Is there a gender gap in housing? Marital property rights in Ecuador

Jennifer Twyman
Food and Resource Economics Department
University of Florida
P.O. Box 110240, Gainesville, FL 32611-0240
jtwyman@ufl.edu

Carmen Diana Deere
Food and Resource Economics Department, Center for Latin American Studies
University of Florida
P.O. Box 115530, Gainesville, FL 32611-5530
deere@latam.ufl.edu


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Fieldwork in Ecuador: July 2009 – July 2010

1. Qualitative fieldwork:
   Focus group discussions & key informant interviews.

2. Design of questionnaire—to collect information about assets and who within the household owns them.

3. UF-FLACSO 2010 Ecuador Household Asset Survey
   Nationally representative household survey
   N = 2,978 households

Introduction

Many poverty studies suggest that women are overrepresented among the poor and often assume they have access to fewer resources. However, many of these studies are conducted at the household level using the sex of the household head to analyze gender differences.

Due to a lack of data, relatively little is known about women’s asset ownership and wealth, especially in developing countries. This study focuses on gender differences in homeownership and housing wealth in Ecuador.

Research Questions:
1. Are women less likely than men to own homes in Ecuador?
2. Are women’s homes worth less than men’s?
3. What are the potential determinants of homeownership and housing values? And, how do they differ by gender?

Results & Discussion—Housing Wealth

Most homes are owned jointly. This is likely due to the partial community property marital regime that applies to married people and those in a consensual union.

<table>
<thead>
<tr>
<th>Property</th>
<th>Owner(s)</th>
<th>Model I</th>
<th>Model II</th>
<th>Model III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquired while single</td>
<td>Individual property</td>
<td>11956.05***</td>
<td>10004.57***</td>
<td>13757.70***</td>
</tr>
<tr>
<td>Acquired while married</td>
<td>Joint property</td>
<td>2148.16***</td>
<td>2257.60***</td>
<td>2377.49***</td>
</tr>
<tr>
<td>Inherited</td>
<td>Individual property</td>
<td>2548.77***</td>
<td>2686.12***</td>
<td>2377.49***</td>
</tr>
</tbody>
</table>

Table: Linear regression results for models of homeownership in Ecuador, 2010

Results & Discussion—Homeownership

Key Findings of the Homeownership Model
- Women are not less likely than men to own a home in Ecuador.
- Both men and women in consensual unions are less likely than those who are married to own homes.

Gender Differences in Homeownership
- Women who previously migrated are more likely than those who have not to be homeowners but past migration has no impact for men.

Acknowledgments
This research is part of the larger Poverty, Assets and Gender Inequality project, a joint endeavor between UF and FLACSO-Ecuador, with Carmen Diana Deere as PI and Jennifer Twyman as doctoral research assistant.

<table>
<thead>
<tr>
<th>Female (Male)</th>
<th>Coef (β)</th>
<th>Std. Err.</th>
<th>t-stat</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquired while single</td>
<td>1.195***</td>
<td>0.050***</td>
<td>24.15</td>
<td>&lt;0.001</td>
</tr>
<tr>
<td>Acquired while married</td>
<td>0.958***</td>
<td>0.043***</td>
<td>22.93</td>
<td>&lt;0.001</td>
</tr>
<tr>
<td>Inherited</td>
<td>0.602***</td>
<td>0.027***</td>
<td>22.34</td>
<td>&lt;0.001</td>
</tr>
</tbody>
</table>

Table: Logit regression results for models of homeownership in Ecuador, 2010

Conclusions
- There is not a gender gap in either the likelihood of homeownership or in housing wealth.
- This suggests that women benefit from partial community property rights.
- Although there seems to be no gender gap in the likelihood of homeownership or housing wealth in Ecuador, there are some gender differences.
- Past migration is more important for women’s ownership and housing wealth than men’s.
- While rural and coastal residents are more likely to be homeowners, their housing values are lower than urban and highland residents.

Acknowledgments
For further information please contact Jennifer Twyman at jtwyman@ufl.edu or 352-392-1826.