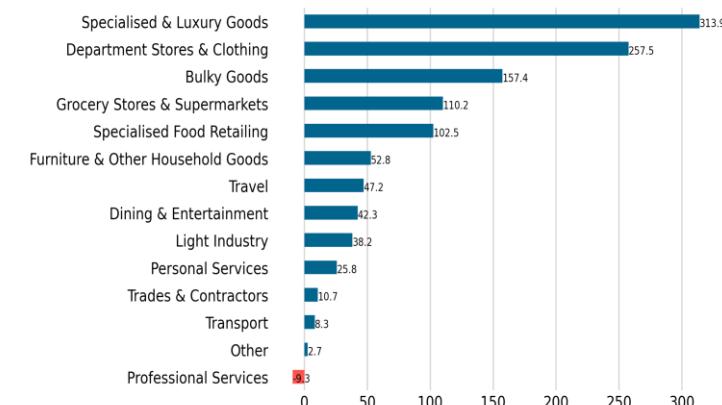
Trough Day Thursday 25 December 2025: \$1.7M

### JOB IMPACT

Net Positive

#### Estimated Impact on FTEs

Impact of Change in Total Local Spend



Largest Increase 313.9 FTEs, Specialised and Luxury Goods

Largest Decrease -9.3 FTEs, Professional Services

Sources: ABS Quarterly Population Estimates (ERP); ABS Australian National Accounts: National Income, Expenditure and Product,

ABS Census 2021; Spendmapp.com.au, Australia's National Greenhouse Accounts

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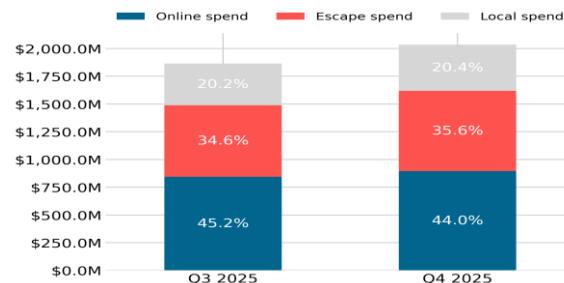
Oct-25 to Dec-25

### WALLET SHARE

Escaping

#### Share of Resident Wallet

Latest and Previous Quarter



#### Trend

Change in Resident Wallet Share

Spend	Victoria	Monash
Local Spend	+0.6%	+0.3%
Escape Spend	+0.2%	+1.0%
Online Spend	-0.8%	-1.2%

Compared with the previous quarter, in Q4 2025:

- Monash saw more escape spend as a share of Resident Wallet; and
- Local spend in Victoria saw the greatest increase in share.

### SELF-SUFFICIENCY

Low

#### The Commuter Effect

Escape Spend and Commuting



Compared with other Metropolitan councils, in Monash:

- There is leaky economic self-sufficiency.
- There is low employment self-containment (based on the last Census).
- Resident Escape Spend has a high share of Resident Wallet.

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