

# Economic and Social Impact Report

Application for EGM increase

## Club Officer

3 Niki Place, Officer, VIC, 3809

Shire of Cardinia (Metropolitan municipality)

29 April 2026

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# Introduction

The Victorian Gambling and Casino Control Commission's (VGCCC) Economic and Social Impact Report (E&S Report) is a high-level, objective summary of potentially relevant statistics that the Commission may consider when assessing the net economic and social impact of an application for an electronic gaming machine (EGM) variation or an application for an approval of premises for gaming.

Section 3.4.20(1)(c) of the *Gambling Regulation Act 2003* requires the Commission to be satisfied that the net economic and social impact of the amendment will not be detrimental to the well-being of the community of the municipal district in which the approved venue is located. This is commonly known as the "no net detriment test" and is the key analysis the Commission must undertake.

This report presents a factual and accurate account of the application which can be read alongside any economic and social impact reports prepared and submitted by the applicant and/or the relevant local council.

This report does not represent an opinion or judgement of the VGCCC (or its staff) regarding the benefits or disbenefits of any application.

Data within the report is derived from government bodies such as the Australian Bureau of Statistics, the Crime Statistics Agency, the Department of Social Services, the Department of Employment and Workplace Relations and the Department of Transport and Planning. This data is updated periodically whenever new data is published. The software used to develop the maps is called ArcMap. The report contains location specific data with each application being categorised as metropolitan, regional or rural within the report for the purpose of comparability.

The content, layout and design of the report may also be reviewed periodically by the VGCCC. Feedback from readers or users is welcomed, and can be sent to [contact@vgccc.vic.gov.au](mailto:contact@vgccc.vic.gov.au).

# Abbreviations and Definitions

**ABS** – Australian Bureau of Statistics.

**AEs** – Attached Entitlements are gaming machine entitlements attached to an approved venue by the venue operator owning the entitlements, and indicates the number of gaming machines actually operating. The number of AEs may be equal to or less than the maximum number of gaming machines permitted to be installed in an approved venue as specified on the venue operator's licence. The collective number of AEs must not be greater than the regional cap or municipal limit for the approved gaming premises in those areas.

**ASGS** – Australian Statistical Geography Standard. The ASGS is a classification of Australia into a hierarchy of statistical areas. It is a social geography, developed to reflect the location of people and communities, and used for the release and analysis of statistics and data. The ASGS is updated every 5 years to account for growth and change in Australia's population, economy and infrastructure.

**DTP** – Department of Transport and Planning. DTP provides Victorian government projections of population by area through Victoria in Future (VIF).

**Expenditure** – The total amount lost by players.

**Immediate surrounding area** – A radial area surrounding the venue.

**LGA** – Local government area, a geographical area under the responsibility of a local government council.

**Quintile** – A fifth of the data represented. The first quintile is the lowest 20% of the data range.

**SA1** – Statistical Area Level 1. The SA1s have been designed as the smallest unit of release of 2021 Census data and usually have a population of 200 to 800 persons, with an average of 400 persons.

**SA2** – Statistical Area Level 2. The SA2s are the second smallest unit of the 2021 Census data, are based on gazette State suburbs and localities, and usually have a population from 3,000 to 25,000, with an average of 10,000.

**SEIFA** – Socio-economic indexes for areas. SEIFA ranks areas in Australia according to relative socio-economic advantage and disadvantage, based on 2021 Census data.

## Report Structure

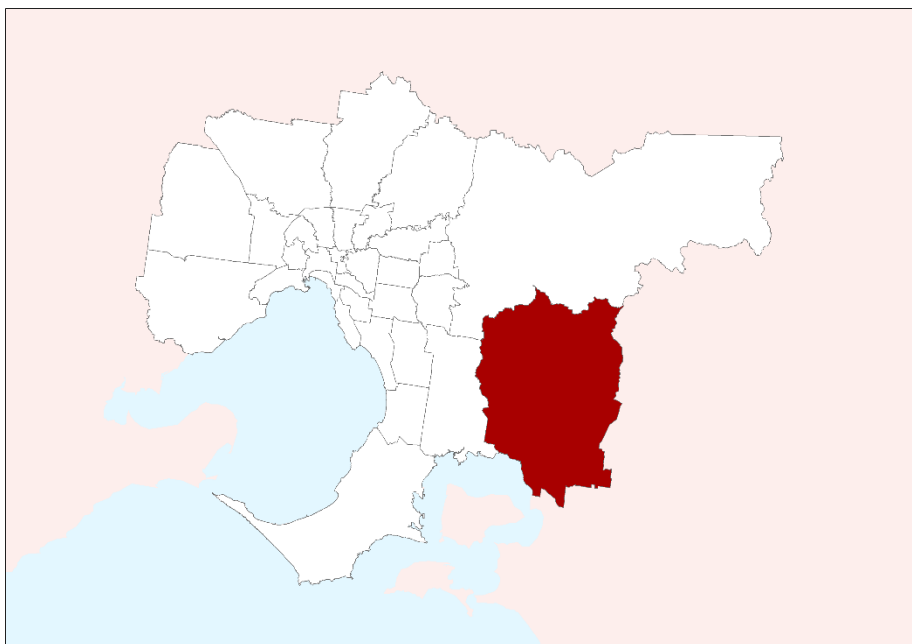
This report is structured on geographic areas, beginning with the area that immediately surrounds the venue and then expanding to an analysis of LGA, category (either metropolitan, regional or rural) and Victoria wide.

All LGAs in this report have been allocated to one of 3 categories: metropolitan, regional or rural. Regional areas are outside Melbourne and have large town centres. Rural areas are areas outside the metropolitan and regional areas and are typically country shires, without major urban centres. The Borough of Queenscliffe is the only borough in Victoria, and is counted as a rural municipality. These 3 categories ensure comparisons between local government areas by rank and variation from the average are reasonable, relevant and informative.

The immediate surrounding area is based on the location of the venue. For applications in metropolitan areas, the immediate surrounding area is defined by a 2.5 kilometre radius around the venue, while regional and rural applications are defined by a 5 kilometre radius. The City of Greater Geelong, the City of Greater Bendigo and the City of Ballarat are exceptions. Despite being regional LGAs, they are defined by a 2.5 kilometre radius due to their population size. The Commission may from time to time vary the size of the radius of the immediate surrounding area due to specific circumstances. The immediate surrounding area does not aim to define the origin of patrons likely to visit the venue; rather, it enables a statistical profile of the area immediately surrounding the venue.

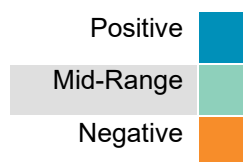
NUMBER BY CATEGORY	LGAS
Metropolitan	31
Regional	13
Rural	35

The map below shows all metropolitan LGAs, with the Shire of Cardinia in red:



# Key Indicators

**Note:** the key indicators<sup>i</sup> in this report are not exclusive and do not limit the type of information that can be presented to and considered by the VGCCC in relation to the application.



## 1. Summary of key indicators

		Rate	Rank <sup>ii</sup>	Variation <sup>iii</sup>	
<b>Local Government Area</b>					
1.1	Gaming machines per 1,000 adults (see page 11)	4.07	19 <sup>th</sup>	-7.9%	
1.2	Adults per venue <sup>iv</sup> (see page 14)	16,538	12 <sup>th</sup>	18.6%	
1.3	Expenditure per adult (see page 17)	\$397.81	24 <sup>th</sup>	-31.3%	
1.4	Index real adult expenditure trend (see page 20)	73.37	2 <sup>nd</sup>	17.5%	
1.5	Crime rate (see page 25)	7,641	17 <sup>th</sup>	-24.9%	
<b>Immediate Surrounding Area</b>					
1.6	Equivalised household income <sup>v</sup> (see page 29)	\$1,203.85	24 <sup>th</sup>	-10.1%	
1.7	Housing stress <sup>vi</sup> (see page 32)	52.1%	29 <sup>th</sup>	-9.5%	
1.8	SEIFA index of disadvantage (see page 35)	1,021.15	12 <sup>th</sup>	0.3%	
1.9	Unemployment (see page 39)	4.0%	18 <sup>th</sup>	-16.7%	
1.10	Pensions and allowances (see page 43)	147.9	15 <sup>th</sup>	-9.9%	
1.11	Homelessness (see page 46)	1.9	23 <sup>rd</sup>	-70.1%	

## 2. Executive summary

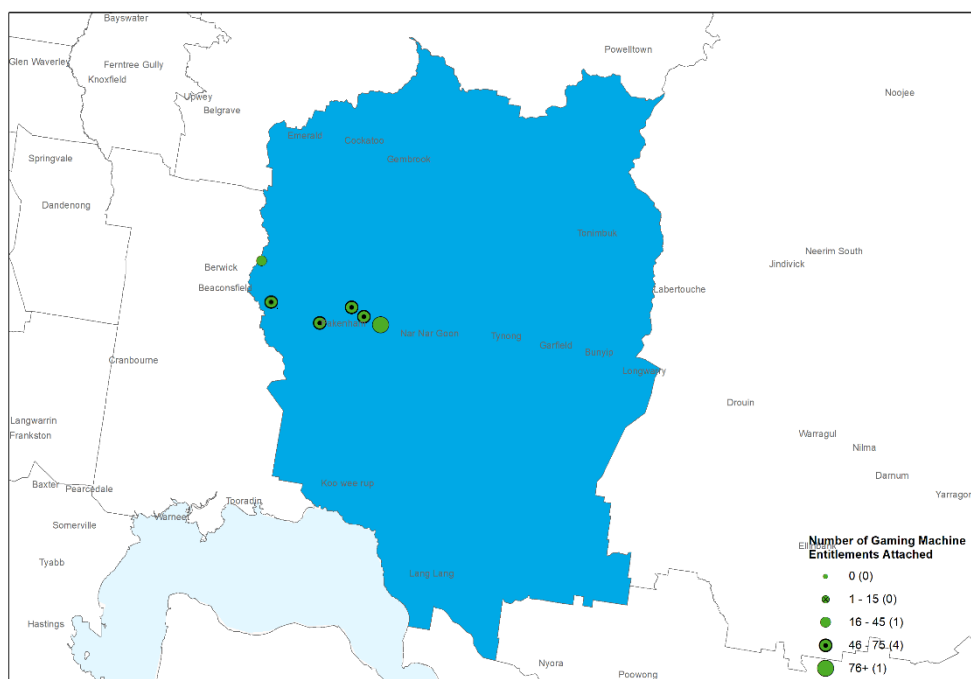
VGCCC data indicates that the Shire of Cardinia presents as a moderate socioeconomic area compared to other metropolitan areas, based on the social and economic indicators presented in this report. Data indicates a moderate concentration of gaming in terms of gaming machines per 1,000 adults and adults per venue in comparison to other metropolitan municipalities.

Socio-economic data indicates that the resident population in the immediate surrounding area (ISA) and the Shire of Cardinia (LGA) have relatively moderate social and economic conditions in comparison to metropolitan municipalities. The immediate surrounding area has low equivalised household income compared to the metropolitan average. Homelessness and housing stress levels are lower in the LGA and ISA compared to metropolitan areas and the state. The number of crimes per 100,000 adults is lower in the LGA compared to the metropolitan and state average.

# Application details and estimates

## 3. Application and local government area gaming details

3.1.	Gaming expenditure per machine at the premises in the 2024-25 FY:	<b>\$118,230</b>
3.2.	Current gaming machines at premises:	<b>60</b>
3.3.	Total additional gaming machines sought at the premises:	<b>20</b>
3.4.	Net increase in gaming machines in the Shire of Cardinia as a result of the proposal:	<b>20</b>
3.5.	Net increase in venues in the Shire of Cardinia as a result of the proposal:	<b>0</b>
3.6.	Limits on gaming machines with attached entitlements in the Shire of Cardinia:	<b>573</b>
3.7.	Gaming machines with attached entitlements in the Shire of Cardinia:	<b>404</b>
3.8.	The Shire of Cardinia has 6 venues with gaming machines with attached entitlements.	



Source: VGCCC

### 3.9. Gaming venues within the Shire of Cardinia:

	VENUE	ADDRESS	ATTACHED ENTITLEMENTS	LICENSED EGMS	VENUE TYPE	EXPENDITURE (JULY 2024 - JUNE 2025)
1	Cardinia Club	71 Racecourse Road, Pakenham	105	105	Club	\$10,892,846.38
2	Cardinia Park Hotel	200 Beaconsfield-Emerald Road, Beaconsfield	40	40	Hotel	\$2,786,412.05
3	Castello's Cardinia Hotel	108 Princes Highway, Pakenham	69	69	Hotel	\$6,876,642.70
4	Club Officer	3 Niki Place, Officer	60	60	Club	\$7,093,820.98
5	Pakenham Hotel	226 Princes Highway, Pakenham	70	70	Hotel	\$6,636,172.82
6	The Pink Hill Hotel	13 May Road, Beaconsfield	60	60	Hotel	\$5,187,992.83
			<b>404</b>	<b>404</b>		<b>\$39,473,887.76</b>

#### 4. Applicant's estimates

The following information is extracted from the forms and supporting documents submitted by the applicant to the VGCCC, which are publicly available on the VGCCC website. The figures below are estimates only and are presented as a summary for the convenience of the reader.

4.1	Additional anticipated gaming expenditure in the Shire of Cardinia for the first year as a result of the proposal	<b>\$743,289</b>
4.2	Additional anticipated expenditure in the venue for the first year as a result of the proposal	<b>\$1,351,435</b>
4.3	Direct (gaming) employment as a result of the proposal	<b>~1.9 FTE</b>
4.4	Indirect (non-gaming) employment as a result of the proposal	<b>~3.6 FTE</b>
4.5	Estimated number of patrons who attend the venue weekly	<b>N/A</b>
4.6	Estimated number of additional patrons per week who will use the venue as a result of this proposal	<b>~250-350 new patrons</b>
4.7	Estimated number of patrons per week who use the gaming facility	<b>N/A</b>
4.8	Estimated number of additional patrons per week who will use the gaming facilities due to the proposal	<b>UTE</b>
4.9	Estimated value of new building or renovation works from proposal	<b>\$6,100,000</b>
4.10	Estimated value of building maintenance contracts from proposal for the first year	<b>N/A</b>
4.11	Value of extra supply contracts from proposal for the first year	<b>~\$546,000</b>
4.12	Value of complementary expenditures for the first 12 months from proposal	<b>UTE</b>
4.13	Estimate of funding or contributions towards improvements to recreational, entertainment or community facilities from this proposal	<b>N/A</b>
4.14	Additional community contributions as a result of this proposal	<b>UTE</b>

*\*Unable to estimate*

## 5. Council's position

- 5.1. The Shire of Cardinia has not made a submission at the time of writing this E&S report.

## 6. The local government area

- 6.1. The Shire of Cardinia is a metropolitan municipality located approximately 60km south-east of Melbourne and covers an area of 1,282 square kilometres.
- 6.2. The Shire of Cardinia has an adult population of 99,229, which ranks 25<sup>th</sup> out of 31 metropolitan municipalities (first being the most populated area).
- 6.3. Major centres in the Shire of Cardinia include Pakenham, Emerald and Koo-Wee-Rup.
- 6.4. The Shire of Cardinia's annual rate of population growth of 2.64% in 2025 was projected by DTP to be lower than the Victorian average of 0.87%.
- 6.5. The Shire of Cardinia's percentage of population over 50 of 26.7% in 2025 was projected by DTP to be lower than the Victorian average of 39.96%.
- 6.6. The *Victoria In Future 2023* (VIF2023) population projections received from DTP are the current official government projections.
- 6.6. The immediate surrounding area defined for this report is a 2.5km radius surrounding the venue.

Source: DTP, 2023

## 7. Area description and sensitive use sites

Sensitive use sites are broadly defined as sites that have residential uses, institutional uses or public uses in the educational, recreational/amusement or welfare space.

Sensitive use sites may include: Facilities for people who are homeless or experiencing disadvantage; drug and alcohol support services; family violence support services; hospitals or other health facilities; aged care facilities; retail businesses such as bottle shops; and schools or other educational facilities. For the purpose of this report, sensitive use sites within a 300m radius are included.<sup>vii</sup>

- 7.1. Club Officer is located at 3 Niki Place, Officer. The premises is located adjacent to wetlands and a main road. There is a bus stop at the front of the premises and it is a 14-minute walk from Club Officer to the nearest train station (Cardinia Road Station).
- 7.2. Club Officer is surrounded by residential properties. It is also located in close proximity to Lakeside Square, a shopping centre with a supermarket, pharmacy, bottle shop, medical facilities, retail and hospitality businesses. The premises is also located near the Toomah Community Centre and John Henry primary school. There are no sensitive use sites within a 300m radius of the premises.

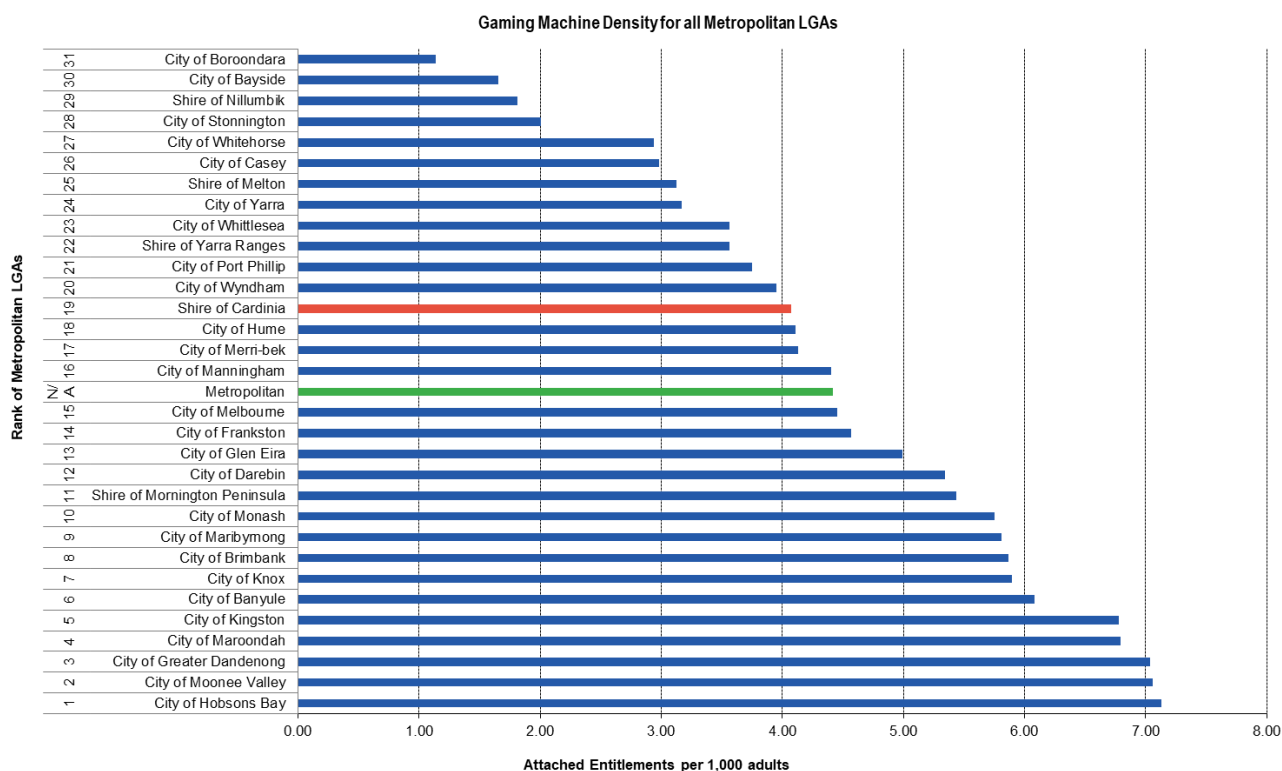
# Local government area

## 8. Gaming machine density<sup>viii</sup>

Gaming machine density is calculated based on attached entitlements per 1,000 adult population of the LGA. To demonstrate the full impact of an application if approval is granted, this analysis assumes that additional gaming machines sought in applications will become attached entitlements.

The gaming machine data in this section is correct at: **February 2026**.

- 8.1. The Shire of Cardinia is ranked **19<sup>th</sup> of 31** metropolitan municipalities with gaming machines, with first being the highest in terms of gaming machines per 1,000 adults.



Source: VGCCC, DTP 2023

## 8.2. Gaming machines per 1,000 adults:

	SHIRE OF CARDINIA	METROPOLITAN	STATE
Gaming machines per 1,000 adults	4.07	4.42	4.72
Comparison: Shire of Cardinia / other		7.9% less	13.7% less

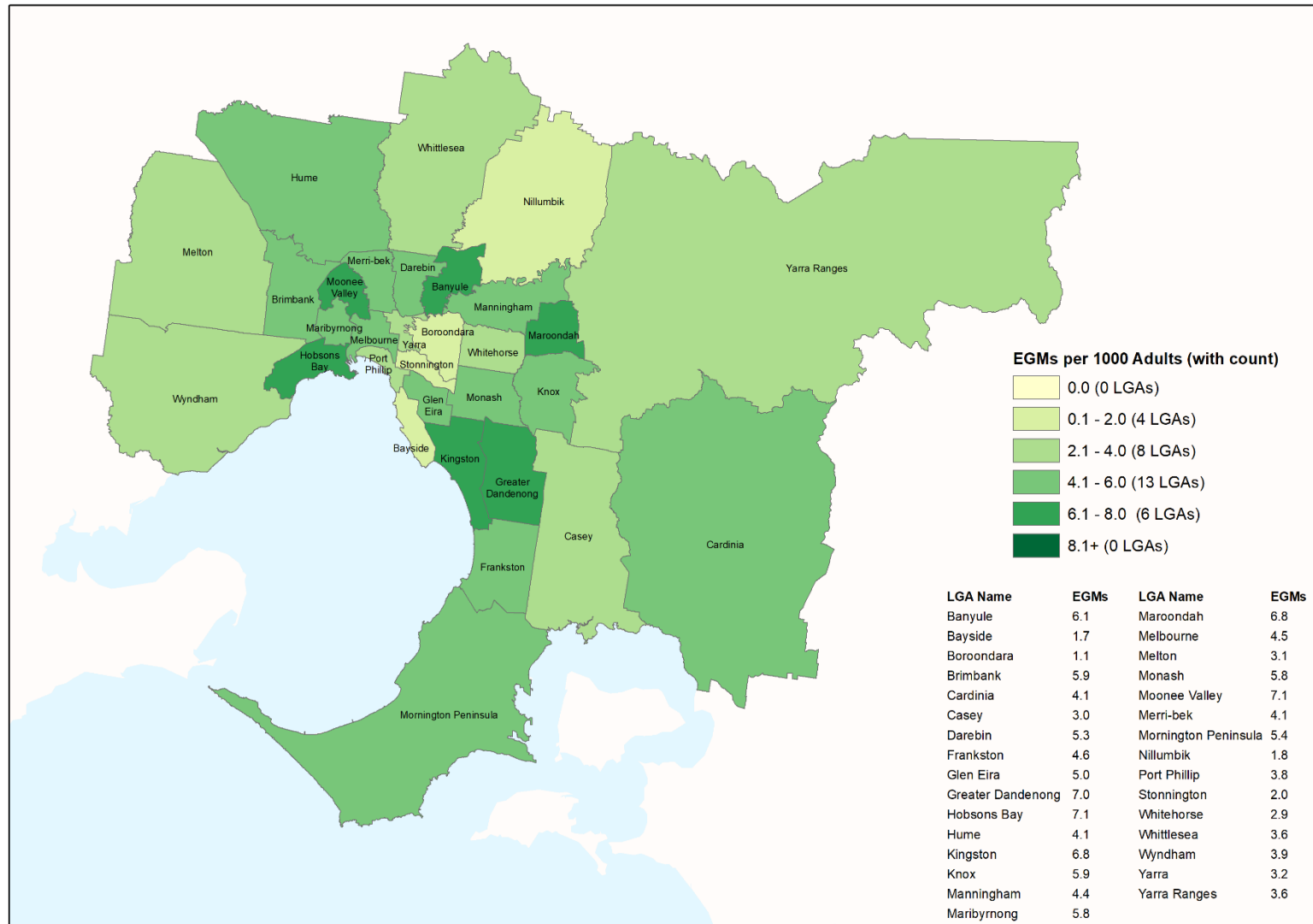
8.3. The Shire of Cardinia has **404** gaming machines with attached entitlements and an adult population of **99,229**. It has **fewer** gaming machines per 1,000 adults than the State and metropolitan averages.

## 8.4. Impact of proposal on the Shire of Cardinia:

	CURRENT	IF APPROVED	IMPACT
Gaming machines per 1,000 adults	4.07	4.27	4.91%

Source: VGCCC, DTP 2023

8.5. The map on the next page shows gaming machines per 1,000 adults in metropolitan LGAs.



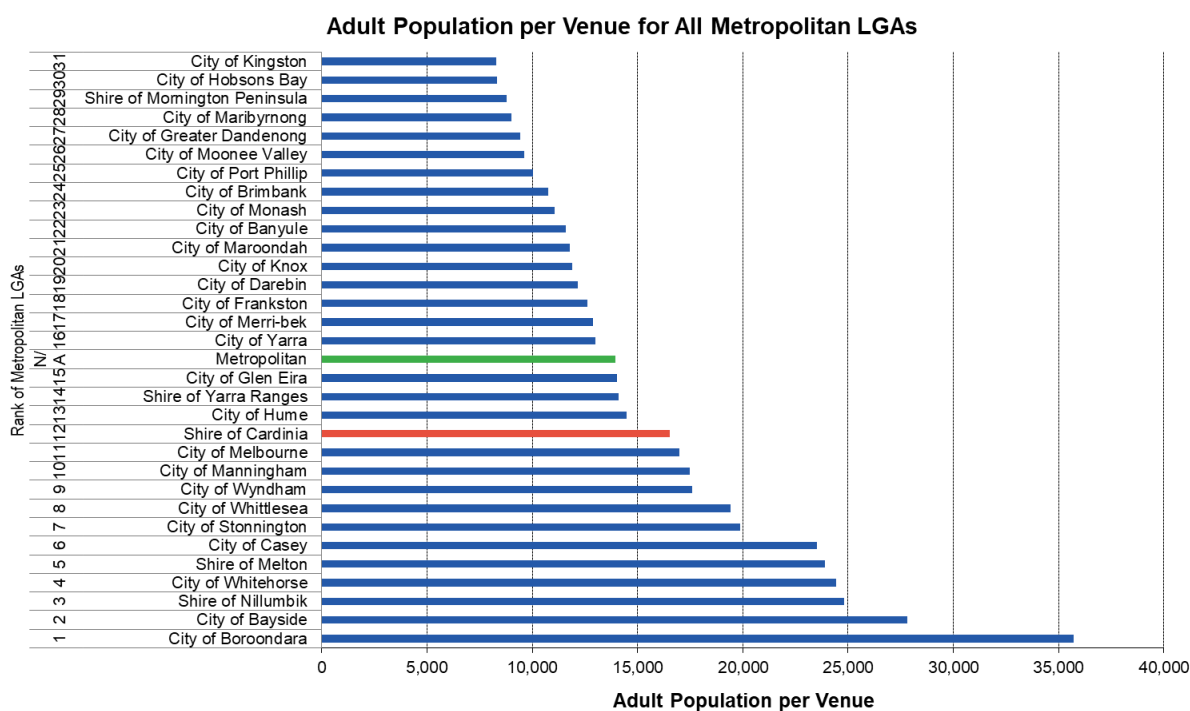
Source: VGCCC, DTP 2023

## 9. Gaming venue density<sup>ix</sup>

Gaming venue density is calculated by adult population of the LGA per approved gaming premises with attached entitlements. Note that a higher density figure indicates fewer gaming premises.

Gaming venue data in this section is correct at: **February 2026**.

- 9.1. The Shire of Cardinia is ranked **12<sup>th</sup> of 31** metropolitan municipalities with gaming machines, with first being the highest in terms of adult population per venue.



Source: VGCCC, DTP 2023

- 9.2. Adult population per venue:

	SHIRE OF CARDINIA	METROPOLITAN	STATE
Adult population per venue	16,538	13,939	11,504
Comparison: Shire of Cardinia / other	N/A	18.6% more	43.8% more

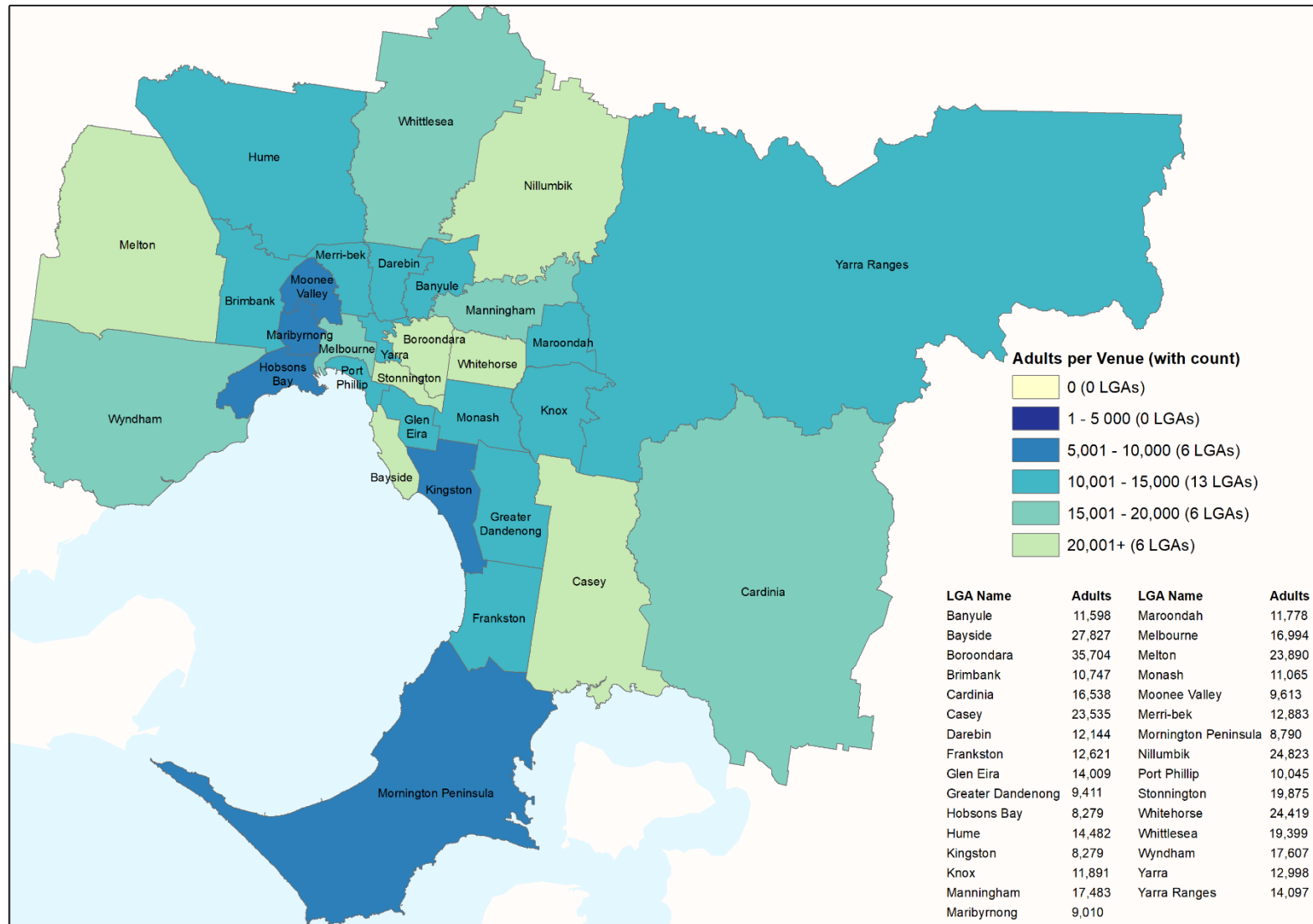
- 9.3. The Shire of Cardinia, with **6** gaming venues and an adult population of **99,229**, has had a **greater** number of adults per venue than the State and metropolitan averages.

9.4. Impact of proposal on the Shire of Cardinia:

	CURRENT	IF APPROVED	IMPACT
Adult population per venue	16,538	16,538	0.00%

*Source: VGCCC, DTP 2023*

9.5. The map on the next page shows the number of adults per venue for metropolitan LGAs.



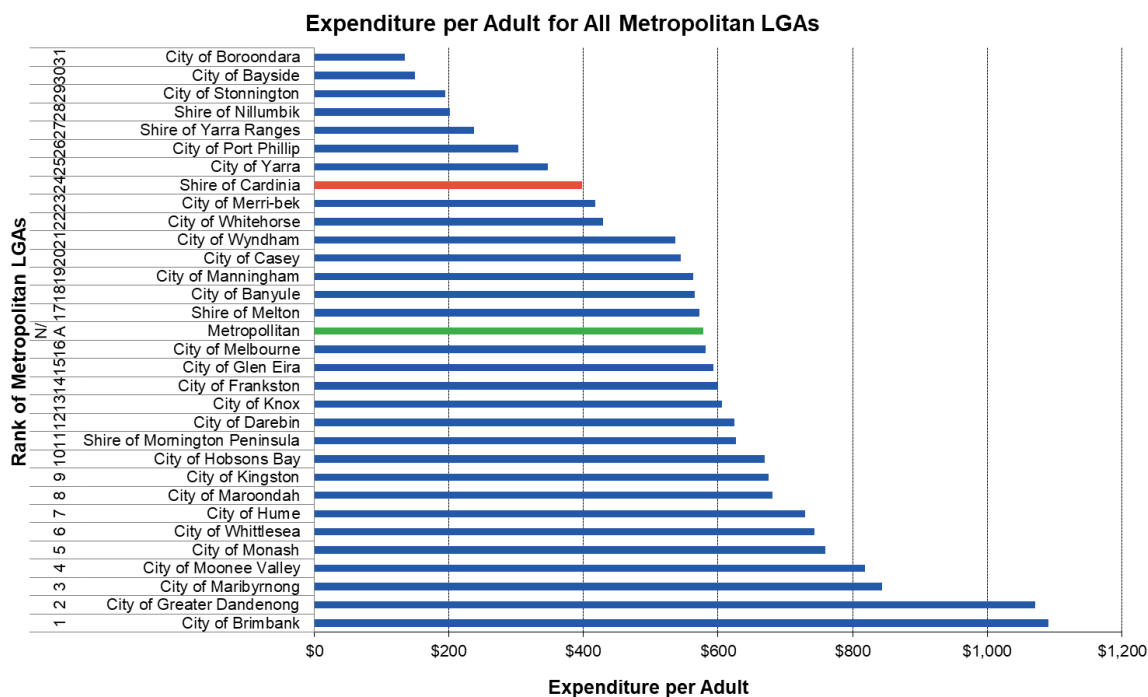
Source: VGCCC, DTP 2023

## 10. Gaming machine expenditure<sup>x</sup>

Gaming machine expenditure is calculated by expenditure (player loss) at gaming venues in the LGA in the last financial year per adult population of the LGA.

Gaming machine expenditure data in this section is correct at: **2024–25 financial year**.

- 10.1. The Shire of Cardinia is ranked **24<sup>th</sup> of 31** metropolitan municipalities with gaming machines, with first being the highest in terms of expenditure per adult.



Source: VGCCC, DTP 2023

- 10.2. Expenditure per adult for 2024–25:

	SHIRE OF CARDINIA	METROPOLITAN	STATE
Expenditure per adult 2024–25	\$397.81	\$578.70	\$564.88
Comparison: Shire of Cardinia / other		31.3% less	29.6% less

- 10.3. Expenditure on gaming machines in the Shire of Cardinia for the 2024–25 financial year was **\$39,473,887.76** with an adult population of **99,229**. It has had a **lower** gaming expenditure per adult than the State average and the metropolitan average.

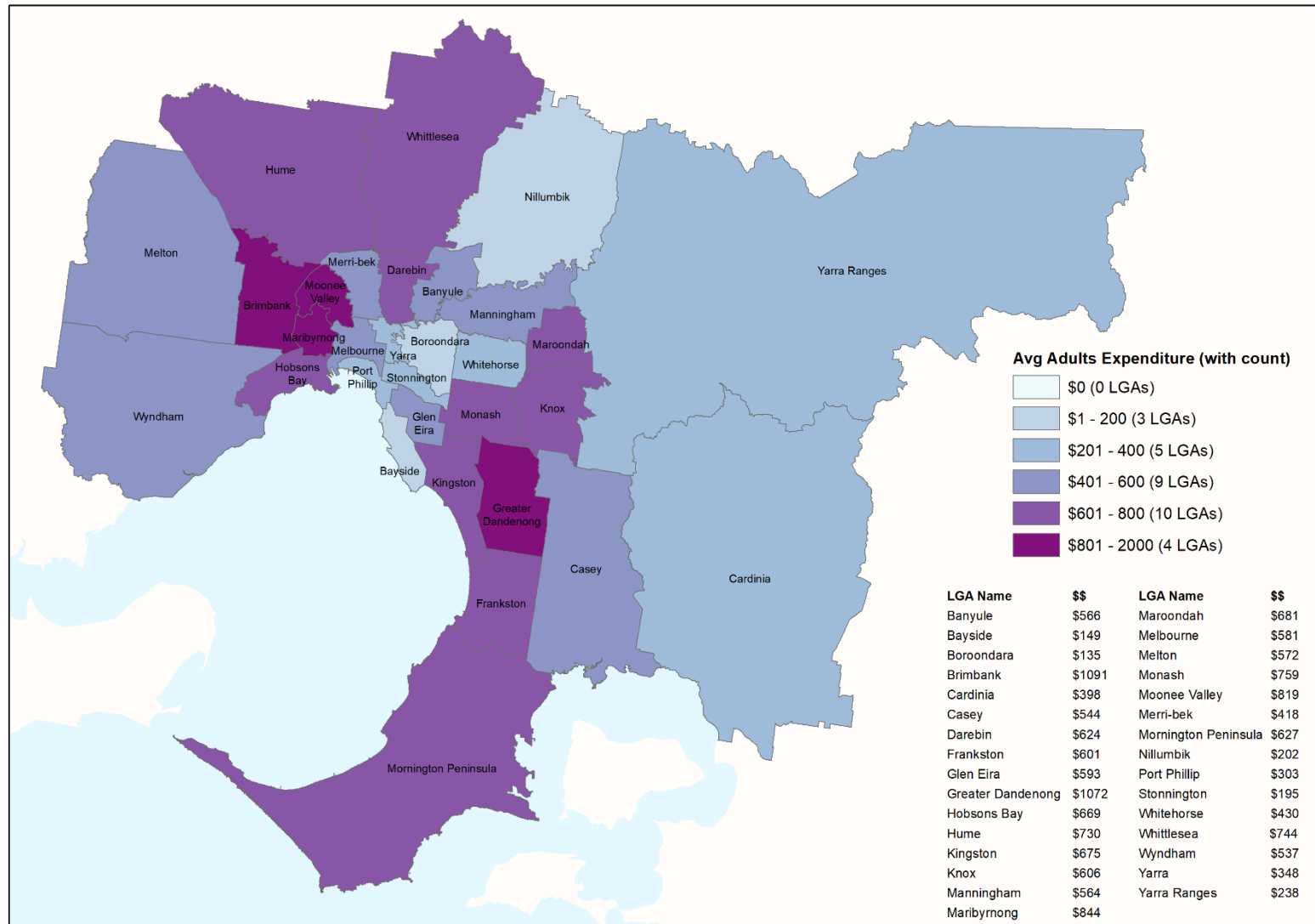
- 10.4. The applicant estimates that as a result of this proposal, new gaming expenditure in the Shire of Cardinia will be **\$743,289** in the first year of operation.

10.5. Impact of the proposal on the Shire of Cardinia, based on the applicant's expenditure estimate:

	CURRENT	IF APPROVED	IMPACT
Expenditure per adult 2024–25	\$397.81	\$405.30	1.88%

*Source: VGCCC, DTP 2023*

10.6. The map on the next page shows expenditure per adult for metropolitan LGAs.



Source: VGCCC, DTP 2023

## 11. Gaming expenditure – Trend analysis

### Nominal, real and real adult expenditure

Nominal expenditure is raw expenditure data, real expenditure refers to data which has been adjusted for inflation, and real adult expenditure is further adjusted to a per adult population rate.

The term inflation refers to the rise in the general level of prices of goods and services in the economy over a period of time. The ABS measures inflation in the Consumer Price Index (CPI), which is published on a quarterly basis. CPI is calculated by measuring the price change of a basket of goods. Gambling prices are not measured by the ABS because it is difficult to determine the price of gambling. Nevertheless, this analysis is still appropriate in the context of gaming expenditure because it allows comparison of nominal gaming expenditure with the wider economy. The national CPI figure is used as not all gamblers in Victoria are from Victoria, Victorians earn income from outside Victoria, and to allow for inter-jurisdiction comparison.

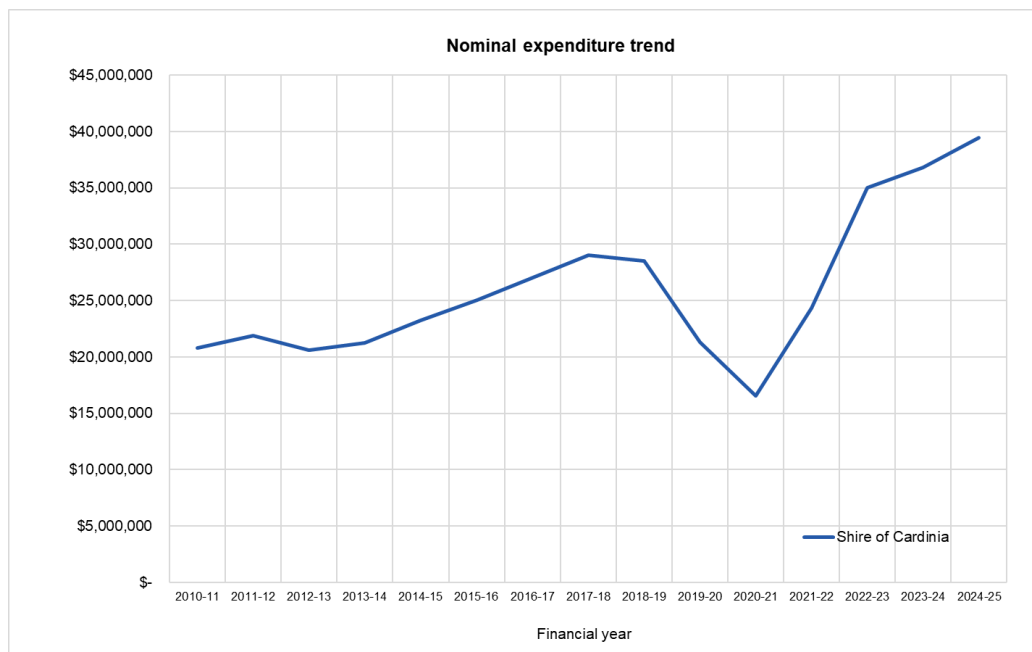
Adult population figures for Victoria are provided by Victoria in Future. The current data set commences in the 2010–11 financial year, which for consistency is used as the starting year for the nominal, real and real adult gaming expenditure metrics.

NB: Gaming venues (hotels and clubs) and the gaming areas of the Melbourne casino experienced periods of closures due to COVID-19 restrictions, meaning that for some periods, there are no expenditure figures.

### Index values

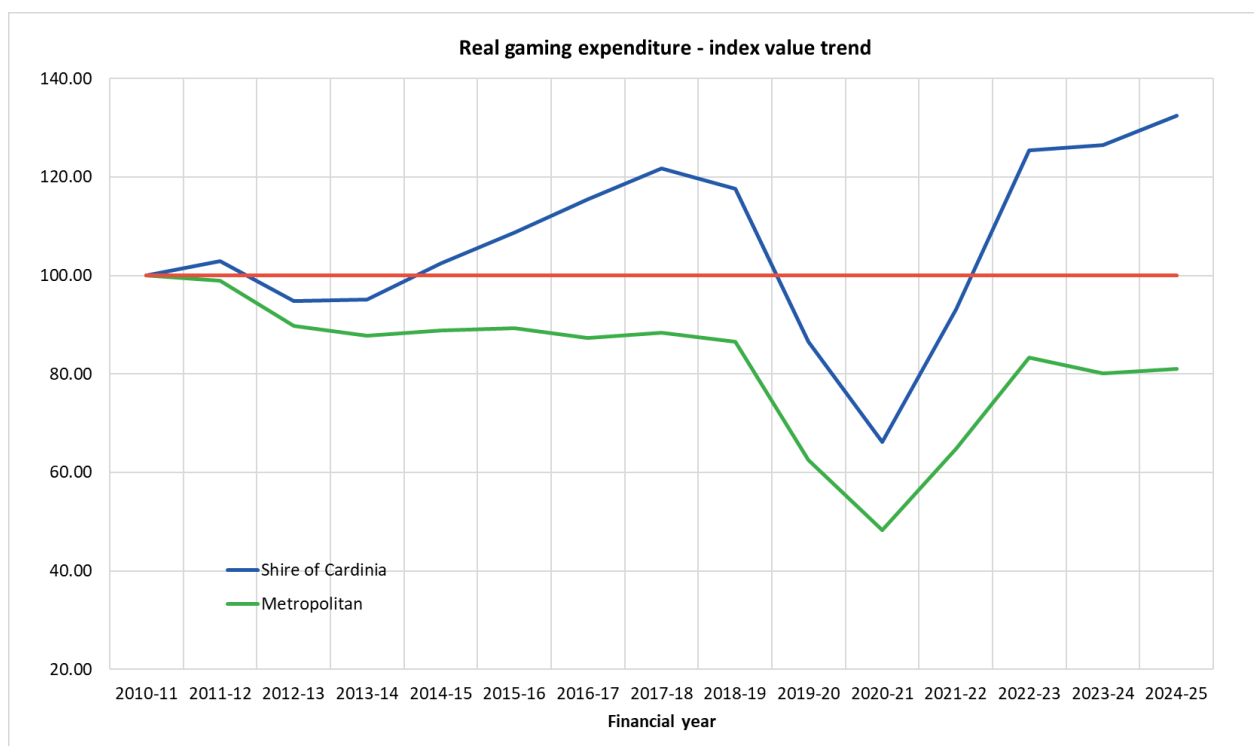
The index value used in this analysis is derived by measuring the most recent financial year's percentage change from the starting year of the analysis. Each index point is equal to a 1% change. For example, an index value of 101 for the most recent quarter would mean that gaming expenditure has increased by 1% over that period, and a value of 99 would represent a 1% decrease in expenditure over the period.

- 11.1. The graph below plots nominal gaming expenditure in the Shire of Cardinia since the 2010–11 financial year. Nominal gaming expenditure in the Shire of Cardinia for the most recent financial year (2024–25) was **\$39,473,887.76**.



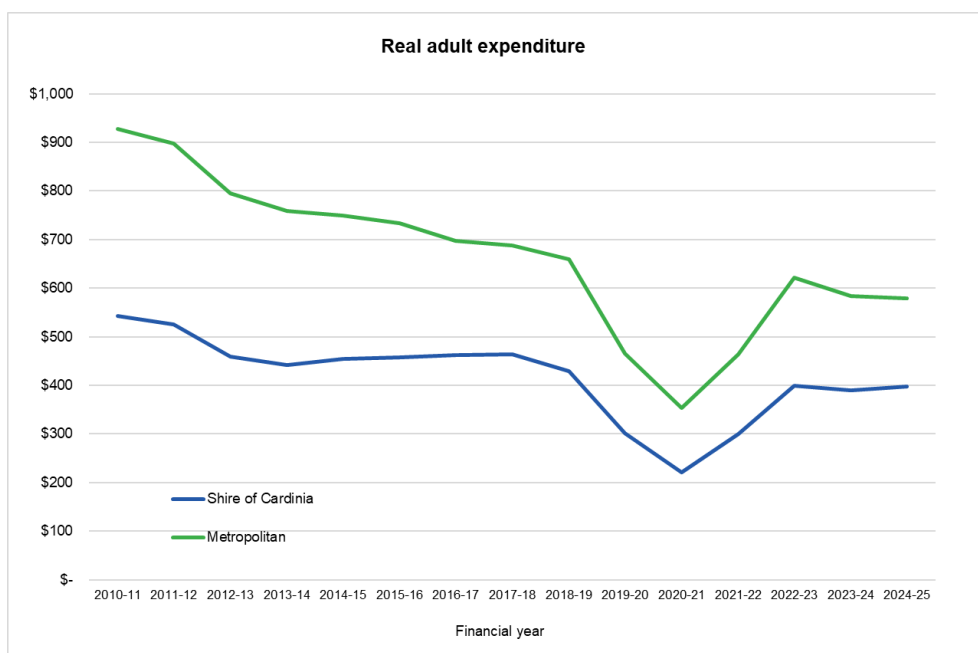
Source: VGCCC

11.2. The graph below shows gaming expenditure indexed to inflation for the Shire of Cardinia and metropolitan Victoria, also known as real expenditure, since the 2010–11 financial year.



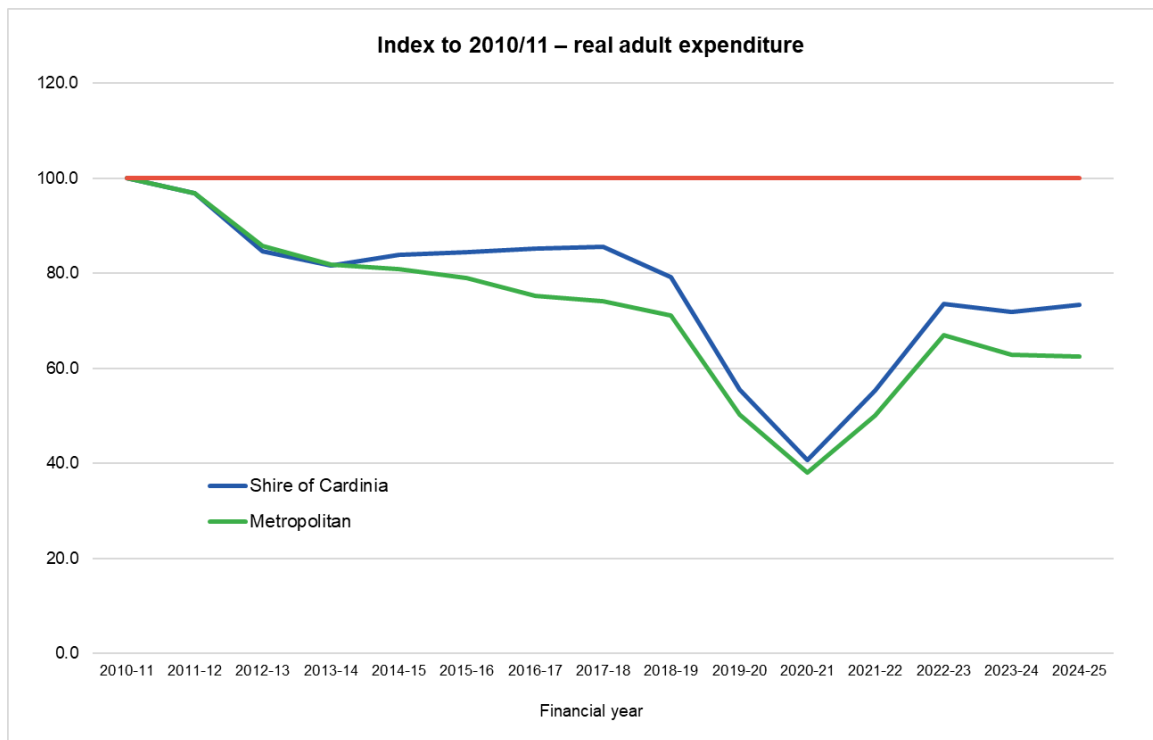
Source: ABS, VGCCC

- 11.3. The 2024–25 financial year index value for the Shire of Cardinia is **132.46**, indicating the LGAs gaming expenditure has **increased** by **32.46** in real terms since the 2010–11 financial year. The 2024–25 financial year metropolitan index value is **81.04** indicating metropolitan gaming expenditure has decreased by **18.96** in real terms since 2010–11.
- 11.4. The real gaming expenditure index value of **132.46** in the Shire of Cardinia is **63.4% higher** than the index value of **81.04** for metropolitan LGAs for 2024–25.
- 11.5. The graph below plots annual expenditure per adult in the Shire of Cardinia since the 2010–11 financial year against the metropolitan average.



Source: VGCCC, ABS, DTP 2023

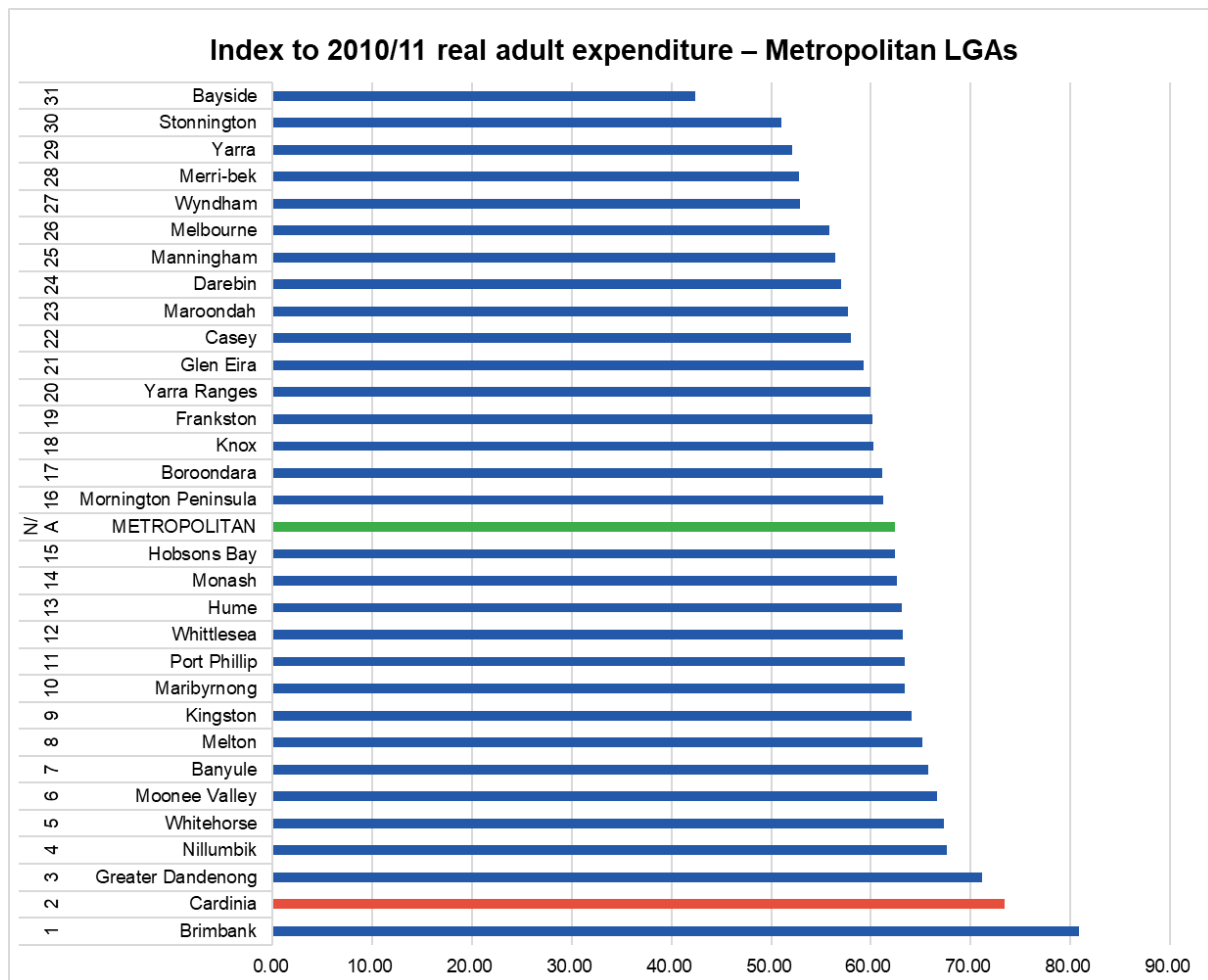
- 11.6. The graph below shows indexed real adult gaming expenditure for the Shire of Cardinia and metropolitan Victoria. As the 2010–11 financial year equals 100, each one index point increment is equal to 1% in real expenditure per head. For example, a value of 105.05 would mean gaming expenditure per head in that period is 5.05% higher than in 2010–11.



Source: VGCCC, ABS, DTP 2023

- 11.7. The 2024–25 financial year index value is **73.37** for the Shire of Cardinia, indicating gaming expenditure per head has decreased by **26.63** in real terms since the 2010–11 financial year. The 2024–25 financial year metropolitan index value is **62.42**, indicating metropolitan gaming expenditure per head has decreased by **37.58** in real terms since the 2010–11 financial year.
- 11.8. The real adult gaming expenditure index value of **73.37** in the Shire of Cardinia is **17.5% higher** than the index value of **62.42** for metropolitan LGAs in 2024–25.

- 11.9. The Shire of Cardinia is ranked **2<sup>nd</sup> of 31** metropolitan municipalities with gaming machines by indexed real adult gaming expenditure, with first being the highest.



Source: VGCCC, ABS, DTP 2023

## 12. Crime

### Calculation of crime rate

Crime rate per 100,000 adults has been calculated using crime statistics collected by Victoria Police. This data is available at a postcode level, using ABS Postal Office Areas (POA), converted on a pro-rata basis so that it can be reported at an LGA level. The Victoria In Future 2023 population projections have been used for population estimates.

The conversion from ABS POAs to Statistical Local Areas (SLAs) creates a variance in the data, as some POAs do not directly relate to one LGA. *The Relationship between Crime and Gaming Expenditure in Victoria* (Wheeler, Round and Wilson, 2010) considers the relationship between gaming expenditure and crime. The research indicated a significant positive relationship between gaming expenditure per capita and all types of crime in all years of analysis, from 1992 to 2007. The correlation was strongest between 'all types of crime' and gaming machine expenditure, rather than any other subcategories of crime such as 'income generating crime'. While the relationship is significant, it remains unclear whether gaming expenditure directly causes crime or is one of the key social influences affecting criminal behaviour. Research has shown that gambling-related crime typically consists of non-violent, income-generating offences (Adolphe et al., 2018).

Further links between gaming and crime arise where EGMs are used to launder the proceeds of crime and/or people commit crimes in order to obtain funds to gamble. The New South Wales Crime Commission found that there are likely billions of dollars relating to proceeds of crime put through EGMs in NSW each year. The Inquiry also found that most laundered cash being used in EGMs is being gambled, rather than being used to extract 'cleaned' money.

- 12.1. The total number of crimes committed in the Shire of Cardinia during 2024–25 compared to the metropolitan area and Victoria as a whole:

CRIME STATISTICS AS AT 2024-2025	CRIMES PER 100,000 ADULTS (ALL OFFENCES)
Cardinia	7,641
Metropolitan	10,168
Victoria	10,535

Source: Crime Statistics Agency (year ending 30 September 2025), DTP 2023.

- 12.2. The number of crimes per 100,000 adults in the Shire of Cardinia during 2024–25 is **24.9% lower** compared to the metropolitan crime rate.
- 12.3. The number of crimes per 100,000 adults in the Shire of Cardinia during 2024–25 is **27.5% lower** compared to the Victorian crime rate.
- 12.4. The Shire of Cardinia is ranked **17<sup>th</sup> of 31** metropolitan municipalities in terms of the number of crimes per 100,000 adults, with first being the highest crime rate.
- 12.5. The Shire of Cardinia is ranked **45<sup>th</sup> of 79** Victorian LGAs in terms of number of crimes per 100,000 adults, with first being the highest crime rate.

## Offence classification

The Crime Statistics Agency (CSA) has developed an offence classification to assist in the production and analysis of summary crime and justice statistics in Victoria. It is largely based on the structure and principles of the Australian and New Zealand Standard Offence Classification (ANZSOC) produced by the ABS, and has been modified to suit the legislative environment in Victoria.

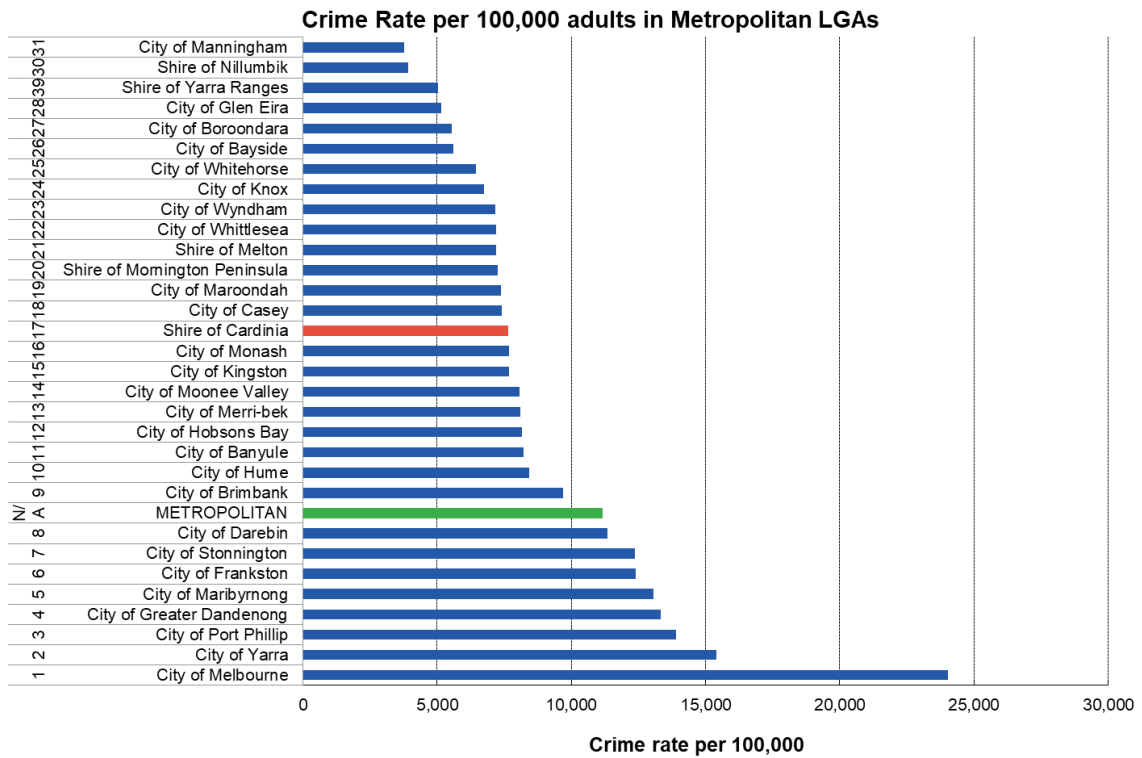
The 6 offence divisions and examples of the corresponding offence sub-divisions are as follows:

- A. Crimes against the person (e.g., homicide, assault, sexual offences, aggravated robbery, harassment)
- B. Property and deception offences (e.g., arson, property damage, theft, burglary/break and enter)
- C. Drug Offences (e.g., drug dealing and trafficking, cultivating or manufacturing drugs, drug use and possession)
- D. Public Order and security offences (e.g., weapons and explosives offences, disorderly and offensive conduct, public nuisance offences)
- E. Justice procedures offences (e.g., escape custody, resist or hinder officer, breach family violence order, breach bail conditions)
- F. Other offences (e.g., transport regulation offences, cruelty to animals, aviation regulations offences, environmental offences).

### 12.6. Analysis of offence divisions in the Shire of Cardinia for the year ending 30 September 2025

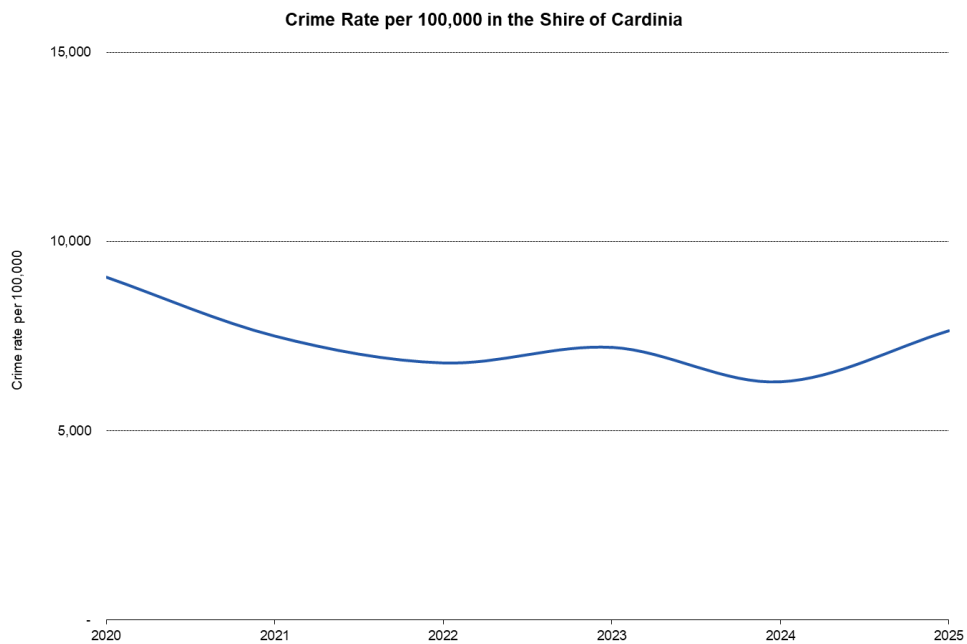
		PER 100,000 ADULTS				
Offence division	Raw no. offence count (LGA)	Offences (LGA)	Average offences for metropolitan LGAs	Variation between offences in LGA compared to metropolitan LGAs	Average offences for Victoria	Variation between offences in LGA compared to Victoria
A. Crimes against the person	1,718	1,279	1,213	5.30%	1,460	13.22%
B. Property and deception offences	5,898	4,391	5,722	26.32%	4,558	3.73%
C. Drug Offences	405	302	447	38.72%	456	40.63%
D. Public Order and security offences	465	346	393	12.72%	464	29.14%
E. Justice procedures offences	1,744	1,298	1,096	16.88%	1,636	23.04%
F. Other offences	33	25	19	27.27%	29	14.81%

12.7. The below chart shows the crime rate for the Shire of Cardinia for 2024–25:



Source: CSA (year ending 30 September 2025), DTP 2023

12.8. Trend analysis of the crime rate in the Shire of Cardinia LGA:

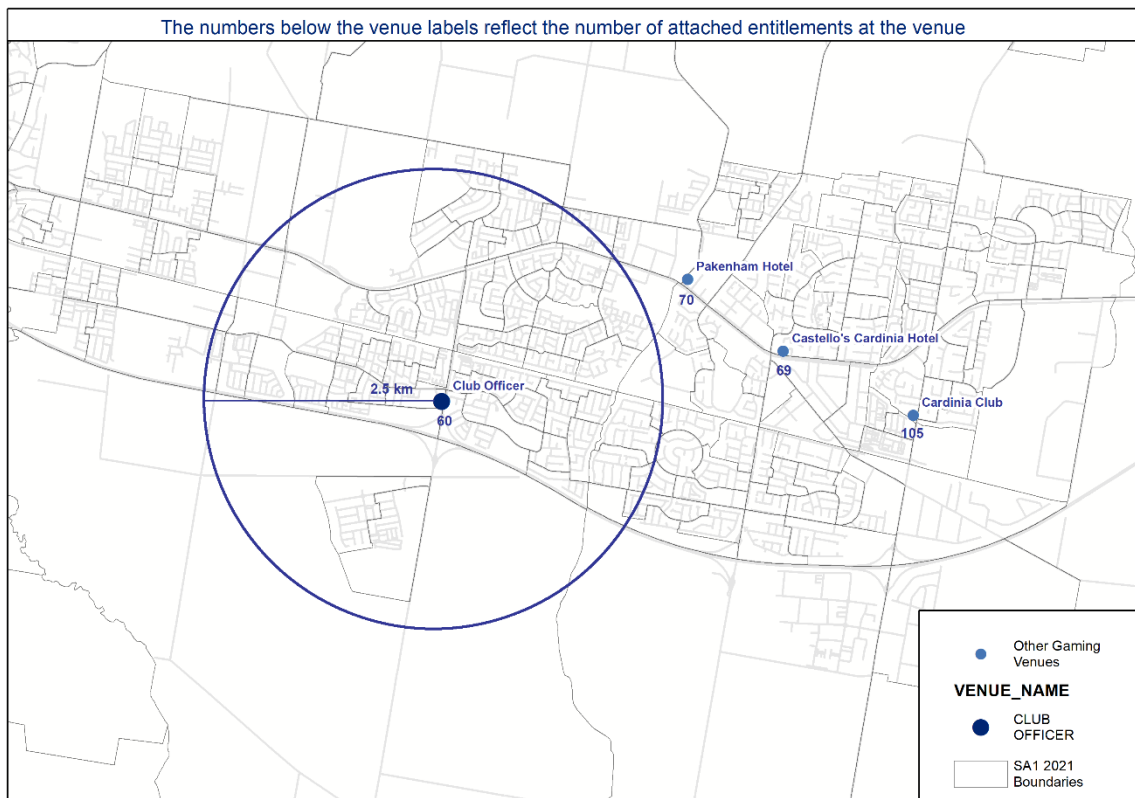


Source: CSA (year ending 30 September 2025), DTP 2023

## Immediate surrounding area / SA1

### 13. Map of immediate surrounding area

- 13.1. The Shire of Cardinia is a metropolitan municipality. Accordingly, the immediate surrounding area considered includes all SA1s within a 2.5km radius.



- 13.2. Based on 2021 Census data, the immediate surrounding area includes 67 SA1s and the estimated usual resident population for this area is 32,946.

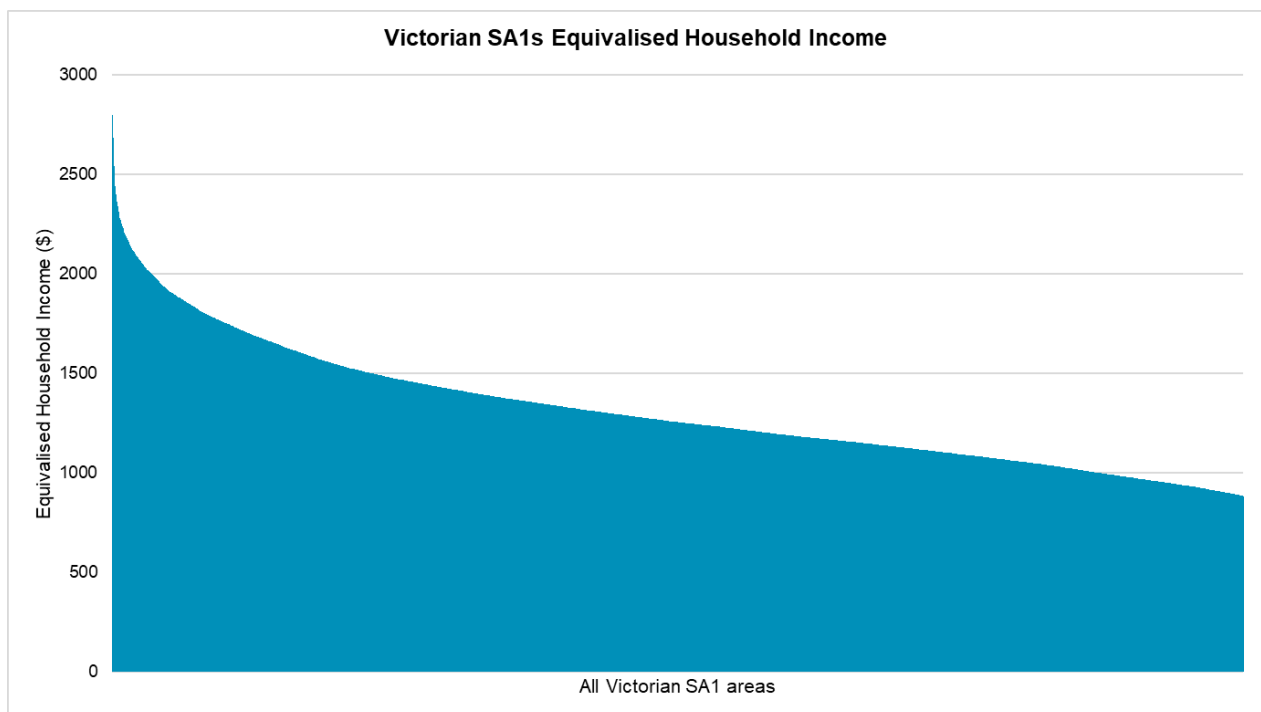
## 14. Equivalised household income

### Income on an equivalence scale

Equivalised total household income is total weekly household income adjusted by an equivalence scale to facilitate comparison of income levels between households of differing size and composition. The 'modified OECD' equivalence scale is used in this report.

Equivalised total household income can be viewed as an indicator of the economic resources available to a standardised household. For a single person household, it is equal to household income. For a household comprising more than one person, it is an indicator of the household income that would be needed by a lone person household to enjoy the same level of economic wellbeing.

The chart below displays all Victorian SA1s with data for equivalised household income.



Source: ABS, 2021

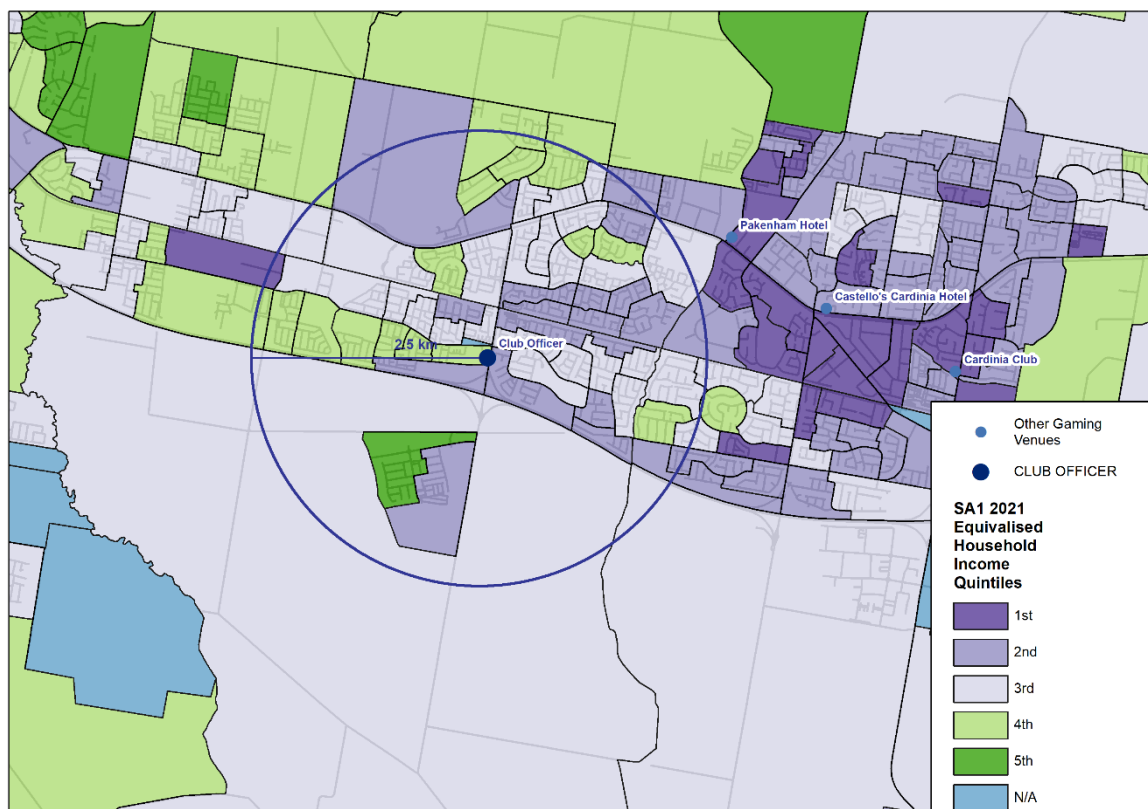
**Equivalised household income (EHI) data summary**

14.1	EHI for the SA1 in which the venue is located	<b>\$979.00</b>
14.2	Lowest EHI for immediate surrounding area	<b>\$592.00</b>
14.3	Highest EHI for immediate surrounding area	<b>\$1,164.00</b>
14.4	EHI for immediate surrounding area	<b>\$1,203.85</b>
14.5	EHI for the Shire of Cardinia	<b>\$1,177.64</b>
14.6	EHI for all metropolitan LGAs	<b>\$1,339.28</b>
14.7	EHI for Victoria	<b>\$1,273.57</b>
14.8	Variation of EHI for immediate surrounding area from the Shire of Cardinia	<b>2.2%</b>
14.9	Variation of EHI for immediate surrounding area from all metropolitan LGAs	<b>-10.1%</b>
14.10	Variation of EHI for immediate surrounding area from Victoria	<b>-5.5%</b>
14.11.	Rank of LGA by metropolitan LGAs	<b>24<sup>th</sup> of 31</b>
14.12.	Rank of LGA in Victoria	<b>30<sup>th</sup> of 79</b>

*Source: ABS, 2021*

14.13. The map below is of EHI at SA1 level, by Victorian quintiles.

14.14. Of the SA1s within a 2.5km radius of the venue **1.52%** are in the first quintile, which have relatively low EHI.



14.15. 2.5km radius quintile analysis of the immediate surrounding area:

VICTORIAN QUINTILES		ISA	METROPOLITAN
1 <sup>st</sup>		1.52%	13.1%
2 <sup>nd</sup>		30.3%	17.6%
3 <sup>rd</sup>		42.4%	20.5%
4 <sup>th</sup>		24.2%	22.7%
5 <sup>th</sup>		1.5%	26.1%

Source: ABS, 2021

## 15. Housing stress

### Housing stress by income quintile

Households with housing costs of greater than 30% of total income may be experiencing housing stress. This is particularly relevant to low-income households as high housing costs may limit disposable income. The ABS does not use the term housing stress in its published materials because of the lack of comparability of housing affordability and difficulty of comparing different household sizes.

Nevertheless, data for housing stress has been provided by the ABS in a custom report for the VGCCC, derived from the 2021 census data: Count of households paying  $\geq 30\%$  of income on rent/mortgage by income quintile, SA1 level.

The analysis below focuses on housing stress as the percentage of households in the lowest 2 equivalised household income quintiles, being relatively disadvantaged, paying  $\geq 30\%$  of income on rent/mortgage by income quintile.

The chart below displays all Victorian SA1s with data for housing stress.



Source: ABS, 2021

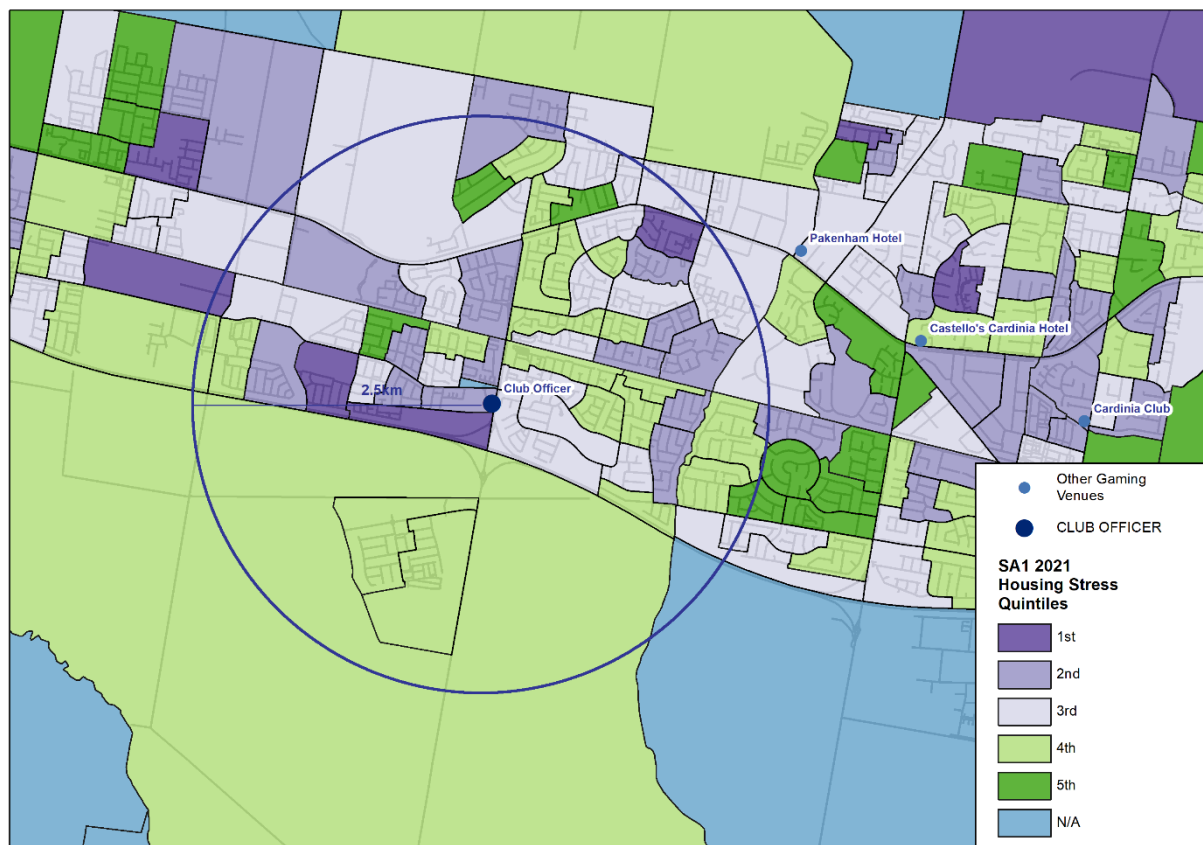
**Housing stress data summary**

15.1.	Housing stress for the SA1 in which the venue is located	<b>64.0%</b>
15.2.	Lowest housing stress for immediate surrounding area	<b>17.6%</b>
15.3.	Highest housing stress for immediate surrounding area	<b>90.9%</b>
15.4.	Rate of housing stress for immediate surrounding area	<b>52.1%</b>
15.5.	Housing stress for the Shire of Cardinia	<b>49.5%</b>
15.6.	Housing stress for all metropolitan LGAs	<b>57.6%</b>
15.7.	Housing stress for Victoria	<b>53.7%</b>
15.8.	Variation of housing stress for immediate surrounding area from the Shire of Cardinia	<b>5.3%</b>
15.9.	Variation of housing stress for immediate surrounding area from all metropolitan LGAs	<b>-9.5%</b>
15.10.	Variation of housing stress for immediate surrounding area from Victoria	<b>-3.0%</b>
15.11.	Rank of LGA by metropolitan LGAs	<b>29<sup>th</sup> of 31</b>
15.12.	Rank of LGA in Victoria	<b>33<sup>rd</sup> of 79</b>

*Source: ABS, 2021*

15.13. The map below is of housing stress at SA1 level by Victorian quintiles.

15.14. Of the SA1s within a 2.5km radius of the venue **6.2%** are in the first quintile, which have relatively high rates of housing stress.



15.15. 2.5km radius quintile analysis of the immediate surrounding area:

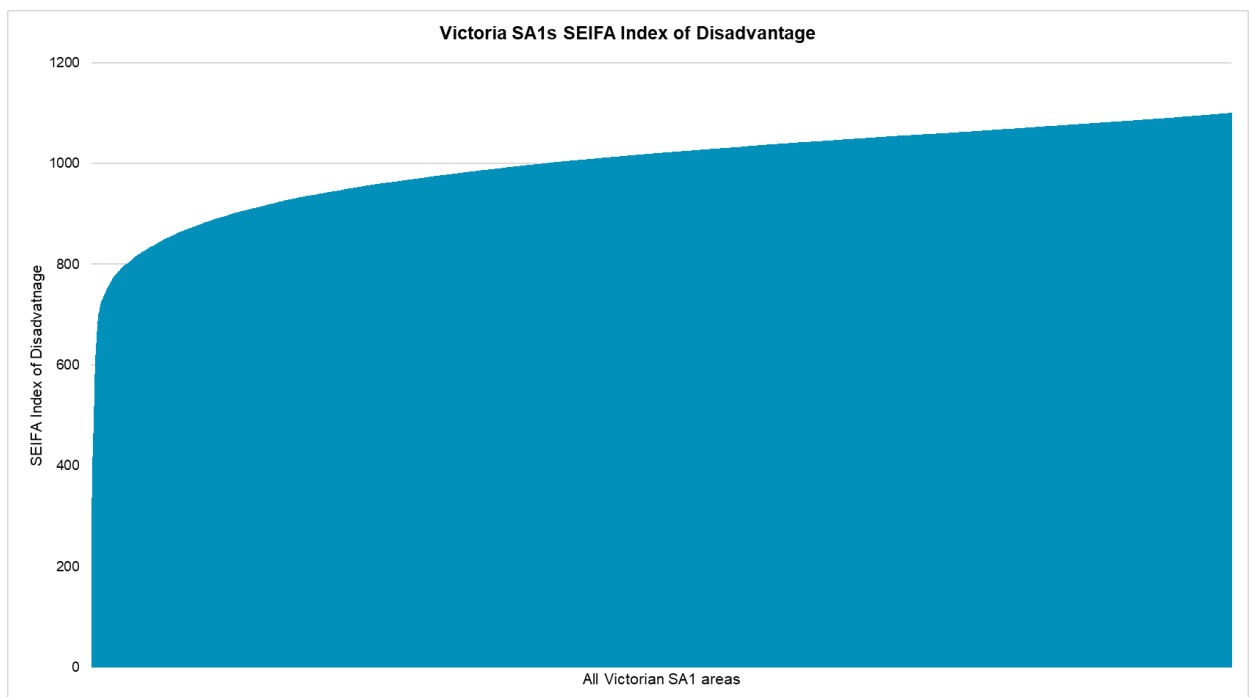
VICTORIAN QUINTILES		ISA	METROPOLITAN
1 <sup>st</sup>		6.2%	24.7%
2 <sup>nd</sup>		24.6%	22.1%
3 <sup>rd</sup>		32.3%	20.8%
4 <sup>th</sup>		30.8%	17.8%
5 <sup>th</sup>		6.2%	14.7%

Source: ABS, 2021

## 16. SEIFA Index of Disadvantage

The SEIFA index of relative socio-economic disadvantage is produced by the ABS. The index is created by combining numerous measures of disadvantage, such as: low educational attainment; high unemployment; the level of population in unskilled occupations; and the percentage of people with stated annual equivalised income between \$1 and \$25,999.

A low SEIFA score indicates a high proportion of relatively disadvantaged people in an area, while a high score indicates a lack of disadvantage, not a high level of advantage. SEIFA is created at SA1 level. Indexes for higher geographies such as LGAs are constructed using population weighted averages.



Source: ABS, 2021

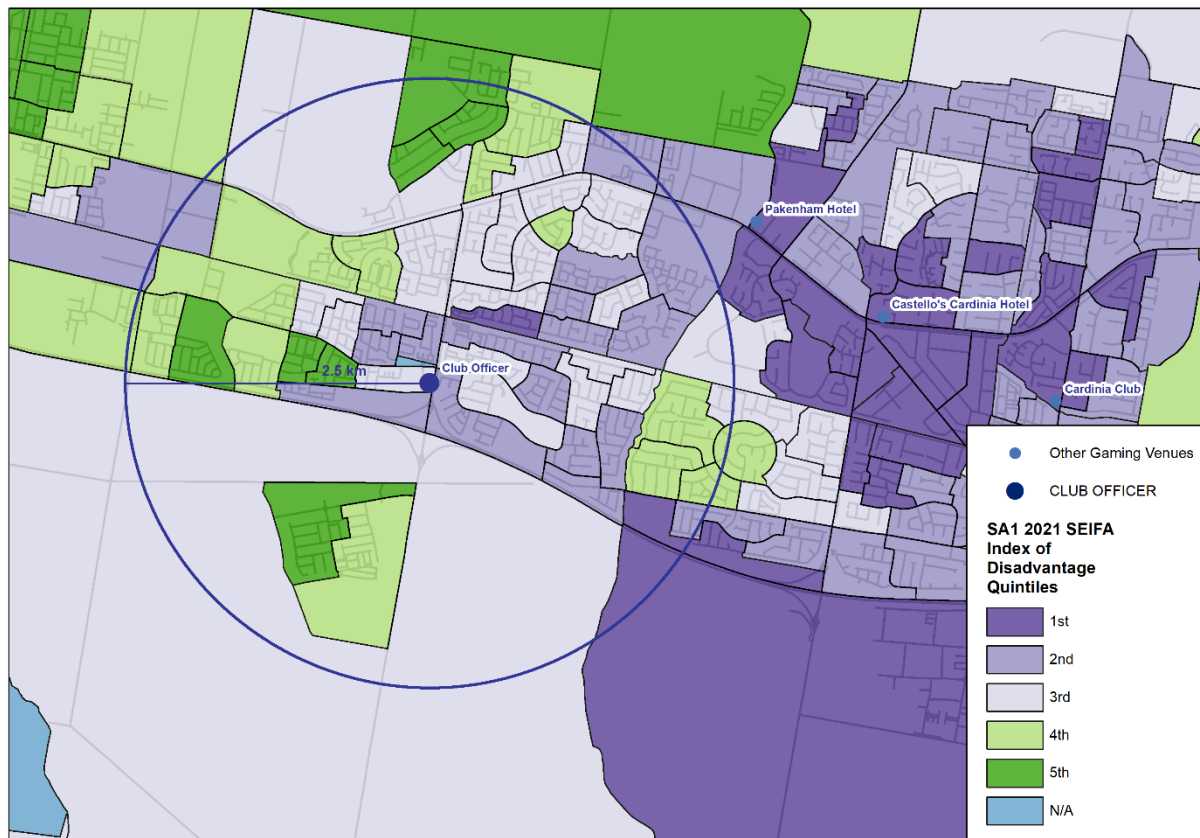
**SEIFA index of disadvantage data summary**

16.1.	SEIFA for the SA1 in which the venue is located	<b>1,012.07</b>
16.2.	Lowest SEIFA for immediate surrounding area	<b>920.51</b>
16.3.	Highest SEIFA for immediate surrounding area	<b>1,140.99</b>
16.4.	SEIFA for immediate surrounding area	<b>1,021.15</b>
16.5.	SEIFA for the Shire of Cardinia	<b>1,021.00</b>
16.6.	SEIFA for all metropolitan LGAs	<b>1,018.05</b>
16.7.	SEIFA for Victoria	<b>1,010.39</b>
16.8.	Variation of SEIFA for immediate surrounding area from the Shire of Cardinia	<b>0.01%</b>
16.9.	Variation of median SEIFA for immediate surrounding area from all metropolitan LGAs	<b>0.30%</b>
16.10.	Variation of median SEIFA for immediate surrounding area from Victoria	<b>1.07%</b>
16.11.	Rank of LGA by metropolitan LGAs	<b>12<sup>th</sup> of 31</b>
16.12.	Rank of LGA in Victoria	<b>52<sup>nd</sup> of 79</b>

*Source: ABS, 2021*

16.13. The map below shows the SEIFA Index of Disadvantage at SA1 level, by Victorian quintiles. Note that the quintile analysis is conducted at a Victorian level as each SA1 location is factored into the SEIFA score.

16.14. Of the SA1s within a 2.5km radius of the venue, **4.5%** are in the first quintile, indicating they are relatively disadvantaged.



16.15. 2.5km radius quintile analysis of the immediate surrounding area (ISA):

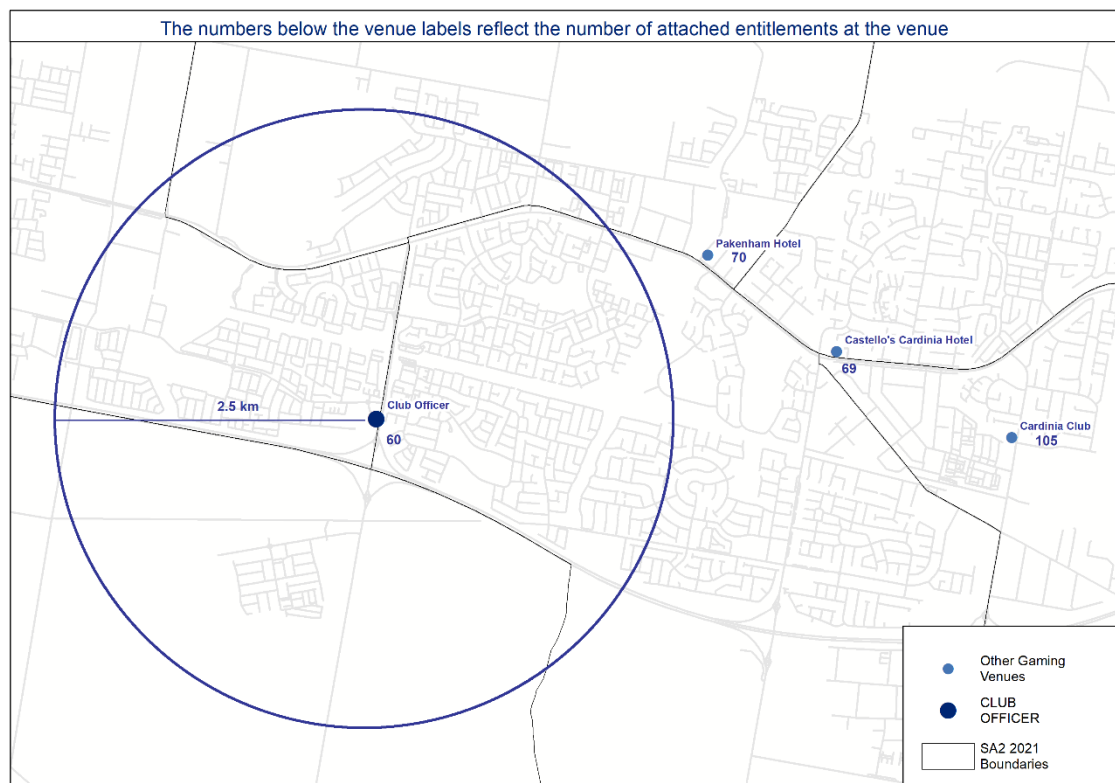
VICTORIAN QUINTILES		ISA	METROPOLITAN
1 <sup>st</sup>		4.5%	17.0%
2 <sup>nd</sup>		28.8%	18.1%
3 <sup>rd</sup>		34.8%	19.6%
4 <sup>th</sup>		21.2%	21.5%
5 <sup>th</sup>		10.6%	23.8%

Source: ABS, 2021

## Immediate surrounding area / SA2

### 17. Map of immediate surrounding area

- 17.1. Statistical Area Level 2 (SA2) is a geographic data framework created by the ABS based on officially gazetted State suburbs and localities. SA2 areas average 10,000 population and range from 3,000-25,000, with rural and remote areas having lower populations than urban. There are 530 SA2 areas in Victoria as at the 2021 Census.
- 17.2. The Shire of Cardinia is a metropolitan municipality. Accordingly, the immediate surrounding area considered includes all SA2s within a 2.5km radius. The map below shows the immediate surrounding area.

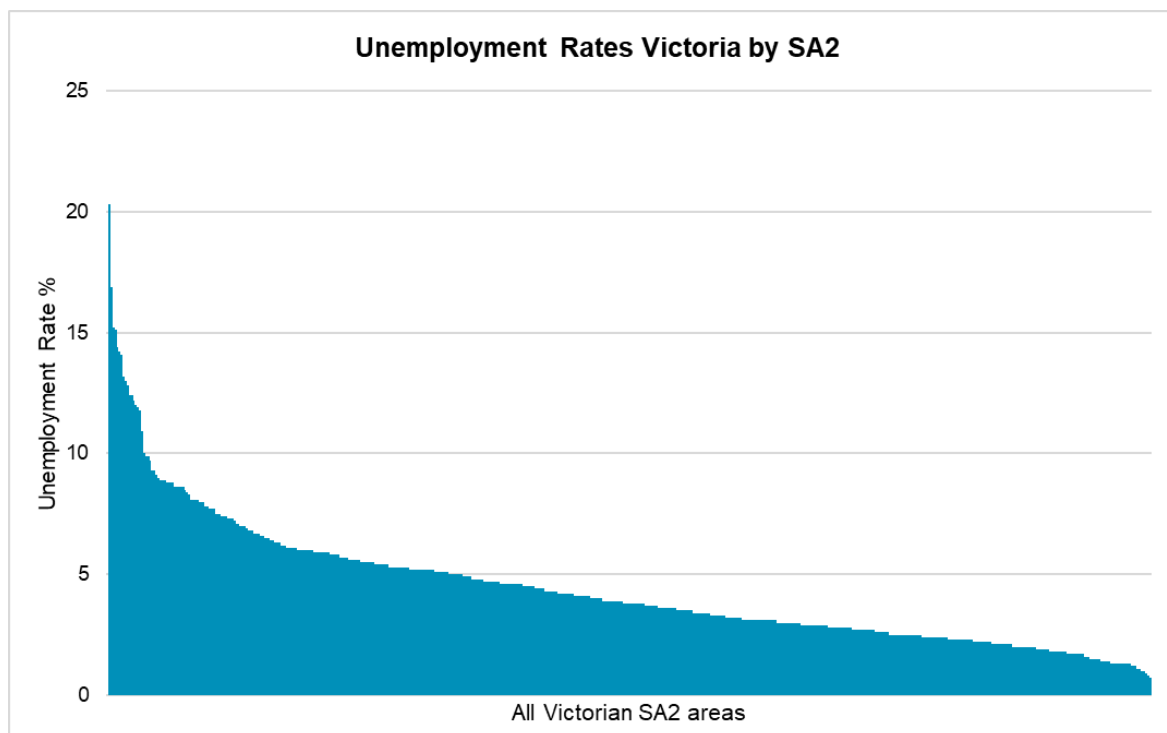


- 17.3. The immediate surrounding area includes 4 SA2s, based on 2021 Census data.

## 18. Unemployment

### *Measuring unemployment*

Data reflecting the rate of unemployment is obtained quarterly from Jobs and Skills Australia's Labour Markets reports at LGA and SA2 level data. The unemployment percentage rate is an expression of the number of persons unemployed as a proportion of the total number of persons in the labour force of a particular area. The 2021 smoothed SA2 data is used to present the rate of unemployment.



18.1.	Total labour force in the Shire of Cardinia	<b>76,386</b>
18.2.	Total unemployed in the Shire of Cardinia	<b>3,198</b>
18.3.	Unemployment rate for the Shire of Cardinia	<b>4.19%</b>

18.4. The table below shows the change in employment figures from December 2024 to December 2025 in the Shire of Cardinia:

QUARTER	UNEMPLOYED PERSONS	LABOUR FORCE	TOTAL EMPLOYED
December 2024	2,677	73,770	71,093
December 2025	3,198	76,386	73,188
<b>Net change</b>	<b>521</b>	<b>2,616</b>	<b>2,095</b>

*Source: Jobs and Skills Australia, Small Area Labour Markets, December 2025, smoothed data*

18.5. The above table shows that an estimated 2,095 jobs were created for residents in the Shire of Cardinia from December 2024 to December 2025. The unemployment rate increased from 3.63% to 4.19% over the same period.

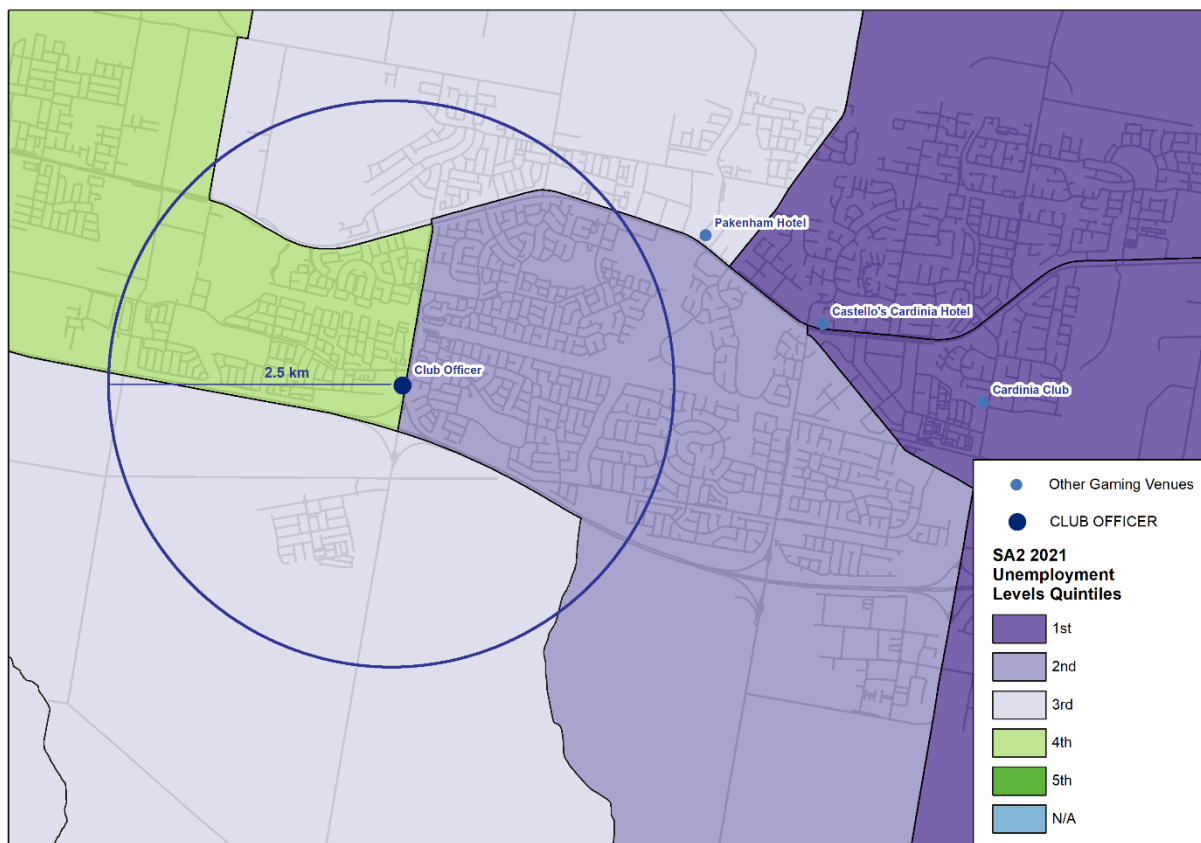
#### Unemployment data summary

18.6.	Unemployment rate for the SA2 in which premises is located	<b>3.1%</b>
18.7.	Lowest unemployment rate for immediate surrounding area	<b>3.1%</b>
18.8.	Highest unemployment rate for immediate surrounding area	<b>5.1%</b>
18.9.	Unemployment rate for immediate surrounding area	<b>4.0%</b>
18.10.	Unemployment rate for the Shire of Cardinia	<b>4.19%</b>
18.11.	Unemployment rate for all metropolitan LGAs	<b>4.78%</b>
18.12.	Unemployment rate for Victoria	<b>4.54%</b>
18.13.	Variation of unemployment rate for immediate surrounding area from the Shire of Cardinia	<b>-4.9%</b>
18.14.	Variation of unemployment rate for immediate surrounding area from all metropolitan LGAs	<b>-16.7%</b>
18.15.	Variation of unemployment rate for immediate surrounding area from Victoria	<b>-12.3%</b>
18.16.	Rank of Shire of Cardinia by metropolitan LGAs	<b>18<sup>th</sup> of 31</b>
18.17.	Rank of Shire of Cardinia in Victoria	<b>30<sup>th</sup> of 79</b>

*Source: Jobs and Skills Australia, Small Area Labour Markets, December 2025, smoothed data*

18.18. The map below shows unemployment data at SA2 level by Victorian quintiles.

18.19. Of the SA2s within a 2.5km radius of the venue, **0.0%** are in the first quintile, indicating relatively high unemployment.

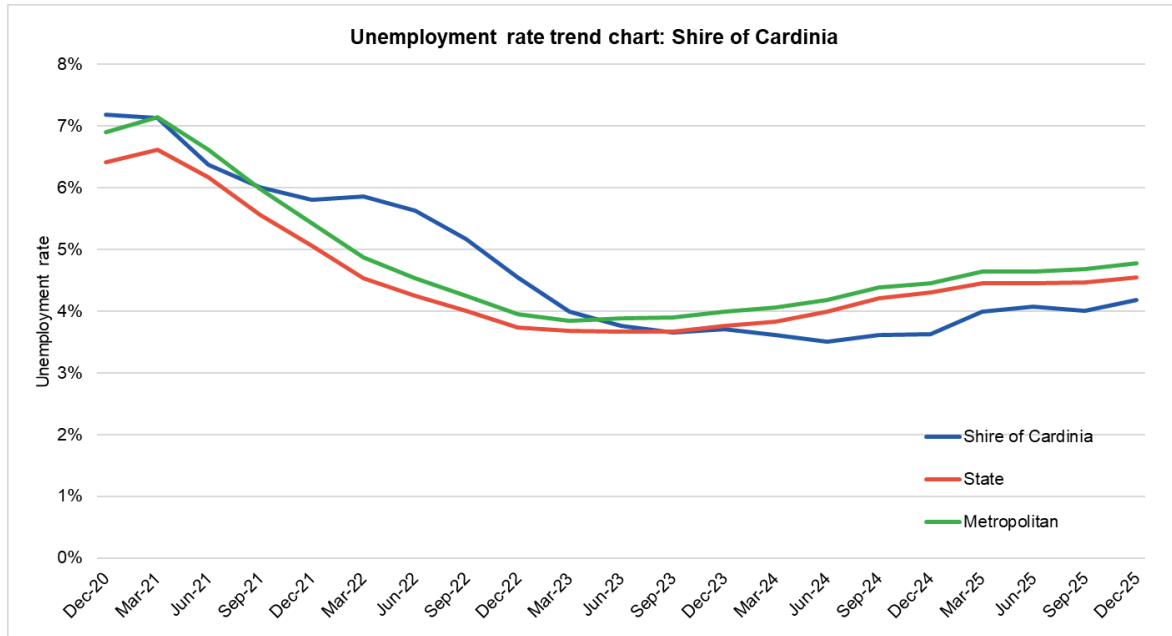


18.20. 2.5km radius quintile analysis of the immediate surrounding area:

VICTORIAN QUINTILES		ISA	METROPOLITAN
1 <sup>st</sup>		0.0%	23.9%
2 <sup>nd</sup>		25.0%	23.3%
3 <sup>rd</sup>		50.0%	20.2%
4 <sup>th</sup>		25.0%	18.4%
5 <sup>th</sup>		0.0%	14.1%

Source: Jobs and Skills Australia, Small Area Labour markets, December 2025, smoothed data

18.21. The below chart plots the respective unemployment rates in the Shire of Cardinia, metropolitan areas and Victoria over the past 5 years.



Source: Jobs and Skills Australia, Small Area Labour Markets, December 2025, smoothed data

18.22. The unemployment rate in the Shire of Cardinia is **lower** than the metropolitan rate.

## 19. Government pensions and allowances

### Centrelink and welfare payments

#### Age pension

An income support payment for older people aged 67 years or more who are eligible for the Age Pension (i.e. they have reached Aged Pension age).

#### JobSeeker Payment

On 20 March 2020, the Newstart Allowance was discontinued and was replaced by the JobSeeker Payment. The JobSeeker Payment is an income support payment for people aged between 22 years and Aged Pension Age who have capacity to work now or in the future. The JobSeeker Payment is available to people who are looking for work, who temporarily cannot work or study because of an injury or illness, or bereaved partners in the period immediately following the death of their partner, subject to meeting eligibility requirements. While there are some minor changes to the population covered by JobSeeker, compared with Newstart, analysis undertaken by the National Skills Commission indicates that this has not had a material impact on the viability of using this payment as part of the methodological process used to produce the unemployment and unemployment rate estimates.

#### Disability Support Pension

The purpose of the Disability Support Pension is to provide income support for people who have a permanent physical, intellectual or psychiatric impairment. A person may qualify for the Disability Support Pension if, due to their impairment, they are unable to work for at least 15 hours per week at or above the relevant minimum wage, independent of a program of support. The Disability Support Pension is income and assets tested, and paid at the same rate as other social security pensions.

These pensions are combined and expressed as pensions per 1,000 adult population.



Source: Department of Social Services, DSS Payment Demographic Data, June 2025, DTP 2023.

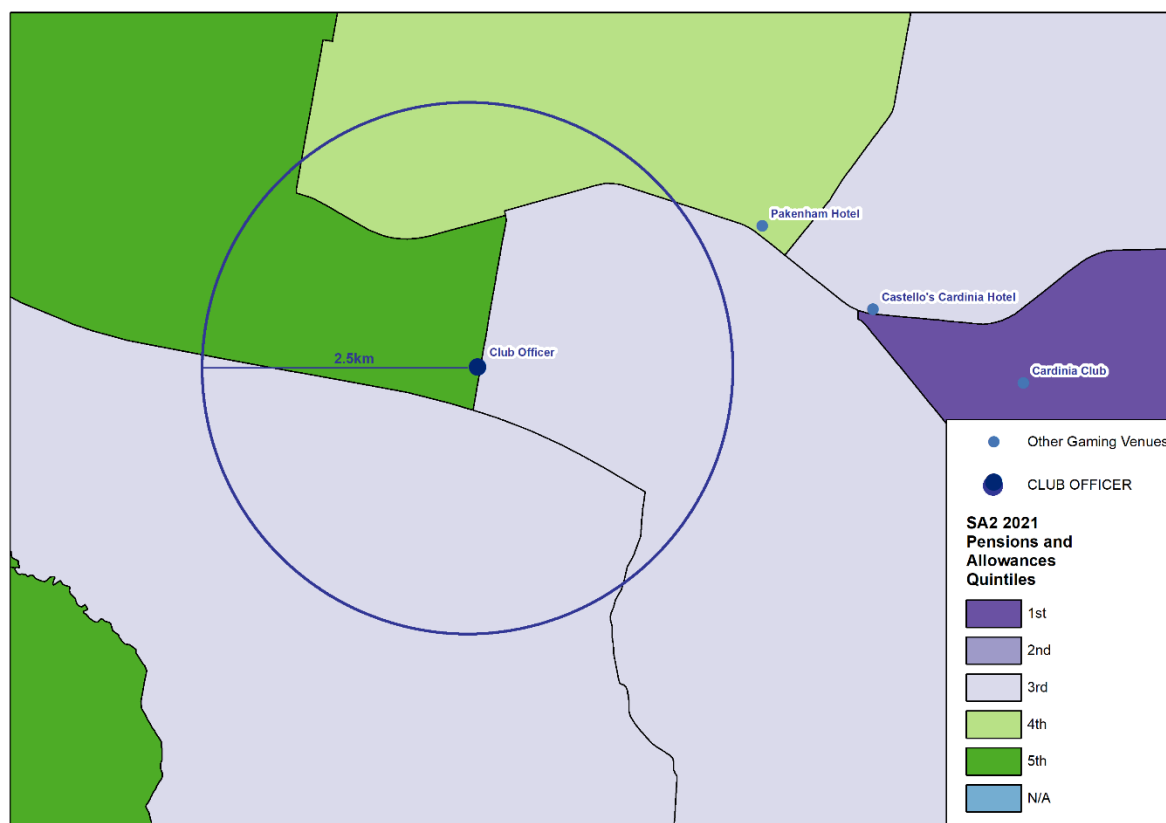
**Government pensions and allowances (pensions) per 1,000 adult population data summary**

19.1.	Pensions for the SA2 area in which the premises is located	<b>114.0</b>
19.2.	Lowest pensions for immediate surrounding area	<b>114.0</b>
19.3.	Highest pensions for immediate surrounding area	<b>183.0</b>
19.4.	Pensions for immediate surrounding area	<b>147.9</b>
19.5.	Pensions for the Shire of Cardinia	<b>164.5</b>
19.6.	Pensions for all metropolitan LGAs	<b>164.0</b>
19.7.	Pensions for Victoria	<b>188.1</b>
19.8.	Variation of pensions for immediate surrounding area from the Shire of Cardinia	<b>-10.1%</b>
19.9.	Variation of pensions for immediate surrounding area from all metropolitan LGAs	<b>-9.9%</b>
19.10.	Variation of pensions for immediate surrounding area from Victoria	<b>-21.4%</b>
19.11.	Rank of LGA by metropolitan LGAs	<b>15<sup>th</sup> of 31</b>
19.12.	Rank of LGA in Victoria	<b>62<sup>nd</sup> of 79</b>

*Source: Department of Social Services, DSS Payment Demographic Data, June 2025, DTP 2023.*

19.13. The map below shows pension data at ABS 2021 SA2 level, by Victorian quintiles.

19.14. Of the SA2s within a 2.5km radius of the venue, **0.0%** are in the first quintile, which indicates that relatively high numbers of residents receive pensions or allowances.



19.15. 2.5km radius quintile analysis of the immediate surrounding area:

VICTORIAN QUINTILES		ISA	METROPOLITAN
1 <sup>st</sup>		0.0%	7.2%
2 <sup>nd</sup>		0.0%	17.2%
3 <sup>rd</sup>		50.0%	21.5%
4 <sup>th</sup>		25.0%	25.2%
5 <sup>th</sup>		25.0%	28.9%

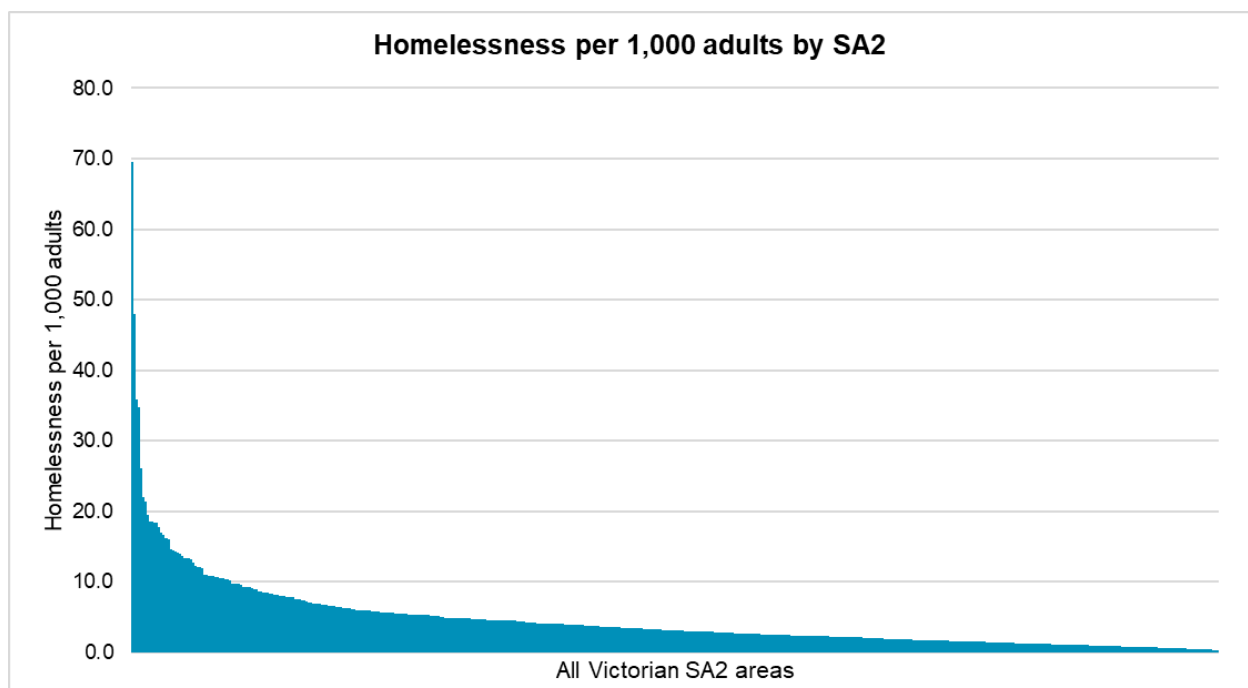
Source: Department of Social Services, DSS Payment Demographic Data, June 2025, DTP 2023.

## 20. Homelessness

### Measuring homelessness

Data reflecting the rate of homelessness has been obtained through the ABS Census of Population and Housing: Estimating Homelessness, 2021 and expressed as a rate of homelessness per 1,000 adult population (based on data provided by Victoria in Future).

According to the statistical definition used by the ABS, a person is considered homeless if their current living arrangement is in a dwelling that is: inadequate; has no tenure; their initial tenure is short and not extendable; or does not allow them to have control of and access to space for social relations.



Source: ABS 2021, DTP.

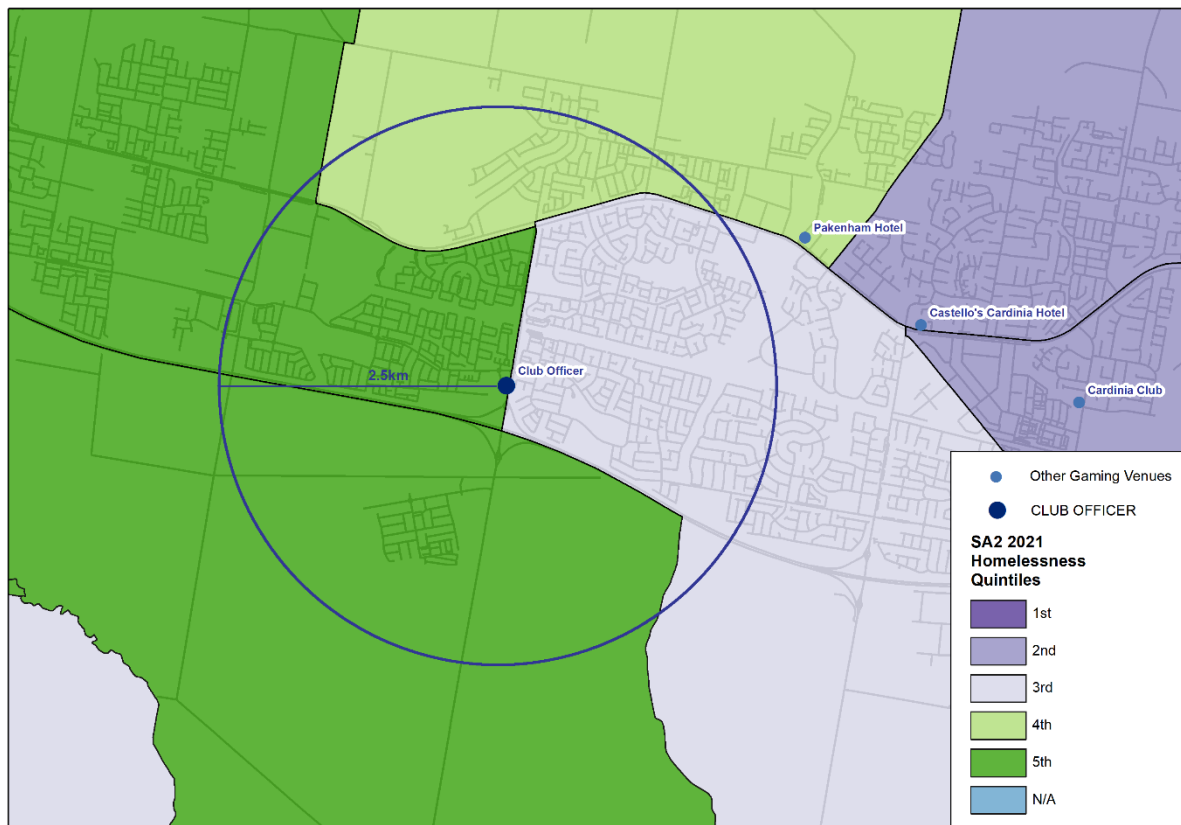
**Homelessness data summary**

20.1.	Homelessness rate for the SA2 in which the venue is located	<b>0.9</b>
20.2.	Lowest homelessness for immediate surrounding area	<b>0.9</b>
20.3.	Highest homelessness for immediate surrounding area	<b>3.0</b>
20.4.	Homelessness for immediate surrounding area	<b>1.9</b>
20.5.	Homelessness for the Shire of Cardinia	<b>3.8</b>
20.6.	Homelessness for all metropolitan LGAs	<b>6.2</b>
20.7.	Homelessness for Victoria	<b>6.0</b>
20.8.	Variation of homelessness for immediate surrounding area from the Shire of Cardinia	<b>-51.5%</b>
20.9.	Variation of homelessness for immediate surrounding area from all metropolitan LGAs	<b>-70.1%</b>
20.10.	Variation of homelessness for immediate surrounding area from Victoria	<b>-68.7%</b>
20.11.	Rank of LGA by metropolitan LGAs	<b>23<sup>rd</sup> of 31</b>
20.12.	Rank of LGA in Victoria	<b>39<sup>th</sup> of 79</b>

*Source: ABS 2021, DTP.*

20.13. The map below shows ABS 2021 homelessness data at SA2 level, by Victorian quintiles.

20.14. Of the SA2s within a 2.5km radius of the venue, **0.0%** are in the first quintile, which indicates relatively high rates of homelessness.



20.15. 2.5km radius quintile analysis of the immediate surrounding area:

VICTORIAN QUINTILES		ISA	METROPOLITAN
1 <sup>st</sup>		0.0%	23.9%
2 <sup>nd</sup>		0.0%	20.7%
3 <sup>rd</sup>		25.0%	18.4%
4 <sup>th</sup>		25.0%	18.2%
5 <sup>th</sup>		50.0%	18.7%

Source: ABS 2021, DTP.

# References

## 21. Data Sources

### 21.1. Consumer Price Index (CPI)

Consumer Price Index June 2025, cat. No.6401.0

### 21.2. Crime

Adolphe, A., Khatib, L., van Golde, C., Gainsbury, S., & Blaszczyński, A. (2018). Crime and Gambling Disorders: A systematic review. *Journal of Gambling Studies*:

<https://ses.library.usyd.edu.au/bitstream/handle/2123/20281/Adolphe%20-Crime%20and%20Gambling%20Disorders-A%20systematic%20review%20-%20Pre-print.pdf?sequence=2&isAllowed=y>

Crime Statistics Agency, September 2025

New South Wales Crime Commission – The 2022 New South Wales Inquiry into Money Laundering via Electronic Gaming Machines in Hotels and Clubs (the Inquiry), <https://www.crimecommission.nsw.gov.au/final-islington-report.pdf>.

Wheeler D, Round KD and Wilson JK, 2010, The Relationship Between Crime and Gaming Expenditure in Victoria, University of South Australia.

### 21.3. Equivalised household income

Count of Occupied Private Dwellings, by Equivalised Weekly Household Income, for all Statistical Area 1 (SA1s) in Victoria, 2021

Customised data report, Australian Bureau of Statistics (ABS)

### 21.4. Homelessness

Total Persons and Homeless Persons aged 18 and over, for Statistical Area 2 of Enumeration in Victoria

Census of Population and Housing: Estimating Homelessness, 2021

Customised data report – 2021 Census data

Australian Bureau of Statistics

### 21.5. Housing stress

Count of Occupied Private Dwellings, by Tenure Type, Equivalised Household Income and Housing Affordability, for all Statistical Area 1 in Victoria, 2021

Customised data report, Australian Bureau of Statistics (ABS)

- 21.6. Pensions and allowances data  
Disability Support Pension, JobSeeker payment, Age Pension  
Department of Social Services, DSS Payment Demographic Data, June 2025
- 21.7. SEIFA index of disadvantage  
Socio-Economic Indexes for Areas (SEIFA), 2021  
Australian Bureau of Statistics (ABS)
- 21.8. Unemployment  
Small Area Labour Markets Australia Data, December Quarter 2025, smoothed  
Department of Employment and Workplace Relations
- 21.9. Adult population  
Department of Transport and Planning (Victoria in Future), 2023.

## 22. Endnotes

<sup>i</sup> The colour coding assigned to each indicator (i.e. positive, mid-range or negative) demonstrates whether the LGA or ISA is performing better than, about the same as or worse than comparators such as other LGAs in the same geographic category (e.g. rural, regional or metropolitan Local Government Areas) and between the ISA and the Local Government Area in which the venue is located. The rank and variation are also used to determine the colour coding that is assigned.

<sup>ii</sup> **Rank** indicates position, depending on the location of the premises, out of the 31 metropolitan, 13 regional and either 26 rural (for gaming indicators) or 35 rural (for non-gaming indicators) Local Government Areas. First is the highest indicator value.

<sup>iii</sup> **Variation** is the percentage the Local Government Area or immediate surrounding area is above or below the metropolitan, or regional, or rural average, depending on the location of the premises.

<sup>iv</sup> **Gaming venue density** is an indicator for which a high result means relatively fewer gaming venues and is considered to be positive.

<sup>v</sup> **Equivalised household income** is an indicator for which a high result is considered to be positive.

<sup>vi</sup> **Housing stress** measures and compares housing stress amongst the lowest 2 quintiles of equivalised household income, not all households.

<sup>vii</sup> For metropolitan areas, a 300m radius is used given that this distance would typically cover the nearest intersection and is considered easily accessible on foot.

<sup>viii</sup> **Gaming machine density:** the 'if approved' figure is calculated by adding the current attached entitlements in the LGA to the proposed additional attached entitlements, which is divided by the current adult population for the LGA multiplied by one thousand. The 'impact' figure is calculated by the 'if approved' value less the 'current' value then divided by the 'current' value. Rates displayed to one decimal place are rounded from real underlying numbers, which usually have more decimal places than displayed.

<sup>ix</sup> **Gaming venue density:** for a new premises application the 'if approved' figure is calculated by dividing the adult population in the LGA by the number of currently approved gaming premises with attached entitlements in the LGA plus one (for the proposed new premises). The 'impact' figure is calculated by 'if approved' minus 'current' divided by 'current'. If the application is for an EGM increase the 'if approved' figure will be the same as 'current' and the 'impact' will be 0%. Rates displayed to one decimal place are rounded from real underlying numbers, which usually have more decimal places than displayed.

<sup>x</sup> **Gaming machine expenditure:** the 'if approved' figure is calculated by adding the applicant's estimate of increased expenditure in the LGA to the expenditure in the LGA for the previous financial year, divided by the adult population in the LGA. The 'impact' figure is calculated by the 'if approved' value less the 'current' value then divided by 'current' value. Rates displayed to one decimal place are rounded from real underlying numbers, which usually have more decimal places than displayed.