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

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Introduction

Many poverty studies suggest that women are over-represented 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?

Data Collection

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

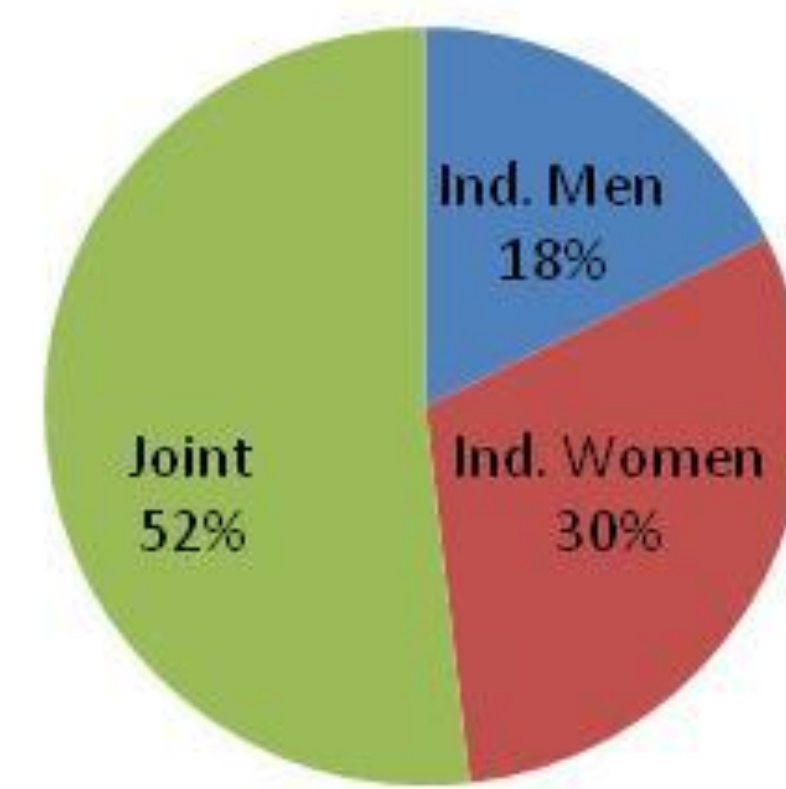
Nationally representative household survey
N = 2,978 households



Setting

Household Homeownership in Ecuador, 2010

1,791 households in the sample (60%) owned their home in 2010



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.

Property	Owner(s)
Acquired while single	Individual property
Acquired while married	Joint property
Inherited	Individual property

Results & Discussion—Housing Wealth

Table: Ordinary least squares regression results of housing wealth by gender of owner in Ecuador, 2010

	Model I--All obs.		Model II--Men		Model III--Women	
	Coeff. (β)	Std. Err.	Coeff. (β)	Std. Err.	Coeff. (β)	Std. Err.
Intercept	-11956.05***	1354.116	-10004.57***	2107.530	-13757.70***	1732.267
Female (Male)	38.87	358.158				
Age	376.21***	54.871	202.41**	86.459	536.68***	70.962
Age ²	-1.58***	0.562	0.42	0.874	-3.47***	0.741
Marital Status (Married)						
Single	-2886.04***	500.606	-3275.60***	760.022	-2377.49***	669.830
Consensual Union	-796.95*	482.231	-1681.56**	713.998	136.80	652.524
Widowed	6759.72***	820.208	8907.30***	1732.767	6748.45***	932.062
Divorced/Separated	1011.10*	598.797	2756.60**	1176.398	586.68	686.991
Yrs. Of schooling	262.30***	39.921	364.15***	61.850	167.44***	52.423
Past Migrant	4486.61***	1044.627	1739.09	1433.865	8101.03***	1543.299
Receives transfer payment	-2340.72***	559.424	-5171.19***	1473.327	-2408.49***	608.325
Dwelling size--square meters	43.54***	3.144	48.05***	4.852	38.04***	4.090
No. of owners	1968.51***	160.184	1728.89***	241.133	2154.53***	212.773
Rural (Urban)	-2548.77***	388.225	-2257.60***	587.290	-2686.12***	513.649
Coast (Highlands)	-2148.16***	357.987	-1549.41***	547.103	-2538.00***	475.357
Yrs. Worked at current occupation	-31.78**	16.146	-20.05	23.378	-34.54	22.933
Non-housing wealth	0.05***	0.010	0.04***	0.011	0.07***	0.021
Number of observations (N)		7288		3413		3875
F statistic (df)		112.07 (16)***		57.03 (15)***		66.61 (15)***
Adjusted R ²		0.1961		0.1976		0.2026

Notes: Reference categories given in parentheses.
*p < 0.1, **p < 0.05, and ***p < 0.01

Key Findings of the Housing Wealth Model

- There is no difference in the amounts of housing wealth held by men and women.

Gender Differences in Housing Wealth

- Women who previously migrated own more housing wealth than women who did not migrate but past migration has no impact for men.
- Although receiving a conditional cash transfer payment is positively correlated to homeownership, it is negatively correlated with housing wealth as expected since it indicates poverty.
- An extra year of schooling has a greater impact on men's than women's housing wealth.

Results & Discussion—Homeownership

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

	Model I--All obs.		Model II--Men		Model III--Women	
	Coeff. (β)	Std. Err.	Coeff. (β)	Std. Err.	Coeff. (β)	Std. Err.
Intercept	-2.812***	0.153	-2.565***	0.229	-2.960***	0.206
Female (Male)	0.058	0.037				
Age	0.099***	0.006	0.085***	0.009	0.110***	0.008
Age ²	-0.0007***	0.000	-0.0006***	0.0001	-0.0009***	0.0001
Marital Status (Married)						
Single	-0.763***	0.056	-0.850***	0.080	-0.667***	0.079
Consensual Union	-0.416***	0.047	-0.496***	0.067	-0.343***	0.067
Widowed	-0.318***	0.075	-0.406***	0.151	-0.241***	0.089
Divorced/Separated	-0.479***	0.057	-0.487***	0.108	-0.456***	0.069
Yrs. Of schooling	-0.005	0.004	-0.004	0.006	-0.007	0.006
Past Migrant	0.101	0.097	-0.022	0.130	0.279*	0.148
Receives transfer payment	0.171***	0.053	-0.053	0.134	0.219***	0.061
Household size--no. of members	-0.050***	0.009	-0.043***	0.013	-0.057***	0.012
Rural (Urban)	0.381***	0.039	0.458***	0.057	0.315***	0.053
Coast (Highlands)	0.186***	0.037	0.197***	0.055	0.177***	0.051
Yrs. Worked at current occupation	0.007***	0.002	0.008***	0.002	0.006***	0.002
Non-housing wealth	0.000003***	0.000	0.000004**	0.000002	0.000004*	0.000002
Number of observations (N)		7429		3473		3956
Likelihood ratio chi-square (df)		2249.87 (15)***		1154.71 (14)***		1112.91 (14)***
Pseudo R ²		0.2344		0.2592		0.2164

Notes: Reference categories given in parentheses.
*p < 0.1, **p < 0.05, and ***p < 0.01

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.

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

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