Gender Inequality in Asset Ownership in Latin America: Female Owners vs. Household Heads

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ABSTRACT

Most studies that incorporate a gender dimension into the study of poverty or other development outcomes focus on the sex of the household head. This paper argues that a headship analysis gives only a partial view of gender inequality since it does not take into account the position of women within male-headed households. Drawing on the recent Living Standard Measurement Studies for Latin America and the Caribbean, the authors present baseline indicators of the degree of gender inequality in asset ownership for the eleven countries in the region that have collected individual-level data on asset ownership. Disaggregated data on asset ownership within households suggests that the distribution of property by gender is more equitable than a headship analysis alone would imply. But the degree of gender inequality also varies according to the specific asset and among countries. Further comparative work on asset ownership requires attention to the marital regimes governing property rights in marriage. Finally, the authors suggest how household surveys could be improved by standardizing the collection of individual-level data across countries.

Gender Inequality in Asset Ownership in Latin America: Female Owners vs. Household Heads

Most studies of poverty in less developed countries focus on household poverty. If gender is introduced at all it is usually to distinguish between male- and female-headed households. This has led to a heated debate on whether female-headed households are poorer and whether there is a tendency toward the feminization of poverty (Jackson 1996; Buvinić and Gupta 1997; Quisumbing, Haddad, and Peña 2001; Medeiros and Costa 2008). But is headship an adequate indicator for the study of gender inequality and poverty or other development outcomes? A growing number of researchers find the concept of headship and household-level measures of poverty unsatisfactory since it reduces gender to the sex of the household head and does not allow for analysis of the relative position of men and women within households where adults of both sexes are present.

Moreover, what outcome best captures gender inequality? The problems of measuring poverty as income, consumption, or expenditure deprivation are well documented. These measures of welfare provide a snapshot of deprivation at a moment in time in reference to a poverty line. They do not tell us much, however, about how households got into or what they might do to get out of a situation of absolute or relative poverty or about their vulnerability. For these reasons a growing number of researchers are turning to an assets-based approach to the study of poverty (Moser 1998; Attanasio and Székely 1999; Carter and Barrett 2006; Carter 2007). The problem for gender analysis, however, is that until recently individual-level data on asset ownership was rarely available.

This paper presents the result of an analysis of the recent household surveys carried out in Latin America and the Caribbean, including the recent Living Standard Measurement Studies (LSMS), to determine the extent to which these currently collect data on individual asset ownership. It aims to make three contributions. First, it offers baseline indicators of gender inequality in asset ownership for several different types of assets and countries in the region. More of these surveys have collected data on the individual ownership of housing and land than on other assets, and the available data suggest that the gender asset gap is greatest with respect to land ownership.

Second, the paper compares asset inequality according to the sex of the owner with asset inequality measured according to the sex of the household head among households who own the asset. These comparisons show that measuring gender asset inequality according to headship overestimates the degree of gender inequality in asset ownership with respect to housing, land and businesses. This different vision of relative female poverty is largely due to the fact that women in male-headed households often own property, either in their own right or as joint property with their spouses. Third, we argue that further comparative work on asset ownership requires attention to marital regimes or the property rights governing assets in marriage and consensual unions.

In the next two sections we discuss some of the limitations of a poverty analysis based on the sex of the household head, as well as why a focus on asset ownership or wealth may provide a more rigorous basis for the analysis of poverty and gender inequality. The fourth section presents our indicators of the distribution of asset ownership by gender for eleven Latin American countries, as well as an analysis of the factors that limit the comparability of these data across countries. This is followed in the fifth section by the comparison of asset ownership according to household headship versus the share of women who have ownership rights in households who own the particular asset. In the sixth section we discuss some of the notable differences in the share of female asset owners across countries and how these differences might be related to different marital regimes. We then summarize our conclusions and propose how individual-level data on asset ownership might be improved in support of gender analysis.

Female Headship and Household Poverty

In their summary of some 60 studies that examine the relationship of female headship to poverty in less developed countries, Buvinić and Gupta (1997) concluded that the majority of these studies found female-headed households to be poorer than male-headed households. There are a number of reasons why this might be the case. For one, if female-headed households are defined as those who are missing a principal adult male, then by definition they would contain fewer workers and hence have less capacity to generate household income compared to most male-headed households. In addition, there is ample evidence that women are generally at a disadvantage in the labor market due to occupational segregation, the characteristics of female employment—such as its more sporadic and part-time nature—and outright discrimination. Thus, holding all else constant, households where the main income earner is a female rather than a male are at a disadvantage.

Buvinić and Gupta (1997) also identified a number of limitations in using the gender of the household head for poverty comparisons. One set of problems has to do with the very definition of headship. In many surveys headship is self-defined, based on the subjectivities of the respondents as well as the cultural context, making international comparisons difficult. From a feminist perspective, the very notion that a household should even have a single head is problematic, with its implicit assumption of a hierarchical and presumably patriarchal system of household governance.

Whether female-headed households are found to be poorer than male-headed households is also sensitive to how poverty is measured (Buvinić and Gupta 1997; Attanasio and Széleky 1999), and whether controls are introduced for de jure versus de facto female headship, dependency ratios, as well as the life cycle. A number of studies demonstrate the importance of distinguishing between de jure and de facto female headship, with the latter defined as households where the principal male is temporarily away. De facto female heads are more likely to receive remittances from internal or international migrants, thus resulting in little or no difference in poverty indicators between male- and female-headed households, as Villarreal and Shin (2008) found in Mexico. In addition, they illustrate the importance of controlling for the life cycle stage since female heads are often older than male heads and more likely to receive financial support from non-household family members.

There is now a general consensus that female-headed households are a heterogeneous category, reflecting both the context and the myriad of ways in which they are formed (Fuwa 2000; BRIDGE 2001; Finley 2007). Villarreal and Shin (2008) propose that there might be a selection process whereby only women with sufficient income opt to live independently, heading their own households, while other women move into households headed by someone else, thus explaining why female-headed households are not necessarily poorer than male-headed households, holding all else constant. Gandelman (2008) argues a similar point in his analysis of the role of female headship in the determinants of homeownership. Chant (2008) concludes that there are many different explanations for why women head households and that these differences can lead to different outcomes that are not necessarily negative for women's wellbeing. Although separation, divorce, and widowhood have often been associated with women's relative poverty, separation and divorce may also be liberating for women, enhancing their personal autonomy.

Another feminist critique of poverty studies is that these ignore gender relations within households, failing to recognize that individual and household welfare are not necessarily the same (Folbre 1986; BRIDGE 2001).[1] Relations of domination and subordination within households may result in differences in the welfare of men and women within male-headed households whether with respect to consumption, income, labor inputs, opportunities, and/or choices (de la Rocha 1995; Chant 2007 and 2010).

A Gendered Asset-Based Approach

The set of opportunities available to individuals within households is in large measure conditioned by the assets that they own—human, physical, financial, natural, and social capital assets. An advantage of an assets approach to the study of poverty is that, whereas income and expenditure are both flow variables, assets constitute a stock. Flow variables are measured at one point in time, providing a snapshot of poverty levels; stocks, in contrast, are accumulated over time and thus give a more dynamic picture. Stocks are also considered to be more stable than either income or expenditure measures. Asset ownership thus gives a better picture of the capacity of people to manage their vulnerability to poverty. As Carter (2007) explains, when mapped to livelihoods (or wellbeing) assets can tell us something about the nature of poverty, whether the poor are structurally or stochastically poor. In other words, such an approach identifies people trapped in poverty, those vulnerable to becoming trapped in poverty, and those who are temporarily poor due to an adverse shock but who will be able to overcome it (Carter and Barrett 2006).

Our focus in this paper is on physical and financial assets, the standard components of how economists have traditionally defined wealth (i.e., the value of physical and financial assets minus debt; see Davies 2008). Ownership of physical and financial assets constitutes one of the main means of generating income and hence expenditures and consumption. This is evident in the case of land and agricultural production, but equally relevant in the case of the urban informal sector where ownership of consumer durables (such as a sewing machine, stove, or refrigerator) may also constitute business assets and make possible a series of income-generating activities. In addition to being means of production, some assets also generate rent (housing and land), interest (savings), and profit (land and business assets), or components of income. They also have current use value or provide services, such as housing. Assets constitute an important buffer during emergencies, since they can be pawned or sold (Antonopoulos and Floro 2005). They are a source of potential current consumption to the extent that they can be converted to cash and thus are an important indicator of a household's potential vulnerability to shocks and whether a household falls into chronic poverty (Addison, Hulme, and Kanbur 2008). In addition, assets may serve as collateral for loans. Moreover, they are a store of wealth that can be passed on to future generations. They also generate status and social advantage (Deere and Doss 2006).

The identification of households that remain poor because of a lack of assets and structural constraints has important policy implications, especially in terms of targeting social programs. In the United States, for example, many more families are "asset poor" than "income poor" (Caner and Wolff 2004) and have accumulated few or no assets to provide a financial cushion should they face unemployment or illness (Grinstein-Weiss et al. 2008). Studying assets also assists in identifying the drivers that result in poor households and individuals moving out of poverty. Siegel (2005) discusses the advantages of using such a framework to inform policy decisions regarding poverty alleviation in Central America.

Why might a focus on individual wealth prove useful for the study of poverty and *gender inequality*? Asset ownership is an important component of an individual's fall-back position, or how well off s/he might be in the case a household dissolves, whether due to separation, divorce, or death. In feminist theory, women's bargaining power within the household is also posited to be related to their fall-back position and thus the assets that women own and control. Ownership of assets is hence an important component of women's economic empowerment to the extent that such ownership increases their participation in household decision making and their range of choices and abilities to respond to opportunities—or their capabilities.

A focus on asset ownership necessarily draws attention to property rights, and specifically, the property rights of married women. One would expect the degree of gender inequality in the ownership of assets to be influenced by a country's marital and inheritance regimes. Marital regimes are differentiated according to how property acquired prior to and during the marriage is treated both while married and in case the relationship dissolves for whatever reason (separation, divorce or death).

In general, there are three main types of marital regimes: separation of property, partial community property, and full community property (Deere and León 2001). Under separation of property both spouses retain individual ownership of the assets they acquire both before and after the marriage. In case of marital dissolution, each spouse is automatically entitled only to their own property, since there is no community property to divide. Full community property constitutes the other extreme, where all property acquired before and after marriage is considered the joint property of the couple; if the marriage dissolves, all assets are divided equally between the two spouses. Partial community property combines features of both of these regimes. Property acquired prior to marriage remains the individual property of each spouse both during the marriage and after marital dissolution; however, all assets purchased during the marriage are considered joint community property and divided into equal shares should the marriage dissolve. With respect to inheritances received by individuals during marriage, in Latin America these are treated as individual property in the case of the partial community property and separation of property regimes, and joint property in the case of the full community property regime.[2]

Deere and Doss (2006) surveyed the relatively limited literature on women and wealth for both developed and developing countries and asked why we do not know more. The main problem is that until recently most household surveys concerned with wealth measure assets only at the household, rather than at the individual level. Doss, Grown, and Deere (2008) reviewed the questionnaires for 72 LSMSs recently employed in five world regions. They found that while most ask for information on household assets, few consider the fact that assets may be individually owned. Moreover, they concluded that a number of the questions that are needed to gather data on the gender distribution of wealth are already included in many of the LSMS questionnaires and that it would be relatively easy to vastly enhance the amount of data collected at the individual level, since in most cases this would require only asking a handful of additional questions.

For this analysis, 167 household survey questionnaires were reviewed for 23 Latin American and Caribbean countries, including all of the recent LSMS surveys. All are nationally-representative household surveys undertaken by their respective national statistics office. Only 23 questionnaires, for 11 countries, asked for information regarding the ownership and/or control of at least one asset at the individual level. We now turn to the analysis of these data sets.

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The most information available on individual-level asset ownership in these data sets is for housing, followed by land. Only two countries elicited individual-level information on the ownership of businesses and savings in their household surveys, while only one country gathered sex-disaggregated data on the ownership of livestock and of consumer durables. If information on individual-level ownership of an asset was available for several years for a given country, we present the most recent estimate in the tables below; any noticeable trends are noted in the text. All the estimates presented below are weighted according to the expansion factors provided with each data set.

Homeownership

For owner-occupied homes, data on who is the owner within the household by sex is available for ten countries. Unfortunately, however, these estimates are not quite comparable. First, only the questionnaires for nine countries allowed respondents—in answer to the question of who owns the home—to indicate more than one person as the owner. As Table 1 shows, the incidence of joint ownership by couples[3] varies considerably across Latin America, being quite common in Argentina and Ecuador (where the majority of principal dwellings are jointly owned) as well as in Panama. This practice is infrequent in the remaining countries; information is not available for El Salvador, since this questionnaire only allowed one owner per household to be reported as the owner. We contend that this is a source of potential underestimation of women's ownership of property, since it is likely that if only one owner in the household could be reported, in Latin America it would be culturally appropriate to report the male head as the owner.

Another problem of comparability across countries is in terms of how individual ownership information was collected. Six of the surveys elicited information on the ownership of the principal dwelling *only* if someone in the household had an ownership document for the home, leading to missing information regarding ownership for those households who did not have formal documents.[4] Data from the Paraguayan 2000–2001 survey illustrates the problem. In this survey 947,371 dwellings were reported as owner-occupied, but 43 percent did not have a document, and in an additional 11 percent the ownership document was in the name of a non-household member. This procedure resulted in less than half of the cases being suitable for gender analysis. Another problem is that we do not know if women are over- or under-represented among those without official documents.[5]

To arrive at the estimate of total homeowners by sex, in Table 2 couples are counted as two individuals, one of each sex. Among households with documents there was gender parity in the case of Panama. The highest degree of gender inequality in homeownership is found in Guatemala, where women represent only 27 percent of total homeowners. For the group of countries where ownership by gender can be estimated for all owner-occupied dwellings, the range in the share of female homeowners is from 36 to 49 percent.

A third problem for this comparative analysis is that a few countries code their responses to the ownership question in such a manner that the information on the sex of the owner or co-owner is lost with such categories as “other” or “head and other.” This is the case in the questionnaires for Argentina, Chile, and Ecuador; these are marked by a star in Table 2 to indicate incomplete information.

While there are major problems of comparability among these surveys, they do indicate that women’s representation among homeowners is much higher than suggested by the few qualitative studies of women and homeownership in Latin America (Deere and León 2001). This generally positive overview based on national averages, nonetheless, conceals significant differences between rural and urban areas, with the share of urban female homeowners almost always considerably higher than the share of rural female homeowners.[6]

Data on homeownership by gender from multiple survey years is available for five countries. Four countries show relatively steady increases in the share of female homeowners between the late 1990s and 2003–2005: Chile, El Salvador, Nicaragua, and Panama, with the largest increase (from 44 percent in 1997 to 50.2 percent in 2003) being reported for Panama. While further research is necessary to explain the steady increases in the share of female homeownership in these countries, the point we want to stress here is that data on individual-level ownership is needed to be able to uncover such trends, as well as to evaluate the efficacy of state policies designed to promote gender equity.

Land Ownership

While only five countries elicited information on individual ownership of land in their recent household surveys, the results suggest that the distribution of land ownership by gender is much more skewed than for housing. Mexico and Nicaragua were the only two countries to inquire as to the possibility of joint ownership of the farm or parcel in their surveys. In the Mexico 2002a survey, 13.9 percent of parcels were jointly owned by a mixed-sex couple. In terms of incidence, this means that 15.4 percent of households reported that their parcels were jointly owned or that a man and a woman each owned a parcel. Overall, women constituted 32.2 percent of the landowners (see Table 3).[7]

Joint ownership of land in the Nicaragua 2005 survey was less common than in Mexico. Only 4.0 percent of parcels were jointly owned by a couple; in terms of incidence, 4.1 percent of households reported that their parcel was jointly owned or that a member of each sex owned a parcel. These are surprisingly low figures since Nicaragua is one of the countries that engaged in vigorous land titling efforts in the 1990s; joint titling of land to couples in such programs became mandatory in 1995 (Deere and León 2001). In 2005 women constituted 19.9 percent of the landowners, a share that has increased since its 1998 LSMS survey, when they constituted only 16.0 percent.

The surveys for Paraguay, Honduras and Haiti did not inquire as to whether the land parcels might be jointly owned by the couple, a potential source of under-enumeration of women's property rights. And as in the case of housing, some countries asked the ownership question only for land for which there was a title or deed, while others inquired as to the owner irrespective of whether or not they had an ownership document. As Table 3 shows, the female share of documented landowners ranged from a low of 12.8 percent in Honduras to 29.7 percent in Paraguay. The share of female landowners in Haiti, based on all landowners, fell in the mid-range, 23.5 percent, and was highest of all in Mexico, 32.2 percent.

The 2002 data on landowners by sex for Mexico is particularly interesting, since this estimate, based on a nationally representative sample, is much higher than the published data on the share of female landowners in the *ejido* sector.[8] In 2002, near the conclusion of the land titling process in the ejido sector, women constituted only 22.4 percent of landowners. This land titling process titled only individuals and excluded wives from the benefits of joint titling of land (Deere and León 2003). It thus suggests that female land ownership is more common in the non-ejido sector and that this has been facilitated by the practice of joint titling of land by couples, presumably when land is purchased in the market. Again, this point highlights the importance of collecting data on individually-based asset ownership in order to analyze patterns of gender inequality.

The questionnaires for several countries, shown in Table 4, did not ask to whom in the household the land belonged, but rather only inquired as to who in the household was the best informed or made the decisions regarding agricultural production, perhaps assuming that decision making was a good proxy for ownership. The questionnaires for Nicaragua and Honduras were the only ones that asked about both ownership and decision making, and thus where this assumption can be interrogated. In the 2005 Nicaraguan survey, women were reported as being the main decision makers with respect to agriculture in only 8.8 percent of households; yet in 16.9 percent of households a woman is the landowner and in an additional 4.1 percent they are joint landowners. In Honduras the discrepancy was somewhat smaller. In 8.7 percent of the households women were reported as the decision makers; they constituted the individual landowners in 12.1 percent of households and in an additional 1 percent both a man and a woman each owned their own land parcel. These cases suggest that the decision-maker question is a poor proxy for ownership.

In addition, this analysis raises the important question of whether or not female landowners control agricultural production on the parcels which they own. To answer this it would be preferable to have data on agricultural decision-making at the parcel, rather than the household level, and moreover, according to a range of specific decisions (i.e., over what to plant, the use of inputs, how much of the harvest to sell, etc.). Respondents may simply be reporting as the household decision maker over agriculture the person who they consider to be the household head; i.e., the socially appropriate answer in patriarchal societies.

Ownership of Livestock

Sex disaggregated data on the ownership of livestock was only collected for once country, Nicaragua, in its 2001 LSMS survey. The questionnaire elicited information on the owner by general categories of animals, allowing for several owners to be reported per category. By the way the question was asked it is impossible to distinguish if the animals are owned jointly by a couple or whether several individuals own their own animals of a particular type. For simplicity, in Table 5 we have grouped all the responses where several individuals were reported as owners under the category of "family" ownership.

In Nicaragua there is a considerable degree of gender differentiation in the ownership of animals depending on their type. In the majority of households cattle and work animals, such as horses, donkeys, and mules are owned by the men. In most households women own the poultry and pigs. Overall, relatively few households reported either joint ownership or that several individuals in the household owned a given type of animal.

Business Ownership

Two surveys, for Nicaragua and Guatemala, asked specifically who in the household owns the business assets. In the Nicaragua questionnaire space was provided for households to provide details on the two main businesses and in Guatemala, up to six businesses. In neither case was space provided to indicate that a business was owned jointly by a couple or two family members. It was not uncommon, however, for a man and a woman in the same household to each own their own business. In the Nicaragua 2005 survey 15.8 percent of business-owning households reported that a man and a woman each owned a business; in the Guatemala 2006 survey the figure was similar, 15.1 percent. Overall in both countries, as Table 6 shows, women constitute the majority of business owners.

A few additional surveys collected data by sex on the principal decision maker of the business or on who in the household was the best informed about business activities. Only in the Nicaragua 2001 survey were both questions asked and they yielded similar results, with women being both the majority of owners and of decision makers. In the Mexico 2002a survey the decision makers are nearly evenly split by sex, while in 2000-01 Paraguay and the 2003 Panama surveys the majority of decision makers of such "household" businesses were reported to be men. One would obviously need to collect sex disaggregated data on the ownership of such businesses before concluding that they generally belong to men.

Data from more than one survey is available on the share of women business owners for both Nicaragua and Guatemala. While in Guatemala the share of women business owners was similar in both the 2000 and 2006 LSMS surveys, in Nicaragua this share increased from 51 percent in 1998 to 55.5 percent in the 2005 survey.[9]

Ownership of Consumer Durables

The Nicaragua 2001 survey is also the only one that collected appropriate sex-differentiated data on the ownership of consumer durables. Here households could indicate that the specific consumer durable was owned either by a man, a woman, by both, or by the whole family. In Table 7 we have aggregated the latter two responses. The degree of gender differentiation in the ownership of specific consumer durables is notable. In the majority of households women own the appliances associated with domestic labor whereas men have a near monopoly on the ownership of transport vehicles.[8] It is interesting that relatively few households report consumer durables to be owned by either a couple or all family members, with stereos and television sets being so reported most frequently. This may be explained by Nicaragua's separation of property marital regime, discussed in a subsequent section.

Ownership of Financial Assets

Data on whom in the household owns the bank account and other savings is only available in the Guatemala 2000 and Nicaragua 1998 surveys. As Table 8 shows, these countries reveal different patterns. In Nicaragua the share of female owners exceeds that of male owners, while the opposite holds true in Guatemala. Moreover, it was much more common for Guatemalan households to report that a couple owned the account than was the case in Nicaragua. In both countries the great majority of both male and female account owners report that these are savings accounts.

The 1998 Nicaragua survey provides detailed information on the type of institution in which these accounts are held, and the differences by gender are statistically significant. A larger share of men (59.3 percent) than women (47.6 percent) report a private bank. Women are more likely to hold their balances "at home" (24.7 percent vs. 13.4 percent for men) and in "other" types of institutions, possibly micro-finance groups (8.2 percent vs. 1.6 percent for men).

In sum, these baseline indicators of gender inequality in asset ownership suggest that there is much that can be learned by collecting individual-level, sex-disaggregated data. First, gender inequality is asset ownership varies by the type of asset. The gender asset gap is largest in terms of the ownership of land, to women's detriment. Second, there is considerable country variation in the degree of gender inequality in asset ownership, as illustrated in the case of homeownership.

The Share of Female Owners vs. the Share of Female-headed Households Owning Assets

Whether considering households who own their own homes, land or businesses, an analysis based on the sex of the household head underestimates gender inequalities in asset ownership compared with an analysis based on who in the household owns or is a co-owner of the asset. This is because an analysis based on household headship does not take into account that women in male-headed households may be owners or co-owners of assets with their husbands or partners.

Graph 1 compares the data on the share of home-owning households where women have property rights in the principal home (being the sole or joint owner) with the share of female heads among home-owning households. Even though the estimates of female home ownership are not directly comparable across countries, the general trend is conclusive. For every country, the share of households where women have property rights in the home far exceeds the share of home-owning households headed by a woman.

Similarly, an analysis based on headship tends to underestimate women's ownership of land. Graph 2 compares landowning households with female heads to those in which women have land rights as either the sole or joint owner. For Honduras, Mexico, Nicaragua, and Paraguay, a headship analysis underestimates the share of landowning households where women have ownership rights to land. Although individual-level data on business ownership by sex is available for only two countries, it also demonstrates that a headship analysis underestimates the share of households in which a woman owns a business. In households with businesses, a much higher share of women own a business than a headship analysis alone would reveal as shown in Graph 3 for Guatemala and Nicaragua.

This analysis thus suggests that the sex of the household head is a poor substitute for a gendered analysis of asset ownership within and among households. The implications for poverty analysis are that while households headed by females may be more asset-poor than those headed by males, this does not necessarily imply that women are more asset-poor than men. A more complete gender analysis would, of course, include the valuation of the assets owned by men and women in order to estimate the gender wealth gap. Unfortunately, such an analysis must wait until household surveys collect individual-level data on a greater number of assets than they do currently as well as more reliable data on their valuation.[9]

Discussion: The Role of Marital Regimes

The data on asset ownership by gender for eleven Latin American countries suggests some tentative hypotheses regarding the role of marital regimes in shaping the contours for women's ownership of property. The countries analyzed are characterized by two different default marital regimes, what is binding if the couple does not declare otherwise at the time of marriage. Two countries – Nicaragua and Honduras – are governed by the separation of property regime, while the default regime in all the others is partial community property.[10] El Salvador and Panama were characterized by the separation of property regime as the default until the reforms of their civil codes in 1994, when both countries opted for partial community property as the default.

One would expect joint ownership of assets to be much more common in countries where partial community of property is the default. As Table 1 showed, it is more common for it to be reported that the household's principal home is jointly owned by a couple in Argentina and

Ecuador, countries characterized by partial community property. Nonetheless, other South American countries with this same marital regime, such as Chile and Paraguay, report very low incidences of joint property of the home. This might be because the notion that the husband represents the household and administers its property is so internalized that it is not socially appropriate to report otherwise. Or it may reflect the fact that women may not be aware of their property rights. Such trends might also simply reflect differences in who in the household responded to the housing module in the survey (Fisher, Reimer and Carr 2010), or whether the survey enumerator only expected one owner to be reported per dwelling and thus posed the ownership question in the singular rather than the plural even though space was provided in the questionnaire for more than one owner.

The comparison of two surveys for Panama, however, suggests that changes in married women's legal property rights may make a difference in how ownership of property in marriage is conceived. As noted above, Panama changed its default marital regime from separation of property to partial community property in 1994. Between the 1997 and 2003 surveys there was a 46 percent increase in the number of households reporting that the principal home was owned by a couple, rather than one individual. While further analysis would be required to rigorously determine the impact of this country's change in marital regimes, this increase is at least suggestive that the partial community property regime encourages couples to consider the family home as jointly owned, thereby increasing the share of female homeowners.

The data on ownership of livestock and consumer durables for Nicaragua (Tables 5 and 7) showed that in this country individual ownership of these assets is much more frequent than is their ownership by the family (whether a couple or two or more individuals), and that there is a stark gender differentiation in the specific animals or consumer durables owned by men and women. These results are consistent with well entrenched notions of individual property rights associated with the separation of property marital regime. Recall that under this regime what is purchased with an individual's own earnings during marriage constitutes that person's individual property. It would be very interesting to have comparable data for countries where partial community property is the default marital regime, to see whether joint ownership of such assets or notions of 'family property' are more common.

Our comparative analysis can only be suggestive of how marital regimes may play out in practice, since a rigorous comparative analysis of their impact would require survey questionnaires to gather specific data on marital regimes. In most countries couples may opt for a marital regime other than the default. In addition, in countries such as Mexico, the default regime varies depending on the state. Thus in order to test the proposition that marital regimes make a difference in terms of how ownership of property is conceived within the household, would require that household surveys solicit information on the regime under which the couple was married. Finally, it would require that household surveys always provide the option for joint ownership by couples or several individuals to be reported.

Conclusion

In this paper we have presented estimates of the gender distribution of asset ownership for eleven Latin American countries and shown that the degree of gender inequality varies considerably according to the type of asset and by country. In terms of the most important asset of most households, the dwelling and/or land (depending on rural or urban residency), the gender asset gap in favor of men is much greater with respect to land. Two countries, Nicaragua and Panama, have achieved gender parity with respect to the share of male and female homeowners. It is noteworthy that gender parity has been achieved under different marital regimes, separation of property in Nicaragua, with joint property infrequent, and partial community property in Panama, with an important share of homes owned jointly by couples. Overall, joint ownership of the family home is an important reason for the relatively high share of female homeowners in several Latin American countries.

Data for other assets is limited to such few countries that it is difficult to reach any general conclusions. Nonetheless, the data on livestock and consumer durable ownership for Nicaragua is indicative of how ownership of specific assets may be gender differentiated, illustrating the importance of collecting data on a wide range of assets.

We hope to have demonstrated convincingly that household headship is an unsatisfactory variable for the study of gender economic inequality. A headship analysis of household asset ownership by sex underestimates the share of women within households who are homeowners, landowners or business owners. A headship analysis thus exaggerates the asset poverty of women.

Carter and Barrett (2006), Adato, Carter, and May (2006), and others contend that developing asset-based measurements should improve our understanding of poverty traps and mobility, since assets give a better idea about structural poverty. This in turn should improve the design of public policy because households with better possibilities for upward mobility require different policies than those households trapped in chronic poverty. The findings of this paper suggest that there is systematic gender inequality in the ownership of most assets (but not all) within households. Therefore, asset-based models need to be further refined and disaggregated to test whether gender differences in asset ownership make a difference in terms of which households are trapped in chronic poverty or show potential for upward mobility.

Concurrently, data on individual asset ownership needs to be collected by a greater number of countries and extended to a broader range of assets. Moreover, data collection needs to be rendered more compatible between countries. The best practices for gender analysis include: 1) always asking about the ownership of assets at the individual level while allowing for the fact that assets may be jointly owned by a couple or more than one owner; 2) avoiding coding of the owners in such a way that data on their sex is lost; 3) asking all property-owning households and not just those who have an ownership document who in the household owns the home or the land; and 4) not conflating ownership and decision making. As was shown, decision making is a poor proxy for ownership; moreover, it should not be assumed that an individual who owns an asset necessarily controls its use. These are separate issues and should be addressed in separate survey questions. The relationship between ownership and decision making has important implications for feminist theory. For example, if ownership, per se, does not guarantee women's control over an asset, then asset ownership would not predict their bargaining power within the household. Finally, in order to better understand the possibilities for women's accumulation of assets it is also important to collect data on the marital regime and on how men and women acquire their assets.

Affiliations

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Endnotes

[1] An abundant literature has criticized the standard unitary model of the household which assumes that the household is governed by one set of preferences, in practice, those of the male household head; see Haddad, Hoddinott, and Alderman (1997).

[2] With respect to the inheritance regime, all Latin American countries treat male and female children equally. The main differentiating factor among Latin American countries is in the degree of testamentary freedom that is allowed, and whether or not spouses are in the first order of succession under intestate (Deere and León 2001).

[3] For this analysis, couples are defined as a pair of individuals of the opposite sex. If two men or two women own an asset, in Table 1 they are counted as "male" or "female" in terms of who in the household owns the asset. This distinction is important methodologically, since joint owners irrespective of sex always exceed owners who are couples. We restrict joint owners to couples given our interest in exploring the property rights of married women. In most Latin American countries women in consensual unions now have similar rights to married women (Deere and León 2001).

[4] Another problem is that there are inconsistencies in which documents are required. In the case of the 2001 Argentina and 2000 Guatemala surveys a sales receipt was sufficient to prove ownership, while in the 2005 Ecuador survey a deed or registered title was required.

[5] Nicaragua was the only country for which we could calculate the incidence of having a document by sex. In the 2005 survey, 69.3 percent of women homeowners had documents compared to 63.5 percent of the men and 65.3 percent of couples, a statistically significant difference.

[6]The largest urban-rural gap in the share of female homeowners is for Nicaragua, with a 25 percentage point difference in their respective share. Only for Ecuador is the difference in the share of female homeowners between urban and rural areas minimal, with only a 3 percentage point difference.

[7] In the Mexico 2002a survey, the sex of the landowner or the joint owners could only be clearly identified for 82.8 percent of landowners, those reported as the head and/or spouse. The remaining 17.2 percent of cases correspond to the categories of "child or children," "parent or parent-in-law," "sibling or sibling-in-law," or "other." Their sex was determined by examining the composition of each landowning household. Thus if it was reported that the landowners were "the children," and the household reported two sons and one daughter residing at home, all three were considered to be joint owners. This procedure may overestimate the total number of landowners and joint owners (if in fact, only 1 child was the owner), as well as female ownership (if there is male bias), but corresponds to the rules of succession in Mexico's civil code. In many cases, and almost always in the case of kinship positions other than children, the identification of the sex of the owner was unambiguous since only one person in that category appeared in the household roster. The alternative procedure would have been to ignore this information and calculate the gender composition of landowners based on the information for heads and spouses

alone. By this latter measure, women constitute 30 percent of the landowners, slightly less than the 32.2 percent reported in Table 3.

[8] Antonopoulos and Floro (2005), in their study of low-income urban households in Bangkok, Thailand, also found a considerable degree of gender differentiation in the ownership of consumer durables and other stores of wealth, with men most likely to own transport vehicles while women owned jewelry.

[9] As part of this study, we were able to estimate the gender wealth gap for only one country and survey, Nicaragua 2001, and only with respect to the value of household physical wealth. We found that women in Nicaragua owned between 35.8% and 40.5% of the value of total household physical wealth. In contrast, female headed households owned only between 20.2% and 23.2% of the total (Deere, Alvarado and Twyman 2010: Table 11).

10 See Deere and León (2005) for a history of women's property rights in Latin America, and the impact of the nineteenth-century Liberal Revolutions in Central America which explains why these countries departed from the Hispanic colonial legal tradition of the partial community property regime and restricted testamentary freedom. For references to the specific civil codes governing the eleven countries analyzed here also see Deere and León (2001).

Tables

Table 1. The Household Distribution of Homeownership by Sex (Owner-occupied homes)

Country & Survey Year	Women	Men	Joint	Total	N*
Argentina 2001	21.7%	37.7%	40.7%	100%	4.8 million
Chile 2003	40.5%	56.1%	3.4%	100%	2.7 million
Ecuador 2005	21.4%	37.3%	41.3%	100%	1.1 million
Guatemala 2000	24.8%	72.7%	2.5%	100%	1.1 million
Honduras 2004	38.0%	59.0%	3.0%	100%	533,782
Mexico 2004	33.9%	62.8%	3.3%	100%	18.1 million
Nicaragua 2005	46.1%	47.4%	6.3%	100%	759,851
Panama 2003	41.9%	42.3%	15.9%	100%	278,254
Paraguay 2000	32.5%	64.1%	3.5%	100%	432,013

Source: Nationally representative household surveys; see Appendix, Table A1.
Note: * Households are weighted by the expansion factors provided in the respective data set.

Table 2. The Distribution of Homeowners by Sex (Owner-occupied homes)

	Households with Documents			
Country & Survey Year	Women	Men	Total	N*
Panama 2003	50.2%	49.8%	100%	333,031
Argentina 2001**	44.9%	55.1%	100%	6.7 million
Ecuador 2005**	44.4%	55.6%	100%	1.6 million
Honduras 2004	40.5%	59.5%	100%	551,157
Paraguay 2000-01	35.2%	64.8%	100%	455,135
Guatemala 2000	27.2%	72.8%	100%	1.2 million

	All Home-Owning Households			
Country & Survey Year	Women	Men	Total	N*
Nicaragua 2005	49.4%	50.6%	100.0%	812,237
Chile 2003**	42.5%	57.5%	100.0%	2.8 million
El Salvador 2003***	38.2%	61.8%	100.0%	1.1 million
Mexico 2004	36.0%	64.0%	100.0%	18.7 million

Source: Nationally representative household surveys; see Appendix, Table A1.
Notes: *Refers to total number of homeowners.
** Homeowner question was coded in such a way that information on the sex of some owners, as in “other” and "head and other" was lost.
***Only one owner per household could be reported in the questionnaire.

Table 3. The Distribution of Landowners by Sex (Land-owning Households)

Documented Land				
Country & Year of Survey	Women	Men	Total	N*
Paraguay 2000	29.7%	70.3%	100.0%	254,005
Nicaragua 2005	19.9%	80.1%	100.0%	168,156
Honduras 2004	12.8%	87.2%	100.0%	227,496

All Owned Land				
Country & Year of Survey	Women	Men	Total	N*
Mexico 2002a	32.2%	67.8%	100.0%	4.4 million
Haiti 2001	23.5%	76.5%	100.0%	1.4 million

Source: Nationally representative household surveys; see Appendix, Table A1.
Note: * Refers to total landowners.

Table 4. Who in the Household is the Best Informed or Main Decision Maker Regarding Agricultural Production by Sex (Land-owning Households)

Best Informed				
Country & Year of Survey	Women	Men	Total	N*
Panama 2003	21.0%	79.0%	100%	170,771
Guatemala 2000	13.5%	86.5%	100%	750,816

Decision Maker				
Country & Year of Survey	Women	Men	Total	N*
Nicaragua 2005	8.8%	91.2%	100%	190,867
Honduras 2004	8.7%	91.3%	100%	308,110

Source: Nationally representative household surveys; see Appendix, Table A1.
Note: * Refers to total land-owning households.

Table 5. The Household Distribution of Livestock Ownership by Sex, Nicaragua 2001

Animal	Women	Men	Family*	Total	N**
Cattle	13.5%	71.6%	14.9%	100%	100,266
Work Animals***	9.9%	84.8%	5.3%	100%	35,319
Pigs	54.3%	31.7%	14.0%	100%	145,787
Poultry	63.9%	22.7%	13.4%	100%	224,939

Source: Nicaragua 2001 LSMS; see Appendix Table, A1.

Notes: * Family includes where the reported owners are a man and a woman or the whole family.
** Refers to households owning each category of animals.
*** Work animals include horses, donkeys and mules.

Table 6. The Distribution of Business Owners and Decision Makers by Sex

	Owner			
Country & Year of Survey	Women	Men	Total	N*
Nicaragua 2001	55.2%	44.8%	100%	474,373
Guatemala 2006	53.8%	46.2%	100%	1.3 million

	Decision Maker			
Country & Year of Survey	Women	Men	Total	N**
Nicaragua 2001	55.3%	44.7%	100%	472,776
Mexico 2002a	48.2%	51.8%	100%	6 million
Paraguay 2000***	44.0%	56.0%	100%	772,554
Panama 2003	36.6%	63.4%	100%	301,798

Source: Nationally representative household surveys; see Appendix, Table A1.
Note: * Refers to total business owners.
** Refers to households with businesses.
** *Question was "Best Informed".

Table 7. Distribution of Ownership of Consumer Durables within Households, Nicaragua 2001

Consumer Durable	Women	Men	Family*	Total	N**
Sewing machine	88.4%	4.6%	7.0%	100%	114,052
Blender	75.0%	6.8%	18.2%	100%	259,893
Grinding machine	74.9%	9.5%	15.6%	100%	272,011
Iron	73.8%	9.4%	16.8%	100%	616,631
Stove	70.4%	10.0%	19.6%	100%	382,045
Toaster	69.0%	8.8%	22.2%	100%	51,748
Washing machine	68.5%	9.2%	22.3%	100%	15,664
Refrigerator	60.8%	16.0%	23.2%	100%	201,154
Fan	57.2%	22.6%	20.2%	100%	333,562
Stereo	52.3%	30.0%	17.7%	100%	172,146
Television	50.4%	26.6%	23.0%	100%	259,381
Radio	32.9%	51.3%	15.8%	100%	353,130
Air conditioner	31.8%	50.0%	18.2%	100%	7,500
Computer	29.5%	50.2%	20.3%	100%	20,696
Bicycle	19.7%	75.8%	4.5%	100%	313,735
Car	18.1%	76.9%	5.0%	100%	56,091
Motorcycle	4.1%	94.2%	1.7%	100%	10,530
Total	56.6%	26.1%	17.3%	100%	4.41 million

Source: Nicaragua 2001 LSMS; see Appendix, Table A1.

Note: *Includes where the owner is a man and a woman or the whole family.

** Households that own the asset.

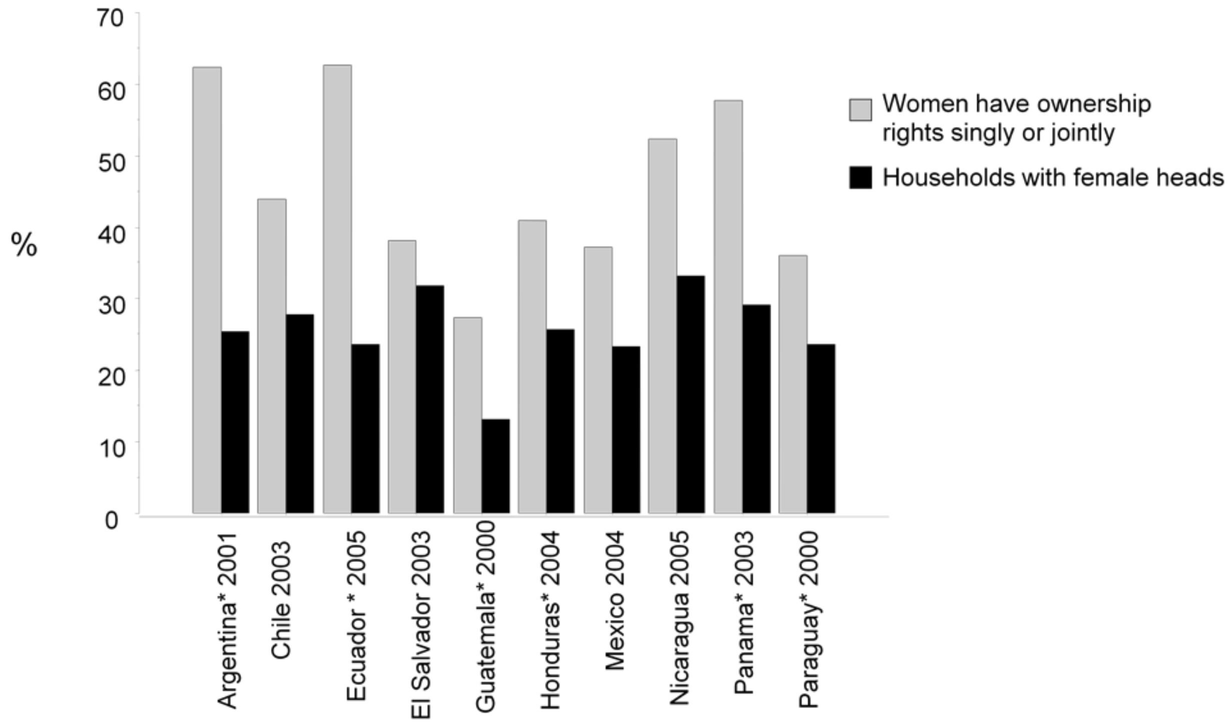
Table 8. The Household Distribution of Owners of Bank Accounts and other Savings by Sex

Country & Year of Survey	Women	Men	Couples	Total	N*
Nicaragua 1998	48.5%	44.4%	7.1%	100%	57,047
Guatemala 2000	26.2%	51.0%	22.8%	100%	374,087

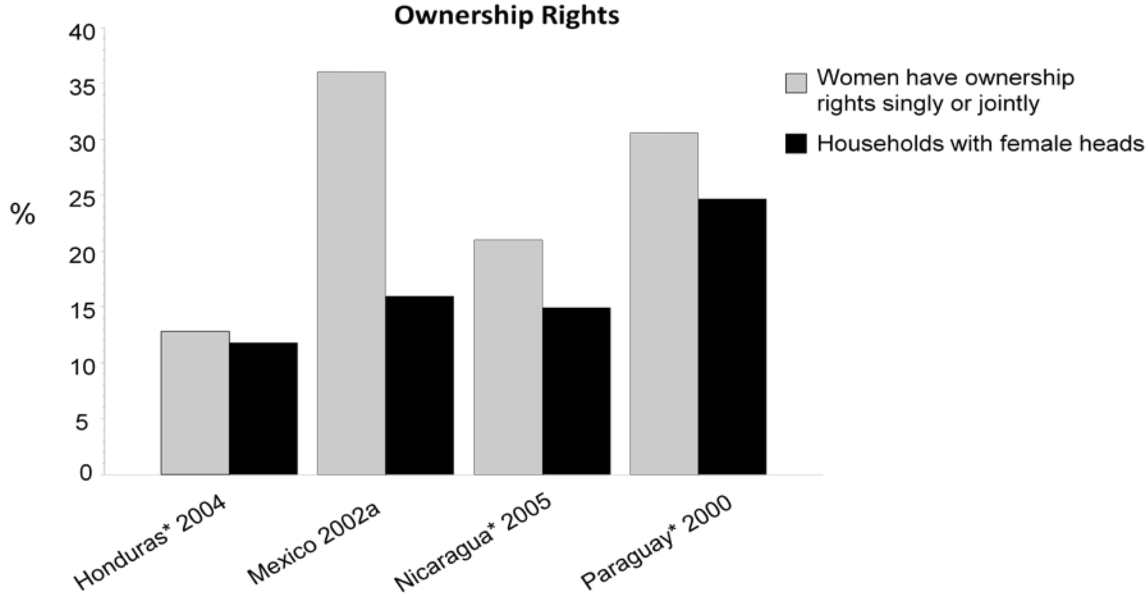
Source: Nationally representative household surveys; see Appendix, Table A1.

Note: Refers to households with accounts.

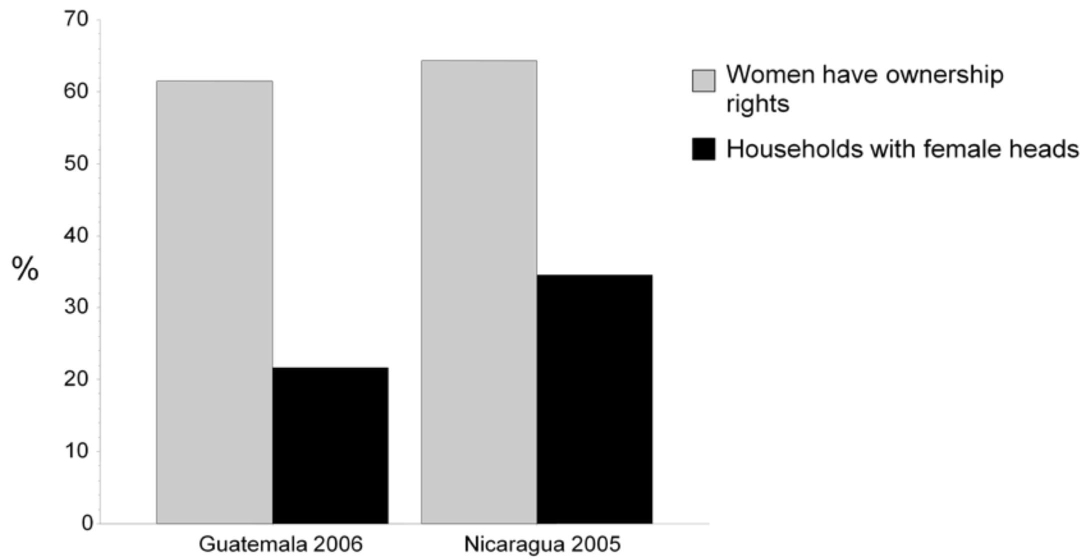
Graph 1: Comparison of Homeowning Households with Female Heads and those in which Women have Ownership Rights



Graph 2: Comparison of Landowning Households with Female Heads and those in which Women Have Land Ownership Rights



Graph 3: Comparison of Households that Own Businesses with Female Heads and those in which Women Own a Business



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Appendix

Table A1. Data sources			
Country	**Year**	**Survey**	**Source**
Argentina	2001	Encuesta de Condiciones de Vida	Instituto Nacional de Estadísticas y Censos
Chile	1998	Encuesta de Caracterización Socioeconómica Nacional	Ministerio de Planificación y Cooperación
	2000	Encuesta de Caracterización Socioeconómica Nacional	Ministerio de Planificación y Cooperación
	2003	Encuesta de Caracterización Socioeconómica Nacional	Ministerio de Planificación y Cooperación
Ecuador	2005-2006	Encuesta de Condiciones de Vida	Instituto Nacional de Estadísticas y Censos
El Salvador	1999	Encuesta de Hogares de Propósitos Multiples	Dirección General de Estadística y Censos
	2000	Encuesta de Hogares de Propósitos Multiples	Dirección General de Estadística y Censos
	2001	Encuesta de Hogares de Propósitos Multiples	Dirección General de Estadística y Censos
	2002	Encuesta de Hogares de Propósitos Multiples	Dirección General de Estadística y Censos
	2003	Encuesta de Hogares de Propósitos Multiples	Dirección General de Estadística y Censos
Guatemala	2000	Encuesta Nacional sobre Condiciones de Vida	Instituto Nacional de Estadística
	2006	Encuesta Nacional sobre Condiciones de Vida	Instituto Nacional de Estadística
Haiti	2001	Living Conditions Survey	Haitian Institute of Statistics and Information
Honduras	2004	Encuesta Nacional de Condiciones de Vida	Instituto Nacional de Estadística
Mexico	2002a	Encuesta Nacional sobre los Niveles de Vida en los Hogares Mexicanos	Instituto Nacional de Estadística, Geografía e Informática
	2002b	Encuesta Nacional de Ingresos y Gastos de los Hogares	Instituto Nacional de Estadística, Geografía e Informática
	2004	Encuesta Nacional de Ingresos y Gastos de los Hogares	Instituto Nacional de Estadística, Geografía e Informática
Nicaragua	1998	Encuesta Nacional de Hogares sobre Medición de Niveles de Vida	Instituto Nacional de Estadísticas y Censos
	2001	Encuesta Nacional de Hogares sobre Medición de Niveles de Vida	Instituto Nacional de Estadísticas y Censos
	2005	Encuesta Nacional de Hogares sobre Medición de Niveles de Vida	Instituto Nacional de Estadísticas y Censos
Panama	1997	Encuesta de Niveles de Vida	Programa de las Naciones Unidas y Gobierno Nacional
	2003	Encuesta de Niveles de Vida	Programa de las Naciones Unidas y Gobierno Nacional
Paraguay	2000-2001	Encuesta Integrada de Hogares	Dirección General de Estadística, Encuestas y Censos