**PANEL SUBMISSION FOR 2012 SECOLAS ANNUAL CONFERENCE**

Panel title: Gender Perspectives on Asset Ownership in Latin America

Chair: Nora Lustig, Economics Department and Stone Center for Latin American Studies, Tulane University

Paper 1: Gender, Asset Ownership and Wealth in Ecuador, Carmen Diana Deere, Center for Latin American Studies and Food & Resource Economics, University of Florida

Paper 2: The Impact of Wealth and Asset Ownership on Household Decision-Making in Ecuador, Jennifer Twyman, Department of Food & Resource Economics, University of Florida

Paper 3: Determinants of Homeownership in Nicaragua, Gina Alvarado, Department of Sociology, University of Florida

Discussant: Nora Lustig, Tulane University

**ABSTRACTS**

*Panel: Gender Perspectives on Asset Ownership in Latin America*

This panel will focus on different dimensions of women’s and men’s ownership of assets in two Latin American countries, Nicaragua and Ecuador. The first paper presents new data on the distribution of asset ownership and wealth by gender for Ecuador, while the second utilizes this data set to consider the impact of women’s asset and wealth ownership on household decision-making. The third paper considers the impact of gender as a determinant of homeownership in Nicaragua.

*Paper 1: Gender, Asset Ownership and Wealth in Ecuador, Carmen Diana Deere*

Carmen Diana Deere is Distinguished Professor of Latin American

Studies and Food & Resource Economics at the University of Florida

(email: deere@ufl.edu).  She is the co-author of Empowering Women:

Land and Property Rights in Latin America and is currently working on

women’s asset ownership in Ecuador.

Dr. Carmen Diana Deereis Distinguished Professor of Latin American Studies and Food & Resource Economics at the University of Florida. She was Director of the UF Center for Latin American Studies from 2004 to 2009, and is a Past President of the Latin American Studies Association (LASA). She serves on numerous editorial boards, including *World Development* and *Journal of Agrarian Change* and is an Associate Editor of *Feminist Economics*. Deere is the co-author of *Empowering Women: Land and Property Rights in Latin America* (University of Pittsburgh Press, 2001), winner of LASA’s Bryce Wood Book Award, as well as *Land and Development in Latin America: Openings for Policy Research* (North-South Institute/IDRC, 2005). She is the co-editor of a special issue of *Feminist Economics* (2006) on Women and the Distribution of Wealth as well as of *Rural Social Movements in Latin America: Organizing for Sustainable Livelihoods* (University Press of Florida, 2009). She has carried out recent studies for The World Bank, the United Nations Development Programme, and UN-WIDER.

This paper summarizes the main results of the 2010 Ecuador Household Assets Survey, the first national survey in Latin America to gather data on individual-level asset ownership. It presents a number of different measures of asset ownership by sex and demonstrates how the distribution of asset ownership—particularly, what is owned individually vs. what is owned jointly by the principal couple or family – differs considerably depending on the specific asset (housing, land, businesses, farm animals, equipment, consumer durables, savings, etc.). It also presents estimates of the distribution of gross asset wealth by sex and how this varies by wealth quintile. The most important finding is that Ecuador is characterized by gender equality in the distribution of overall wealth, but tremendous inequality in the distribution of wealth among households. The composition of wealth also varies by quintile, and this information should be useful in thinking about pathways out of poverty.

*Paper 2: The Impact of Wealth and Asset Ownership on Household Decision-Making in Ecuador, Jennifer Twyman*

Jennifer Twyman is a PhD candidate in Food and Resource Economics at the University of Florida, specializing in international development and natural resource economics.  Other areas of interest include Latin American Studies and Tropical Conservation and Development.  After spending a year in Ecuador doing fieldwork, she is now writing her dissertation, which explores gender inequalities of wealth in Ecuador focusing on gender differences in homeownership, wealth and intra-household decision-making, and land ownership and agricultural decision-making.

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> Shorter option:

> Jennifer Twyman is a doctoral candidate in Food and Resource Economics at the University of Florida.   Her research interests include international development and environmental economics in Latin America.  Her dissertation research focuses on gender asset and wealth inequalities in Ecuador.

>A growing number of studies have linked female earned and unearned income to female preferences in household expenditures, increased school enrollment of children and positive health and nutrition outcomes. These studies suggest that an increase in women’s income increases her bargaining power in household decisions and thus leads to better outcomes for the household. Few studies, however, directly examine the impact of asset ownership or wealth on participation in household decisions and how this differs by sex. This paper uses the individual-level asset and wealth data collected in the 2010 Ecuador Household Asset Survey to address whether wealth and asset ownership impact upon how household decisions are made. Specifically, it examines whether the distribution of household wealth by gender is related to egalitarian decision-making. The paper also examines whether land and home ownership and holding a title is associated with a person’s participation in decisions and whether there is a gender difference. It is expected that households with a more even distribution of wealth will be more likely to make egalitarian decisions. It is also expected that owning land or a home has a positive impact on both men’s and women’s say in household decisions but that the impact is greater for female owners, particularly if the title is in their name. These hypotheses are tested using binary dependent variable models for various decisions that are included in the survey data.

*Paper 3: Determinants of Homeownership in Nicaragua, Gina Alvarado*

Gina Alvarado is a doctoral candidate in Sociology at the University of Florida, with a

certificate in Latin American Studies. Her research interests include gender and international development, with a focus on homeownership and wealth. She has carried out

research in Peru and Nicaragua.

Nicaragua has consistently been reported as the second poorest country in Latin America (World Bank 2008). Nevertheless, in 2005 77% of the households in Nicaragua lived in homes of their own. This is a high percentage, compared to the 66% of households owning their own home in the United States (Deere et al., 2010; Gandelman 2008; Torche and Spilerman 2008). Using 2005 data from the Living Standard Measurement Survey for Nicaragua, this paper discusses the probabilities of being a homeowner and the variance in the value of owned homes. The analysis highlights the importance of gender in explaining how likely it is for a Nicaraguan to be a homeowner, the role of the locale of residence, and of owning other assets such as land and businesses. It is found that there is a statistically significant difference in the constants and coefficients for men and women. For instance, while women are more likely than men to be homeowners, being a rural female decreases the probabilities of being a homeowner versus being an urban female. Being rural has the opposite effect for men. Rural men are more likely to be homeowners than urban men. Ownership of both of the assets included in the model, land and businesses, is also correlated with being a homeowner.

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