

Authorship

Report stage	Author	Date	Review	Date
Draft report	Alex Wilson	23 July 2020	John Noronha	24 July 2020
Final report	Alex Wilson	28 July 2020	John Noronha	28 July 2020

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Contact details

For further details please contact Ethos Urban Pty Ltd at one of our offices:

Ethos Urban Pty Ltd		ABN 13 615 087 931
Level 8, 30 Collins Street Melbourne VIC 3000 (03) 9419 7226	173 Sussex Street Sydney NSW 2000 (02) 9956 6962	Level 4, 215 Adelaide Street Brisbane QLD 4000 (07) 3852 1822

economics@ethosurban.com

www.ethosurban.com

Our Reference: 3200199

Contents

Executive Summary	i
1 Employment Impacts	1
2 Wages and Salaries Impacts	3
3 Economic Output Impacts	5
4 Value Added Output Impacts	7
5 Industry Impacts	9
6 Financial Stress	11
7 JobKeeper Reliance	12
8 Family Incidents Impacts	13

Executive Summary

1. The Interface Group of Councils has engaged Ethos Urban to prepare an assessment of the socio-economic impacts of COVID-19 on Interface communities. The analysis also benchmarks Interface LGAs against Non Interface Metro Melbourne LGAs for these impacts.
2. This assessment is based on latest available COVID-19 data, recognising many official datasets lag many months in their reporting. However, a cross section of important socio-economic indicators has been prepared which provides a high-level overview of how Interface and Non Interface Metro Melbourne communities have been impacted. The analysis is based on monthly changes in key indicators at a single point in time, that is, February 2020 (pre-COVID 19) and May 2020 (COVID-19 period, unless otherwise stated). These indicators are:
 - Employment
 - Wages and salaries
 - Economic output
 - Value-added output
 - Industry impacts
 - Financial stress
 - JobKeeper reliance
 - Family incidents
3. The results of the analysis show Interface LGAs have been significantly impacted in terms of measurable data such as employment, wages and salaries, economic output, and value-added output.

As Table A shows, Interface impacts have been slightly greater than impacts for Non Interface Metro Melbourne LGAs.

Table A: COVID-19 Economic Impacts – Interface and Non-Interface Metro Melbourne LGAs, May 2020 compared to February 2020

	Interface LGAs Change (Value)	Interface LGAs Change (%)	Non Interface Metro Melbourne LGAs Change (%)
Employment Impact	-67,310 jobs	-14.9%	-13.1%
Wages & Salaries Impact	-\$387 million	-13.6%	-11.4%
Economic output impact	-\$3.0 billion	-23.6%	-21.6%
Value-added output impact	-\$1.5 billion	-27.4%	-24.9%

Source: REMPLAN

4. While all Interface industry sectors have been negatively impacted by COVID-19, the extent of impacts varies as does the impact factors. For example, one industry might be impacted most in terms of employment losses (i.e. retail trade), whereas another industry might be most impacted in terms of a decline in output (i.e. manufacturing).

As Table B highlights, in broad terms, the most impacted Interface industries are:

- **Services sector** i.e. retail trade, accommodation & food services, education & training, health care & social assistance and rental, hiring and real estate services.
- **Traditional industries** i.e. transport, postal & warehousing, construction, and manufacturing.

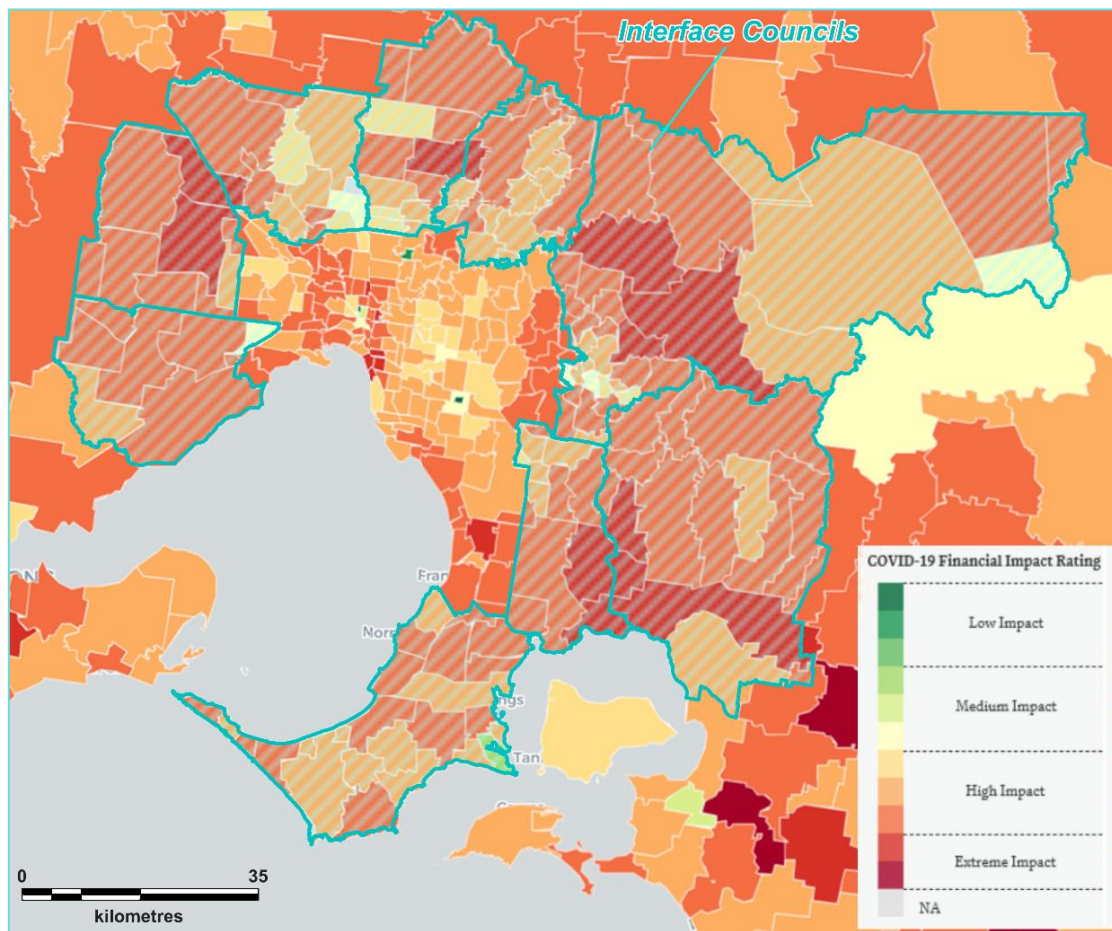
Table B: COVID-19 Industry Impacts – Interface LGAs, May 2020 compared to February 2020

Industry	Employment Impact	Wages and Salaries Impact	Industry Output Impact	Industry Value-Added Impact
Retail Trade	-13,600 jobs	-\$56 million	-\$194 million	-\$109 million
Accommodation & Food Services	-11,120 jobs	-\$37 million	-\$166 million	-\$74 million
Transport, Postal & Warehousing	-10,050 jobs	-\$67 million	-\$352 million	-\$221 million
Education & Training	-6,140 jobs	-\$43 million	-\$104 million	-\$62 million
Construction	-5,320 jobs	-\$32 million	-\$373 million	-\$141 million
Health Care & Social Assistance	-5,140 jobs	-\$34 million	-\$147 million	-\$57 million
Manufacturing	-4,540 jobs	-\$43 million	-\$730 million	-\$109 million
Rental, Hiring and Real Estate Services	-820 jobs	-\$7 million	-\$417 million	-\$488 million

Source: REMPLAN

5. The scale of industry impacts are broadly similar for Interface LGAs and Non Interface Metro Melbourne LGAs. The exception is the Interface LGAs Transport, Postal and Warehousing sector which has suffered relatively large impacts in employment, wages & salaries, output and value-added compared to Non Interface Metro Melbourne LGAs.
6. Financial stress due to COVID-19 is significant in Interface LGAs. As Figure A highlights, many Interface communities fall within the high or extreme impact categories for financial stress (as measured by lost income and availability of non-discretionary expenditure); with a lesser impact generally observed for Non Interface Metro Melbourne LGAs.

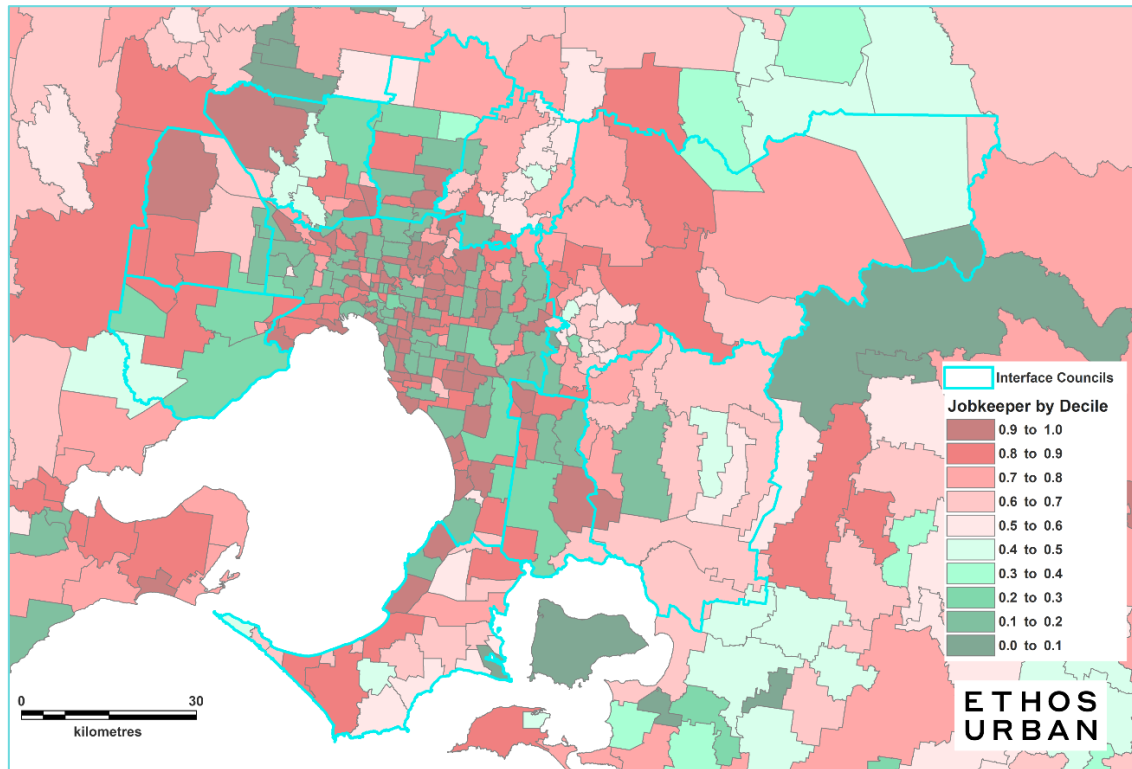
Figure A: COVID-19 Financial Stress – Interface and Non Interface Metro Melbourne LGAs, June 2020



Source: Taylor Fry (COVID-19 Financial Impact Index, June 2020)

7. Interface businesses are very reliant on JobKeeper payments to continue to be viable and retain staff. On a decile scale from 0.0 (low reliance on JobKeeper) to 1.0 (significant reliance on JobKeeper), many Interface LGAs have suburbs with above average reliance (0.5+) on JobKeeper. Businesses located in Non Interface Metro Melbourne LGAs generally exhibit a slightly lower reliance on JobKeeper, albeit with many pockets of significant JobKeeper reliance.

Figure B: COVID-19 JobKeeper Reliance – Interface and Non Interface Metro Melbourne LGAs, May 2020



Source: Australian Government – The Treasury

8. Crime Statistics Agency Victoria data shows that over the past 12 months (year ending 31 March 2020, which covers the start of the COVID-19 period), Interface LGAs were responsible for 44% of all recorded family incidents (25,125 incidents) across Metropolitan Melbourne. This equates to 1,352 family incidents per 100,000 population compared to 986 family incidents per 100,000 population for Non Interface Metro Melbourne LGAs. Emerging research indicates COVID-19 restrictions and lockdowns have increased the incidence of domestic violence (which is a subset of the family incidents category). This is of particular concern to Interface communities given their relatively high propensity towards family incident-related crime.

1 Employment Impacts

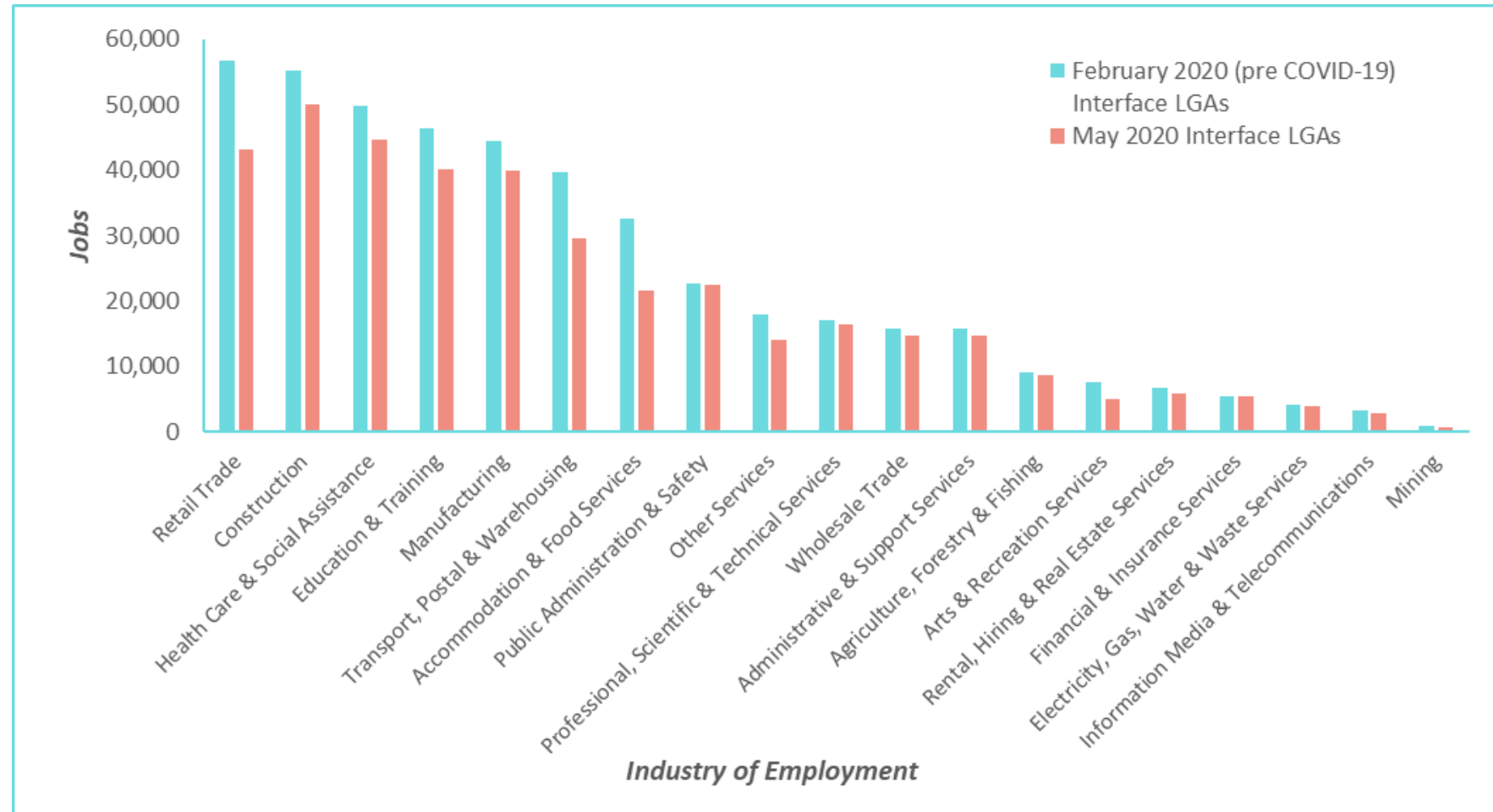
Interface LGAs experienced a contraction in employment of -14.9% between February (Pre-COVID) and May 2020. This compares to a contraction in employment of -13.1% for Non Interface Metro Melbourne LGAs over the period.

This data, which is sourced from REMPLAN and summarised in Table 1.1 and Figure 1.1, shows a reduction of 67,310 jobs in Interface LGAs in May 2020, compared to February 2020.

Table 1.1: COVID-19 Employment Impacts – Interface and Non-Interface Metro Melbourne LGAs, February and May 2020

Industry	February 2020 (pre COVID-19) Interface LGAs		May-2020 Interface LGAs		Change Interface LGAs		Change Non- Interface Metro Melbourne LGAs
	no.	Share	no.	Share	no.	%	%
Agriculture, Forestry & Fishing	9,090	2.0%	8,660	2.3%	-430	-4.7%	-4.8%
Mining	850	0.2%	700	0.2%	-150	-17.6%	-16.1%
Manufacturing	44,480	9.9%	39,940	10.4%	-4,540	-10.2%	-10.2%
Electricity, Gas, Water & Waste Services	4,070	0.9%	3,980	1.0%	-90	-2.2%	-2.2%
Construction	55,270	12.3%	49,950	13.0%	-5,320	-9.6%	-9.8%
Wholesale Trade	15,820	3.5%	14,630	3.8%	-1,190	-7.5%	-7.9%
Retail Trade	56,800	12.6%	43,200	11.3%	-13,600	-23.9%	-25.2%
Accommodation & Food Services	32,620	7.2%	21,500	5.6%	-11,120	-34.1%	-34.4%
Transport, Postal & Warehousing	39,710	8.8%	29,660	7.7%	-10,050	-25.3%	-23.5%
Information Media & Telecommunications	3,170	0.7%	2,900	0.8%	-270	-8.5%	-7.8%
Financial & Insurance Services	5,530	1.2%	5,390	1.4%	-140	-2.5%	-2.5%
Rental, Hiring & Real Estate Services	6,730	1.5%	5,910	1.5%	-820	-12.2%	-12.4%
Professional, Scientific & Technical Services	17,000	3.8%	16,400	4.3%	-600	-3.5%	-3.4%
Administrative & Support Services	15,690	3.5%	14,650	3.8%	-1,040	-6.6%	-8.2%
Public Administration & Safety	22,650	5.0%	22,420	5.8%	-230	-1.0%	-1.0%
Education & Training	46,330	10.3%	40,190	10.5%	-6,140	-13.3%	-13.4%
Health Care & Social Assistance	49,870	11.1%	44,730	11.7%	-5,140	-10.3%	-10.1%
Arts & Recreation Services	7,540	1.7%	5,040	1.3%	-2,500	-33.2%	-33.4%
Other Services	17,910	4.0%	13,960	3.6%	-3,950	-22.1%	-21.9%
Total	451,120	100.0%	383,810	100.0%	-67,310	-14.9%	-13.1%

Source: REMPLAN – COVID-19 Impact on Employment

Figure 1.1: COVID-19 Employment Impacts by Industry – Interface LGAs, February and May 2020

Source: REMPLAN – COVID-19 Impact on Employment

2 Wages and Salaries Impacts

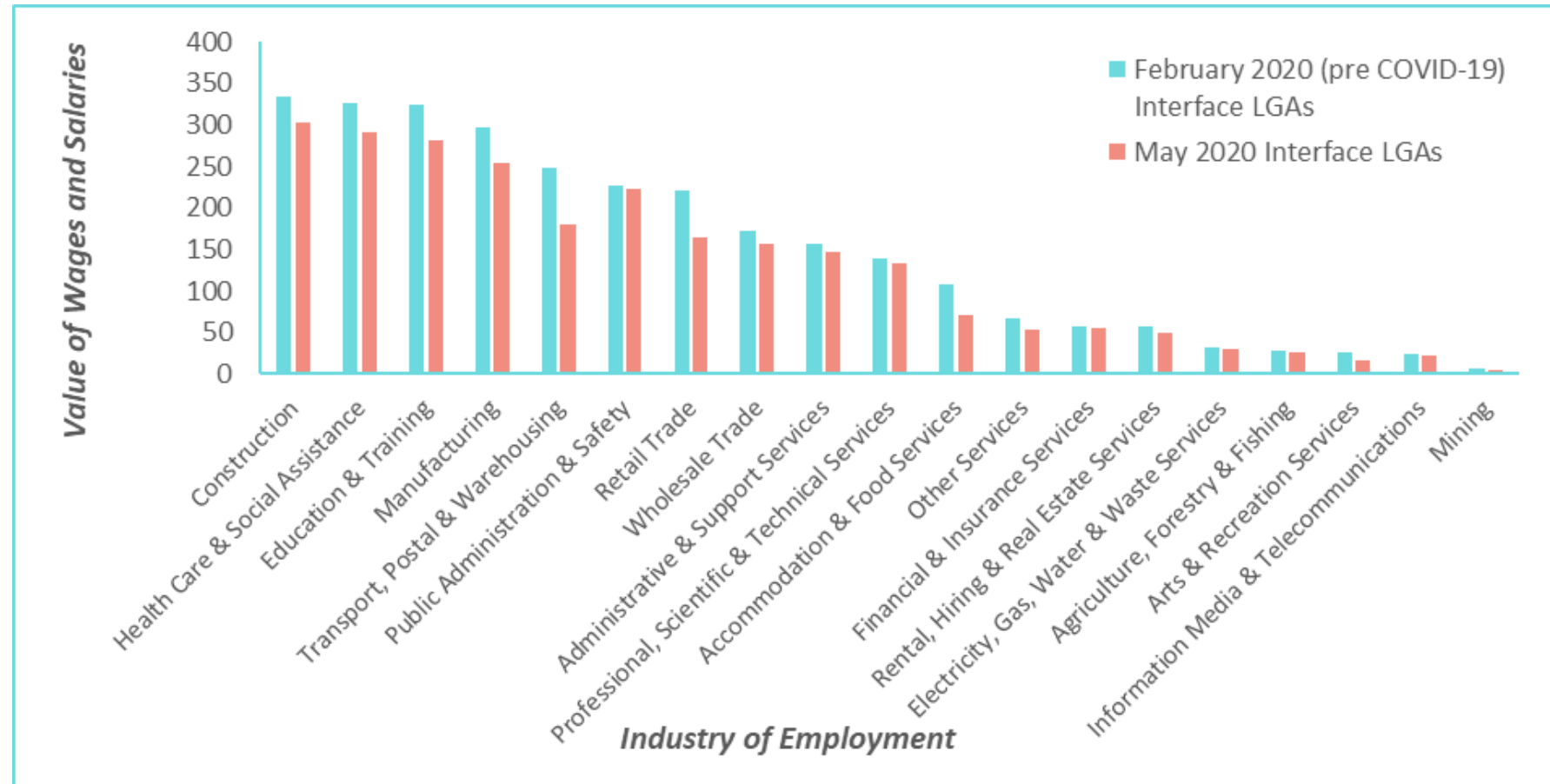
Interface LGAs experienced a decrease in wages and salaries of -13.6% between February (Pre-COVID) and May 2020. This compares to a decrease in wages and salaries of -11.4% for Non Interface Metro Melbourne LGAs over the period.

This data, which is sourced from REMPLAN and summarised in Table 2.1 and Figure 2.1, shows a reduction of \$387 million in wages and salaries in Interface LGAs in May 2020, compared to February 2020.

Table 2.1: COVID-19 Wages and Salaries Impacts – Interface and Non-Interface Metro Melbourne LGAs, February and May 2020

Industry	February 2020 (pre COVID-19) Interface LGAs		May-2020 Interface LGAs		Change Interface LGAs		Change Non- Interface Metro Melbourne LGAs
	no.	Share	no.	Share	no.	%	%
Agriculture, Forestry & Fishing	\$29m	1.0%	\$27m	1.1%	-\$2m	-6.9%	-4.8%
Mining	\$7m	0.2%	\$5m	0.2%	-\$2m	-28.6%	-29.7%
Manufacturing	\$297m	10.4%	\$254m	10.3%	-\$43m	-14.5%	-14.7%
Electricity, Gas, Water & Waste Services	\$32m	1.1%	\$31m	1.3%	-\$1m	-3.1%	-3.7%
Construction	\$334m	11.7%	\$302m	12.2%	-\$32m	-9.6%	-9.8%
Wholesale Trade	\$173m	6.1%	\$156m	6.3%	-\$17m	-9.8%	-9.9%
Retail Trade	\$221m	7.7%	\$165m	6.7%	-\$56m	-25.3%	-26.5%
Accommodation & Food Services	\$108m	3.8%	\$71m	2.9%	-\$37m	-34.3%	-34.4%
Transport, Postal & Warehousing	\$248m	8.7%	\$181m	7.3%	-\$67m	-27.0%	-24.9%
Information Media & Telecommunications	\$25m	0.9%	\$23m	0.9%	-\$2m	-8.0%	-7.8%
Financial & Insurance Services	\$58m	2.0%	\$56m	2.3%	-\$2m	-3.4%	-4.1%
Rental, Hiring & Real Estate Services	\$57m	2.0%	\$50m	2.0%	-\$7m	-12.3%	-12.4%
Professional, Scientific & Technical Services	\$139m	4.9%	\$134m	5.4%	-\$5m	-3.6%	-3.4%
Administrative & Support Services	\$157m	5.5%	\$147m	6.0%	-\$10m	-6.4%	-8.1%
Public Administration & Safety	\$227m	7.9%	\$222m	9.0%	-\$5m	-2.2%	-1.9%
Education & Training	\$324m	11.3%	\$281m	11.4%	-\$43m	-13.3%	-13.4%
Health Care & Social Assistance	\$326m	11.4%	\$292m	11.8%	-\$34m	-10.4%	-10.1%
Arts & Recreation Services	\$26m	0.9%	\$17m	0.7%	-\$9m	-34.6%	-33.4%
Other Services	\$68m	2.4%	\$53m	2.1%	-\$15m	-22.1%	-21.9%
Total	\$2,856m	100.0%	\$2,469m	100.0%	-\$387m	-13.6%	-11.4%

Source: REMPLAN – COVID-19 Impact on Wages and Salaries

Figure 2.1: COVID-19 Wages and Salaries Impacts by Industry – Interface LGAs, February and May 2020

Source: REMPLAN – COVID-19 Impact on Wages and Salaries

3 Economic Output Impacts

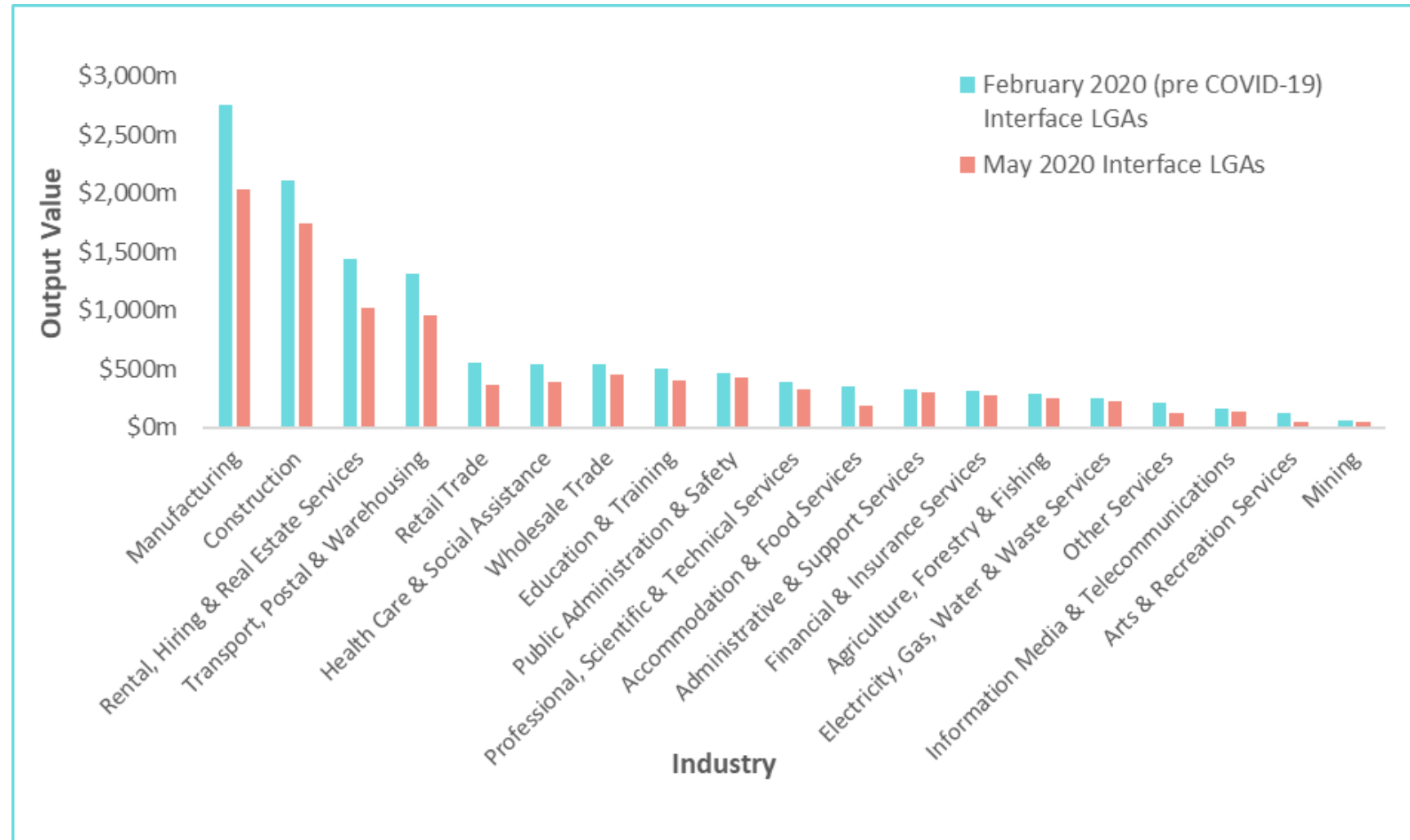
Interface LGAs experienced a reduction in gross output (gross revenue of businesses / organisations) of -23.6% between February (Pre-COVID) and May 2020. This compares to a reduction in revenue of -21.6% for Non Interface Metro Melbourne LGAs over the period.

This data, which is sourced from REMPLAN and summarised in Table 3.1 and Figure 3.1, shows a reduction of \$3.0 billion in output in Interface LGAs in May 2020, compared to February 2020.

Table 3.1: COVID-19 Economic Output Impacts – Interface and Non-Interface Metro Melbourne LGAs, February and May 2020

Industry	February 2020 (pre COVID-19) Interface LGAs		May-2020 Interface LGAs		Change Interface LGAs		Change Non- Interface Metro Melbourne LGAs
	no.	Share	no.	Share	no.	%	%
Agriculture, Forestry & Fishing	\$293m	2.3%	\$249m	2.6%	-\$44m	-15.0%	-15.3%
Mining	\$57m	0.4%	\$45m	0.5%	-\$12m	-21.1%	-18.8%
Manufacturing	\$2,762m	21.7%	\$2,032m	20.9%	-\$730m	-26.4%	-26.4%
Electricity, Gas, Water & Waste Services	\$245m	1.9%	\$224m	2.3%	-\$21m	-8.6%	-8.9%
Construction	\$2,115m	16.6%	\$1,742m	17.9%	-\$373m	-17.6%	-17.9%
Wholesale Trade	\$536m	4.2%	\$455m	4.7%	-\$81m	-15.1%	-15.8%
Retail Trade	\$556m	4.4%	\$362m	3.7%	-\$194m	-34.9%	-36.7%
Accommodation & Food Services	\$355m	2.8%	\$189m	1.9%	-\$166m	-46.8%	-47.2%
Transport, Postal & Warehousing	\$1,309m	10.3%	\$957m	9.9%	-\$352m	-26.9%	-24.2%
Information Media & Telecommunications	\$159m	1.3%	\$140m	1.4%	-\$19m	-11.9%	-11.1%
Financial & Insurance Services	\$313m	2.5%	\$273m	2.8%	-\$40m	-12.8%	-12.8%
Rental, Hiring & Real Estate Services	\$1,441m	11.3%	\$1,024m	10.5%	-\$417m	-28.9%	-29.4%
Professional, Scientific & Technical Services	\$391m	3.1%	\$326m	3.4%	-\$65m	-16.6%	-15.9%
Administrative & Support Services	\$327m	2.6%	\$294m	3.0%	-\$33m	-10.1%	-12.1%
Public Administration & Safety	\$469m	3.7%	\$422m	4.3%	-\$47m	-10.0%	-10.2%
Education & Training	\$509m	4.0%	\$405m	4.2%	-\$104m	-20.4%	-20.7%
Health Care & Social Assistance	\$541m	4.3%	\$394m	4.1%	-\$147m	-27.2%	-26.5%
Arts & Recreation Services	\$117m	0.9%	\$52m	0.5%	-\$65m	-55.6%	-56.1%
Other Services	\$212m	1.7%	\$124m	1.3%	-\$88m	-41.5%	-41.1%
Total	\$12,707m	100.0%	\$9,709m	100.0%	-\$2,998m	-23.6%	-21.6%

Source: REMPLAN – COVID-19 Impact on Output

Figure 3.1: COVID-19 Economic Output Impacts by Industry – Interface LGAs, February and May 2020

Source: REMPLAN – COVID-19 Impact on Output

4 Value Added Output Impacts

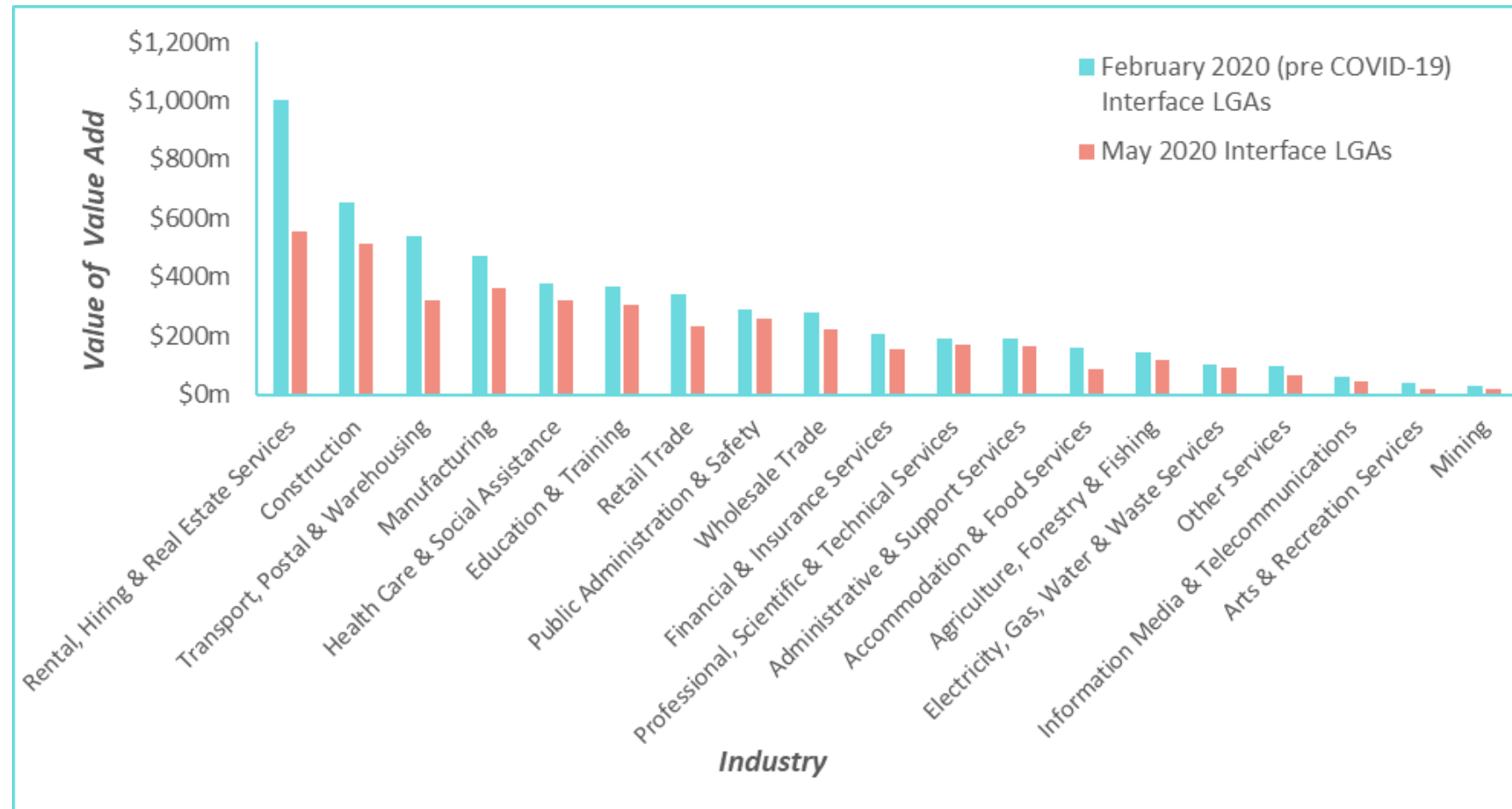
Interface LGAs experienced a reduction in value-added output (marginal economic value) of -27.4% between February (Pre-COVID) and May 2020. This compares to a reduction in value-added output of -24.9% for Non Interface Metro Melbourne LGAs over the period.

This data, which is sourced from REMPLAN and summarised in Table 4.1 and Figure 4.1, shows a reduction of \$1.5 billion in value-added output in Interface LGAs in May 2020, compared to February 2020.

Table 4.1: COVID-19 Value-Added Output Impacts – Interface and Non-Interface Metro Melbourne LGAs, February and May 2020

Industry	February 2020 (pre COVID-19) Interface LGAs		May-2020 Interface LGAs		Change Interface LGAs		Change Non- Interface Metro Melbourne LGAs
	no.	Share	no.	Share	no.	%	%
Agriculture, Forestry & Fishing	\$144m	2.6%	\$120m	3.0%	-\$24m	-16.7%	-16.1%
Mining	\$28m	0.5%	\$20m	0.5%	-\$8m	-28.6%	-26.3%
Manufacturing	\$472m	8.5%	\$363m	9.0%	-\$109m	-23.1%	-23.5%
Electricity, Gas, Water & Waste Services	\$104m	1.9%	\$93m	2.3%	-\$11m	-10.6%	-10.8%
Construction	\$654m	11.8%	\$513m	12.7%	-\$141m	-21.6%	-22.0%
Wholesale Trade	\$278m	5.0%	\$223m	5.5%	-\$55m	-19.8%	-20.1%
Retail Trade	\$340m	6.1%	\$231m	5.7%	-\$109m	-32.1%	-33.4%
Accommodation & Food Services	\$159m	2.9%	\$85m	2.1%	-\$74m	-46.5%	-47.3%
Transport, Postal & Warehousing	\$542m	9.8%	\$321m	8.0%	-\$221m	-40.8%	-38.5%
Information Media & Telecommunications	\$62m	1.1%	\$46m	1.1%	-\$16m	-25.8%	-26.1%
Financial & Insurance Services	\$207m	3.7%	\$153m	3.8%	-\$54m	-26.1%	-26.0%
Rental, Hiring & Real Estate Services	\$1,001m	18.0%	\$553m	13.7%	-\$448m	-44.8%	-43.8%
Professional, Scientific & Technical Services	\$193m	3.5%	\$172m	4.3%	-\$21m	-10.9%	-10.4%
Administrative & Support Services	\$189m	3.4%	\$164m	4.1%	-\$25m	-13.2%	-13.9%
Public Administration & Safety	\$290m	5.2%	\$261m	6.5%	-\$29m	-10.0%	-10.2%
Education & Training	\$367m	6.6%	\$305m	7.6%	-\$62m	-16.9%	-17.1%
Health Care & Social Assistance	\$378m	6.8%	\$321m	8.0%	-\$57m	-15.1%	-15.6%
Arts & Recreation Services	\$41m	0.7%	\$21m	0.5%	-\$20m	-48.8%	-53.0%
Other Services	\$99m	1.8%	\$65m	1.6%	-\$34m	-34.3%	-33.2%
Total	\$5,548m	100.0%	\$4,029m	100.0%	-\$1,519m	-27.4%	-24.9%

Source: REMPLAN – COVID-19 Impact on Value-Added

Figure 4.1: COVID-19 Value-Added Output Impacts by Industry – Interface LGAs, February and May 2020

Source: REMPLAN – COVID-19 Impact on Value-Added

5 Industry Impacts

All industry sectors in the Interface have experienced negative consequences of COVID-19 in terms of employment, wages and salaries, gross output, and value-added output.

The REMPLAN data (refer to tables 1.1, 2.1, 3.1 and 4.1) shows the hardest hit major sectors for each key variable over the February 2020 to May 2020 period are:

Employment

- Retail Trade (-13,600 jobs)
- Accommodation & Food Services (-11,120 jobs)
- Transport, Postal & Warehousing (-10,050 jobs)
- Education & Training (-6,140 jobs)
- Construction (-5,320 jobs)
- Health Care & Social Assistance (-5,140 jobs)

Wages and Salaries

- Transport, Postal & Warehousing (-\$67 million)
- Retail Trade (-\$56 million)
- Education & Training (-\$43 million)
- Manufacturing (-\$43 million)
- Accommodation & Food Services (-\$37 million)
- Health Care & Social Assistance (-\$34 million)

Gross Output

- Manufacturing (-\$730 million)
- Rental, Hiring & Real Estate Services (-\$417 million)
- Construction (-\$373 million)
- Transport, Postal & Warehousing (-\$352 million)
- Retail Trade (-\$194 million)
- Accommodation & Food Services (-\$166 million)

Value Added Output

- Rental, Hiring & Real Estate Services (-\$488 million)
- Transport, Postal & Warehousing (-\$221 million)
- Construction (-\$141 million)
- Manufacturing (-\$109 million)
- Retail Trade (-\$109 million)
- Accommodation & Food Services (-\$74 million)

6 Financial Stress

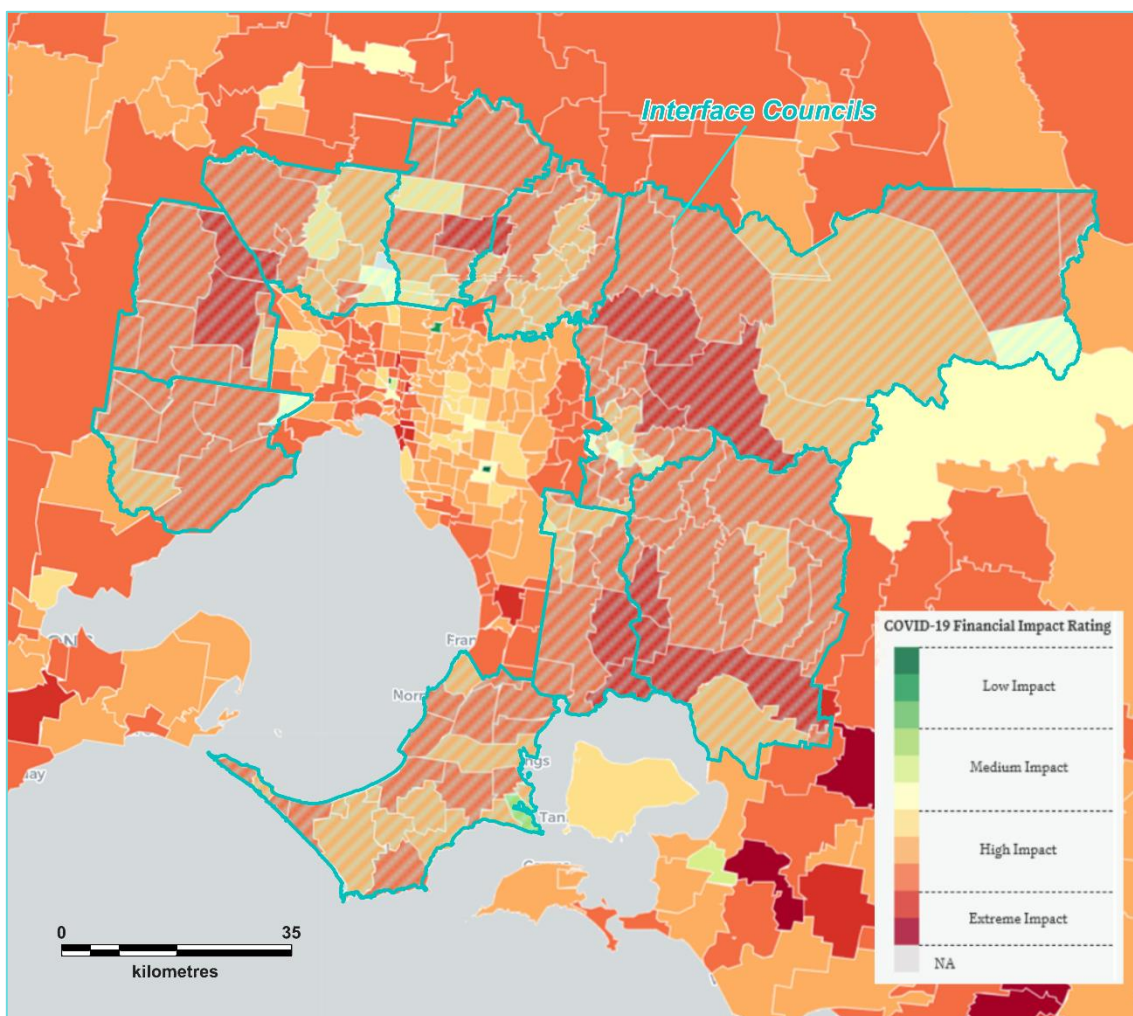
Data sourced from Taylor Fry (*COVID-19 Financial Impact Index*, June 2020), provides a snapshot of financial stress by geographical region as of June 2020. The Index is based on the following:

- Income – whether an individual has lost significant income as a result of unemployment or underemployment, and to what extent government programs such as JobKeeper and JobSeeker cover pre-pandemic income.
- Expenditure – whether current income is likely to cover non-discretionary expenses based on pre-pandemic income and life stage.

As Figure 6.1 shows, most of the Interface falls within the high or extreme impact categories, highlighting the financial stresses occurring within these communities. Financial stress includes the ability of individuals/households to meet mortgage/rental payments and other important outgoings.

The data also shows Non Interface Metro Melbourne LGAs experiencing similar financial stresses, albeit at a lower level (in general), but recognising there are also extreme financial impacts within some of these communities.

Figure 6.1: COVID-19 Financial Stress – Interface and Non Interface Metro Melbourne LGAs, June 2020



Source: Taylor Fry (COVID-19 Financial Impact Index, May 2020)

7 JobKeeper Reliance

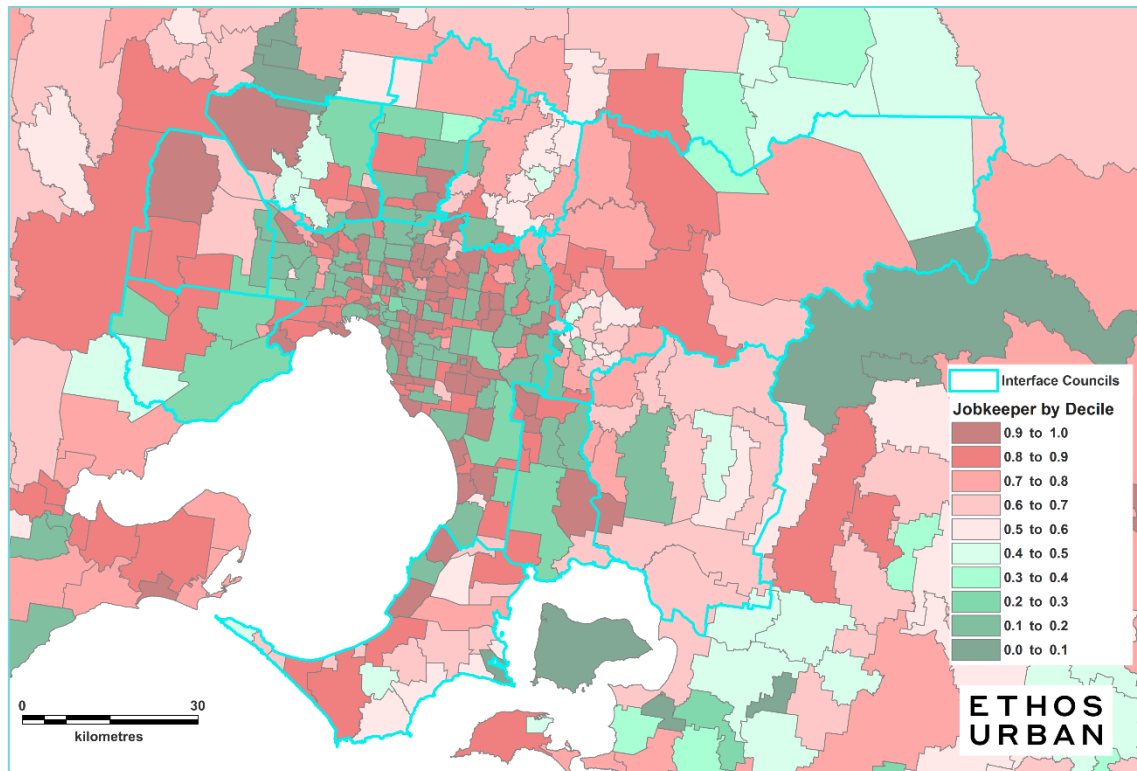
Data sourced from the Australian Government's Treasury (May 2020) illustrates the COVID-19 impact on Interface business and organisations.

As Figure 7.1 shows, a significant number of businesses and organisations in Interface LGAs are reliant on the Federal Government's JobKeeper program to continue to be viable and retain staff.

On a decile scale from 0.0 (low reliance on JobKeeper) to 1.0 (significant reliance on JobKeeper), many Interface LGAs have suburbs with above average reliance (0.5+) on JobKeeper.

It should be recognised that in a benchmarking sense, many Non Interface Metro Melbourne LGAs also have an above average reliance on JobKeeper, highlighting the broader impact of COVID-19 across the Metropolitan Melbourne economy.

Figure 7.1: COVID-19 JobKeeper Reliance – Interface and Non Interface Metro Melbourne LGAs, May 2020



Source: Australian Government – The Treasury

8 Family Incidents Impacts

For the 12 months ending 31 March 2020 (which covers the start of COVID-19), the rate of recorded family incidents in Interface LGAs (1,352 per 100,000 population) was 37% higher than the rate of recorded family incidents for Non Interface Metro Melbourne LGAs (986 per 100,000 population).

This data, which is sourced from Crime Statistics Agency Victoria (CSAV) and summarised in Table 8.1 and Figure 8.1, shows over the past year Interface LGAs were responsible for 44% of all recorded family incidents (25,125 incidents) across Metropolitan Melbourne.

Note, the CSAV define a family incident as:

“An incident attended by Victoria Police where a Risk Assessment and Risk Management Report (also known as an L17 form) was completed. The report is completed when family violence incidents, interfamilial-related sexual offences, and child abuse are reported to police. For the purposes of CSA statistics, a family incident may involve one or more affected family members and/or one or more other parties”.

CSAV data covering the broader COVID-19 period is not yet available; however, emerging research indicates family incidents, including incidents relating to domestic violence against women, have increased during the COVID-19 lockdown (e.g. *The prevalence of domestic violence among women during the COVID-19 pandemic*, Australian Institute of Criminology, July 2020).

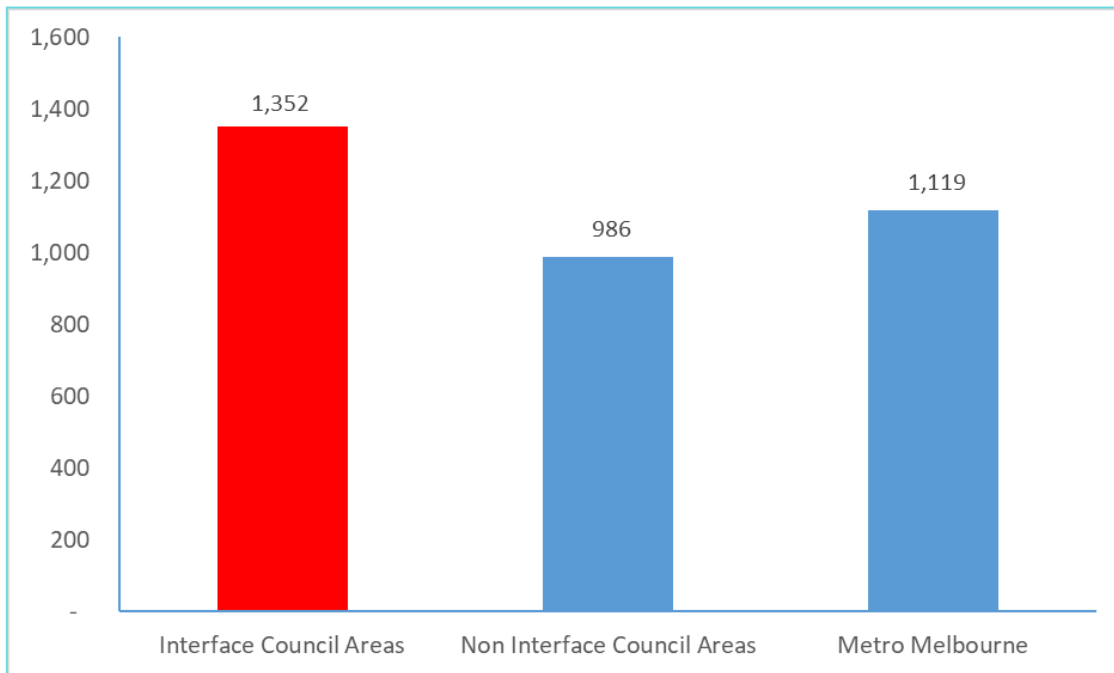
These COVID-19 trends are likely to be reflected in higher rates of family incidents/domestic violence in Interface LGAs in future CSAV reporting, given the relatively high propensity for these types of crimes in the Interface.

Table 8.1: Number (No.) and Rate (per 100,000 Population) of Family Incidents – Interface LGAs and Non-Interface Metro Melbourne LGAs, 12 Months to March 2020

	Family Incidents No.	Rate per 100,000 Population
Interface Council Areas	25,125	1,352
Non Interface Council Areas	32,331	986
Metro Melbourne	57,456	1,119

Source: Crime Statistics Agency Victoria

Figure 8.1: Rate of Family Incidents (per 100,000 Population) – Interface and Non-Interface Metro Melbourne LGAs, 12 Months to March 2020



Source: Crime Statistics Agency Victoria