

Measuring the Gender Asset Gap

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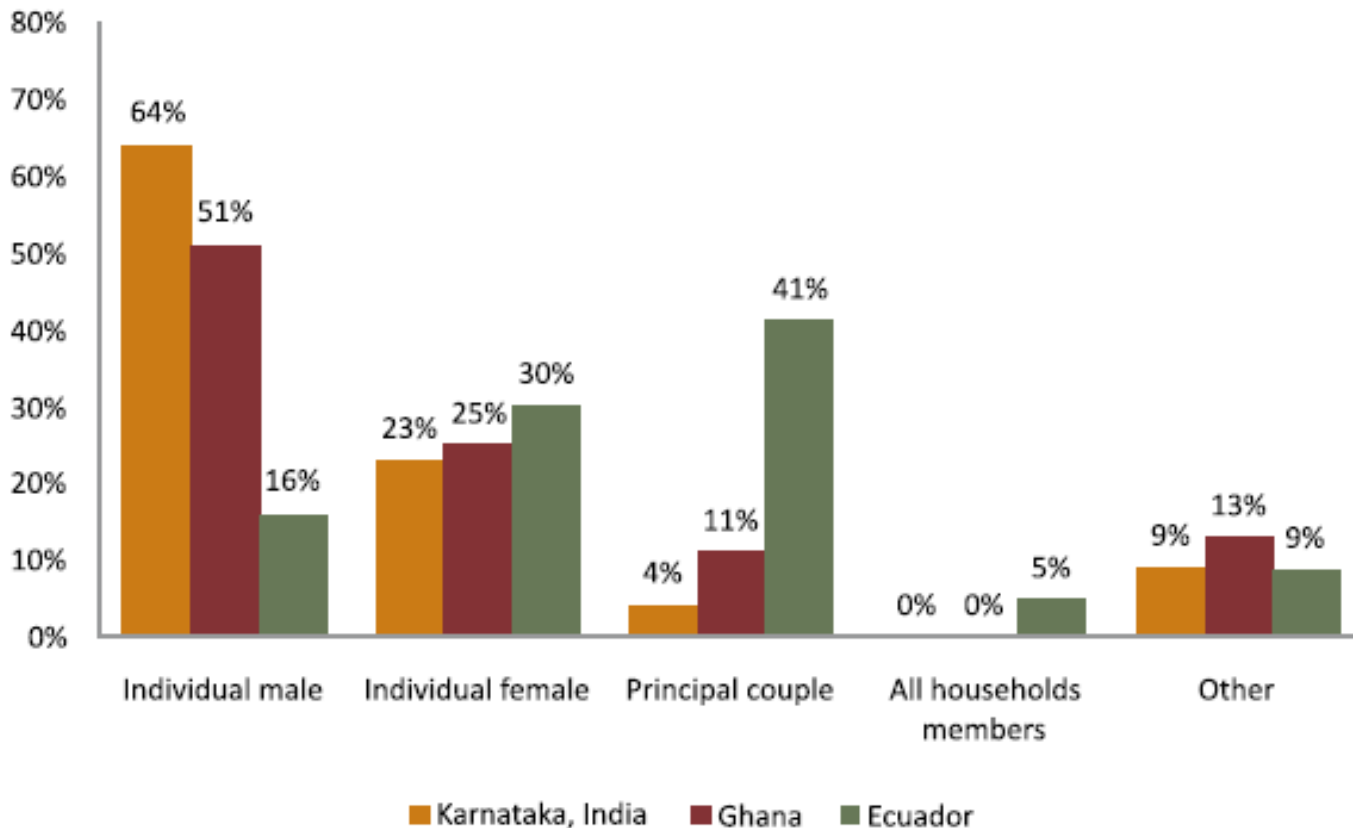
13th International Meeting on Gender Statistics:
Empirical Bases for Public Policies on the Economic
Empowerment of Women
Aguascalientes, Mexico, October 10, 2012

Measures of the Gender Asset & Wealth Gaps

- 1) Form of Ownership
- 2) Gender asset gap: Incidence
- 3) Share of Owners
- 4) Gender wealth gap: Share of asset value

Distribution of the Form of Ownership

How is each asset owned? Individual vs. joint ownership
Principal Residence

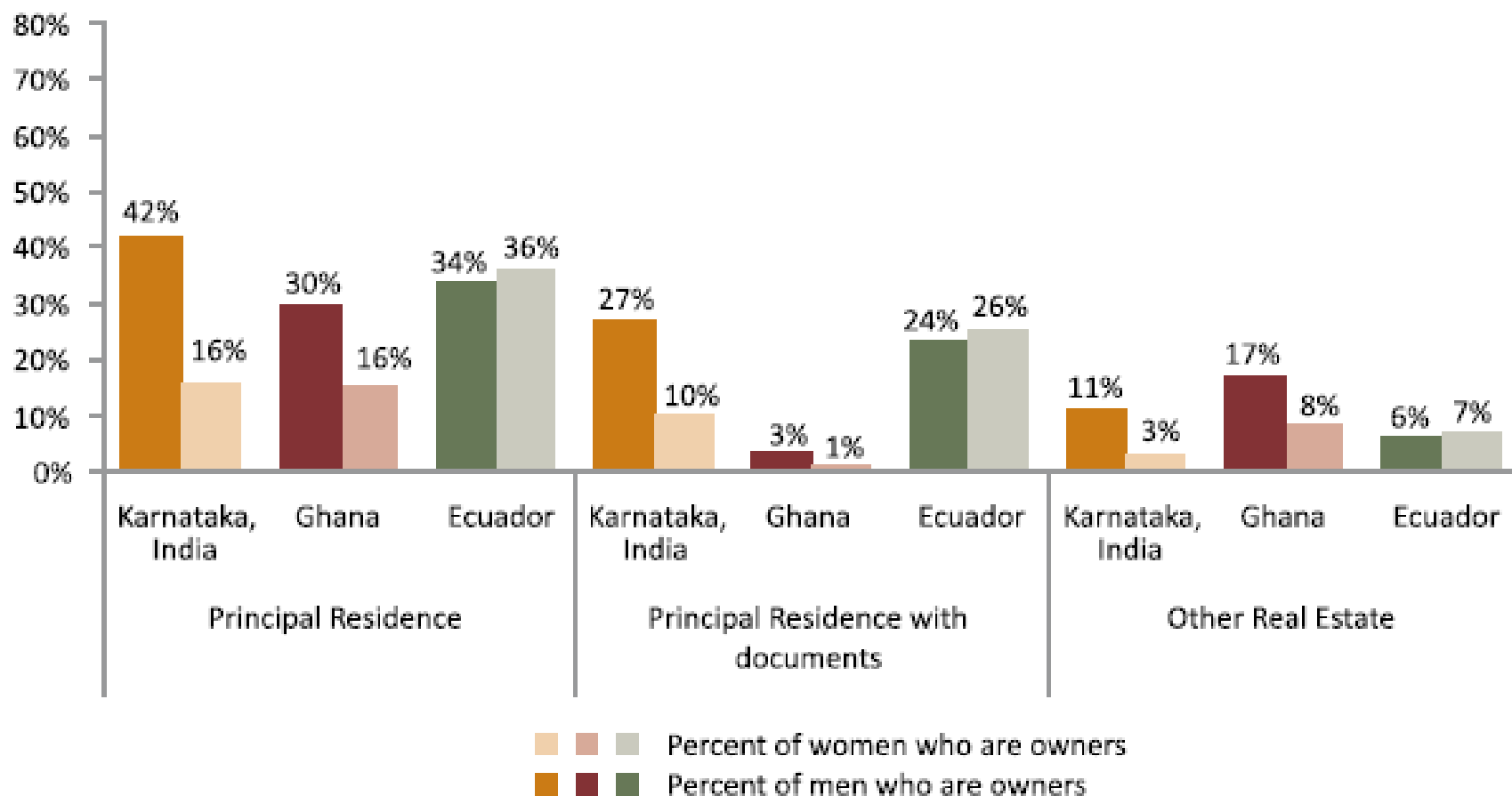


Gender Asset Gap: Incidence Gap

- Uses individual people as unit of observation.
- Compare proportion of the population of adult women who own the particular asset with that of men.

$$\left(\frac{\text{female owners}}{\text{all females}}, \frac{\text{male owners}}{\text{all males}} \right)$$

Gender Asset Gap: Incidence Gap



Share of Owners

- Percentage of owners of a particular type of asset who are women

$$\frac{\text{women owners}}{\text{all owners}}$$

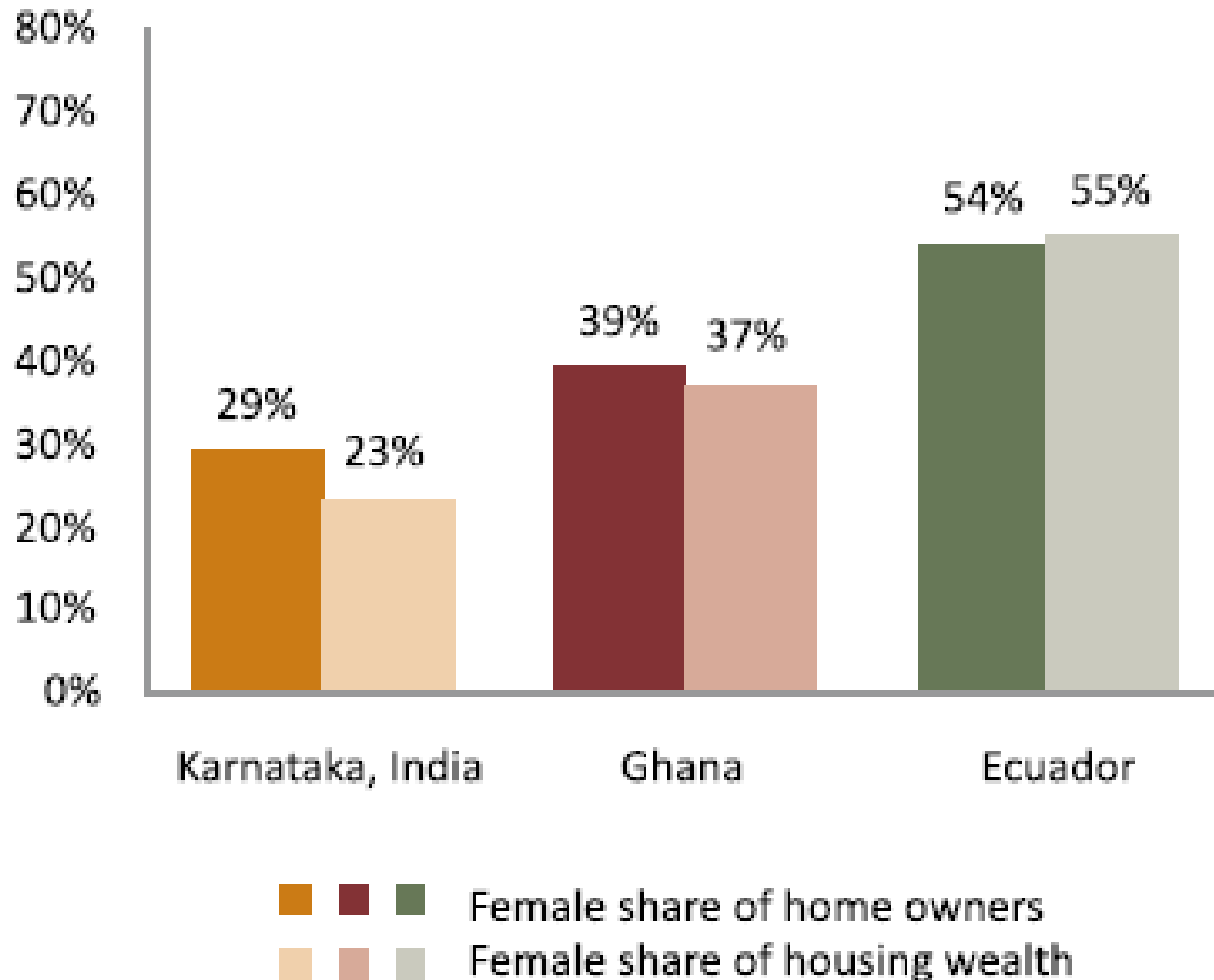
Gender Wealth Gaps

Share of value of assets owned by women
(may be for one type of asset, or multiple
types combined)

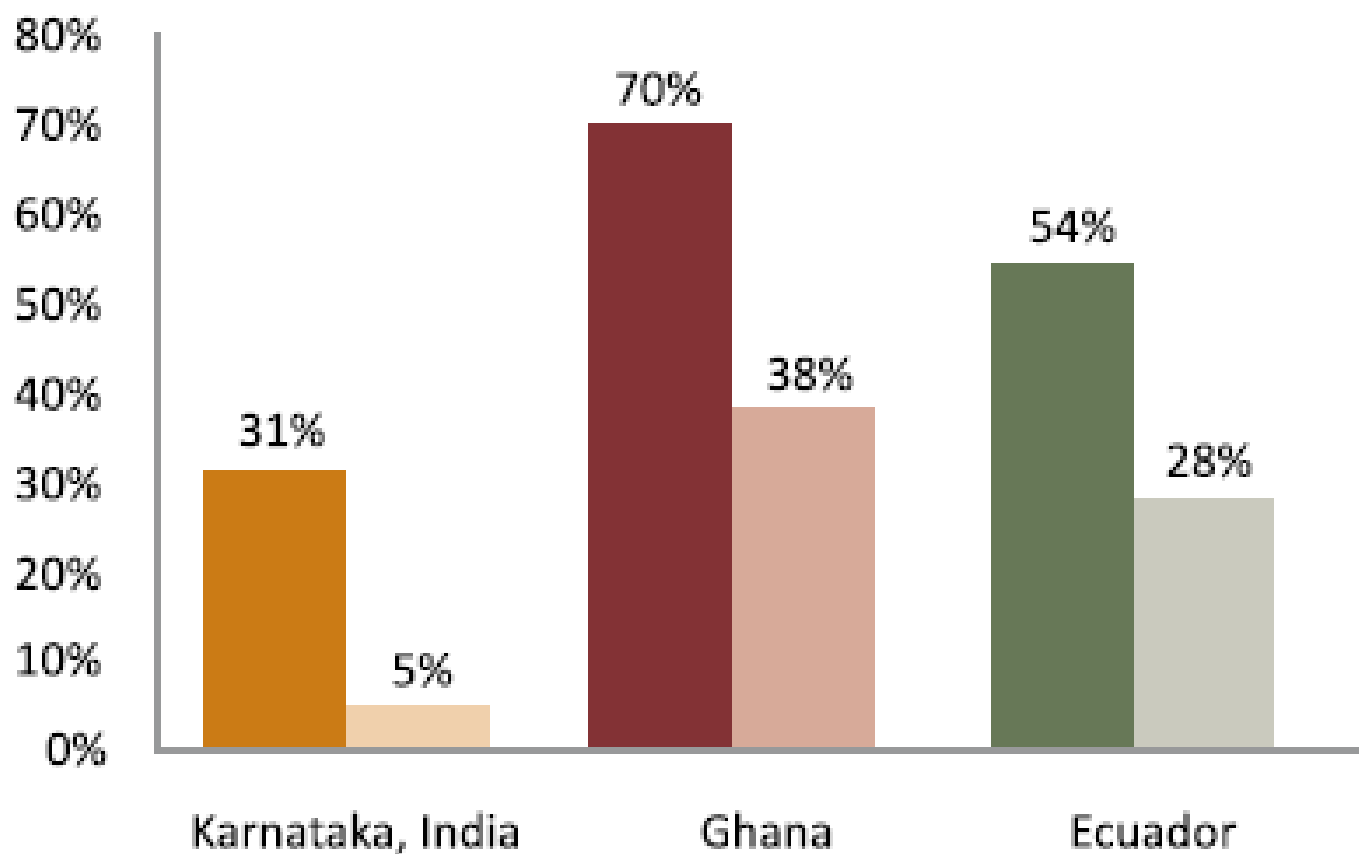
Values split if owned jointly

$$\frac{\text{value of women's assets}}{\text{total value of all assets}}$$

Principal Residence



Businesses



■ ■ ■ Female share of business owners
■ ■ ■ Female share of business wealth

Which Measure?

- 1) Distribution of assets by form of ownership provides information on joint vs. individual ownership, but not *how many* different men and women own these assets.
- 2) Incidence gaps indicate the proportion of men and women who are owners of a particular type of asset. Good for cross country comparison, but doesn't indicate whether the quality and quantity owned varies among owners.

Which Measure?

- 3) Share of owners doesn't indicate whether few or many people own these assets.
- 4) Wealth gaps account for quantity and quality, but value data is more difficult to obtain.

Minimum Data Required

Gender Asset Gap:

Who are the owners? (Multiple owners possible)
If ownership document, whose name(s) are on the document.

Should be asked in all surveys with asset questions.

Gender Wealth Gap:

If the asset were to be sold today, how much would you receive?

Which assets to include?

Share of gross physical household wealth represented by 1) principal residence, 2) agricultural land, 3) other real estate and 4) non-farm businesses

Ecuador	89.9%
Ghana	81.6%
India	92.5%

Other Useful Questions

How acquired?

If inherited, from whom?

If purchased, whose money?

If credit, whose name on loan?

Debt questions to calculate net wealth

Challenges

Definition of ownership

Comparative across countries and locally relevant

Valuation

Who should be interviewed?