

Intergenerational income mobility in France: A comparative and geographic analysis

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To what extent are individuals' incomes related to those of their parents? Analysing this link is essential to understand whether children from different socio-economic backgrounds are afforded the same opportunities. This paper examines intergenerational income mobility in France, focusing on children born in the 1970s. Unlike existing work for France, our approach measures income at the household level, providing a more accurate account of socio-economic status than individual income. We find that France is characterised by strong income persistence between generations compared with other developed countries. Only 9.7% of children from families in the bottom 20% of the income distribution reach the top 20% of the income distribution in adulthood. This statistic places France among the OECD countries with the lowest levels of intergenerational mobility (where this information exists), only ahead of the United States and Italy. This social immobility can be partly explained by differences in access to and graduation from higher education by parent income. Intergenerational mobility in France varies considerably across individuals' childhood departments. The Paris region and the departments close to Switzerland offer more opportunities for upward mobility, while departments in the North and on the Mediterranean coast exhibit greater intergenerational persistence. These spatial variations are strongly correlated with the geography of unemployment in France. We also observe that geographic mobility between childhood and adulthood is associated with higher upward mobility: individuals from families with the lowest incomes who move to high-income departments earn on average the same level of income as children from well-off families who do not move.

- France is characterised by low levels of intergenerational income mobility compared with other developed countries. Only 9.7% of children from families in the bottom 20% of the income distribution end up in the top 20% of households in adulthood, 4 times less than children from families in the top 20% of the income distribution.
- The probability of obtaining a higher education degree increases sharply with parent income. Children from disadvantaged families are 2.5 times less likely to graduate from higher education than those from very advantaged families.
- Intergenerational mobility varies considerably across departments and appears to be particularly correlated with the local unemployment rate.
- Geographic mobility between childhood and adulthood is associated with a significant increase in upward mobility. Individuals born to parents with the lowest incomes who move to a high-income department reach on average the same level of income as children from well-off families who have not moved.



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To what extent are individuals' incomes determined by that of their parents? This question has seen renewed interest both in the general public and in academia as rising income inequality raises concerns about equality of opportunity. Examining this link is essential to understand whether children from different socio-economic backgrounds are afforded the same opportunities. It also matters for economic efficiency, as high persistence across generations may reflect an inefficient allocation of talents.

Intergenerational income persistence has now been studied in many countries, paving the way for insightful cross-country comparisons (Corak, 2013). Yet, much remains to be known for France, a country characterised by relatively modest post-tax/transfers income inequality and largely inexpensive higher education tuition fees in international comparison. Indeed, while there are many studies estimating social class mobility in France, the academic literature on intergenerational income mobility is much more scarce (Lefranc and Trannoy, 2005; Lefranc, 2018).

This policy brief provides an overview of intergenerational income mobility in France. We study the economic outcomes of children born in mainland France between 1972 and 1981, using data from the Permanent Demographic Sample (EDP). At present, French data do not allow us to observe the incomes of parents and children at a sufficiently advanced age. To overcome this difficulty, we define children's incomes as the average of total incomes observed within their household between the ages of 35 and 45, and predict their parents' wages at the same age using observable characteristics such as education and occupation. The richness of the information available on parents' characteristics enables us to estimate their position in the income distribution with sufficient precision. Box 1 provides more details on the data, sample and methodology used.

This work complements that carried out in parallel by Sicsic (2023), who uses the same data to analyse the observed incomes of parents around the age of 50 and those of their children at the start of their careers. The main difference between our works is that we define children's incomes at the *household* level, rather than at the *individual* level. This allows us to capture a different socio-economic reality, by taking into account the spouse's income and analysing incomes later on in the life cycle, when the position in the income distribution is more stabilised.

Measuring intergenerational mobility

Our study is based on two indicators proposed by the most recent economic literature to assess intergenerational mobility in terms of income.

Rank-rank correlation. This first measure corresponds to the correlation between the income percentile rank of children and the income percentile rank of their parents. An individual's percentile rank corresponds to their position in the income distribution when divided into 100 bins of equal size. As such, an individual at the 75th percentile of the income distribution has an income equal to the lower bound of the income level necessary to be among the 25% richest individuals. The slope of the regression line between the income rank of children and that of their parents (called rank-rank correlation) is then used to measure the persistence of income levels from one generation to the next. The higher the correlation, the lower the intergenerational mobility.

Transition matrix. This second indicator measures the probability of an individual reaching a given quintile of the income distribution (where each quintile corresponds to 20% of individuals ranked according to their income) as a function of their parents' income quintile. The transition matrix thus enables a more detailed study of intergenerational mobility along the parent income distribution. This matrix indicates, for example, the share of children born to families in the bottom 20% of the income distribution who, as adults, belong to the 20% of households with the highest incomes.

France has a high level of intergenerational income persistence compared with other countries...

Figure 1 shows the rank-rank relationship in France, compared with that estimated in the United States by Chetty et al. (2014). Each point corresponds to the children's average household income rank as a function of their parents' household income rank. The relationship is increasing, meaning that, on average, children from high-income families have higher incomes than children from low-income families. The correlation between parents' and children's income rank indicates the extent to which economic advantage is passed on from one generation to the next. According to our estimates, this correlation is 0.303 in France, meaning that a 10 percentile point increase in parents' income rank is associated, on average, with a 3.03 percentile increase in children's household income rank. This relationship is slightly higher in the United States, where the rank-rank correlation is 0.341 for children born in the early 1980s.

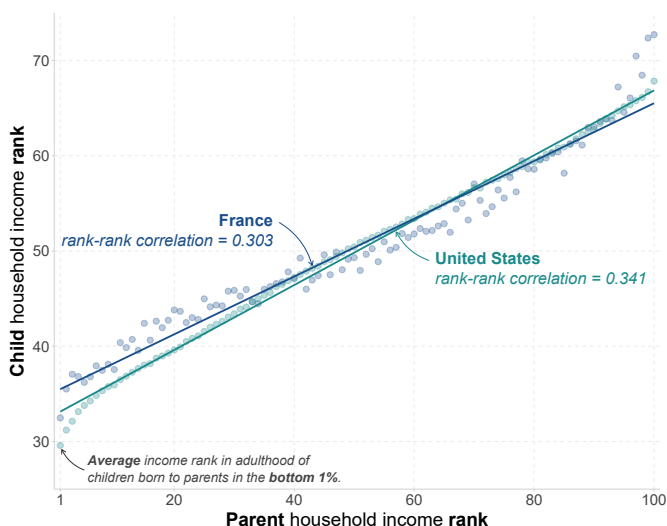


Figure 1: Rank-rank relationships in France and the United States.

Reading: In France, individuals from families at the 20th percentile of the income distribution reach, on average, the 44th percentile of the household income distribution in adulthood. In the United States, individuals from families at the same income percentile reach the 40th percentile on average.

Notes: This graph shows the average household income rank reached by individuals in adulthood as a function of their parents' household income rank, in France and the United States. The slope of the regression lines across the scatterplots for each country represents the so-called "rank-rank" correlation. In France, this correlation is 0.303, meaning that a 10 percentile increase in parents' household income is associated, on average, with a 3.03 percentile increase in children's household income.

Sample: Average household income observed between 35 and 45 for individuals born between 1972 and 1981 in mainland France, and predicted household income at the same age for parents. In the United States, average household income between 2011 and 2012 for individuals born in 1980 to 1982, and average household income between 1996 and 2000 for parents.

Sources: Insee, DGFIP, Permanent Demographic Sample, Kenedi and Sirugue (2023) for France; federal tax returns 1996-2012, Chetty et al. (2014) for the United States.

In Figure 2, we compare the rank-rank correlations of the countries for which this measure has been estimated. This international comparison suggests that France stands out for its strong intergenerational income persistence. Its estimate is of similar magnitude as that for Italy and slightly lower than for the United States, but higher than in other European countries such as Spain and the Scandinavian countries, as well as Australia and Canada. It is important to emphasise that this comparison is only indicative, as differences in methodology and income definitions across countries prevent estimates from being perfectly comparable to one another. Furthermore, using income at the individual level tends to produce lower estimates of intergenerational persistence than at the household level. Indeed, because of assortative mating, taking into account the spouse's income generally reduces intergenerational mobility. For France, we estimate a rank-rank correlation that is 9% lower (0.276) when children's incomes are defined at the individual level rather than at the household level (0.303).

While the rank-rank relationship captures persistence on average, it does not allow us to analyse in detail who in the income distribution climbs the social ladder, and who falls. The transition matrix between quintiles of the in-

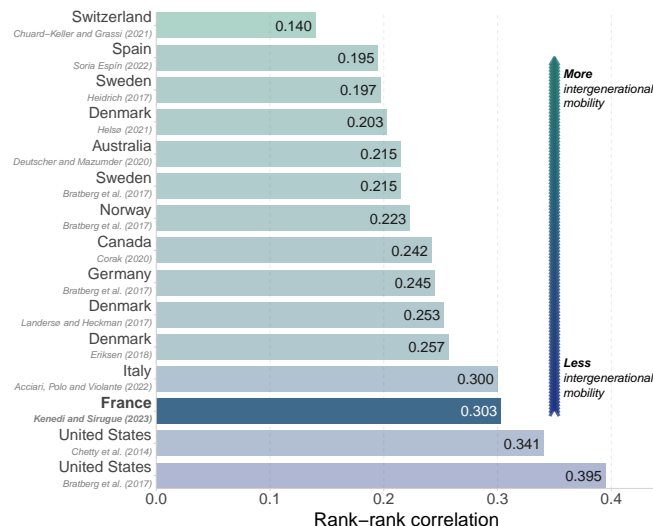


Figure 2: Rank-rank correlation in international comparison.

Reading: In France, the rank-rank correlation is 0.303, meaning that a 10 percentile increase in parents' income is associated, on average, with a 3.03 percentile increase in children's income.

Notes: Due to differences in the sample and income definitions across studies, this comparison is only indicative.

Sources: The studies used for each country are shown in grey below the country name.

come distribution, shown in Figure 3 for France, is particularly useful for this exercise. It shows that 9.7% of children from families in the bottom 20% of the income distribution reach the top 20% of the income distribution in adulthood, a proportion four times lower than for children from families in the top 20% (38.4%). In a society where children's incomes are independent of their parents' incomes, these probabilities would be equal to 20%. Furthermore, intergenerational low income, which can be characterised as remaining in the bottom 20% of the income distribution, is particularly high, with 31.8% of individuals whose parents were in the bottom income quintile remaining there as adults. Children from the "middle classes", whose parents have an income between the 2nd and 8th decile of the distribution, have a higher chance of changing income quintile, even though social mobility remains limited overall.

Only 9.7% of children from families in the bottom 20% of the income distribution reach the top 20% of the income distribution in adulthood. This proportion is 4 times higher for children whose parents are in the top 20%.

Analyses based on transition matrices between quintiles of the income distribution confirm that, in an international comparison, France is one of the countries with the lowest levels of intergenerational mobility (see Figure 4). It only does better than the United States and Italy in terms

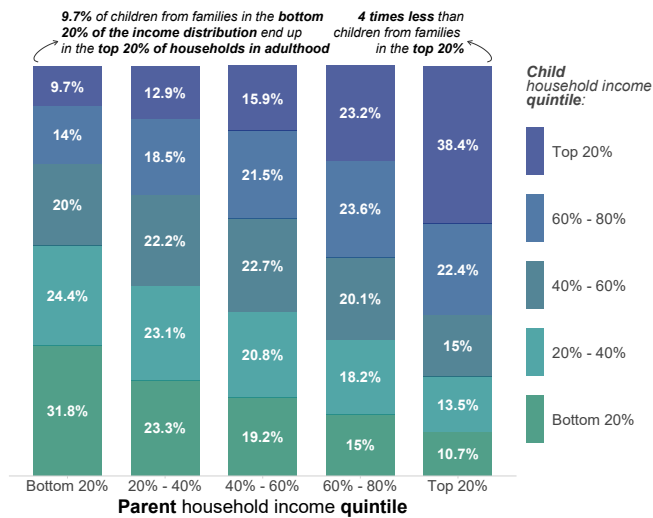


Figure 3: Transition matrix by income quintile.

Reading: 31.8% of children from families in the bottom 20% of the income distribution remain in the bottom 20% of households as adults. Only 9.7% of them reach the top 20% of the income distribution.
Scope: Average household income is observed between 35 and 45 for individuals born between 1972 and 1981 in mainland France, and household wage is predicted at the same age for parents.
Sources: Insee, DGFIP, Permanent Demographic Sample; Kenedi and Sirugue (2023).

of upward mobility (mobility from the bottom 20% to the top 20%) and intergenerational low income (remaining in the bottom 20%), and comes out first in terms of intergenerational privilege (remaining in the top 20%). However, it is interesting to highlight that countries do not necessarily rank in the same way depending on the measure of intergenerational mobility used. Hence the importance of approaching this phenomenon using several complementary indicators.

... related to important inequalities in access to higher education

What factors might explain France's low intergenerational mobility? Given the high wage returns associated with holding a higher education degree (Dabbaghian and Péron, 2021), it is worth analysing whether these low levels of intergenerational mobility could be linked to inequalities in access to higher education by parent income.

Children from low-income families are 2.5 times less likely to obtain a higher education degree than those from very high-income families.

Figure 5 tends to confirm this hypothesis. This graph compares higher education enrollment rates in France and in the United States by parent income rank. These estimates

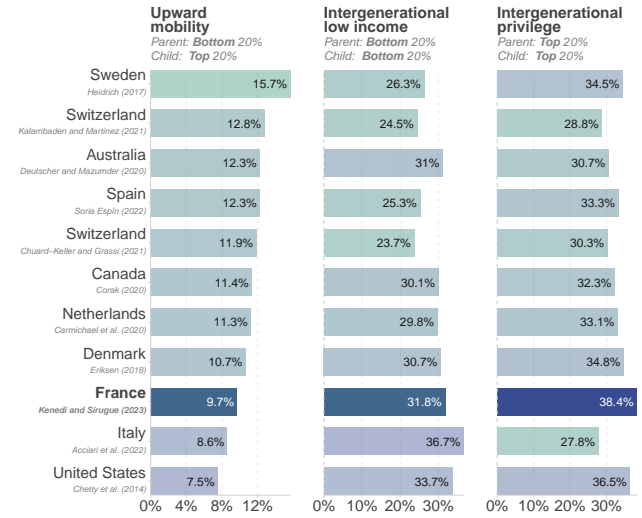


Figure 4: Upward mobility and intergenerational low income/privilege: International comparisons.

Reading: In France, among children from families in the bottom 20% of the income distribution, 31.8% remain in the bottom 20% as adults, while only 9.7% reach the top 20% of the income distribution.
Notes: Due to differences in sample and income definitions across studies, this comparison is only indicative.
Sources: The studies used for each country are shown in grey below the country name.

are based on the work of Chetty et al. (2020) for the United States and Bonneau and Grobon (2022) for France. For France, we add estimates of graduation rates by parent income rank, computed using the annual census surveys since 2004 (to the best of our knowledge, there are no comparable statistics for the United States).

Large spatial variations

While intergenerational income mobility is relatively low on average in France, it is not necessarily uniform across the country. Indeed, variations in intergenerational mobility indices within a single country can reach, or even exceed, the magnitude of the differences observed between countries. This phenomenon, which has been highlighted in the United States (Chetty et al., 2014) and Italy (Acciari, Polo, and Violante, 2022), can also be observed in France (see Figures 6a and 6b). In addition to the rank-rank correlation, we measure intergenerational mobility at the local level using the absolute upward mobility measure, defined as the average income rank reached by children from families at the 25th percentile of the income distribution. For this analysis, income ranks are still defined at the national level, and individuals' childhood department is defined as their department of residence in 1990, when they were aged between 9 and 18.

Intergenerational mobility, as measured by these two indicators, appears to be relatively high in the West of France and in the departments close to Switzerland.

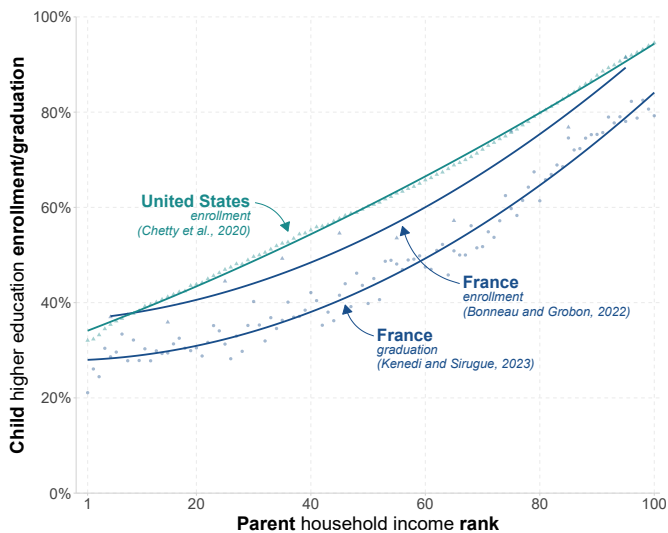


Figure 5: Access to higher education and graduation with respect to parent income: France and the United States.

Reading: In France, just under 35% of individuals from families in the bottom 1% of the income distribution enrol in higher education, and around 30% graduate from higher education, whereas these proportions are 90% and 80% respectively for individuals from families in the top 1%. In the United States, the proportion of individuals from families in the bottom 1% of the income distribution who enrol in higher education is 32%.

Notes: For the United States, enrolment in higher education is estimated by Chetty et al. (2020) using tax data from the Internal Revenue Service and data from the Department of Education for cohorts born between 1980 and 1991. For France, enrolment in higher education is estimated by Bonneau and Grobon (2022) using data from the *Enquête nationale sur les ressources des jeunes* (Dares/Insee), and graduation from higher education result from our own calculations using data from the Permanent Demographic Sample, for individuals born between 1972 and 1981 (their degree, reported in the annual census surveys, is observed for 86% of the individuals in the sample).

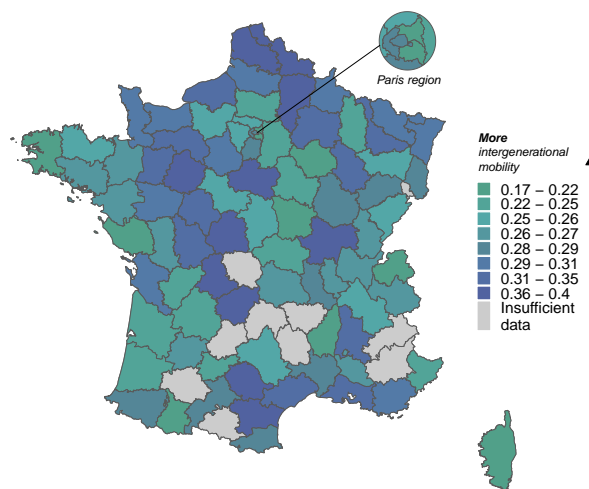
Sources: For the United States, Chetty et al. (2020). For France, Bonneau and Grobon (2022) for higher education enrolment rates and Kenedi and Sirugue (2023) for higher education graduation rates.

The Paris region and the departments close to Switzerland offer more opportunities for upward mobility, while departments in the North and on the Mediterranean coast exhibit more persistence.

Conversely, the departments in the North and on the Mediterranean coast are characterised by low intergenerational mobility. The Paris region stands out for its high absolute upward mobility compared with the rank-rank correlation. This is because wage levels, and therefore average income ranks, are higher there than in the rest of the country throughout the parent income distribution. In the Paris region, the average income rank of children from families at the 25th percentile is therefore higher, but this phenomenon also applies to children from high-income families.

Figure 6: Intergenerational income mobility by department.

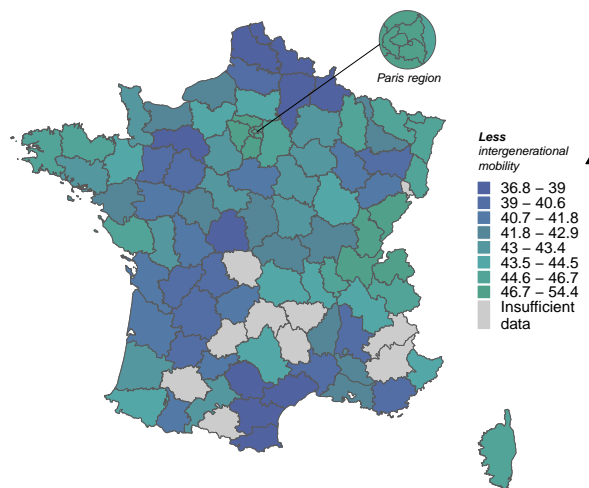
(a) Rank-rank correlation by department.



Reading: The correlation coefficient between the household income rank of individuals born in the 1970s and that of their parents is between 0.22 and 0.25 for individuals who grew up in the Finistère (most Western) department. The same index is between 0.36 and 0.40 for individuals who grew up in the Nord (most Northern) department. A higher rank-rank correlation reflects lower intergenerational mobility.

Notes: This map shows departmental variations in intergenerational income persistence as measured by the rank-rank correlation. To estimate this measure at the local level, each individual is assigned to the department in which they grew up. Income ranks are computed from national income distributions. The measure is not estimated for departments for which we have fewer than 200 observations. **Source:** Insee, DGFIP, Permanent Demographic Sample; Kenedi and Sirugue (2023).

(b) Absolute upward mobility by department.



Reading: An individual who grew up in the Finistère (most Western department) and in a family at the 25th percentile of the national income distribution would expect to reach a household income rank between 44.6 and 46.7. For an individual from a family at the same income level but having grown up in the Nord (most Northern) department, the expected income rank is between 36.8 and 39.

Notes: This map represents departmental variations in intergenerational income mobility measured by the absolute upward mobility index. Income ranks are computed from national income distributions. **Source:** Insee, DGFIP, Permanent Demographic Sample; Kenedi and Sirugue (2023).

Spatial variations in intergenerational persistence are correlated with unemployment

We correlate our local measures of intergenerational mobility with various socio-economic indicators in order to identify several potential explanatory factors. Specifically, we consider 14 variables related to the demographic and economic characteristics of each department, as well as their levels of inequality in terms of wages, education and social capital. These characteristics are measured using data from the 1990s, in order to reflect as closely as possible the socio-economic context in which individuals in the sample grew up.

Overall, we find that these local characteristics are more closely correlated with absolute upward mobility (measured by the average income rank reached by children from families at the 25th percentile) than with relative mobility (measured by the rank-rank correlation). This suggests that the factors that influence the absolute position of children from families with the lowest incomes are not necessarily the same as those that affect their relative position compared with children from well-off backgrounds. Of all the variables used, the unemployment rate stands out for its high negative correlation with all the intergenerational mobility indices.

A strong relationship between intergenerational and geographic mobility, particularly at the bottom of the income distribution...

As some departments have more favourable rates of upward mobility than others, could geographic mobility improve socio-economic outcomes? We put forward preliminary evidence in Figure 7, which compares the relationship between individuals' income rank and that of their parents separately for individuals who live in a different department than the one they grew up in (movers), and those who still live there as adults (stayers). Throughout the parent income distribution, geographically mobile individuals reach higher income ranks on average, but the gap narrows slightly for those from high income families.

Two mechanisms could potentially explain this phenomenon. First, movers may migrate to departments where income levels are higher on average. This would lead to greater intergenerational mobility within the *national* income distribution, without necessarily being associated with a higher position within the *local* income distribution. Second, it is possible that geographic mobility is

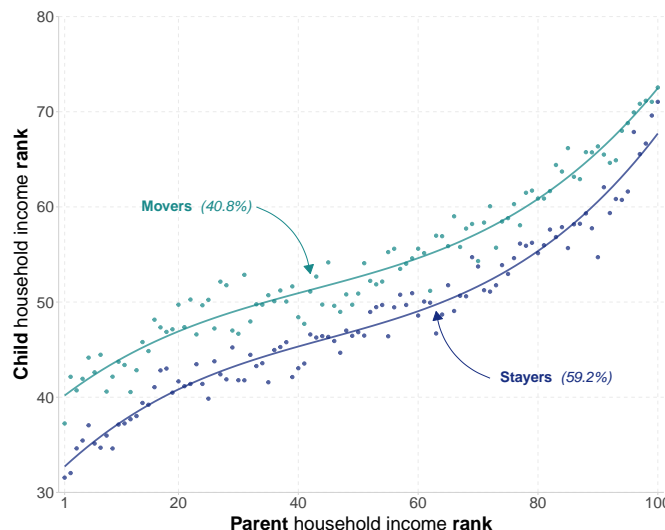


Figure 7: Geographic mobility and intergenerational mobility.

Reading: Individuals from families at the 25th percentile of the income distribution who no longer live in the department where they grew up (movers) reach the 49th percentile on average in adulthood. Individuals from families at the same economic level who have not changed department (stayers) reach the 43rd percentile on average.
 Notes: This graph shows the average income rank reached by individuals born in the 1970s as a function of their parents' income rank, depending on whether or not they live in the department where they grew up. Income ranks are computed from national income distributions. Geographically mobile individuals are defined as those who live as adults in a department other than their department of residence in 1990, when they were aged between 9 and 18.
 Source: Insee, DGFIP, Permanent Demographic Sample; Kenedi and Sirugue (2023).

associated with a greater propensity to break away from one's parents' social position, independently of the local average income level.

To assess the relevance of these two mechanisms, we compare the results obtained from income ranks calculated within the *national* distribution with those obtained from income ranks calculated within each *local* distribution. The difference in upward mobility between movers and stayers remains when calculated from local ranks, but gets smaller. This suggests that the gains in upward mobility observed for movers are not solely due to the fact that they are moving to higher-income areas on average, but also to the fact that they are more successful in breaking away from the socio-economic position held by their parents within their origin department, irrespective of local socio-economic conditions.

... particularly for those moving to high-income departments

To substantiate these results, we divide departments into three groups: (1) *low-income* departments are those where the average income rank is below 50 (i.e. 70 departments, destination of 49% of movers); (2) *medium-income* departments are those where the average income rank is between 50 and 60 (i.e. 20 departments and

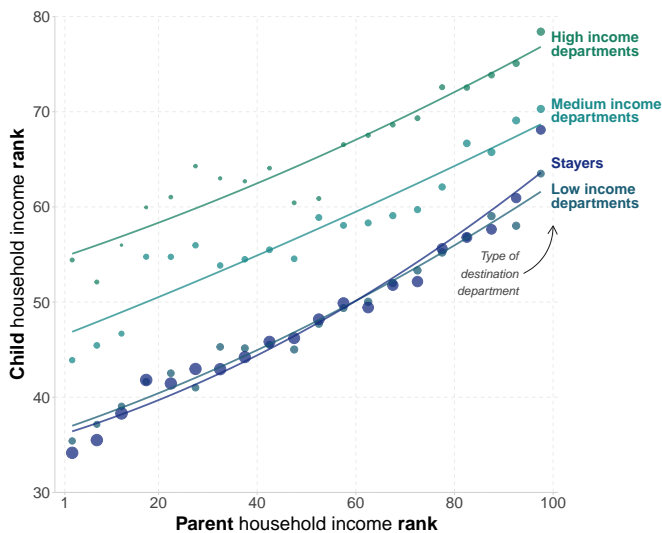


Figure 8: Intergenerational mobility by department of destination.

Reading: Individuals from families at the 75th percentile of the income distribution, who live as adults in a low-income department different from the department where they grew up, reach the 70th percentile as adults on average. Stayers from families at the same income level only reach the 55th percentile on average.

Notes: This graph shows the average income rank of individuals born in the 1970s as a function of the income rank of their parents, separately for individuals who live as adults in the department where they grew up (stayers), and by type of department of destination for geographically mobile individuals (movers). Quantiles are computed from national income distributions.

Source: Insee, DGFIP, Permanent Demographic Sample; Kenedi and Sirugue (2023).

overseas France, destination of 33% of movers); (3) *high-income* departments are those where the average income rank is above 60 (5 departments and overseas France, destination of 18% of movers). The Paris region is particularly well represented in the group of high-income departments (Paris, Essonne, Hauts-de-Seine, Yvelines).

Individuals born to low-income parents who move to a high-income department as adults achieve on average the same level of income as children from high-income families who have not moved.

Figure 8 shows the average income rank reached by individuals according to their destination department. The upward mobility of those who have moved to a low-income department is equivalent to that of stayers. It is much higher for individuals who moved to a high-income department, regardless of their parents' income level. Individuals from families with the lowest incomes who move to high-income departments achieve on average the same level of income as children from high-income families who do not move.

Towards a better understanding of the determinants of intergenerational inequalities

Our study shows that in France there are strong differences in economic trajectories between children from families at the bottom and at the top of the income distribution. This intergenerational persistence is slightly lower than in the United States, and close to that observed in Italy. However, it is higher than in many OECD countries, such as Scandinavian countries and Australia.

These international comparisons remain imperfect for two reasons: (1) the lack of harmonisation of the samples and variable definitions used from one country to another, and (2) the current limitations of the data available in France to measure intergenerational mobility and its evolution over time. Following the example of the initiatives led by the *World Inequality Lab* or the *Global Repository of Income Dynamics*, an international coordination effort would be desirable in order to obtain harmonised estimates of intergenerational mobility in each country. Furthermore, in the case of France, the lack of historical depth in the tax data available in the Permanent Demographic Sample imposes to predict parents' income on the basis of their socio-demographic characteristics. A first study of parents' *observed* incomes and children's *individual* incomes at the start of their careers has recently been published (Sicsic, 2023). However, we will have to wait another decade before French data allow us to observe both children's *household* incomes and parents' incomes at ages when their economic situation has stabilised.

Beyond the descriptive overview provided in this policy brief, many questions remain regarding the determinants of intergenerational income mobility. Why is it only slightly higher in France than in the United States, despite major differences between the two countries in terms of income inequality and higher education tuition fees? Can spatial disparities in intergenerational mobility be explained by individuals choosing to live in different departments, or by the causal effect of the place in which they grew up? Does wider access to higher education foster intergenerational mobility, or are the socio-economic circumstances experienced during childhood what actually matters? The increasing availability of French administrative data to the scientific community should progressively provide answers to these questions, leading to a better understanding of the mechanisms underlying intergenerational inequalities.

Box 1: Methodological details

Data

Sources. The data used for this study is the Permanent Demographic Sample (EDP), produced jointly by the National Institute for Statistics and Economic Studies (INSEE) and the General Directorate of Public Finances (DGFIP). Started in 1968, this database includes information from various administrative sources (civil registries, population censuses, matched employer-employee data and tax returns since 2011) for a representative subsample of the French population (individuals born on the first four days of October).

Sample. The study covers people born in mainland France between 1972 and 1981, observed with their parents in the 1990 census and who filed a tax return between the ages of 35 and 45. The method used requires us to exclude children whose parent is a farmer or is in a liberal profession (e.g., lawyers, private doctors). In total, our analysis sample comprises 64,571 child-parent pairs.

Methodology

Parents' income rank prediction. The EDP follows the trajectories of individuals born on the first four days of October, which we call "EDP individuals". Members of their families are not followed, unless they were also born on an EDP day. Thus, EDP individuals observed as children in the 1990 census are followed in the income data, but not their parents. Similarly, the EDP individuals observed in the 1990 census as adults are followed in the income data, but not their children. We select EDP individuals who had children between 1972 and 1981 (in metropolitan France) and were observed in the 1990 census to econometrically model the link between socio-demographic characteristics in the 1990 census and average gross wages between the ages of 35 and 45. The results of this modelling are used to predict the gross wages of the parents in the sample of children. The characteristics used to make these predictions are level of education, detailed occupation, a set of demographic characteristics (year of birth, nationality, country of birth and household structure), as well as characteristics of the municipality of residence in 1990 (unemployment rate, share of single mothers, share of foreigners, number of inhabitants and population density). All these characteristics allow us to estimate with sufficient precision the position of parents in the income distribution.

Method validity. We reproduced this exercise using US data from the *Panel Study of Income Dynamics*, a source that not only allows us to apply the same prediction methodology as that used in our study, but also to observe parents' income directly. Comparing the results obtained using the two methods suggests that the position of parents in the income distribution can be reliably predicted on the basis of their observable characteristics, even if this approach slightly underestimates intergenerational income persistence with the indicators used in this policy brief.

Income definitions

Children's income is defined as the sum of labor and capital income, unemployment benefits and pensions at the *household* level, regardless of individuals' marital status. This definition excludes social transfers and family allowances. We then compute the average annual income over all the years available in the tax data when individuals are aged between 35 and 45. The share of individuals in this age bracket observed living in the same household as their parents is very low (less than 5%). To obtain the **percentile** (100 bins each comprising 1% of the population) of individuals' income, we rank them in ascending order of their income level among individuals born in the same year.

The **parent income** used is the average gross wage received between ages 35 and 45, predicted from the EDP wage data using the methodology described above. If the child is observed with a single parent in the 1990 census, the corresponding income is that of the single parent. When two parents are observed, the average of their incomes is used. To obtain the income percentile, the parents are ranked in ascending order of this measure within their child's birth cohort.

These two definitions of income are not identical and correspond to the most exhaustive definitions possible at the household level for each generation.

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Reference study

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