



Women & Property

Australia 2023



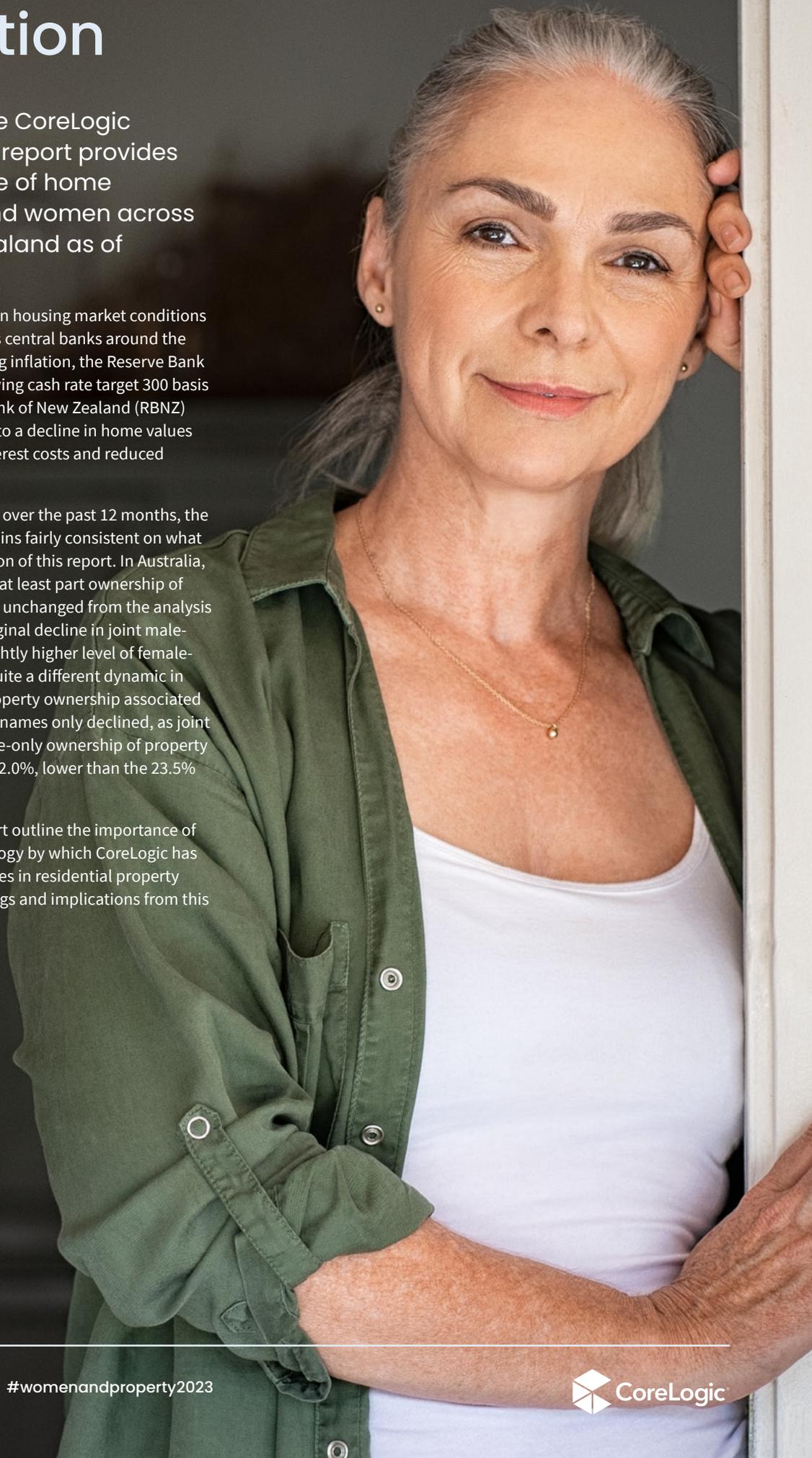
Introduction

The third edition of the CoreLogic Women and Property report provides an update to the state of home ownership for men and women across Australia and New Zealand as of January 2023.

This snapshot follows a stark shift in housing market conditions compared with the end of 2022. As central banks around the world started aggressively targeting inflation, the Reserve Bank of Australia (RBA) lifted the underlying cash rate target 300 basis points in 2022, and the Reserve Bank of New Zealand (RBNZ) rose 350 basis points. This has led to a decline in home values and sales volumes, amid rising interest costs and reduced borrowing capacity.

Despite a sharp fall in home values over the past 12 months, the snapshot of home ownership remains fairly consistent on what was observed in the previous edition of this report. In Australia, female ownership was inferred for at least part ownership of 70.1% of homes analysed, which is unchanged from the analysis in 2022. However, there was a marginal decline in joint male-female home ownership, and a slightly higher level of female-only owned property. There was quite a different dynamic in New Zealand, where the rate of property ownership associated with female names only, *and* male names only declined, as joint home ownership increased. Female-only ownership of property inferred across New Zealand was 22.0%, lower than the 23.5% reported in the previous year.

The following sections of this report outline the importance of dwelling ownership, the methodology by which CoreLogic has sought to identify gender differences in residential property ownership, and explores the findings and implications from this data.



Why does property ownership matter?

Dwelling ownership is a key factor in both wealth accumulation and secure tenure across Australia and New Zealand.

As of September 2022, RBA figures point to 57% of household wealth being held in housing, even as national dwelling values had fallen -4.8% from a recent peak in April 2022 to September. At the end of 2021, Stats NZ reported owner-occupied dwellings and other real estate not owned through businesses accounting for 43% of household wealth, up from 38% at the end of 2018. Stats NZ also noted the increase in household net worth between 2018 and 2021 was largely driven by real estate ownership.

Growth in property values has largely outstripped wages growth over time. In Australia, national growth in dwelling values over the past 20 years was around 140%, or the equivalent nominal gain of \$406,000 at the median dwelling value level. In contrast, the national wage price index has increased 81.5% in the same period. An extended period of low interest rates between 2008 and 2022 have seen substantial gains in asset values over wages and savings. As a result, housing has been utilised¹ as a source of equity for funding costs later in life, which the Australian government has noted can play an increasingly important role in funding aged care². However, this also means that housing can entrench inequality, where rapidly rising asset values have led to a *decline* in home ownership overtime, particularly among the young and the poor.

Security of tenure and satisfaction with housing has also been shown to increase with home ownership³.



Although renting offers greater mobility and generally lower housing costs than owning with a mortgage, there is evidence that renting becomes less satisfying for tenants the longer they are in the private rental market⁴. Additionally, older Australians who retire as renters generally face greater levels of housing stress, and are at greater risk of poverty when taking housing costs into account⁵.

For these reasons, it is important to track rates of home ownership across different intersections of society. The scope of this particular report aims to understand the difference across male and female home ownership.

There are several factors that may have historically hindered home ownership among females relative to males. In past reports, we have noted the role of the gender wage gap potentially contributing to women falling behind on asset accumulation, particularly where it may take women longer on average, to accumulate a deposit for a home.

The gender wage gap in Australia as of November 2022 was 13.3%, down from 14.1% in May of 2022, and a decade average of around 16%. The gender wage gap is based on average full-time ordinary earnings of men and women in Australia. Labour market conditions have tightened through the pandemic, and full time ordinary earnings rose slightly faster for women than men between May 2020 and November 2022 (up 6.1%), compared to male earnings (5.2%). This has contributed to a narrower gender wage gap.

1 Ong, R., Jefferson, T., Austen, S., & Wood, G. (2014). Housing equity withdrawal in Australia. AHURI Research & Policy Bulletin, (176)

2 Johnson, D., Worthington, A., & Brimble, M. (2015). The potential role of housing equity in a looming baby boomer retirement cash-flow crisis: An Australian perspective. Housing, Theory and Society, 32(3), 266-288.

3 Dockery, M., & Bawa, S. (2019). Why do home-owners do better?. In State of Australian Cities.

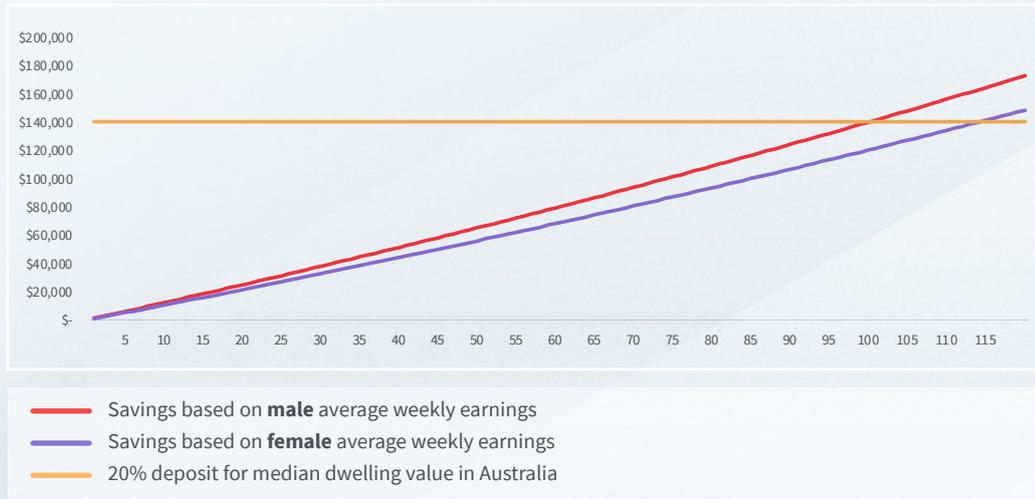
4 Productivity Commission. (2019). Vulnerable private renters: evidence and options, September 2019. Australian Government.

5 Chomik, R., & Yan, S. (2019). Housing in an ageing Australia: Nest and nest egg?.

In New Zealand, the gender wage gap is smaller, coming in at 9.1% in 2021 (down from 9.5% in 2020). The measurement of the gender pay gap in New Zealand is slightly different to Australia, with Stats NZ comparing median hourly earnings as opposed to average weekly earnings.

Figure 1 presents a savings accumulation scenario for a 20% home deposit for men and women in Australia. Based on the latest average weekly earnings data and the median Australian dwelling value at January 2023, CoreLogic estimates it would require around 100 months of savings for men to accumulate a 20% deposit, compared to 113 months for women.

Figure 1.0. Months taken to save a 20% deposit based on latest average weekly earnings data for men and women



Source: CoreLogic, ABS. Assumes a flat savings rate of 15% of gross annual income and a standard savings rate of 1.0% p.a. on saving deposits. Incomes are based on the full-time, ordinary hours, average weekly earnings for men and women, and adjusted by historic average growth in the wage price index. Assumes a 20% deposit on a static median dwelling value of \$702,725.

While full-time earnings are used for the official measure of the gender pay gap in Australia, women are overrepresented in part-time employment, which tends to attract lower pay. Based on labour force figures as of December 2022, women accounted for 68.1% of Australians in part time employment, and 38.7% of those in full-time employment. This further contributes to the overall pay disparity between men and women, which may have implications for access to home ownership.

Over the past few years, various institutions have introduced initiatives to increase the likelihood of women attaining home ownership. As an example, the Family Home Guarantee allows single parent households (where women are overly represented) to access home loans with a deposit as low as 2%. The government guarantees the loan up to the rest of a 20% deposit, to help the purchaser avoid LMI. The recent NSW government’s *Shared Equity Home Buyer Helper* is also targeted at single parent households, and several key worker segments where women are over-represented, such as nursing, teaching and midwifery. As interest rates move through the steepest rate-hiking cycle on record, shared equity schemes will be particularly important for relieving the debt burden on lower-income households, and helping to make home ownership more realistic.

Method

CoreLogic has an extensive database of residential properties in both Australia and New Zealand, including details of property attributes and ownership.

However, this does not include data on the gender of property owners. For this reason, CoreLogic analyses the first names of dwelling owners (where the first name is available), to create a name-gender association.

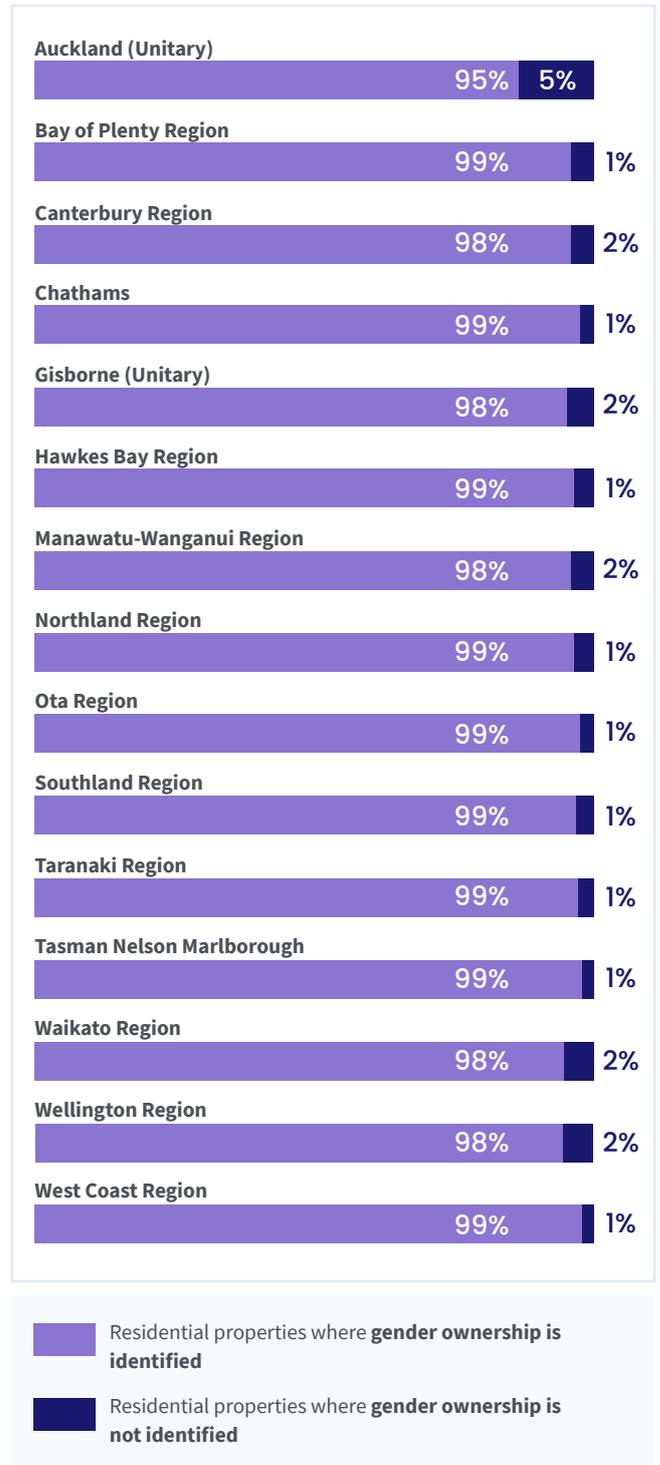
Matching gender to dwelling owners in Australia and New Zealand

Names of dwelling owners were collected based on a snapshot of the CoreLogic data universe as of January 2023. These names were then compared to sources that match names to gender, such as ‘popular baby name’ lists, and a gender to name matching API service. A full list of the sources used in this process are detailed in appendix 1.

Figure 2 shows the portion of properties across Australia and New Zealand that were able to have a gender inferred to the owner of the property. In New Zealand, the vast majority of dwelling owners were able to be matched with a gender, largely because first-name information is universally available. Overall, a gender inference was made for 97.4% of residential property owners.



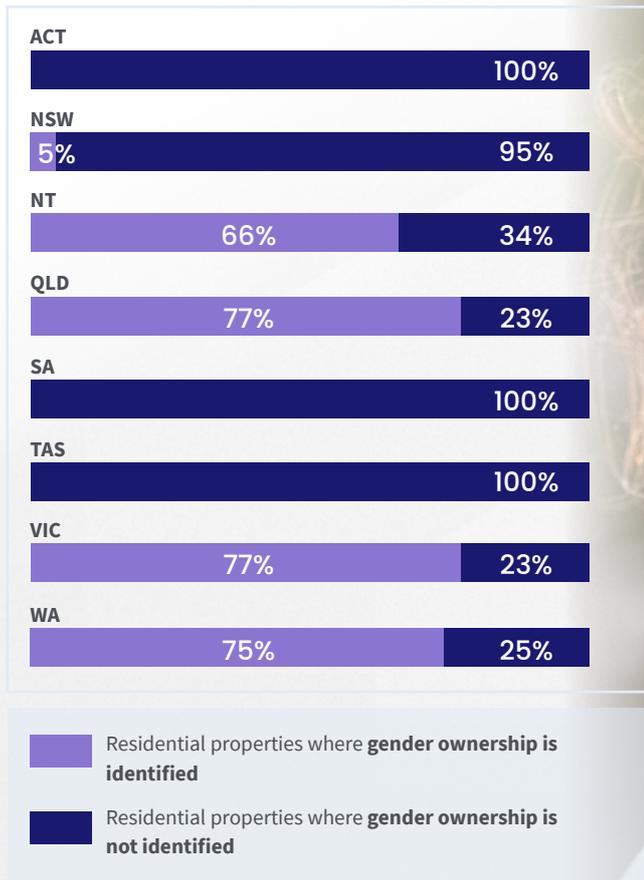
Figure 2.0. Proportion of properties with gender assigned to owner(s), by NZ Regions



Source: CoreLogic

In Australia, the provision of first-name information for property ownership is less standardised. Owner names were sourced from the state valuer general offices of Victoria, Queensland, WA and the NT. There was a limited subset of data available for properties across NSW, and no first name information was available for the ACT, SA and Tasmania.

Figure 2.1. Proportion of properties with gender assigned to owner(s), by AU states



Source: CoreLogic

Based on the various samples of property information collected, CoreLogic was able to derive the portion of properties where the owner name indicated male, female, or joint male and female ownership.

In Australia, the boundaries analysed were aligned to the Australian Statistical Geography Standard (ASGS) for 2016, including states, Greater Capital City Statistical Areas (GCCSA) and Statistical Area Level 4 (SA4). In New Zealand, the geographical boundaries used are the Regional Council areas and Territorial Authority (TA) regions.



Findings

Female ownership lower than male ownership in Australia and New Zealand

Male-inferred ownership of dwellings was higher than for females across both Australia and New Zealand, though there is greater parity between males and females in New Zealand.

Of the properties analysed across Australia, female names were associated with ownership of 26.8% of properties, and partial ownership of 43.4% of properties. This implies at least partial female ownership of 70.1% of homes. Male names associated with home ownership made up a notably higher 29.9%, and partial ownership of 43.4%. This took at least partial ownership of property by men to 73.2%. In other words, male ownership was higher by roughly 3.1% of stock analysed.

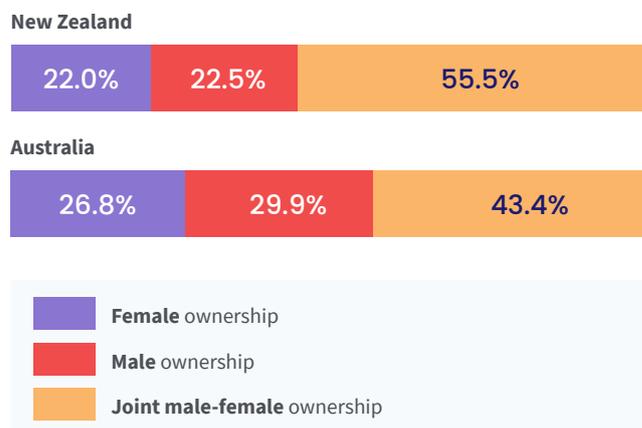
Compared with the snapshot taken at the start of 2022, there has been a slight shift in the composition of home ownership in Australia. Rates of property ownership associated with male names was unchanged, but female names associated with home ownership increased slightly (from 26.6%). There was a slight reduction in the portion of properties associated with *joint* ownership between men and women, from 43.5% in 2022, to 43.4% in 2023. This also took the disparity between male and female home ownership lower over the year.

Across New Zealand, there was a greater parity in home ownership between men and women in 2023, though in aggregate, female names were still associated with less ownership than men. Solely female ownership was inferred for 22.0% of properties, compared with 22.5% of male ownership. Joint ownership of dwellings was relatively high in New Zealand compared with Australia, at 55.5%. Of the observed properties across New Zealand, male ownership was inferred across 8,149 additional properties (0.5% of dwellings observed).

In addition to male ownership being slightly higher across New Zealand, male ownership was also inferred for more expensive properties. The median property value of male-owned dwellings across New Zealand was \$714,803, compared to \$704,211 for females.

In New Zealand, there has been a decline in the portion of both female-only and male-only inferred ownership compared with the results for 2022. Male ownership declined from 24.2% last year, and female ownership fell notably from 23.5%. Joint male-female ownership increased from 52.3%.

Figure 3.0 Portion of ownership by gender, Australia vs NZ



Source: CoreLogic

While a very high portion of New Zealand dwellings were analysed for this report, there should be some caution used when making direct comparisons around home-ownership year-on-year. It is possible that more purchasing decisions in the past few years have been made by male and female couples than singles due to affordability constraints, but there is also the possibility that a change in the properties observed year-on-year may have affected the results. This is particularly pertinent for New Zealand, where a greater portion of housing stock was analysed in 2023 (94%), compared to 2022 (where around 80% of property was analysed). In Australia, 87% of properties were analysed in 2022, compared with 86% for this year's analysis.



Australian men own more houses

Of the houses analysed across Australia, 28.5% were associated with male ownership, compared to 24.1% owned by females. Joint male-female ownership was the most common ownership associated with houses, at 47.4%, but male ownership was ultimately associated with 4.3% more of housing stock.

Female ownership was the most common across units in Australia, where female names only were associated with 35.7% of units, compared to male names being associated with 34.6% of unit stock. Joint male-female ownership was inferred for 29.7% of units in Australia.

This finding has further implications for gender wealth gaps, because detached houses, and higher-value property more broadly, has been associated with higher longer-term capital gains. In Australia, detached houses have seen 10-year annualised growth rates of 5.1% per year to January 2023, compared to 3.4% across the unit market.

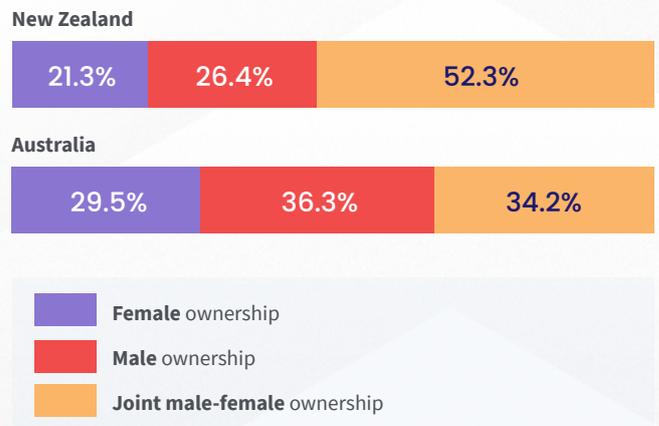
Low levels of joint, same-sex ownership identified

Where ownership was only attributed to male or female ownership, there was largely only one owner name identified for the property. In Australia, around 92% of properties only associated with one gender had a single owner (as opposed to two or more owners of the same gender). For New Zealand, 84.3% of female-inferred ownership had only one owner, while this was the case for 80.5% of dwellings owned by males. Property ownership by two or more females made up the lowest volume of ownership of properties analysed in both Australia and New Zealand.

Men own more investment property in both Australia and New Zealand

In both Australia and New Zealand, male ownership was associated with more properties identified by CoreLogic as investments. Gender ownership inferred for investment property across the two countries is summarised in figure 4.

Figure 4.0 Ownership of investment property – Australia vs NZ



Source: CoreLogic

In Australia, 30.4% of the properties analysed for this report were flagged as investment properties. This is close to the portion of 'renting' households identified in the 2021 Australian Census (30.6%).

Males were inferred to have the highest level of investment property ownership in Australia at 36.3%. This was higher than 29.5% with inferred female ownership, and it was even higher than joint male-female ownership of investment properties (which was 34.2%). Taking into account joint male-female ownership, males were identified as owning almost 7% more of the investment properties analysed.

Owner-occupied property was far more likely to have joint male-female names associated with the property. Of the owner-occupied properties analysed in Australia, almost half (47.4%) were owned jointly by males and females. Female ownership of owner-occupied property was still lower than male ownership, at 25.6% for females and 27.0% for males. This meant that overall, men were inferred to own around 1.4% more of the owner-occupied dwelling stock.

In Australia, CoreLogic estimates just over half of investment properties are units, even though units only represent around 26% of overall housing stock. The relative affordability of units may explain why male only ownership of this stock is so high. However, male ownership of investment property accounts for around 67.8% of the gap between male and female ownership in Australia.

Across the states and territories analysed, there were 8 SA4 regional markets where female names were associated with higher rates of investment property ownership than male names. These regions were highly diverse in their price-points and characteristics. These were North Sydney and Hornsby, the Eastern Suburbs and Ryde within Sydney, Murray, the Central West and the Riverina in regional NSW, as well as the Inner South of Melbourne and the Outback NT (figure 4).

Figure 5.0 Regions with higher rates of female-owned investment property - AU

Greater Capital City or Rest of State	SA4 Regional Name	Portion of female ownership	Portion of male ownership	Portion of joint male-female ownership
Greater Sydney	Sydney - North Sydney and Hornsby	38.9%	36.1%	25.0%
Greater Sydney	Sydney - Eastern Suburbs	38.1%	35.3%	26.7%
Greater Sydney	Sydney - Ryde	37.6%	37.3%	25.1%
Rest of NSW	Murray	36.3%	32.5%	31.2%
Rest of NSW	Central West	35.4%	32.5%	32.0%
Greater Melbourne	Melbourne - Inner South	35.1%	33.6%	31.3%
Rest of NSW	Riverina	34.7%	33.9%	31.4%
Rest of NT	Northern Territory - Outback	32.8%	32.4%	34.8%

Figure 5.1 Regions with higher rates of female-owned investment property - NZ

TA Name	Portion of female ownership	Portion of male ownership	Portion of joint male-female ownership
Carterton District	21.1%	17.3%	61.5%
Whakatane District	21.9%	20.0%	58.1%
Nelson City	22.8%	22.8%	54.4%
Kapiti Coast District	21.5%	20.4%	58.1%

Source: CoreLogic

In New Zealand, joint male-female ownership accounted for the majority of both owner-occupied and investment property ownership observed. Joint male-female ownership was inferred for 56.9% of owner-occupied dwellings, and 52.3% of investment dwellings.

Male-only names were inferred for 26.4% of investment dwelling ownership, compared to 21.3% of female ownership. Meanwhile, owner-occupier property had a higher rate of female ownership (22.7%), compared to 20.4% of male names.

Around 83% of dwellings analysed in this report for New Zealand had an owner-occupier or investment flag assigned. Based on these observations, it does seem there is a similar trend in New Zealand to Australia, where investment property accounts for much of the gap in ownership between genders. In New Zealand, there were a handful of areas where women had a higher share of investment property ownership (figure 5.2).

Ownership by region – Australia

The table below summarises ownership by gender for high-level regions across Australia. The portion of residential property associated with female ownership was smaller than the portion of male ownership across all high-level regions.

As noted in past editions of this report, there is a larger difference in rates of home ownership by gender across states and territories with a higher concentration of the labour force in the resources sector, such as Queensland, the Northern Territory and Western Australia. This may in part be attributable to women making up a relatively small portion of highly-compensated sectors across the states, such as mining and construction.

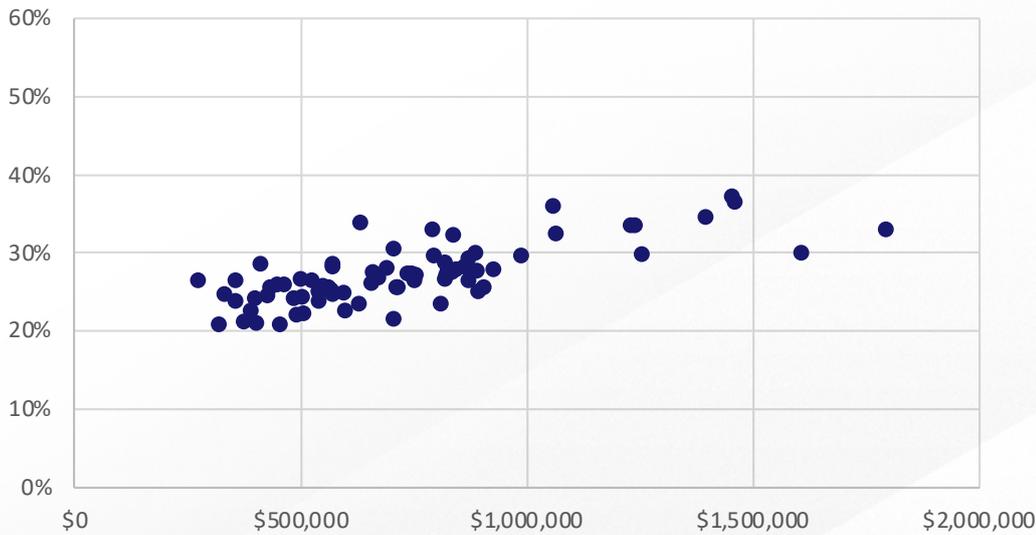
Figure 7 compares rates of female home ownership with the median dwelling value of properties across different SA4 regional markets of Australia. Dwelling ownership among women tended to be higher in more populous, high-value dwelling markets. Sydney's Eastern suburbs is a good example, where 37.3% of property was associated with female ownership. Not only was this the highest rate of female dwelling ownership across the SA4 markets, but it was also one of 14 markets where the rate was higher than the male ownership rate.

Figure 6.0 Summary of ownership proportions by gender and region – Australia

Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
Country	Australia	4,650,771	26.8%	29.9%	43.4%
State	NSW	163,703	30.6%	33.7%	35.7%
State	VIC	1,945,471	28.8%	30.7%	40.5%
State	NT	45,884	25.3%	32.0%	42.8%
State	QLD	1,639,655	25.2%	28.3%	46.6%
State	WA	856,058	24.7%	30.1%	45.3%
Capital City	Greater Sydney	114,863	31.9%	33.8%	34.3%
Capital City	Greater Melbourne	1,475,898	29.4%	31.8%	38.8%
Rest of State	Rest of NT	9,170	28.6%	30.1%	41.3%
Rest of State	Rest of NSW	48,840	27.6%	33.4%	39.0%
Rest of State	Rest of Vic.	469,573	26.8%	27.5%	45.7%
Capital City	Greater Brisbane	780,672	25.4%	28.8%	45.8%
Capital City	Greater Perth	696,631	25.3%	30.2%	44.6%
Rest of State	Rest of Qld	858,983	25.0%	27.7%	47.3%
Capital City	Greater Darwin	36,714	24.4%	32.4%	43.2%
Rest of State	Rest of WA	159,427	22.0%	29.6%	48.4%

Source: CoreLogic

Figure 7.0 Female ownership rate versus median dwelling value - SA4 markets



Source: CoreLogic

An important factor playing into the correlation between income and female rates of home ownership is income. As noted in the previous report, there has been some scholarly research suggesting that women are more inclined to invest in real estate than their male counterparts where they have the resources to do so. The fact that higher rates of home ownership are not only concentrated in areas where property values are high, but where incomes are high, might help to explain why dwelling ownership rates are actually higher among women in some of Australia's most expensive regions.

Additionally, the median of properties associated with female ownership was higher than the median of properties owned by males in Australia (the opposite was found in New Zealand). For properties associated with female owners, the median dwelling value was \$728,261. Across male owners, the median dwelling value was \$717,079.



Ownership by region – New Zealand

Figure 8 summarises ownership by gender for New Zealand Regions. Appendix 3 provides the full breakdown of female ownership rates by Territorial Authority. The region with the highest rate of female ownership was Gisborne, at 24.7%. Of the 14 regions analysed, Gisborne also had a relatively high rate of home ownership relative to male ownership. Six of the regions analysed had a higher rate of home ownership among females than males (Gisborne, Bay of Plenty, Wellington, Hawkes Bay, Northland and the Tasman Nelson Marlborough region).

Figure 8.0 Summary of ownership proportions by gender and region – New Zealand

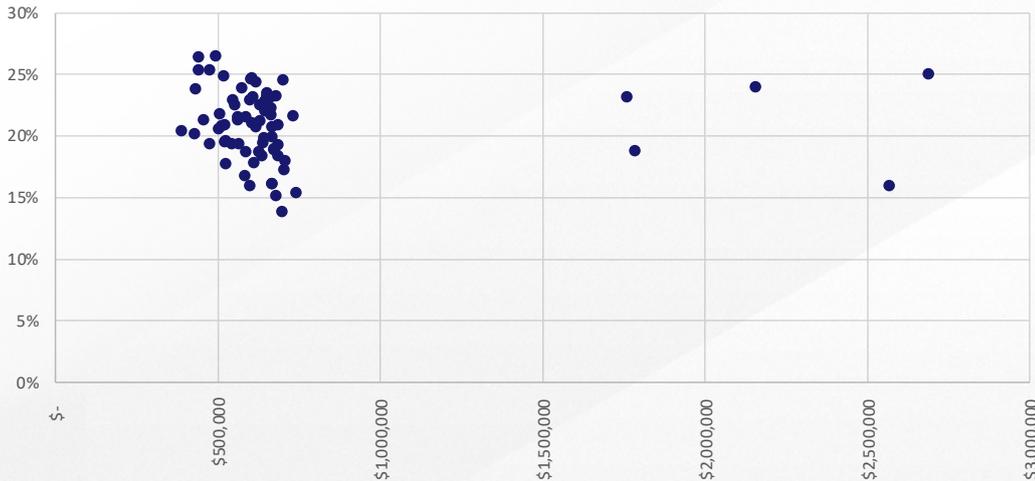
Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
New Zealand	New Zealand	1,539,417	22.0%	22.5%	55.5%
Region	Gisborne (Unitary)	13,698	24.7%	22.7%	52.6%
Region	Auckland (Unitary)	413,840	23.4%	26.3%	50.3%
Region	Wellington Region	160,449	22.6%	20.5%	56.9%
Region	Manawatu-Whanganui Region	88,808	22.4%	22.6%	55.0%
Region	Hawkes Bay Region	53,869	21.9%	19.7%	58.3%
Region	Bay of Plenty Region	101,625	21.7%	19.1%	59.2%
Region	Canterbury Region	224,123	21.7%	21.7%	56.7%
Region	Northland Region	68,882	21.6%	21.6%	56.8%
Region	Southland Region	39,952	21.2%	23.4%	55.4%
Region	Taranaki Region	42,864	20.6%	22.1%	57.3%
Region	Ota Region	93,510	20.6%	21.2%	58.2%
Region	Waikato Region	161,125	20.5%	20.7%	58.8%
Region	West Coast Region	16,339	20.1%	29.6%	50.3%
Region	Tasman Nelson Marlborough	60,122	19.9%	18.9%	61.2%

Source: CoreLogic

Figure 9 dives a little deeper into regional rates of home ownership associated with female names. The chart plots the TA region rate of female home ownership alongside the median valuation of dwellings as at January 2023.

There was less of a clear relationship between home ownership rates and typical dwelling values in New Zealand, where median values were above \$1 million (these were major Auckland markets). Beyond that, home ownership rates tended to be lower in more in more expensive areas, which is virtually opposite to the trend observed across Australia.

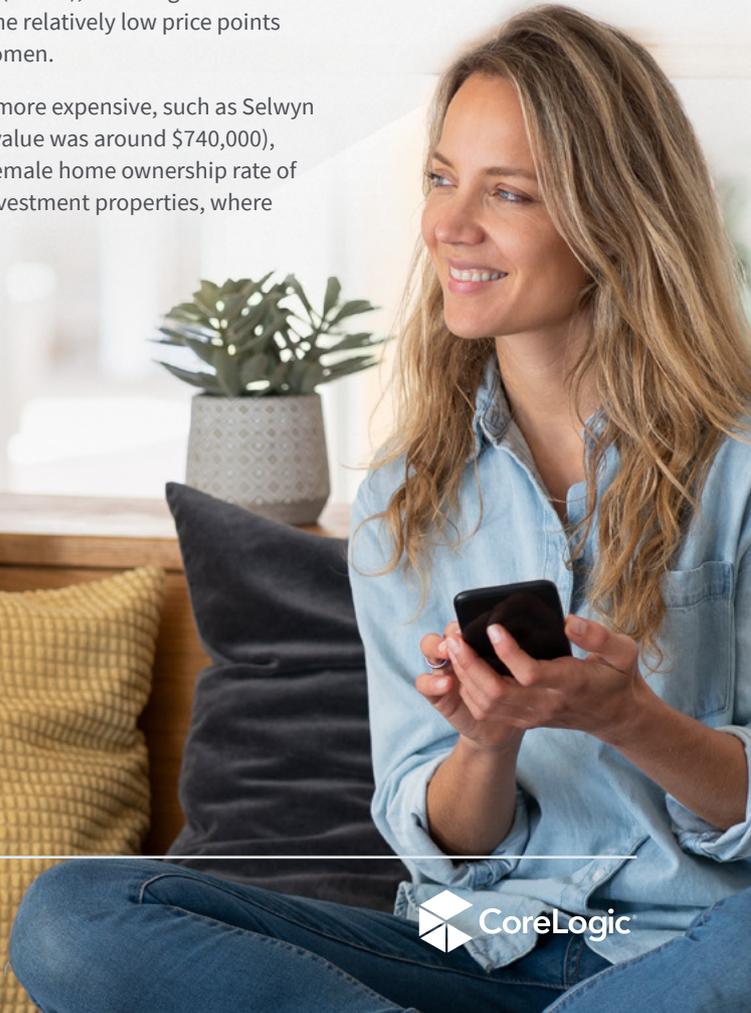
Figure 9.0 Female ownership rate versus median dwelling value - TA markets



Source: CoreLogic

The top TA regions for female home ownership were the Whanganui District (26.5%), the Kawerau District (26.4%), the South Waikato District (25.4%), and Invercargill City (25.3%). Aside from Auckland City, which had a relatively high rate of home ownership among females (25.1%), these high female-ownership areas are typically more rural or provincial, and affordable. The relatively low price points within these markets may make home ownership more attainable for women.

Areas with relatively low rates of female home ownership were not only more expensive, such as Selwyn (where rates of female ownership were 15.4% and the median dwelling value was around \$740,000), but some were popular tourist destinations, such as Mackenzie (with a female home ownership rate of 13.8%), Southland District (15.1%). Such areas are likely to have more investment properties, where males were also seen to be more active across the market.



Home ownership showing an improvement, but investment still makes up a large part of the gap...

Comparing these results with the snapshot in January 2022, there does seem to be an improvement in parity ownership rates of men and women. This came from shifts in joint ownership. In Australia, a reduction in joint male-female ownership led to a slight increase in the portion of female-only owned property relative to 2022. In New Zealand, there was a substantial jump in joint ownership of property between men and women, which led to the disparity between male and female ownership falling to half a percent (down from 0.7 percentage points), as male-only ownership fell a little faster than female-only ownership. This suggests that more male-female partners may have made purchasing decisions in New Zealand in 2022, rather than structural reforms helping to empower female property ownership.

For Australia, there continued to be higher rates of dwelling ownership among women in expensive parts of the country. While it is difficult to draw causal relationships from this data, income may play a part in empowering more women to own dwellings across the northern and eastern suburbs of Sydney. While female ownership rates were still low relative to males across resource-based markets, there was also a slight uptick in female ownership across WA, QLD and the NT compared with 2022.

In both Australia and New Zealand, investment property seems to account for a big portion of the discrepancy between men and women. Empowering women through greater financial literacy and education about property investment may help to erode this disparity in ownership over time.

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Appendix 1

Data description	Accessed at	Data owner
US name-gender associations from 1879 to present	https://data.world/howarder/gender-by-name	Social Security Administration (US)
Most popular baby names 1944-2013 (South Australia)	https://data.sa.gov.au/data/dataset/popular-baby-names	South Australia Attorney-General's Department
Most popular baby names 1954 to 2017	https://smartstart.services.govt.nz/assets/files/Top-100-girls-and-boys-names-since-1954.xlsx	NZ Department of Internal Affairs
Supplementary name matches for ethnic names	https://gender-api.com/	GenderAPI
Most popular Maori baby names (NZ)	https://www.dia.govt.nz/press.nsf/d77da9b523f12931cc256ac5000d19b6/98fb-aca367aaef57cc25819a00791da3!OpenDocument	DIA.govt.nz

Appendix 2

Summary of ownership proportions by gender and region – Australia

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State	NT	45,884	25.3%	32.0%	42.8%
State	QLD	1,639,655	25.2%	28.3%	46.6%
State	WA	856,058	24.7%	30.1%	45.3%
Capital City	Greater Sydney	114,863	31.9%	33.8%	34.3%
Capital City	Greater Melbourne	1,475,898	29.4%	31.8%	38.8%
Rest of State	Rest of NT	9,170	28.6%	30.1%	41.3%
Rest of State	Rest of NSW	48,840	27.6%	33.4%	39.0%
Rest of State	Rest of Vic.	469,573	26.8%	27.5%	45.7%
Capital City	Greater Brisbane	780,672	25.4%	28.8%	45.8%
Capital City	Greater Perth	696,631	25.3%	30.2%	44.6%
Rest of State	Rest of Qld	858,983	25.0%	27.7%	47.3%
Capital City	Greater Darwin	36,714	24.4%	32.4%	43.2%
Rest of State	Rest of WA	159,427	22.0%	29.6%	48.4%
SA4 Region	Sydney - Eastern Suburbs	9,107	37.3%	32.8%	29.9%
SA4 Region	Sydney - North Sydney and Hornsby	10,388	36.6%	31.8%	31.6%
SA4 Region	Sydney - City and Inner South	10,318	36.1%	40.5%	23.5%
SA4 Region	Sydney - Ryde	4,239	34.7%	34.7%	30.6%
SA4 Region	Melbourne - Inner	255,869	34.0%	36.4%	29.6%
SA4 Region	Melbourne - Inner East	114,954	33.6%	31.8%	34.6%
SA4 Region	Sydney - Inner West	8,274	33.6%	33.8%	32.6%
SA4 Region	Sydney - Northern Beaches	6,048	33.1%	30.1%	36.8%
SA4 Region	Newcastle and Lake Macquarie	7,425	33.0%	34.6%	32.4%
SA4 Region	Melbourne - Inner South	138,650	32.6%	27.0%	40.4%
SA4 Region	Central Coast	5,000	32.4%	31.6%	36.0%

Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
SA4 Region	Brisbane Inner City	106,552	30.5%	33.5%	36.0%
SA4 Region	Perth - Inner	62,109	30.1%	32.1%	37.8%
SA4 Region	Sydney - Baulkham Hills and Hawkesbury	4,426	30.0%	28.0%	42.0%
SA4 Region	Sydney - Sutherland	5,038	29.8%	31.7%	38.4%
SA4 Region	Sydney - Inner South West	15,783	29.8%	33.3%	37.0%
SA4 Region	Sydney - Outer West and Blue Mountains	5,993	29.8%	30.9%	39.4%
SA4 Region	Illawarra	6,292	29.3%	33.4%	37.3%
SA4 Region	Sydney - Outer South West	4,183	28.9%	33.1%	38.0%
SA4 Region	Ballarat	51,688	28.7%	28.1%	43.2%
SA4 Region	Northern Territory - Outback	9,170	28.6%	30.1%	41.3%
SA4 Region	Bendigo	47,261	28.3%	26.4%	45.2%
SA4 Region	Brisbane - South	110,797	28.2%	31.8%	40.0%
SA4 Region	Mid North Coast	3,586	28.1%	31.3%	40.5%
SA4 Region	Sydney - South West	9,896	28.0%	34.6%	37.4%
SA4 Region	Sydney - Parramatta	10,272	28.0%	38.4%	33.6%
SA4 Region	Southern Highlands and Shoalhaven	3,156	27.8%	31.4%	40.8%
SA4 Region	Sydney - Blacktown	5,898	27.8%	33.9%	38.3%
SA4 Region	Mornington Peninsula	110,768	27.6%	25.6%	46.8%
SA4 Region	Melbourne - West	230,757	27.6%	34.4%	38.0%
SA4 Region	Melbourne - North East	148,660	27.4%	29.1%	43.5%
SA4 Region	Geelong	104,756	27.3%	25.9%	46.8%
SA4 Region	Gold Coast	222,300	27.2%	27.2%	45.6%
SA4 Region	Melbourne - South East	216,917	27.2%	33.9%	39.0%
SA4 Region	Melbourne - North West	110,524	26.8%	32.6%	40.6%
SA4 Region	Warrnambool and South West	36,586	26.7%	27.9%	45.3%
SA4 Region	Richmond - Tweed	4,863	26.7%	30.0%	43.2%
SA4 Region	North West	43,309	26.6%	30.3%	43.1%
SA4 Region	Toowoomba	50,072	26.6%	24.8%	48.6%
SA4 Region	Far West and Orana	2,063	26.6%	34.3%	39.2%
SA4 Region	Brisbane - North	73,123	26.5%	28.2%	45.3%

Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
SA4 Region	Melbourne - Outer East	148,799	26.5%	27.7%	45.8%
SA4 Region	Hunter Valley exc Newcastle	3,973	26.1%	34.4%	39.5%
SA4 Region	Shepparton	35,507	26.0%	28.5%	45.5%
SA4 Region	Cairns	86,795	25.9%	29.8%	44.3%
SA4 Region	Hume	50,704	25.8%	27.0%	47.2%
SA4 Region	Capital Region	4,519	25.7%	32.9%	41.4%
SA4 Region	Brisbane - West	59,210	25.6%	25.4%	49.0%
SA4 Region	Latrobe - Gippsland	99,762	25.6%	27.6%	46.7%
SA4 Region	Coffs Harbour - Grafton	2,225	25.6%	46.0%	28.4%
SA4 Region	Riverina	2,593	25.6%	33.4%	41.0%
SA4 Region	Central West	3,492	25.3%	32.8%	41.9%
SA4 Region	Sunshine Coast	138,668	25.2%	23.4%	51.4%
SA4 Region	Perth - South East	163,182	25.2%	33.4%	41.4%
SA4 Region	Perth - North East	89,988	25.1%	30.1%	44.8%
SA4 Region	Perth - North West	189,681	24.9%	28.0%	47.1%
SA4 Region	Perth - South West	148,785	24.7%	29.2%	46.0%
SA4 Region	Darling Downs - Maranoa	34,446	24.7%	28.8%	46.5%
SA4 Region	Murray	2,103	24.6%	28.6%	46.8%
SA4 Region	Darwin	36,714	24.4%	32.4%	43.2%
SA4 Region	Wide Bay	105,415	24.3%	26.1%	49.6%
SA4 Region	New England and North West	2,550	24.2%	33.3%	42.5%
SA4 Region	Ipswich	107,790	24.0%	29.5%	46.6%
SA4 Region	Townsville	76,015	23.9%	30.1%	45.9%
SA4 Region	Moreton Bay - North	78,103	23.6%	25.6%	50.8%
SA4 Region	Brisbane - East	79,914	23.5%	24.3%	52.1%
SA4 Region	Queensland - Outback	14,363	23.4%	35.3%	41.3%
SA4 Region	Logan - Beaudesert	102,980	22.7%	31.0%	46.2%
SA4 Region	Western Australia - Wheat Belt	43,550	22.7%	28.3%	49.0%
SA4 Region	Bunbury	66,326	22.4%	27.4%	50.2%
SA4 Region	Mandurah	42,886	22.2%	28.5%	49.4%
SA4 Region	Moreton Bay - South	62,203	21.6%	24.8%	53.6%
SA4 Region	Central Queensland	74,884	21.3%	31.4%	47.2%
SA4 Region	Mackay - Isaac - Whitsunday	56,025	21.0%	32.3%	46.7%
SA4 Region	Western Australia - Outback (South)	36,226	21.0%	33.2%	45.9%
SA4 Region	Western Australia - Outback (North)	13,325	20.8%	34.6%	44.6%

Appendix 3

Summary of ownership proportions by gender and region – New Zealand

Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
New Zealand	New Zealand	1,539,417	22.0%	22.5%	55.5%
Region	Gisborne (Unitary)	13,698	24.7%	22.7%	52.6%
Region	Auckland (Unitary)	413,840	23.4%	26.3%	50.3%
Region	Wellington Region	160,449	22.6%	20.5%	56.9%
Region	Manawatu-Wanganui Region	88,808	22.4%	22.6%	55.0%
Region	Hawkes Bay Region	53,869	21.9%	19.7%	58.3%
Region	Bay of Plenty Region	101,625	21.7%	19.1%	59.2%
Region	Canterbury Region	224,123	21.7%	21.7%	56.7%
Region	Northland Region	68,882	21.6%	21.6%	56.8%
Region	Southland Region	39,952	21.2%	23.4%	55.4%
Region	Taranaki Region	42,864	20.6%	22.1%	57.3%
Region	Ota Region	93,510	20.6%	21.2%	58.2%
Region	Waikato Region	161,125	20.5%	20.7%	58.8%
Region	West Coast Region	16,339	20.1%	29.6%	50.3%
Region	Tasman Nelson Marlborough	60,122	19.9%	18.9%	61.2%
TA Region	Whanganui District	16,604	26.5%	22.7%	50.8%
TA Region	Kawerau District	2,329	26.4%	27.9%	45.7%
TA Region	South Waikato District	7,248	25.4%	27.6%	47.0%
TA Region	Invercargill City	20,633	25.3%	23.3%	51.4%
TA Region	Auckland - City	122,771	25.1%	28.1%	46.9%
TA Region	Auckland - Waitakere	59,555	24.8%	25.8%	49.3%
TA Region	Gisborne District	13,698	24.7%	22.7%	52.6%
TA Region	Rotorua District	20,287	24.6%	22.1%	53.3%
TA Region	Hamilton City	44,346	24.6%	23.8%	51.6%
TA Region	Christchurch City	128,517	24.3%	23.4%	52.2%
TA Region	Auckland - Manukau	81,187	24.0%	29.8%	46.2%
TA Region	Dunedin City	43,507	23.9%	21.3%	54.8%
TA Region	Wairoa District	2,878	23.8%	25.8%	50.3%
TA Region	Nelson City	18,530	23.5%	19.1%	57.4%
TA Region	Kapiti Coast District	21,575	23.3%	16.9%	59.9%
TA Region	Napier City	20,747	23.2%	19.2%	57.6%
TA Region	Auckland - North Shore	66,717	23.2%	25.5%	51.3%
TA Region	Whakatane District	10,805	23.2%	19.9%	56.9%
TA Region	Wellington City	60,317	23.2%	21.8%	55.1%
TA Region	Palmerston North City	26,354	22.9%	21.8%	55.3%

Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
TA Region	Horowhenua District	14,419	22.9%	21.8%	55.3%
TA Region	Lower Hutt City	29,873	22.8%	22.4%	54.8%
TA Region	Masterton District	10,184	22.5%	20.3%	57.2%
TA Region	Hauraki District	7,594	22.5%	22.1%	55.4%
TA Region	Porirua City	14,831	22.3%	19.2%	58.5%
TA Region	Whangarei District	32,676	22.0%	19.8%	58.2%
TA Region	Far North District	24,530	21.9%	24.1%	54.0%
TA Region	Timaru District	17,958	21.8%	22.6%	55.7%
TA Region	Tauranga City	47,886	21.7%	17.7%	60.6%
TA Region	Auckland - Papakura	17,673	21.7%	29.6%	48.8%
TA Region	Tararua District	7,657	21.6%	26.4%	52.1%
TA Region	Opotiki District	2,799	21.5%	23.4%	55.1%
TA Region	Gore District	5,303	21.3%	23.8%	54.9%
TA Region	Waitomo District	3,325	21.3%	26.3%	52.4%
TA Region	Carterton District	4,023	21.2%	17.1%	61.7%
TA Region	Hastings District	24,244	21.1%	19.4%	59.5%
TA Region	Matamata-Piako District	11,073	20.9%	19.6%	59.5%
TA Region	Waitaki District	10,697	20.9%	22.4%	56.7%
TA Region	South Taranaki District	10,322	20.8%	26.6%	52.6%
TA Region	Upper Hutt City	14,180	20.8%	20.4%	58.8%
TA Region	New Plymouth District	28,885	20.7%	20.4%	58.9%
TA Region	Ruapehu District	6,240	20.6%	26.5%	53.0%
TA Region	Buller District	5,430	20.4%	31.5%	48.1%
TA Region	Grey District	6,375	20.2%	28.6%	51.2%
TA Region	Central Hawke's Bay District	5,995	20.0%	20.1%	59.9%
TA Region	Kaipara District	11,676	19.8%	21.3%	58.8%
TA Region	Rangitikei District	5,923	19.6%	24.4%	56.0%
TA Region	Westland District	4,534	19.5%	28.7%	51.8%
TA Region	Waipa District	17,947	19.4%	16.7%	63.9%
TA Region	Clutha District	7,938	19.4%	25.5%	55.1%
TA Region	Ashburton District	11,063	19.4%	20.9%	59.7%
TA Region	Waimate District	3,074	19.3%	24.4%	56.3%
TA Region	Auckland - Franklin	18,631	19.3%	21.1%	59.6%
TA Region	South Wairarapa District	5,459	19.0%	18.6%	62.4%
TA Region	Waimakariri District	23,884	18.9%	16.9%	64.3%
TA Region	Auckland - Rodney	47,306	18.8%	18.2%	63.0%
TA Region	Stratford District	3,763	18.7%	22.9%	58.4%
TA Region	Marlborough District	20,414	18.7%	20.0%	61.3%

Region Type	Region Name	Number of Properties Analysed	Portion of property with female ownership	Portion of property with male ownership	Portion of property owned jointly by males and females
TA Region	Taupo District	18,619	18.4%	18.6%	63.0%
TA Region	Otorohanga District	3,268	18.4%	22.0%	59.6%
TA Region	Tasman District	21,178	18.0%	17.6%	64.5%
TA Region	Manawatu District	11,513	17.8%	19.7%	62.5%
TA Region	Waikato District	24,156	17.8%	20.7%	61.5%
TA Region	Kaikoura District	2,108	17.2%	21.6%	61.1%
TA Region	Western Bay of Plenty District	17,838	16.8%	17.3%	66.0%
TA Region	Central Otago District	11,223	16.2%	17.5%	66.3%
TA Region	Hurunui District	6,117	16.1%	21.2%	62.7%
TA Region	Queenstown-Lakes District	21,564	16.0%	20.6%	63.4%
TA Region	Thames-Coromandel District	23,233	16.0%	16.6%	67.4%
TA Region	Selwyn District	26,347	15.4%	17.4%	67.2%
TA Region	Southland District	14,016	15.1%	23.5%	61.4%
TA Region	Mackenzie District	3,636	13.8%	19.0%	67.2%