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88, avenue Verdier - CS 70058 - 92541 Montrouge Cedex
Tél : +33 (0)1 87 69 50 00

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Introduction – In Transition to Adulthood

Olivier Galland*

The journal Economie et Statistique/Economics and Statistics has been a pioneer in France in the publication of studies on the transition to adulthood, with of two special issues, one in 1995 and the other in 2000, which presented the work based on two surveys backed up by Insee's Labour Force Survey. First, the *Enquête "Jeunes"* in 1992, an original survey targeting young people aged 18 to 29 and designed in partnership with researchers from different backgrounds, that included a retrospective calendar in which the respondents were asked to report year by year their school, work, family and living situation since the year they turned 16 (for an overview of the survey, see Monique Meron, 1995). The processing of these extremely rich data led to the publication, in 1995, of issue 283-284 of the journal. The project was repeated in 1997 with the *Enquête "Jeunes et carrières"* (to study young people and their professional careers), which took a slightly different format but essentially retained the same method; the work based on this survey again led to a special issue of the journal (number 337-338) in 2000.

The 1995 issue heralded a new approach to youth in terms of statistical, sociological and demographic studies. Youth had previously been largely analysed from a point of view that could be said – and this is by no means meant in the pejorative sense – 'culturalist'. Edgar Morin, who famously discovered youth culture in the 1960s, kicked off this tradition of research, which confirmed the emergence in society of a new social group – young people – that was distinguished by cultural behaviours very different from those of previous generations and that claimed the right to adopt those behaviours freely in a society that remained highly authoritarian and gerontocratic. Nevertheless, this understanding of youth had been criticised by Pierre Bourdieu and researchers close to him, such as Jean-Claude Chamboredon (1966), as over-simplifying an age group that was in fact deeply divided by factors such as social origin in particular. The approach looking at entry into adulthood was one way of responding to this critique of over-simplification, since it was based on an objective measurement of transitions, their duration, their organisation, and the combinations that they could give rise to within different social groups defined in particular by their origin and their gender (and a combination of the two).

This issue therefore carries on a well-established tradition of youth studies, while enriching it considerably with new contributions and addressing topics that have been rather neglected in previous issues: the question of the respective roles of family assistance and direct or indirect public transfers in young people's paths to independence and the complex issue of measuring young people's standards of living by looking at all of the resources at their disposal, whether monetary or in kind (via cohabitation with parents, for example).

This question of young people's income – or rather resources – is at the heart of this new issue, which is largely based on the *Enquête nationale sur les ressources des jeunes* (ENRJ, a new survey on young adults' resources) carried out in 2014 by DREES and Insee. Through this theme of financial resources, the issue of inequalities among young people

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* *GEMASS Cnrs, and Sorbonne University (olivier.galland@cnrs.fr)*

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is also broached in several articles. Unlike the 1995 and 2000 special issues, both focused on the objective analysis of the routes taken, this issue also focuses on the influence of subjective factors linked to the quality of family relationships – on the routes taken and the choices made by young people, and on the terms and conditions under which financial assistance is received from parents.

The articles that most closely follow the thread of the previous issues mentioned above are those by Nicolas Robette (which opens this issue) and Audrey Rose Menard and Vincent Vergnat. **Nicolas Robette**, who analyses the biographical routes taken by young adults, their development and how they differ according to gender and social origin, confirms some of the findings of previous studies, such as the desynchronisation of professional and family thresholds. Using optimal matching techniques to identify trajectory typologies, he also shows that a significant proportion of the biographical routes taken by women remains highly specific, characterised by inactivity, an early departure from the parental home and a relatively large number of children. The convergence of male and female routes, if it takes place at all, is far from complete.

But how do the decisions that will largely shape the rest of these young people's lives, such as the decision as to whether to stop or further pursue their education, to leave their parents' home or to find a job, come about? **Audrey Rose Menard and Vincent Vergnat** set out to study these three highly correlated decisions. One of the most striking results of their statistical analysis is the reversal of the trend of leaving the family home at an early age, depending on social background, when compared with a model depicting past generations, as described by Antoine Prost (1987) and concerned the working class youth during the interwar years, a model that probably extended into the 1950s and beyond. Indeed, Antoine Prost showed that after completing their military service, young men quickly left their parents to find work and then get married. Conversely, in bourgeois circles, a model based on "dilettantism" could see youth extended rather late. Audrey Rose Menard and Vincent Vergnat show that today the opposite is true: young people from working-class backgrounds find it more difficult to leave their parents than those from more affluent backgrounds. On the other hand, the latter enter employment at a later stage. These social differences in the transition to adulthood are most likely the result of difficulties in job and income stabilisation and the high cost of independent housing for those of the less affluent background and the pursuit of higher education away from the family home and financial assistance from parents for the more privileged.

The article by **Adélaïde Favrat, Vincent Lignon and Muriel Pucci** also focuses on the transition to adulthood, but it addresses the issue from the perspective of public policies and their effect on youth income according to the arrangements by which people leave home and various transfer scenarios. The authors classify the French model of providing support to young people as "familialist", but it could be more of a mixed model, somewhere between the socialised model of the Scandinavian countries and the purely familialist model seen in the Mediterranean countries. The figures in the article also show that, from the age of 21, more than half of the monthly amount of support received by young people comes in the form of direct support and that this is still the case for 82% of support received at the age of 24. In particular, it is well known that a large number of students living in individual accommodation benefit from housing assistance (allocated without any means testing of parents); indeed, this is the case for 55% of them (according to the survey conducted by the French Observatory of Student Life in 2016). This also contributes to allowing these students to experience an initial form of residential autonomy while continuing their studies and, with higher education becoming more accessible to the masses, explains why they are now leaving their parental homes at an earlier age. The authors look at the possibility of the defamilialisation of support provided to young people, a hypothesis that has long been evoked in public debate – since the report by Jean-Baptiste de Foucauld and Nicole Roth to the Prime Minister in 2002 – but for which there was never any follow-up (most likely due to the costs involved). The scenarios tested in this article show that the effects are not unequivocal and that there are both winners and losers. It should be added that in countries that implement universal youth support, the notion

of autonomy that accompanies it is not simply a right, it is also an order with associated obligations (in terms of pursuing and successfully completing studies, for example). This is more than just a technical measure – it is a cultural model.

Several of the articles within this special issue address the topic of inequality among young people. **Laura Castell and Sébastien Grobon** analyse inequalities in standards of living among young people by developing an innovative individualised standard of living indicator that is better suited to describing young people's actual resources than the traditional household-based indicator, which does not take account of intra-family support. **Claire Bonnard, Jean-François Giret and Yann Kossi** provide a comprehensive overview of the definitions, uses and limitations of the concept of NEETs and offer an original multidimensional analysis of the risks of social exclusion faced by such persons. Working within the theoretical framework of the philosophy of unequal opportunities, **Doriane Mignon and Florence Jusot** examine the respective roles that "circumstances" and "effort" play in the non-use of healthcare by young people.

All of these studies highlight the importance of social background as a source of inequalities among young people. However, the results presented in these various papers also show the crucial role played by access to employment, particularly in terms of inequalities in standards of living and the risk of exclusion. Of course, access to employment is itself linked to social background. However, once the effect of the latter has been accounted for, whether a person is employed, unemployed or inactive continues to play a decisive role. The study by Laura Castell and Sébastien Grobon shows, for example, that, all else being equal, the fact of being largely unemployed or inactive during the year studied (2014) resulted in the annual individualised standard of living that they calculated being reduced by 24%. By way of a comparison, having a father who is a blue-collar worker or an employee lowers the standard of living by 7%. The effect of employment largely depends on education and the different levels of qualifications and degrees attained. The effect of education is itself partly linked to social background, but only partly. Education has an effect of its own, as has been demonstrated by Peter Blau and Otis Duncan (1967), who were the first social mobility theorists. The child of a blue-collar worker is less likely to achieve good exam results at school than the child of an executive and is therefore less likely to earn a good wage, but if the child of a blue-collar worker obtains a BEP (vocational qualification) or BTS (higher technical certificate), they have a much better chance of gaining relatively quick access to employment and income than the child of a blue-collar worker who leaves school without any qualifications. This effect of labour market experience coupled with the effect of social background, is also highlighted by the NEET study, which also emphasises the crucial role that the absence of qualifications plays in the risk of social exclusion.

A final group of articles, those by Marie-Clémence Le Pape, Mickaël Portela and Élise Tenret, Christine Fournier, Marion Lambert and Isabelle Marion-Vernoux and Adrien Papuchon, addresses questions of a more subjective nature. The first two articles analyse how young people perceive their own quality of life, in terms of family relationships for the former and employment for the latter. This subjective approach is an important addition, since there are often large discrepancies between the supposedly objective measures of situations and the way in which the persons involved perceive them. These feelings therefore have a specific effect on behaviour that is not simply a subjective reflection of physical situations. **Marie-Clémence Le Pape, Mickaël Portela and Élise Tenret** show, for example, that the quality and intensity of relationships with parents has an effect, together with other controlled characteristics, on whether or not young people receive support from them, as well as on the amount of support that they receive. **Christine Fournier, Marion Lambert and Isabelle Marion-Vernoux** show how important it is to take account of the whole range of young people's career aspirations, which are quite heavily differentiated, if we want to understand the route they intend to take, even though, overall, young employees are generally satisfied with their professional situation (71%). Their classification of career aspirations into five groups is highly evocative. To highlight just one aspect of this, one of the groups established, which encompasses a significant

proportion of young employees (22%), is defined by the desire to strike an improved life-work balance. And, perhaps contrary to what might have been expected, women are only slightly over-represented within this group.

The last article in this very diverse series, by **Adrien Papuchon**, also deals with subjective issues – the way in which young people view the social role played by the State – but also draws some very welcome international comparisons (based on the ISSP surveys). This comparative analysis provides a wealth of valuable information, but there are two elements in particular that are worthy of note. The results show, on the one hand, that there has been a shift in young people in the liberal regimes – as defined by Esping-Andersen (mainly English-speaking countries) – towards a reduction in inequalities and an increase in State intervention aimed at supporting employment and the unemployed, especially for those who have been in education the longest. If this is confirmed, it represents a significant development. Adrien Papuchon demonstrates, on the other hand, that, contrary to popular opinion, generational differences have clearly diminished in Bismarckian and conservative countries.

This issue makes an important contribution to the knowledge of youth in all its social diversity and in all of its stages. A clear idea has emerged that youth is first and foremost a transitional phase and not a fixed and homogeneous social group and this series of articles provides a new illustration of this. This work should be further enriched in the future by systematically drawing as many international comparisons as possible, since it is clear that the institutional and cultural systems specific to each country or cultural area have a decisive effect on the way in which the transition to adulthood takes place. Finally, this issue, which has been in preparation for some time, is being published amidst an unprecedented health crisis. Although it seems that young people are not as badly affected in terms of their health, it is possible that their family lives have been impacted, along with their education and jobs. The crisis has amplified the fragility of certain situations (housing, "Saturday jobs") and it could also disproportionally affect those who are about to enter the labour market. There is no doubt that many studies will focus on assessing the impact of this. □

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The Life Courses of Young Adults in France: Changes in Social and Gender Differentiation over the Long Period

Nicolas Robette*

Abstract – This paper examines the life courses of young adults in France, the differences between courses according to gender and social background, and their evolution. The study is based on the *Santé et itinéraire professionnel* survey (a survey on health and professional career conducted by DREES and Dares), which provides information about courses between the ages of 14 and 35 for individuals born between 1932 and 1975. A traditional threshold approach is complemented by the use of optimal matching methods. The evidence shows that leaving the parents' home is more associated with the family sphere than the professional sphere and that the family and professional spheres are not significantly correlated. The impact of social background on life courses has increased since the late 1960s and is more pronounced in the family sphere for women and in the professional sphere for men. Gender differences have decreased. Finally, there is no clear trend towards a de-standardisation of life courses. On the other hand, courses appear to be becoming increasingly complex.

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* *GENES-ENSAE, CREST-LSQ (nicolas.robette@uvsq.fr)*

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While interest in youth has been a relatively late development in the field of French sociology, there has been a proliferation of research on young people over the last few decades, including from a quantitative perspective. As a "new phase of life", youth is often viewed as a transitional phase between childhood (or adolescence) and adulthood – a transition that occurs in the family and the educational and professional spheres (Galland, 1990). The transition involves crossing social thresholds that "represent different stages of life" – completion of education, access to employment, leaving the parental home, partnering (or marriage) and having a first child – linked to "learning the social roles corresponding to entry into these new statuses" (Galland, 2009).

The focus here is on the changes and developments in the life courses of young adults in France and the differences according to gender and social background. Has the expansion of female education and women mass entry into the labour market paved the way for the standardisation of female and male life courses? Or, on the contrary, are there still differences according to gender and, if so, are these differences the same regardless of social background? Has the institutionalisation of life courses led to a process of standardisation? Has the individualisation seen over the past few decades had an impact on this trend? Do these trends vary by gender and social background? In this paper, these questions will be addressed using the *Santé et itinéraire professionnel* survey (a survey on health and professional career carried out by DREES and Dares – the statistical services of, respectively, the French Ministry of Health and Social Affairs and the Ministry of Labour), which provides information about life courses between the ages of 14 and 35 for individuals born between 1932 and 1975. Optimal matching methods are used to complement a traditional threshold approach by studying life sequences rather than events.

The article is organised as follows: Section 1 presents the different sociological approaches to the transition to adulthood. Section 2 describes the methods and data used. The results of the empirical analyses are then presented in Section 3, which examines the question of sequences, while Section 4 focuses on changes and developments.

1. Approaches to the Transition to Adulthood

Much of the existing empirical research on the transition to adulthood is based on the study of thresholds. The advantage of this approach is that it allows relatively simple comparisons to be made of the characteristics of the transition to adulthood in time and space once the events that need to be taken into account have been determined. A number of studies have highlighted the diversity of European models (Chambaz, 2000). For example, southern European countries, where young people tend to leave their parents' home at a relatively late stage, contrast with northern countries, where leaving the parental home happens earlier. The key factor contributing to the variety of ways in which autonomy is attained is to be found in the social, cultural and institutional models at work, ranging from the Mediterranean family model to the Nordic public model (Van de Velde, 2004). Other studies have emphasised the postponement of entry into adulthood in France, as well as the desynchronisation of family (first partnering, first child) and professional thresholds (Galland, 2000). Postponed access to residential and/or economic independence is linked to prolonged education and the increasingly advanced age at which people enter working life. What has emerged is an intermediate period between leaving adolescence and entering adulthood, which may be seen as a period of gradual preparation for adult roles. More generally, western societies have seen the simultaneous development of a standardisation of pathways to adulthood – with an increasing compactness of threshold ages – and their individualisation – with an increasingly diverse sequence of threshold crossing (Shanahan, 2000).

1.1. The Limitations of Studying Thresholds

However, the study of thresholds has several limitations. The approach generally obscures the fact that certain statuses and situations are reversible and that certain events may never be experienced by individuals, as well as highlighting the difficulty of accurately defining what a transition actually is. For example, leaving the parental home has become an increasingly complex process (Goldscheider *et al.*, 1993; Villeneuve-Gokalp, 1997). The transition to full residential independence can be a gradual process: while the age at which people leave the parental home has remained relatively constant, the move to independent housing tends increasingly to happen at a later stage in life (Villeneuve-Gokalp, 2000). It can also be a reversible process, with one out of five departures being temporary, i.e. followed by a return to the

parents' home[1], generally because of employment difficulties (Villeneuve-Gokalp, 2000). New residential situations and statuses have emerged, such as dual residence (i.e. living with one's parents while being away from home more than half the time), a trend explained in particular by the fact that people remain in education for longer periods of time and by the later stage at which people access stable employment and financial independence (Villeneuve-Gokalp, 2000). The distinction between 'leaving home' and 'living away from home' (Buck & Scott, 1993), or between absence, autonomy, decohabitation and independence, raises the problem of defining the key markers or milestones.

In the marital sphere, the number of marriages has declined since the mid-1970s. Furthermore, the number of unions started outside marriage is on the decrease (Prioux, 2005). Moreover, while cohabitation has long been a transitional phase towards marriage, only 19% of women whose first partnering began between 1993 and 1997 got married after two years (Prioux, 2005). In other words, marriage is no longer the fundamental marker of conjugality. However, cohabitation is not the only alternative marital status to marriage. A not insignificant proportion of couples do not cohabit (Régnier-Loilier *et al.*, 2009). As in the case of decohabitation, the definition of the first partnering as a transitional threshold to adulthood is not unequivocal. Moreover, the reversibility of relationships is tending to increase. The divorce rate is on the rise (Prioux, 2005), and it is therefore becoming increasingly common for people to experience several unions over the course of their marital life (Rault & Régnier-Loilier, 2015).

Finally, in the professional sphere, the emergence – especially since the late 1970s – of particular forms of more or less precarious employment (fixed-term contracts, temporary work, internships, subsidised employment, forced part-time work, etc.) challenges the relevance of identifying access to a first job as a marker. At a time when more than 90% of newly hired workers are on fixed-term contracts or temporary assignments (Barlet & Minni, 2014), occupational integration is not necessarily instantaneous, but is instead a gradual and even chaotic process (Barret *et al.*, 2014), suggesting that "stable" employment may be a better marker of the transition to adulthood. However, the definition of employment stability is not unambiguous[2] when redundancy and dismissal (i.e. reversibility) are always a possibility.

Another limitation of using thresholds lies in the methodological difficulty of understanding the link between the different spheres of life courses. By focusing on one or two thresholds simultaneously, the entire course of the trajectory and the sequence of events that punctuate it tend to be obscured. However, English-language scholarship based on life course analysis has long emphasised the importance of the sequence of transitions to adulthood beyond the question of their timing, the aim being to understand the subsequent life course (Hogan, 1978; Marini, 1984; Rindfuss *et al.*, 1987). For example, early motherhood has neither the same meaning nor the same implications depending on whether or not it is the first of the transitions to adulthood, before decohabitation and access to employment (Testenoire, 2006). Some researchers posit the existence of a normative order for threshold-crossing (Elder, 1974) and seek to measure the consequences of deviations from the norm on the rest of the life cycle (Hogan, 1978).

In addition, thresholds are often studied using indicators of central tendency such as median ages. By reducing the (greater or lesser) diversity of individual cases to a single statistical standard, we run the risk of artificially constructing an "average youth" and reifying a category that then becomes the "constant cause" of the central tendency observed (Desrosières, 2002, p. 4). The "measurement" of transition thresholds is sometimes accompanied by the use of the "language of variables" (Desrosières, 2001, p. 124), the idea being that it is the age at which decohabitation occurs that is increasing rather than the fact that members of a given social group are leaving the parental home increasingly late.

1.2. Social and Gender Differentiation of Courses

The difficulties of studying transition thresholds increase when taking a historical approach, with relatively significant temporal depth, and when the focus is on the differentiation of life courses among distinct social groups. Changes affect individuals in distinct categories differently since the stages marking life courses "are subject to different conditions and challenges depending on gender, social background and the level of education" (Battagliola *et al.*, 1997, p. 86). For example, among women, leaving the parental home may

1. Sociologists and the media in the English-speaking world sometimes refer to 'boomerang kids' (Mitchell, 2006).

2. This is illustrated by the range of choices made in major official statistical surveys: Insee's Jeunes *(Youth) survey (1992) identified jobs lasting more than one month, while the* Santé et itinéraires professionnels *survey (DREES-Dares, 2006-2010) identified jobs lasting more than five years.*

involve two different social logics (Blöss *et al.*, 1990). The first is that decohabitation coincides with social autonomy through the conjugal route, as part of a process of reproduction of the original family model. The second logic implies a more iterative process of decohabitation, with possible returns to the parental home, autonomy linked to school and professional certification, and access to higher social positions.

The departure "calendar", i.e. the time at which people leave the parental home, also bears the mark of social differentiations, which vary in different periods. At the beginning of the 20th century, leaving the parental home at an early age, a process associated with obtaining a first job, was primarily a feature of the working classes, while children from middle-class backgrounds tended to experience a prolonged period of cohabitation (Prost, 1987). By contrast, at the end of the century, young people from the upper classes and, to a lesser extent, from the middle classes were those who left the parental home the earliest (with possible returns), often to pursue their studies. Meanwhile, young people from working-class backgrounds have increasingly tended to live longer with their parents, in part because of job instability (Galland, 1995). Decohabitation has changed qualitatively (Blöss *et al.*, 1990).

Beyond the simple transition that is leaving the parental home, Battagliola *et al.* (1997) showed, for the 1952-1966 generations, that the differences between the life courses of young women and young men tended to diminish in the classes with the highest levels of social and educational capital but to increase in the more humble classes with less educational capital. However, these results are based on the notion of events, which, as the authors concede, can be problematic since "clearly identifiable and precisely dated transitional thresholds tend to be replaced by transitions with more blurred and de-ritualised boundaries" (*ibid.*, p. 87).

These various findings suggest "abandoning the search for border events which, upstream, separate youth from childhood [...] and, downstream, mark the beginning of adulthood" (Mauger, 1995, p. 24).

1.3. Changing Life Courses in the 20th Century: Some Conceptual Clarifications

In developed countries, the first part of the twentieth century saw a general trend towards the "institutionalisation of the life course" (Kohli, 1989). The transformation of the work system led to a tripartition of courses and trajectories, divided into a period of preparation, a period of activity (work) and a period of retirement, with adulthood standing as the pivotal point of the model. The origin of this shift is to be found in the transition from an economy based on domestic production to an industrial market economy centred around contract and wage labour. The institutionalisation of life courses and pathways covers three dimensions (Kohli, 1989). First, life becomes safer and more predictable. For example, increasing life expectancy means that people tend to die within a narrower age range, implying a shift "from an unpredictable regime of death to a regime of predictable length". A personal development code (or project) then becomes central to the life course. Social control becomes internal rather than external, and individuals live their life by internalising constraints, taking the long 'biographical' view (Elias, 1973). Finally, courses have tended to evolve towards a standardisation (or normalisation) of courses, with the emergence of a chronological sequence composed of clearly defined stages. The structuring of courses and pathways according to age emerges as a socially constructed process on account of the legal and administrative organisation of society, institutions and the State: what we see is a 'bureaucratisation' of ages (Bozon, 2009). School and education play a central role in this process, defining and standardising stages and gradations in which age acts as the main selection criterion and which are imposed on the entire youth population (Chamboredon, 1991), thereby helping to "crystallise social definitions of ages" (Bessin, 1994). Legal dividing lines, such as civil and criminal liability and voting rights, also characterise the period of youth. Likewise, at older ages, the pension system marks the boundary between the period of activity (work) and the period of old age, which are both structurally and chronologically distinct. As a result of these factors, life courses have become relatively more predictable and standardised.

Alongside this long-term trend, the 1960s and 1970s saw the development of a phenomenon of individualisation of life courses. According to Bessin (1994), the social changes at work within the family and professional spheres led to a "crisis of the industrial temporal culture". Access to higher education expanded massively, benefiting especially women, who have come to play an increasingly significant role in the labour

market. The spread of contraception allowed for greater fertility control. As women became more independent, production and reproduction become intertwined, causing gender relations to change. The organisation of wage labour has also changed, shifting increasingly towards deregulation. Mobility, flexibility and precariousness are on the increase. Ultimately, the social order, hitherto based on a rational and chronological model, has come to be characterised by "the diversity and entanglement of social times, by polychrony" (Bessin, 1994). As a result, life courses have become less linear, less predictable, less conventional and less socially structured, but also increasingly characterised by individualisation and a plurality of choices, uncertainty and reversibility in both the family and the professional spheres (Shanahan, 2000).

While the shift towards the institutionalisation and individualisation of life courses may seem contradictory, the two trends are not in fact mutually exclusive. For example, the timing of certain transitions became more uniform over the course of the 20th century, although their sequence also became more diverse, as illustrated in particular by entry into adulthood (Shanahan, 2000).

Scholars have noted that the abundant literature on the historical changes affecting life courses suffers both from a lack of empirical data to test the proposed hypotheses and from a degree of conceptual vagueness (Brückner & Mayer, 2005). To make the changes objectifiable on the basis of empirical data, operational definitions of a number of key concepts have therefore been proposed. The institutionalisation of life courses refers to the process by which normative, legal and organisational rules come to define the social and temporal organisation of life. The welfare state offers an increasingly wide range of social statuses and progressive episodes (maternity leave, etc.). Conversely, "de-institutionalisation" means that states, stages, events and transitions that were previously clearly differentiated are now integrated or merged – for example, having a job when studying (rather than after completing one's studies). The standardisation of the life course is the process by which statuses or events and their sequence become widespread (e.g. women's paid work) or their timing becomes more uniform. By contrast, if social statuses, events and their sequence concern a smaller part of the population, occur at more dispersed ages or are of more varied duration, the term used is de-standardisation. According to Brückner & Mayer (2005), the diachronic concept of course differentiation refers to a process in which the number of statuses or stages in the course of one's life increases. In other words, the first years of life are increasingly differentiated institutionally because of their division into an increasing number of periods: nursery, kindergarten followed by primary school, secondary (including middle and high) school, higher education, etc. De-differentiation refers to the merging of previously distinct periods. There is no obvious example of this, suggesting the irreversibility of differentiation. Pluralisation refers to the increase in the number of simultaneous statuses or forms of activity among a population or even in a given person. The concept is generally used to describe the family sphere, as illustrated, for example, by the increasing prevalence of de facto (or free) unions and divorce. Finally, individualisation is a more interpretive concept, emphasising the greater control that individuals have over their lives, a process at the root of many of the previously defined processes.

In what follows, I will be drawing on this important work on the operationalisation of concepts and their translation in the form of statistical tools (Elzinga & Liefbroer, 2007).

2. Method and Data

2.1. A Life "Sequence" Approach

To avoid the aporias of an approach to youth in terms of transition thresholds, an alternative is to look for "stable processes" by viewing youth as the stage of life defined by "entry into the labour market and the marriage market" (Mauger, 1995, pp. 24–25). This definition has the advantage of being sufficiently broad to allow comparisons in time and social space, i.e. both diachronic comparisons (between different periods of time) and synchronic comparisons (e.g. by gender or social class).

Empirically, adopting this perspective implies no longer using events as a unit of analysis but rather processes as a whole, taken as indivisible entities.[3] From the point of view of statistical methods, a sequence analysis approach can be used (see box), with sequences being defined as ordered successions of social positions. In other words, by taking into account, for each

3. What Billari (2001) proposes to call a "holistic" (as opposed to an "atomistic") approach to life courses.

individual, the series of "situations" or "statuses" experienced by that individual, we are able to (partially) solve the problems raised by the definition and reversibility of thresholds and by the sequencing of each course. Moreover, technically it is easy to consider that each "situation" is in fact a combination of positions occupied in different institutional fields (family, education system, productive system, etc.), a "non-decomposable set of attributes" (Chamboredon, 1985, p. 27),

Box – **The Statistical Analysis of Sequences**

The basis for the proposed statistical analyses involves applying optimal matching analysis (OMA) methods to the data from the *SIP* survey. OMA is based on dynamic algorithms initially used primarily in molecular biology to study DNA sequences. OMA methods were later introduced into the social sciences by Andrew Abbott in the 1980s (Abbott & Forrest, 1986). The basic idea of OMA is to measure the dissimilarity between two sequences by properly quantifying the effort necessary to transform one sequence into the other one. The transformation can be performed by means of three basic operations: insertion (an element is inserted into the sequence), deletion (an element is deleted from the sequence) and substitution (one element is substituted for another). A specific cost can be assigned to each of these basic operations. A series of operations has a cost equivalent to the sum of the costs of the basic operations used. The distance between two sequences is then defined as the minimum cost of transforming one sequence into the other, with dynamic algorithms ensuring that this minimum cost is obtained (Sankoff & Kruskal, 1983). The end result of the optimal matching of all the pairs of sequences of a corpus is a distance matrix.

There are many other methods for measuring the dissimilarity between sequences (for a review, see Robette, 2011). However, the possibility of configuring the calculations by choosing the costs of the basic operations means that OMA has the advantage of being hugely flexible, enabling it to be adapted to the object under study by adjusting the weight given to different dimensions of time, such as timing, duration and sequencing (Lesnard & Saint Pol, 2004). In addition, systematic comparisons have shown that most methods yield relatively similar results, especially when applied to empirical social science data (Robette & Bry, 2012; Studer & Ritschard, 2016).

The distance matrix between all the individual courses obtained by OMA can then be analysed in several ways.

1) Different distance matrices (e.g. family courses versus professional careers) can be compared by measuring their degree of association using the "RV coefficient", which is a generalisation of the Pearson correlation coefficient (Robert & Escoufier, 1976). The coefficient takes a value between 0 and 1, and the stronger the association, the closer the coefficient is to 1.

$$RV(X1, X2) = \frac{Tr\left(X_1 X_1^{'} X_2 X_2^{'}\right)}{\sqrt{Tr\left(X_1 X_1^{'} X_1 X_1^{'}\right) Tr\left(X_2 X_2^{'} X_2 X_2^{'}\right)}}$$

2) By grouping the most similar sequences together, a typology can be obtained using automatic clustering methods such as hierarchical agglomerative clustering (for example). From an analytical point of view, the idea is not to limit oneself to identifying "modal sequences, i.e. the sequence determined according to what is most likely in each class, of access to different attributes" (Chamboredon, 1985, p. 21), but to construct a space of biographical possibilities.

3) Other data reduction methods may be used, including multidimensional scaling (see Kruskal & Wish, 1978), which, in a similar way to principal component analysis for example, can be used to transform a distance matrix into an *N*-dimensional space: statistical individuals are assigned coordinates in this space, with each axis being orthogonal to (i.e. independent from) the others and whose first axis "explains" a greater proportion of the heterogeneity of the data than the second, whose second axis explains a greater proportion than the third, and so on and so forth.

4) The distance matrix can be used as a "dependent variable" in an analysis of variance (Studer *et al.*, 2011). It is then possible to assess the proportion of variance (of the distances between sequences) explained by one or more dependent variables.

5) Finally, it is possible to simply study dissimilarity (i.e. heterogeneity) within social groups – i.e. the diversity of sequences for each group – or between social groups – i.e. the extent of differences in courses between these groups.

Sequence analyses that do not require calculating a distance matrix are also used in this paper. Sequence complexity measures operate directly based on courses coded as sequences. The most common of these, known as "turbulence", is based on the number of distinct subsequences in the string and on the variance of the durations of each state (Elzinga & Liefbroer, 2007):

$$T(x) = log_2\left(\theta(x).\frac{s^2_{t,max}(x)+1}{s^2_t(x)+1}\right)$$

with $\theta(x)$ the number of distinct subsequences that can be extracted from the sequence of successive states, $s^2_t(x)$ the variance of the durations in the successive states of the sequence, and $s^2_{t,max}(x)$ the maximum value that this variance can take into account for the length of the sequence, which is obtained as follows:

$$s^2_{t,max} = (d-1)(1-\bar{t})^2$$

with d the number of distinct states in the sequence, and $\bar{t}$ the average consecutive time spent in the different states.

and thus to incorporate the intertwining of the different biographical spheres into the analysis.[4]

2.2. Data

For the empirical analyses, the paper draws on the *Santé et itinéraire professionnel* (abbreviated to SIP) survey, conducted jointly by the statistical directorate of the Ministry of Health and social affairs (DREES) and the Ministry of Labour (Dares). The survey collected biographical data on the work, employment and health of individuals living in ordinary households in metropolitan France and aged between 20 and 74 at the time of the survey, with the respondents being surveyed in two waves, the first in late 2006-early 2007 and the second at the end of 2010. The sample consists of 11,000 individuals.

The life history calendar of the questionnaire is used to reconstruct, year after year, the life course of respondents since the age of 14. First, it captures the year in which individuals moved into their first independent home, although no other information is available on the residential course, which is therefore reduced to a single and irreversible event by construction. The calendar also captures the years of partnering (or re-partnering) and separation, as well as the years of birth (or adoption) of respondents' children. Finally, the year of completion of initial education is known, as well as any periods of military service, of employment lasting five years or more, of short-term employment (employment of less than five years, unemployment or inactivity of less than one year), of unemployment of one year or more, of parental leave, of retirement or early retirement, of sick leave of more than six months, of training and other periods of inactivity of one year or more.

Ultimately, data were available on the life courses between the ages of 14 and 35 of 5,066 women and 4,229 men born between 1932 and 1975. The decision to focus only on those aged over 35 was based on a trade-off between sample size and the length of courses. In other words, widening the window (up to the age of 40, for example) would have reduced the sample without providing a significant amount of additional information since most of the events that mark the "double transition" are known to occur before the age of 35. Life courses combine four dimensions: the residential dimension, coded in two states (never having lived in an independent dwelling, having already lived in an independent dwelling); the marital dimension (two states: single, in a couple); the parental dimension (four states: without children, one child, two children, three or more children); and the professional dimension (five states: student, in long-term employment, in short-term employment, unemployed, other inactivity).

2.3. Coding of Social Background

To characterise respondents' social background, information on their father and mother, including education, socio-professional category and, where applicable, the number of permanent employees of the company, was used. The socio-professional category is based on level 1 of Insee's classification of socio-professional categories (CSP), with the exception of two groups, with executives and intellectual professions and intermediate occupations being grouped together, albeit by distinguishing between members belonging and not belonging to the sphere of education. We thus obtain a group composed of "executives, intermediate occupations (other than teaching), technicians, liberal professions" (group 3) and a group composed of "teachers, educational managers, primary school teachers" (group 4). Social background is divided into three classes: "peasant", "blue-collar", "upper". Respondents are considered to be of upper-class origin if at least one of their parents belongs to the upper classes, i.e.: if their father or mother belongs to either the farmer or business owner categories ("farmer, family helper in agriculture" or "craftsman, tradesman, business owner" with at least three permanent employees), or if they belong to groups 3 or 4 as defined above and have a level of education at baccalaureate-level or above. Respondents are considered to be from a blue-collar background if their father is a blue-collar worker and their mother is an employee, a blue-collar worker or inactive, and of peasant origin if their father is a "farmer or

4. Furthermore, in the social sciences, the process of the double transition to adulthood has been given multiple labels, such as pathway, course, trajectory, career and biography. Drawing on the conceptual clarifications provided by Passeron (1990), the term life "course" will be used in the remainder of this paper. The analyses that follow fall within a "Durkheimian [theoretical] framework" since they refer to "the institutionalisation of social time; biographical intelligibility is subordinate to the description of the objective (cultural or statistical) structures that precede and determine it" *(Passeron, 1990, p. 17). In other words,* "the time of the social future of individuals and groups is, before all possibilities of tactical or strategic choice, already structured by norms, social definitions, representations or, more generally even, socially conditioned 'typical chances' of biographical development or orientation" *(*ibid.*, p. 18). These typical chances can be approximated by calculating "*a posteriori *probabilities". The adjective "biographical" (or "life") refers to the surveys of the same name which, particularly in demography, use questionnaires to collect information on the family, professional and residential dimensions of the lives of the respondents.*

family worker in agriculture" (group 1 with a maximum of two permanent employees) and their mother also belongs to group 1 or is an employee, a blue-collar worker or inactive. The hypothesis here is that, in these old working classes, it is primarily the man's occupation that determines the social status of the household, but that a higher status for the woman "moves" the household out of the blue-collar or peasant class in the strict sense.

Nearly a quarter of the population studied is from a blue-collar background, while 12% are from the peasant class and 15% from the upper classes, with just under half coming from other social groups (Table 1). The proportion of individuals of peasant origin has decreased over the generations – and with the collapse of the peasant population associated with the modernisation of agricultural production (Mendras, 1967) – the proportion of individuals from the upper classes has increased, primarily because of the expansion of education (Cacouault & Œuvrard, 2009), while the proportion of individuals from blue-collar backgrounds appears to have remained more stable.[5]

3. Analysis of Life Courses

One way of exploring the interconnections between the residential, matrimonial, professional and parental dimensions of life courses is to measure the degree of association between the different dimensions. First, a sequence analysis is performed: for each of the four dimensions, the dissimilarity between all pairs of sequences[6] is measured using optimal matching and four distance matrices are obtained. The correlation between the distance matrices is then measured using the "RV coefficient". A typology of courses is then established using a hierarchical agglomerative clustering.

3.1. The Associations between the Dimensions

For both women and men, and regardless of their social background, two main associations stand out, between the residential and marital dimensions and between the marital and parental dimensions (Table 2). The process of decohabitation therefore seems to be primarily linked to the family sphere. This is particularly the case for women from blue-collar backgrounds and for men from blue-collar and peasant backgrounds. In the case of men, we find that the correlation between the residential and marital dimensions decreases in favour of the correlation between the residential and professional dimensions, with the former increasing from approximately 0.5 for the oldest generations to around 0.3 for those born from the 1960s onwards, while the latter, which stands at zero among the oldest generations, reaches 0.2 among the most recent generations (Figure I-A). In other words, the professional dimension is increasingly significant in the decohabitation process.

In addition, the professional dimension is generally poorly correlated with the other dimensions, highlighting the relative independence of the family and professional spheres. However, among women, the professional and parental dimensions are strongly associated, and the association becomes stronger over the generations

5. The category "other" includes a very broad range of social profiles. Given the high level of heterogeneity, a precise and relevant description would require breaking this category down into many groups, making further analysis confusing. A decision was therefore made to retain only the three groups corresponding to clearly identifiable social polarities, i.e. one "upper" (upper-class background) and two working or "lower" classes (blue-collar and peasant backgrounds).

6. The substitution cost is constant and equal to 2 for each dimension. The insertion/deletion cost is set at 3/4 of the maximum substitution cost, i.e. 1.5, thus balancing the importance of timing, duration and event sequencing in the consideration given to time in the optimal matching algorithm (Robette & Bry, 2012). Calculations were performed using the R software and the TraMineR package (Gabadinho et al.*, 2011).*

Table 1 – **Social background by generation (%)**

Generation	Social background				Total
	Blue-collar	Peasant	Upper	Other	
1932-1945	20.9	18.3	11.3	49.5	100
1946-1961	25.4	12.7	13.8	48.1	100
1962-1975	24.6	8.0	19.0	48.4	100
Total	24.1	12.2	15.1	48.5	100

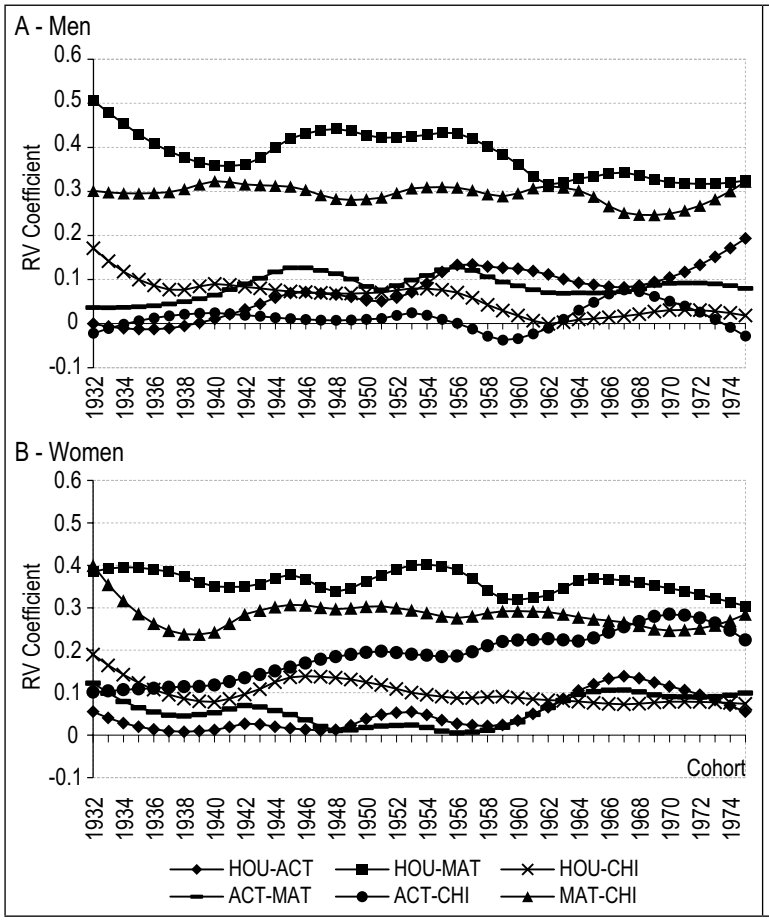
Reading Note: 20.9% of individuals born between 1932 and 1945 are from blue-collar background.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975. Author's calculations (weighted data).

Table 2 – **Correlations between the dimensions of life courses by gender and social background**

Gender	Dimensions of courses		Social background			Total
			Blue-collar	Peasant	Upper	
Women	Residential	Professional	0.026	0.002	0.090	0.034
	Residential	Marital	0.477	0.318	0.262	0.369
	Residential	Parental	0.139	0.083	0.029	0.097
	Professional	Marital	0.023	0.009	0.048	0.037
	Professional	Parental	0.226	0.155	0.199	0.198
	Marital	Parental	0.251	0.312	0.250	0.272
Men	Residential	Professional	0.154	0.021	0.035	0.076
	Residential	Marital	0.457	0.460	0.271	0.391
	Residential	Parental	0.046	0.117	0.036	0.041
	Professional	Marital	0.127	0.003	0.098	0.097
	Professional	Parental	0.010	0.019	0.063	0.006
	Marital	Parental	0.256	0.378	0.283	0.280

Notes: The correlations were calculated using the RV coefficient.
Reading Note: For women from a blue-collar background, the correlation between the residential and professional dimensions is 0.026.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

Figure I – **Change in the correlations between dimensions**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4). The correlations are calculated using the RV Coefficient RV. "HOU" refers to the residential dimension, "ACT" to the occupational dimension, "MAT" to the matrimonial dimension and "CHI" to the parental dimension.
Reading Note: For men born in 1932, the correlation between the matrimonial and parental dimensions is 0.3. For women born in 1932, the correlation between the residential and parental dimensions is 0.2.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

(Figure I-B), with the correlation increasing steadily, from 0.1 to nearly 0.3 for cohorts born around 1970.

3.2. Multidimensional Scaling

To further investigate life courses, we turn to multiple sequence analysis (see Pollock, 2007 and Gauthier *et al.*, 2010). Here, optimal matching is performed based on all four dimensions jointly[7], meaning that the association between the different dimensions is no longer the object of analysis, as it was previously, but is instead incorporated into the construction of the data and calculations. Optimal matching is performed separately for men and women.[8] We thus obtain two distance matrices, which serve as the basis for most of the analyses that follow.

Multidimensional scaling techniques are then used to represent distance matrices in an *N* dimensional space. For women, the first axis of this space is strongly correlated with the age at first independent home, the age at first birth, the age at second birth and the number of years spent in a couple (between 14 and 35 years), ordering women according to the timing of their transition from the family of orientation to the family of procreation.[9] The second axis is strongly correlated with the amount of time spent in long-term employment, contrasting women who entered the labour market early with predominantly inactive women, with, in intermediate positions, women having remained in education for many years and having entered the labour market at a relatively late stage. For men, the first axis is, as it is for women, strongly correlated with age at first independent house, age at first birth and the number of years spent in a couple (between 14 and 35 years). The second axis, on the other hand, is somewhat different, pitting men having spent the most time in long-term employment against those who spent more years in education or in short-term employment.

Based on this initial analysis, entry into the marriage market and entry into the labour market appear to be relatively independent for both men and women, a finding consistent with the desynchronisation of the thresholds of the family and professional spheres highlighted by Galland (1995).

3.3. Typologies of Life Courses

By applying a hierarchical agglomerative clustering to the distance matrices[10], we are able to identify the basic regularities in the corpus of life courses, i.e. not the "modal course" but a set of standard courses. The decision as to the number of clusters to include in the typology is governed by the heuristic potential of the results and a trade-off between parsimony and cluster homogeneity. Since men's courses tend to be less varied than women's (see above), the number of clusters needed to account for the forms taken by these courses (i.e. four) is lower than it is for women (six clusters).

For men, the first cluster includes 25% of the respondents, with the members of this cluster being distinguished by the fact that they access their first independent home, form a couple and have their first child relatively late and generally have two children at the age of 35. This standard course will be referred to subsequently as "2CHI-LATE". By contrast, in the second cluster ("2CHI-EAR", 28%), the transition from the family of orientation to the family of procreation occurs at a relatively early stage. Most men in this cluster also have two (or three) children by the age of 35. In the third cluster ("SINGL", 21%), men are mostly single and without children at the age of 35. Finally, in the fourth cluster ("1CHI-LATE", 26%), men access their first independent dwelling and form a couple later than in the second cluster but earlier than in the first cluster and, above all, become parents later than men in the other clusters and have only one child at the age of 35. As we can see, the professional sphere appears to play a limited role in the construction of the clusters: the key factors differentiating the life courses examined are the conditions of entry into the marriage market.

The space of life possibilities suggested by the typology does not present the same polarisations from one social class to another. In fact, the standard "2CHI-LATE" and (to a lesser extent) "SINGL" courses are over-represented among the sons of farmers, while the "2CHI-EAR" courses are over-represented among the sons of blue-collar workers and the "1CHI-LATE" and "SINGL" courses are over-represented among the sons of

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7. The same costs (substitution and indel*) as in the previous analysis are retained.*

8. Because of the earlier stage at which transitional events among women take place and the significance of inactivity among women, it is more sensible to separate the analyses for each gender.

9. While this first axis appears to be relatively independent of the professional sphere, we find that women who entered the marriage market the earliest appear to experience long episodes of inactivity. The black and white index plots are illegible and are therefore not shown here. The colour versions are available from the author on request.

10. With Ward's clustering criterion and class consolidation using the PAM (Partition Around Medoids) algorithm.

upper-class parents (Table 3). First, these differences can be interpreted based on the link between the professional career and entry into the marriage market: the sons of blue-collar workers contrast with the sons of upper-class parents in terms of the timing of the transition from the family of orientation to the family of procreation since the latter, by spending more time in education, enter the labour market at a later stage and tend to postpone the stage of "accession to the attributes of [family] maturity". In other words, for them, youth operates as a moratorium (Chamboredon, 1985, p. 23). On the other hand, the tendency of farmers' sons to enter the marriage market at a late stage (or indeed not at all) is linked to their dominant position on this market (Courgeau & Lelièvre, 1986; Bourdieu, 2002).

The main difference in the typology of women's courses comes from the fact that inactivity (non-work) is a central feature of two clusters, "INACT-3CHI" and "INACT-2CHI" (of the order of 12% in both cases). The first of these clusters differs from the second in that decohabitation occurs earlier, the modal number of children at age 35 is higher (3 compared to 2) and inactivity predominates throughout the professional trajectory, whereas periods of non-work are generally the result of a career break in the "INACT-2CHI" class. The profiles of the other four clusters are similar to those of the male typology: there is a cluster of singles without children ("SINGL", 13.9%), a cluster of women in couples with generally one child at 35 years of age and having had their child relatively late ("1CHI-LATE", 26.8%), and two clusters of women in couples with two children at the age of 35, one of which is characterised by a relatively early transition from the family of orientation to the family of procreation ("2CHI-EAR", 11.7%), while the other is characterised by a relatively late transition ("2CHI-LATE", 22.9%).

These standard courses are not evenly distributed according to social background. The "SINGL" and "CHI-LATE" clusters are clearly overrepresented among women from the upper classes (Table 4): for them, remaining in education for longer often means postponing the family transition. The courses of working women with

Table 3 – **Standard life courses of men according to their social background (%)**

Standard course	Social background			Total
	Blue-collar	Peasant	Upper	
SINGL	18.2	22.3	26.3	20.8
1CHI-LATE	23.4	19.1	29.0	25.9
2CHI-EAR	35.6	25.9	19.2	28.5
2CHI-LATE	22.8	32.8	26.3	24.8
Total	100	100	100	100

Reading Note: 18.2% of men from a blue-collar background have a standard "SINGL" course.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), men living in an ordinary household in metropolitan France and born between 1932 and 1975.

Table 4 – **Standard life courses of women according to their social background (%)**

Standard course	Social background			Total
	Blue-collar	Peasant	Upper	
SINGL	10.7	13.5	18.2	13.9
1CHI-LATE	21.4	24.6	40.2	26.8
2CHI-EAR	13.3	13.7	5.7	11.7
2CHI-LATE	25.6	24.9	18.4	22.9
INACT-2CHI	11.9	9.9	12.0	12.1
INACT-3CHI	17.1	13.5	5.5	12.7
Total	100	100	100	100

Reading Note: 10.7% of women from a blue-collar background have a standard "SINGL" course.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), women living in an ordinary household in metropolitan France and born between 1932 and 1975.

two children ("CHI-EAR" and "CHI-LATE") are slightly over-represented among women from the working classes (both blue-collar and peasant). Finally, inactivity associated with high fertility ("INACT-3CHI") is clearly more common among the daughters of blue-collar workers, underlining the reproduction of the original family model, where decohabitation is associated with social autonomy achieved through marital union (Bloss *et al.*, 1990).

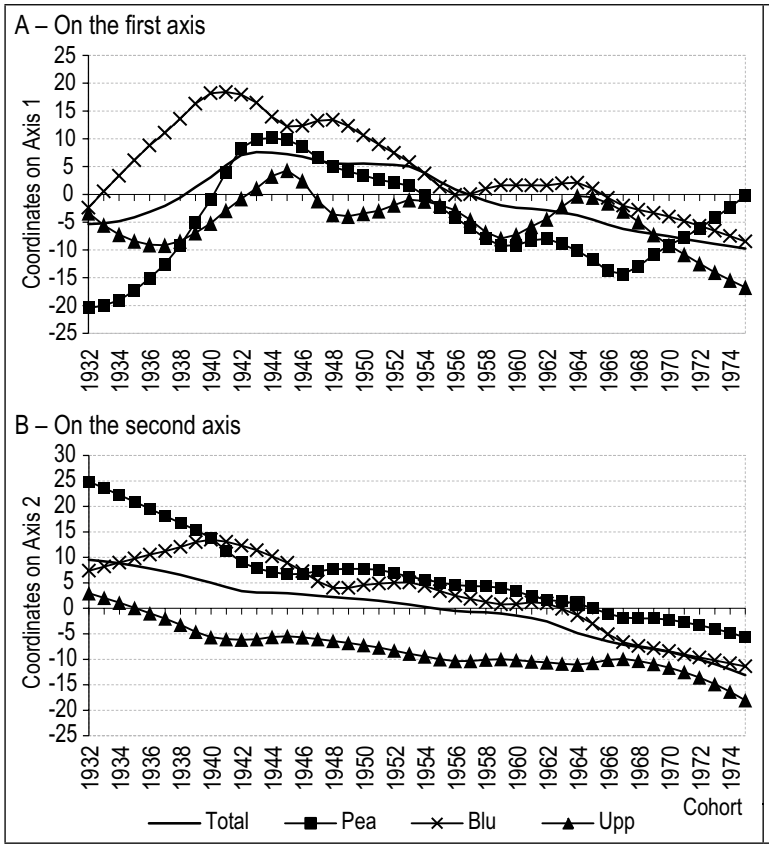
4. Changes

4.1. Changes in the Multidimensional Scaling Factors

By examining the evolution of men's coordinates in the space of factors (axes) obtained from multidimensional scaling (see above), we can first identify two periods for the transition from the family of orientation to the family of procreation (axis 1), with the transition occurring at an increasingly early stage from the early 1930s to the early 1940s, at which point the trend reverses, especially from the cohorts of the mid-1970s onwards (Figure II-A). These results are consistent with the timing of the baby boom (Daguet, 1996). The sons of peasants also stand out by virtue of their earlier and more pronounced family transition at the beginning of the period, through a catch-up effect, a trend that resumes in the mid-1960s. The professional transition (axis 2), meanwhile, is found to decline steadily throughout the period, regardless of social background (Figure II-B).

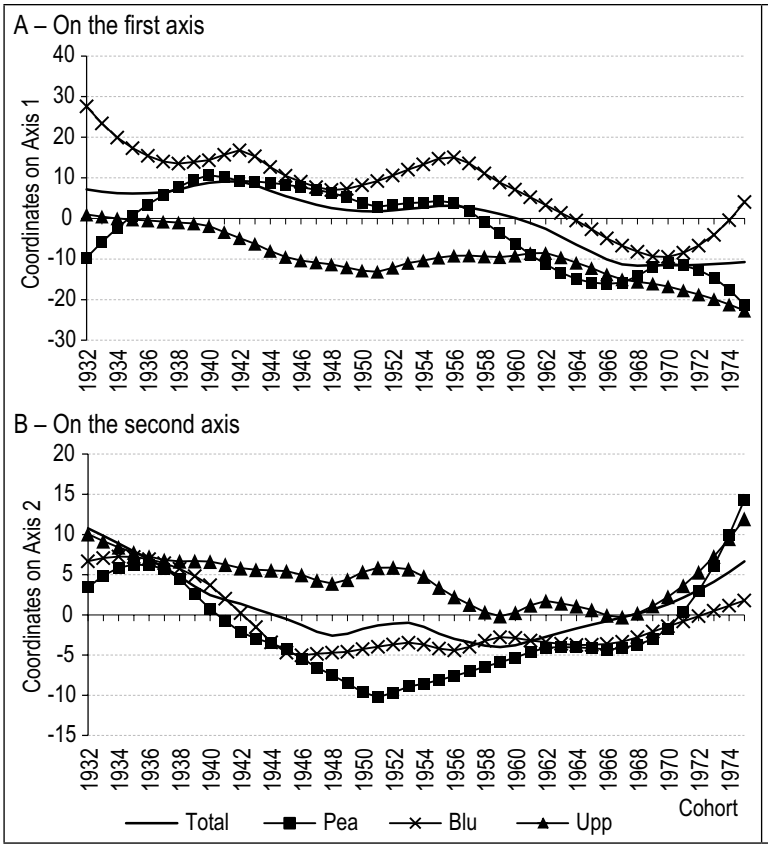
In the case of women, the evidence points to a later family transition among the cohorts of the late 1960s compared to those of the early 1940s, a trend also consistent with the end of the baby boom (Figure III-A). Among women, the case of the children of peasants also stands out insofar as their family transition is found to have occurred increasingly early until the cohorts born around 1940. The changes in women's positions on the professional axis comprises several periods (Figure III-B): the amount of time spent in long-term employment increases up to the cohorts of the late 1940s (probably because of the fall in inactivity among women), but decreases from those of the late 1950s onwards (probably as a result of prolonged education).

Figure II – **Change in position according to the social background of men**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4). "Pea" = peasant origin; "Blu" = blue-collar origin; ""Upp" = upper class origin.
Reading Note: The higher the coordinate on factorial axis 1, the earlier the transition from the family of orientation to the family of procreation. For men born in 1932 and from a peasant background, the average coordinate on the first axis is -20. The higher the coordinate on factorial axis 2, the earlier the entry into the labour market. For men born in 1932 and from a peasant background, the average coordinate on the second axis of the factorial analysis is 25.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), men living in an ordinary household in metropolitan France and born between 1932 and 1975.

Figure III – **Change in position according to the social background of women**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4). "Pea" = peasant origin; "Blu" = blue-collar origin; ""Upp" = upper class origin.
Reading Note: The higher the coordinate on factorial axis 1, the earlier the transition from the family of orientation to the family of procreation. For women born in 1932 and from a peasant background, the average coordinate on the second axis of the factorial analysis is -10. The higher the coordinate on factorial axis 2, the shorter the amount of time spent in long-term employment. For women born in 1932 and from an upper-class background, the average coordinate on the second axis of the factorial analysis is 10.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), women living in an ordinary household in metropolitan France and born between 1932 and 1975.

4.2. The Significance of Social Background

Here, analysis of variance methods are used, with the distance matrix between courses as a dependent "variable" and social background as an independent variable and with the analysis being repeated for each birth cohort. The proportion of variance explained measures the significance of background.

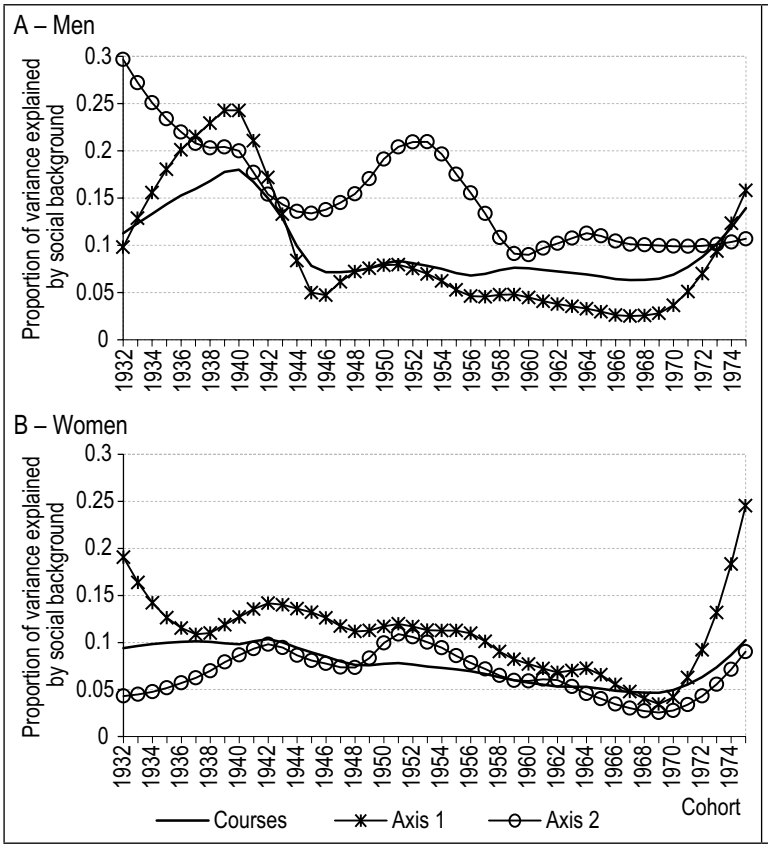
Among men, we see a "bump" at the beginning of the period, followed by a degree of stability between the generations of the mid-1940s and late 1960s, followed by an increase (Figure IV-A). Among women, the proportion of variance explained by social background decreases between the generations of the mid-1940s and the late 1960s before subsequently increasing (Figure IV-B). In other words, the significance of social background for the development of life courses appears to increase for women and men in the most recent cohorts, with the impact being slightly greater among men.

The analysis can be refined using, as a dependent variable, the coordinates on axes 1 (family dimension) and 2 (professional dimension) of the factor analysis performed previously (multidimensional scaling). For both men and women, the change in the proportion of variance explained by social background takes a similar form for the family dimension and for the life courses as a whole, but with more marked fluctuations. In particular, the significance of social background for the family transition among women rose sharply at the end of the period, increasing more than fivefold over the cohorts of the early 1970s.

For men and the professional dimension, on the other hand, the trend is towards a sharp decline between the first cohorts and those born around 1960[11]: the significance of social background decreased roughly threefold, from an explained variance of 30% to less than 10%, a trend linked to the expansion of education. The significance of background for the professional dimension is more stable – and on average lower – among women. Lastly, among women, the significance of background is greater for the family dimension than it is for the professional dimension, whatever the birth cohort, whereas it is greater

11. Despite a rebound for cohorts born between the mid-1940s and the early 1950s.

Figure IV – **Change in the significance of social background**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4).
Reading Note: For women born in 1932, the proportion of the variance of the distance matrix between courses explained by social background is approximately 9%; the proportion of the variance of the coordinates on the first axis of the factorial analysis explained by social background is approximately 19%; the proportion of the variance of the coordinates on the second axis of the factorial analysis explained by social background is approximately 4%.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

for the professional dimension among men for most of the cohorts.

4.3. Gender Differences and the Significance of Gender

The same approach, but this time using sex as an independent variable, can be used to assess the significance of gender for the development of life courses. Gender plays a limited and increasingly small role from the oldest cohorts to those born around 1950 and appears to remain relatively constant thereafter (Figure V). The proportion of variance explained by gender for the family and professional dimensions shows more fluctuations, although the general trend is towards a degree of stability, at a relatively low level (less than 5% for most cohorts). In general, the significance of gender is highest among individuals from peasant backgrounds and lowest among those from the upper classes (Figure VI). In fact, this trend is apparent from the cohorts of the mid-1940s onwards, with gender becoming increasingly significant for children from peasant backgrounds from the cohorts of the mid-1960s onwards. The proportion of variance explained increases fourfold within a period of roughly ten years, rising from 6 per cent to about 24 per cent.

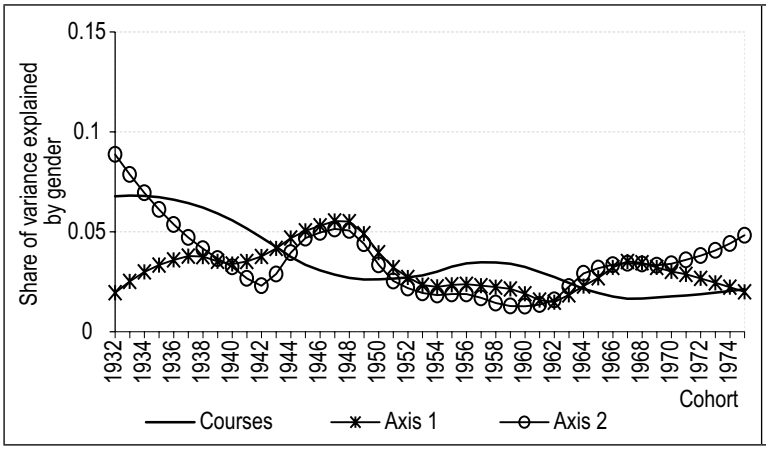
4.4. Diversity of Life Courses

The degree of diversity of life courses will now be examined by calculating average distances[12] for different social groups. First, we see that the life courses of women are significantly more varied than those of men, regardless of social background (Table 5). The main explanation for this difference probably lies in the prevalence of inactivity in women's careers. Moreover, among both women and men, the most homogeneous courses are to be found among the children of upper-class parents, while the children of blue-collar workers present the most heterogeneous courses.

Over the long term, the degree of diversity decreases slightly among women (Figure VII-A), indicating that the trend is towards a

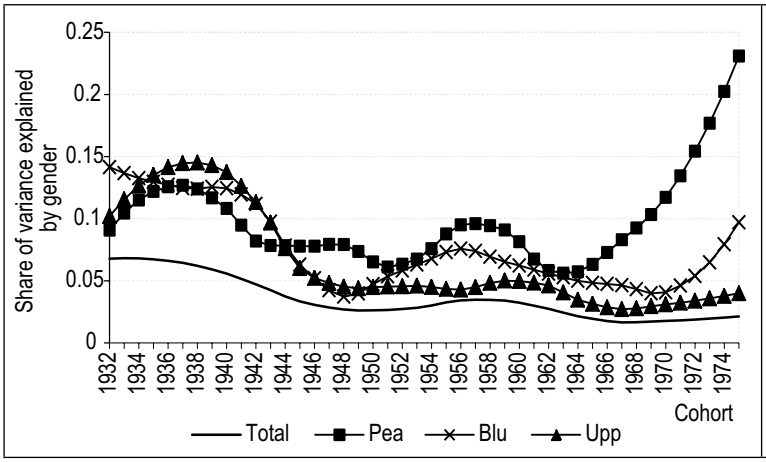
12. The distances used are those calculated previously using optimal matching methods.

Figure V – **Change in the significance of gender**



Note: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4).
Reading Note: For individuals born in 1932, the proportion of variance of the distance matrix between courses explained by gender is approximately 7%.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

Figure VI – **Change in the significance of gender according to social background**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4). "Pea" = peasant origin; "Blu" = blue-collar origin; ""Upp" = upper class origin.
Reading Note: For individuals born in 1932 and from an upper-class background, the proportion of variance of the distance matrix between courses explained by social background is approximately 10%.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

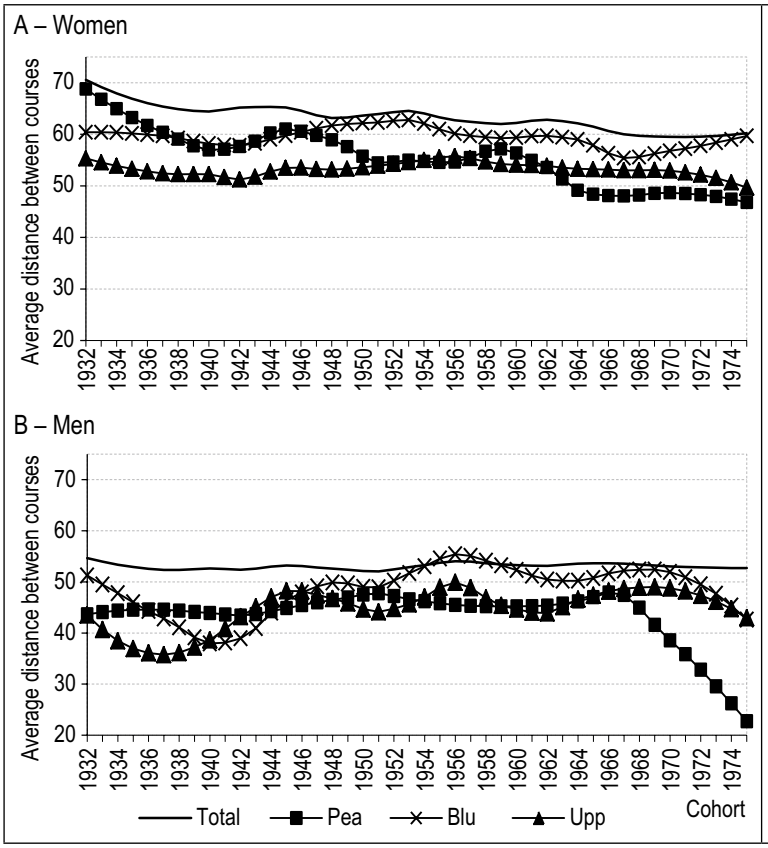
Table 5 – **Diversity of life courses**

Social background	Gender	
	Women	Men
Blue-collar	62.9	52.4
Peasant	57.5	45.0
Upper	53.1	43.8
Total	65.3	55.2

Reading Note: The average distance between the life courses of women from a blue-collar background is 62.9.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

"standardisation" of courses. However, on closer inspection, standardisation applies to women of peasant origin, with the diversity of courses remaining relatively constant among the other categories. Among men, diversity is stable, although the observed stability is the result of the aggregation of contrasting trends according to social background (Figure VII-B). In fact, we see a sudden standardisation of courses among the sons of peasants starting with the cohorts of the mid-1960s, which may be an effect of the expansion of access to secondary education for these

Figure VII – **Change in the diversity of courses according to social background**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4). "Pea" = peasant origin; "Blu" = blue-collar origin; ""Upp" = upper class origin.
Reading Note: The diversity of life courses is calculated based on average distance. For women born in 1932 and from a blue-collar background, the average complexity is approximately 60. For men born in 1932 and from a blue-collar background, it is approximately 52.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

categories (Jégouzo & Brangeon, 1975; Œuvrard & Rondeau, 1985). The courses of the sons of blue-collar workers follow a pattern of standardisation from the oldest cohorts to those of the early 1940s followed by de-standardisation until the cohorts of the late 1950s, remaining relatively stable thereafter. Changes are found to be more chaotic among the sons of upper-class parents.

4.5. Complexity of Life Courses

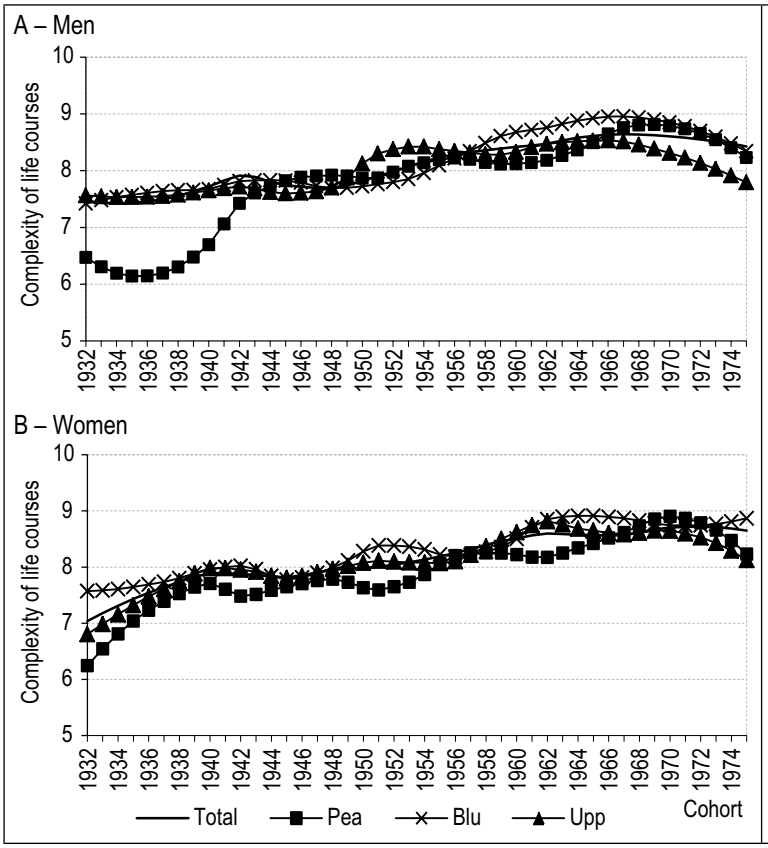
The "turbulence" of courses is an indicator of their complexity (Elzinga & Liefbroer, 2007). In other words, it gives an idea of the "differentiation" of courses – i.e. the extent to which they tend to become increasingly complex, in the sense of a greater number of states experienced and heterogeneous durations of the various states.

Regardless of class of origin, differentiation among men increases slightly until the cohorts of the late 1960s (Figure VIII-A). The evidence points to a rapid re-adjustment of the complexity of the courses of peasants' sons born between the mid-30s and the mid-40s. Women's courses also differ, following a pattern similar to that of men (Figure VIII-B). Trends are similar regardless of the class of origin.

The differences in the complexity of courses between men and women are ultimately very limited, as they are when comparing different social origins, with a tendency towards a slight increase. The differentiation – i.e. the increasing complexity – of the courses of young French adults observed here confirms, over a longer period of time, the results of Elzinga & Liefborer (2007)[13], as well as one of the common hypotheses about the development of life courses (Shanahan, 2000). On the other hand, another hypothesis, that of the increasing diversity of courses – i.e. their de-standardisation – due to the "progress" of mobility and flexibility, and, ultimately, to the individualisation of courses, is not supported by the findings of this study.[14] Over the long term, the life courses of young French people appear to

13. As noted above, little empirically-based research has been conducted to test the hypotheses of the standardisation or differentiation of life courses. This is even more the case when a social background dimension is included. In other words, there are few points of comparison.
14. Elzinga & Liefbroer (2007) found evidence of the diversification of courses, but focused on the family dimension and only considered women's courses.

Figure VIII – **Change in the complexity of life courses according to social background**



Notes: The curves are smoothed using the "LOWESS" method (locally weighted scatterplot smoothing; span=0.4). "Pea" = peasant origin; "Blu" = blue-collar origin; ""Upp" = upper class origin. The complexity of individuals' life courses is calculated using the "turbulence" index developed by Elzinga & Liefbroer (2007).
Reading Note: The average complexity between the life courses of men born in 1932 and from a blue-collar background is approximately 7.4. For women born in 1932 and from a blue-collar background, the average complexity is approximately 7.6.
Sources and coverage: *Santé et itinéraire professionnel* (Health and Professional Career) survey (DREES-Dares, 2006-2010), individuals living in an ordinary household in metropolitan France and born between 1932 and 1975.

be relatively constant in terms of their diversity and are no more or less predictable or socially structured than they were in the past.

* *
*

The empirical analyses reported in this paper are based on the *Santé et itinéraire professionnel* survey, which provides information about the life courses between the ages of 14 and 35 of 5,066 women and 4,229 men born between 1932 and 1975 and living in an ordinary household in metropolitan France. Optimal matching (OM) methods were used, allowing simultaneously to circumvent the limitations of an approach based on transition thresholds (i.e. events) by considering the entire course as a unit of analysis, to take into account the interdependence of the different dimensions (residential, marital, parental and professional) of life courses, and to construct typologies rather than aggregate indicators, i.e. to restore a space of possibilities.

Among the key findings are that decohabitation is more associated with the family sphere than with the professional sphere and that the family and professional spheres have little correlation with one another. However, the link between the residential and marital dimensions was found to be much stronger among young people from blue-collar backgrounds. Among men, the link between the residential and marital dimensions was found to have decreased in favour of the residential-professional link, while the link between the professional and parental dimensions was found to be significant only for women, among whom it increases over the generations.

The impact of social background on life courses has increased since the late 1960s and is more pronounced in the family sphere among women and in the work sphere among men. Gender differences are on the decline, particularly among the pre-1950 generations, regardless of social background. Lastly, the results show no evidence of a clear trend towards a de-standardisation of life courses. However, the evidence suggests that they are becoming increasingly complex. □

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Inequality of Resources Among Young Adults: An individualised Approach

Laura Castell* and Sébastien Grobon**

Abstract – This paper proposes a new measure of the financial situation of young adults by constructing an "individualised" measure of young adults' standard of living, distinct from that of the parental household. To this end, we incorporate a monetary valuation of co-residence and a precise quantification of parental financial assistance using the 2014 *Enquête nationale sur les ressources des jeunes* (National Survey on the Resources of Young Adults). The proposed approach to living standards is shown to correlate better with perceived financial well-being as reported by young adults compared to the standard approach. More than half of the individualised income of young adults is found to come from parental transfers, whether in monetary form or in kind through co-residence. Thus, a direct effect of social background on the standard of living remains in the individualised standards of living, as does an indirect effect through other determinants such as level of education and activity status. At a comparable individual standard of living, the perceived financial well-being of young adults is also found to depend on their future prospects, which are directly related to potential parental assistance and to the fact of having good relationships with parents.

JEL Classification: D13, I32, H27
Keywords: young adults, standard of living, individual income, inequality, co-residence, inter-household transfers, social background, perceived financial well-being

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

** Insee (laura.castell@insee.fr); ** Dares-MAE and INED (sebastien.grobon@travail.gouv.fr). At the time of writing, the authors worked at the DREES and at Insee and INED respectively.*

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The transition to adulthood is a period of time between dependence on the parental household and independence through the emergence of a new, self-subsistent household. It is also a period of financial vulnerability in which intergenerational transfers play a major role (Herpin & Déchaux, 2004; Schoeni & Ross, 2005; Whightman *et al.*, 2012; d'Albis *et al.*, 2017; Kranklader *et al.*, 2018). Their unequal distribution means that the processes of leaving the parental home and, especially, educational choices are highly dependent on parental income (on leaving home: see Kahn *et al.*, 2013; Solard & Coppoletta, 2014; Castell *et al.*, 2016a; on education: see Sandefur *et al.*, 2005; Kalenkoski *et al.*, 2010). Intergenerational transfers contribute to a form of social reproduction (Paugam & Zoyem, 1998; Albertini & Radl, 2012; Jentsch & Reiter, 2018) allowing the better-off to spend more time in education, while the least well-off are forced to ensure their subsistence at a time when they are likely to encounter major difficulties on the labour market. In other words, the income and resources available to young people transitioning to adulthood – including those that reflect the capacity of families to support young adults to achieve autonomy – condition the level of education and the conditions of entry into the labour market, both of which are key determinants of future inequalities (Aliaga & Lê, 2016; Dherbécourt, 2018).

Public policies have an important role to play in enabling the least affluent young adults to finance their departure from the parental home or their studies without having to resort to family solidarity (Van de Velde, 2008; Brandt & Deindl, 2013) and in preventing those facing the greatest financial difficulties from being trapped in lasting insecurity because of a lack of income at this pivotal time. In France as in other European Bismarckian welfare states (Belgium, Germany, Greece, Spain, Luxembourg, Austria, Italy and Portugal), access to government aid is often restricted by age limits, and government aid is designed more to help families and complement private solidarity than to provide young adults from modest backgrounds with the means to be financially independent (Chevalier, 2016, 2018; HCF Report, 2016). Despite these challenges, it remains difficult to identify those groups that are in difficulty since the standard of living of young adults is poorly known for a number of reasons, including because of incomplete data on income specific to young adults, the difficulty of comparing young adults with different co-residence statuses, and the difficulties posed by the notion of household when studying this particular population.

The purpose of this paper is to gain a better understanding of the unequal distribution of income and resources available to young adults, and their perception of their level of income and resources. Using the *Enquête nationale sur les ressources des jeunes* (ENRJ, a national survey on young adults' resources carried out by the DREES – the statistical directorate of the Ministry of social affairs – and Insee), we propose a measure of the standard of living of young adults that is distinct from that of the parental household for young adults living with their parents and that takes into account all parental transfers, whether in-kind or financial. The advantage of an "individualised" measure is that, for the first time, the living standards of all young adults can be compared. Such a comparison had never been made in France before, nor to our knowledge in any other country. The paper shows that an individualised approach to living standards results in a less dispersed distribution that is, all other things being equal, better correlated with the experiences of young adults than the equivalised disposable income measured at the household level in the usual approach to the standard of living. The proposed approach further highlights the importance of the public and private assistance received by young adults. It does not erase the role of social background, first of all because the "individualised" measure incorporates parental transfers, but also because young adults' individual income and resources are closely linked to characteristics strongly influenced by social background, such as education and departure from the parental home. Finally, an examination of perceived financial well-being shows that, beyond their current standard of living, the experiences of young adults also depend on their view of the future and on parental assistance, which further underlines the central role of parental assistance in helping young adults in France to achieve financial independence.

The remainder of the paper is structured as follows: section 1 sets out the reasons for using an individualised measure of living standards for young adults, while section 2 details the construction of the measure and compares the living standards of young adults with those found using the standard approach. Section 3 presents the results of this approach from the point of view of inequalities in living standards among young adults.

1. The Limitations of the Conventional Measure of Living Standards for Understanding the Situation of Young Adults

The current method used to measure the standard of living for young adults essentially raises two issues. The first one, at a theoretical level, refers to the notions of household and income sharing, at a time of life when the boundaries that define households can be blurred by the fact of living in several homes at once (multi-residence) and by the transition to independence. The second issue, at a practical level, concerns the lack of data on the specific income and resources available to young adults, particularly on the financial assistance they receive.

1.1. The Limitations of the Income Sharing Hypothesis

The standard way of calculating the standard of living is based on assumptions of questionable validity when considering young adults. Indeed, assuming that all the incomes received by all the household members are pooled and equally shared seems questionable, in general, to assess individuals within the household rather than the household as a unit. This difficulty arises in the case of young adults who co-reside with their parents, just as it arises in the analysis of gender income gaps (Donni & Ponthieux, 2011; Meulders & O'Dorchai, 2011) or in the analysis of child poverty. To better assess the situation of individuals within the household, it would be necessary to look at the interactions between the the household members and empirically identify the actual sharing rule established between a young adult and their parents, i.e. how income and resources are shared, based on data on intra-family transfers and the consumption of each member.

The income pooling hypothesis is particularly questionable when considering young adults, who are in a transitional period of gradually increasing independence even if they still live in the family home. In France, according to the results of the ENRJ survey, just 16% of young adults living with their parents at least part of the time give part of their income to their parents on a regular or occasional basis. When they do so, they share less than one quarter of their own income. In addition, young adults develop specific preferences, which include a distinct consumption structure (Portela, 2018) and cultural practices different from previous generations (Detrez, 2017), but also a specific perception of the future, values and particular political preferences (Grobon & Portela, 2016). Where incomes are not pooled, and given these differences in preferences, the question arises of equating the standard of living of young adults with that of the group formed with their parents.

The French redistribution system implies a degree of ambiguity: a young adult is considered to be a dependent child, and some of the social assistance benefits granted to young adults are distributed via the parental household (in the form of family allowances and personal tax allowances), thereby in line with the standard household approach and enshrining the key role of families in supporting and assisting young adults (Van de Velde, 2008). However, another part of the assistance granted is directly allocated to young adults with the aim of encouraging their independence and their investment in human capital – including housing allowances, scholarships and public education – even if some of these benefits are income-tested on the parents' income.

The standard approach to the household as a unit makes it difficult to compare young adults who have achieved residential independence with those who co-reside with their parents. While non-co-residents are considered as separate and autonomous households, even if they receive significant parental financial support, co-residents are regarded as forming part of the parental household. Because of this difference in how each category is treated, and although the distinction is not based on empirical evidence of different lifestyles and levels of autonomy between co-residents and non-co-residents, studies on the subject generally conduct separate analyses according to residential status (for France, see Lhommeau, 2014; Robert-Bobée, 2002). The fact of living in the parental home part of the time (semi-co-residence), which applies to one in five young adults, is particularly problematic since young adults in this category can be viewed as belonging to both the parental household and to their own household. One solution is to associate all young adults with the parental household, including non-co-residents and semi-co-residents (Albouy *et al*., 2003). This method makes it possible to study the family circle with the aim of reconstructing all the assistance received by a young adult and their parents, but not the situation of the young adults that interests us here.

1.2. Insufficient Data to Measure the Standard of Living of Young Adults

In France, the standard measure of living standards in official statistics is the equivalised household disposable income drawn from a survey on tax and income (*Enquête revenus fiscaux et sociaux*, or ERFS).[1] However, this measure does not cover the entire population of young adults, and the ERFS uses administrative sources that do not take into account the specificities of their income and resources.

One difficulty is that households whose reference person is a student are excluded from the measure. More than half of students' income and resources is made up of financial assistance from their parents (Castell *et al.*, 2016b), which is poorly captured by tax data. Tax data mainly capture child support, the amounts of which are under-reported because of the ceiling on the associated tax deduction: in 2014, 307 million euros of child support were declared by households whose reference person was aged between 18 and 24 years and filed his or her own tax return; according to the ENRJ survey, these payments amount to 1.8 billion euros. Some earned income, such as income from apprenticeship contracts, traineeships, and holiday and student jobs, which are exempt from income tax up to a certain threshold, is also not taken into account.

In addition, like most household surveys, the ERFS only covers "ordinary" households, meaning that it excludes people living in communities (in the case of young adults, these mainly include boarding schools, hostels and university halls of residence). However, in 2014, one in six young adults lived at least partly in a community setting, mainly in boarding schools and university residences (Castell *et al.*, 2016a).

Ultimately, the current approach to living standards excluding communities and households where the reference person is a student only covers 4.6 million young adults, i.e. a population 12% smaller than that covered by the ENRJ survey (covering 5.2 million young adults), which is representative of all 18-24 year olds.[2]

2. An Individualised Approach Based on Adequate Data and the Valuation of Co-Residence with Parents

To address these theoretical and practical limitations, this paper proposes to use an approach designed to distinguish the standard of living of young adults who live with their parents from that of their parents, i.e. to individualise their standard of living, using the detailed inventory of the total income and resources available to young adults, including financial assistance from parents provided by the ENRJ (see Box 1).

2.1. The *Enquête nationale sur les ressources des jeunes* (ENRJ): A New and Comprehensive Source for Measuring Young Adults' Living Standards

The scarcity of studies dealing specifically with the standard of living of young adults in France[3] can be explained by the lack of sources providing a satisfactory insight into their income and resources. In France, the most comprehensive previous survey was the *Jeunes et carrière* survey, a thematic module of the 1997 Labour Force Survey on young adults and their professional career, which, for the first time, made it possible to study young adults' income and resources in greater detail, including parental financial assistance (Herpin & Verger, 1997; Robert-Bobée, 2002). Other more recent sources, such as the *Statistics on Income and Living Conditions* survey (SRCV in French) and Insee's Household income and expenditure survey (*Budget de famille*, or BdF), can be used to obtain an estimate of family transfers, although the survey questions are not particularly detailed. However, the amounts of assistance received differ significantly according to the method of collection used: regular assistance from other households[4] varies, for example, between averages of 1,560 euros per year in the SRCV survey in 2014 and 1,610 euros in the BdF survey in 2011[5] and between 2,730 and

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1. Conducted annually by Insee, the survey covers more than 50,000 ordinary households in metropolitan France. It involves reconciling the last quarter of the Labour Force Survey with tax records from the fiscal administration (DGFiP) and the social security records provided by the national family and social allowance offices (Cnaf, Cnav and CCMSA).

2. However, like other household surveys, the ENRJ excludes from its scope homeless young adults, who, on the face of it, represent the most precarious category of young adults. The number of French-speaking young adults in this situation in 2012 is estimated at just under 9,000, or less than 1% of all young adults living in metropolitan France.

3. To our knowledge, no comparable studies have been carried out in other countries to measure living standards among young adults at the individual level. However, data exist that would allow such an analysis. In Europe, the SHARE survey (Albertini & Radl, 2012; Papuchon, 2014) contains data on transfers to young adults, but is limited to the parents' point of view. In the United States, the supplements to the Panel Study of Income Dynamics devoted to intergenerational transfers (Schoeni & Ross, 2005) and the transition to adulthood (Wightman et al.*, 2012) include detailed modules on income and resources.*

4. The field covered includes 18-24 year olds living in their own home (excluding communities) in metropolitan France.

5. This corresponds to the amount of regular assistance provided over the last 12 months. On average, occasional support represents 1,040 euros over the last two months.

Box 1 – **The *Enquête nationale sur les ressources des jeunes* (ENRJ - National survey on the resources of young adults)**

The ENRJ survey was conducted in the last quarter of 2014 by the statistical directorate of the Ministry of Health and Social Affairs (DREES) and the French National Statistical Institute (Insee) among 5,800 young adults aged 18-24 living in metropolitan France, Réunion and Guadeloupe, whether residing in ordinary housing or in a community setting (boarding school, university hall of residence, home for young workers, gendarmerie, etc.). One of the core principles of the ENRJ is to survey both young adults and their parents.

The income and resources available to young adults and taken into account in this paper are drawn from the income and resources reported in the survey, namely (for further details, see Castell *et al.*, 2016a):

- earned income in 2014, whether the work undertaken is regular or occasional, declared or not, from one hour of work upwards (including holiday jobs);

- income from public transfers in 2014: scholarships, housing allowances, unemployment benefits, active solidarity income (RSA), work integration contract (*contrat d'insertion dans la vie professionnelle*, or CIVIS), sickness, disability or invalidity benefits, family benefits and local allowances;

- financial assistance from parents, whether regular or one-off and in the form of payments or purchases. Regular assistance is recorded at the time of the survey and includes: non-earmarked monetary payments, contribution to food expenditure, payment of rent, fuel, vehicle maintenance and insurance costs, public transport expenditure, telephone rental and Internet charges, leisure expenditure and, finally, supplementary health care. Assistance is annualised based on any changes in living circumstances. The types of one-off assistance from parents taken into account include tuition fees, clothing, equipment and foreign travel expenses;

- other income and resources: regular financial assistance from persons other than parents, real estate income and spousal income in the case of young adults living as a couple in their own home.

The standard of living of parental households is an equivalised household disposable income obtained from tax and social security records matched with the survey data.

Moreover, the ENRJ takes into account the specificities of the situation of young adults – in this case, the fact of living in more than one home and changes in activity status during the year. A distinction is made between co-residents (living together all the time), non-co-residents (living apart) and semi-co-residents (living together some of the time). A further distinction will be made between young adults who are mostly in employment (in work for more than one quarter during the year), young adults who are mostly unemployed or inactive (in three or more quarters during the year) and young adults in education all year round(i). The typology takes into account sub-annual changes, which are particularly important at this age, allowing for comparisons to be made between the income and resources available in a given year and the known situation during that year, and not just at time *t* (see Castell *et al.*, 2016a).

(i) Young adults leaving the education system during the year, with or without a job, are included in the overall analysis but not studied specifically.

6,050 euros using more detailed survey questionnaires, as in the ENRJ in 2014.[6]

Conducted in 2014, the ENRJ addresses the lack of data on income and resources and the methodological difficulties related to coverage. The ENRJ is the first nationwide survey covering all young adults aged 18 to 24 in France regardless of their residential and activity status. The survey also includes detailed questions aimed at identifying all the young adults' income, including private transfers, whether in cash or in kind, but also all earnings from paid work and public transfers.

2.2. Individual Income and Resources and the Valuation of Co-Residence with Parents

The individual income and resources of young adults reported in the ENRJ and taken into account here include the following: earned income, public monetary transfers, monetary transfers from parents, and other income such as support in kind[7], financial aid from other persons and income from real estate. Levies are not taken into account, including income tax and housing tax, and the available data do not allow for the simulation of these amounts.[8] Few young adults are subject to taxation, with just one third reporting that they file their own tax return, while 10% file their return and are in

6. Depending on whether or not young adults living partly with their parents are taken into account, a distinction not made in other surveys.

7. In-kind support from parents or others is included here, meaning accommodation if young adults are housed free of charge and meals taken at the parents' home in cases where young adults do not live with their parents. The valuation process was carried out in the same way as the valuation of co-residence with parents.

*8. Tax data are not available for all young adults but only for co-residents based on their parents' tax returns. In addition, simulating the amount of tax poses several problems: some earned income is tax-exempt, one fifth of young adults in employment in 2014 were still in education in 2013, the hypothesis of stability between 2014 and 2013 income is very strong for a population with a rapidly changing status and situation, and finally, the Employment Premium (*Prime pour l'emploi*) scheme still in force in 2014 reduces the tax liability of young adults entering the labour market.*

work all year round. Therefore, it seems likely that income tax has a relatively insignificant impact on the distribution of living standards at this age and on the results presented here.[9]

To construct an individualised measure of the standard of living of young adults (the term "individualised standard of living" will be used to indicate that it is not the usual equivalised household disposable income), the total individual income and resources reported by young adults are taken into account, plus, in the case of young adults living with their parents at least part of the time, a valuation of the benefits of co-residing with their parents. Co-residence, even if only part of the time, can in fact be analysed as a means of subsidising the young adult consumption (Laferrère, 2005). A valuation along these lines makes it possible to take into account the differences in in the resources available to co-residents and non-co-residents so that the standard of living calculated reflects their actual living conditions. Contrary to the household approach, which attributes an individual equivalent income to the young adult on the basis of the total income of the parental household, here it is assumed that only part of the income and resources of the parental household is shared with the young adult through transfers in kind associated with co-residence. The principle of valuation consists in attributing to the young adult the value of co-residence with parents, i.e. the amount that the young adult would have had to pay if living alone. The items valued are housing and food, i.e. the two main shared budget items. Another major item – transport costs, which are also an important item – is already partly taken into account in the parental assistance surveyed in the ENRJ.[10] These transfers in kind are valued using a calculation based on an equivalence scale, which takes into account the economies of scale associated with co-residence. Details of the valuation can be found in Box 2.

80% of young adults co-resided with their parents at least part of the time during 2014. On average, according to our estimation, the value of co-residence represents 7,090 euros per year, of which 5,550 euros relate to housing (Table 1). Among young adults co-residing all year round, the total represents 8,520 euros per year, including 6,570 euros related to housing. By comparison, the value of the housing of young non-co-residents (who do not live in a community) amounts to 5,620 euros per year. The difference can be explained by poorer housing conditions compared to the parental home.

The case of young adults living together as a couple in their own home is treated differently. This concerns 10% of young adults, or 43% of non-co-residents. For the vast majority, the notion of household corresponds to its usual meaning: according to the ENRJ, more than nine out of ten young couples declare that they receive help from their spouse to meet common expenses such as rent, food and household goods. Failure to take into account income sharing among spouses would therefore result in underestimating their standard of living and would lead to a significant over-representation of young couples at the bottom of the distribution of living standards.[11] Therefore, for young adults in this category, we assume that all income is shared. Accordingly, their standard of living

9. If these difficulties were not taken into account, the average amount of tax for which young adults in employment in 2014 making their own tax return were liable would be around 800 euros per year, which certainly corresponds to the upper bound of the taxes actually paid (taking into account all earned income, but not taking into account the Employment Premium, etc.).

10. The ENRJ provides information on the assistance received for vehicle maintenance and fuel, and support to cover regular expenditure on public transport fares.

11. Nearly a quarter would be in the bottom decile of living standards, compared to one in ten using the household approach (see Online complement, Figure C-I. Link to Online complements at the end of the article). This is particularly true of unemployed or inactive young adults, more than half of whom have an average monthly standard of living of less than 500 euros, while most of them share their income with their spouse.

Table 1 – **Valuation of co-residence**

	%	Valuation of co-residence		Of wich valuation of housing	
		Mean	D9/D1	Mean	D9/D1
Total	80	7,090	4.11	5,550	4.11
Semi-co-residing all year	13	2,870	3.93	2,730	3.88
Co-residing all year	54	8,520	2.40	6,570	2.88

Reading Note: In 2014, 80% of young adults lived with their parents at least some of the time. Co-residence is valued at 7,090 euros per year on average.
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24 living in metropolitan France.

Box 2 – **Estimation of Equivalence Scales Specific to Housing and Food**

Data relating to the parental household's expenditure on housing and food are obtained from external sources: the 2013 Housing Survey (*Enquête Logement*), which allows for the imputation of actual rents based on the characteristics of the housing and rents in force in the private stock; the 2011 Household Income and Expenditure Survey (*Budget de famille*, or BdF), which provides data on the budget devoted to food expenditure by parental households with at least one child aged 18-24 living in the household.

The principle of equivalence scales involves dividing household expenditure by a number of consumption units to arrive at an individual equivalent expenditure. The so-called "OECD-modified equivalence scale" is the most widely used for total household expenditure. Since the focus here is on two specific budget items, it seems more appropriate to use equivalence scales specific to each of these items. For this, the subjective method proposed by Hourriez & Olier (1997) is used. Unlike objective methods based on the structure of consumption, the subjective method is easier to implement, makes no a priori assumptions and directly uses the perceived standard of living as reported by the respondent. Two variables usually lend themselves to a subjective measure of standard of living: perceived financial well-being and perceived current standard of living. The estimation is performed using the 2011 BdF survey.

First, adjusted household size is calculated by estimating μ, the relative cost of a child under 14 years of age, based on the regression of the perceived standard of living U on income R and the number of people in the household N:

$$U(R,N) = \alpha + \gamma \log(R) + \delta N_{adults} + \theta N_{children} + controls$$

$$\mu = \theta/\delta$$

Based on the BdF 2011 survey, we find that μ (relative cost of a child) = 0.7, a value higher than that obtained by Hourriez & Olier (1997) but similar to that obtained by Martin & Périvier (2018) using the last three BdF surveys. This step allows us to calculate the adjusted household size N used subsequently: $N = N_{adults} + \mu N_{children}$.

The principle of equivalence scales is to find the number of consumption units m such that $U(R/m,1) = U(R,N)$.

Assuming a concave relationship, it is sufficient to estimate the following relationship:

$$U(R,N) = \alpha + b \log(R) + c \log(N)$$

We then obtain $m = N^{\alpha}$, with the size of the elasticity of total household consumption being $\alpha = -c/b$.

We find an elasticity of 0.67, a value relatively close to that obtained by Hourriez & Olier (1997). For the same standard of living, a household consisting of 2 adults and 2 children spends 2.3 ($N^{\alpha} = (2 + 2*0.7)^{0.67}$) times more than a single person.

Finally, to calculate the specific elasticities for housing and food, a regression of consumption expenditure C_k for housing on the one hand and food on the other is estimated on the standard of living of the household and its size:

$$Log(C_k) = \alpha_k + \beta_k \log(R/N^{\alpha}) + \alpha_k \log(N) + controls$$

The size of the elasticities obtained is 0.24 for housing and 0.74 for food. Thus, to achieve the same standard of living, a household consisting of 2 adults and 2 children spends 1.3 times more on housing and 2.5 times more on food than a single person.

Using these elasticities, the proportion of housing allocated to the young adult is calculated by dividing the imputed rent by the equivalence scale representing the economies of scale achieved, i.e. $N^{\alpha k}$. For co-residents living with their parents for part of the year, the number of months spent living in the parental home during the year is taken into account. For semi-co-residents, the time spent in the parental home is taken into account based on how frequently young adults see their parents, as reported in the ENRJ. Depending on the case, this proportion can represent one fifth, two fifths or one half of the year (for more than 60% of them).

To value food, the household food budget is divided by the specific equivalence scale $N^{\alpha k}$ to obtain six average individual budgets, depending on the standard of living of the household. These average budgets are then allocated to young adults based on the standard of living of the parental household in the ENRJ. The budget is then adjusted according to the proportion of meals eaten in the parental home as reported in the survey.

is calculated by adding the spouse's income[12] to the young adult's income and dividing the total household income by the number of consumption units to account for economies of scale. Compared to the individualised approach, applying the household approach in the case of young adults living in a couple leads to a standard of living that is 25% higher and less dispersed. However, it has little impact on the results for young adults as a whole.

12. Spousal income, collected only in the month of the survey, is considered constant over the year. Since no data are available on when a given youth first entered into a relationship, it is assumed that he or she is living in a couple throughout the year, unless there was a change in his or her residential situation during the year. In this case, the same assumptions are made as for the annualisation of parental assistance.

2.3. The Standard Approach, the Individualised Approach and the Perceived Standard of Living of Young Adults

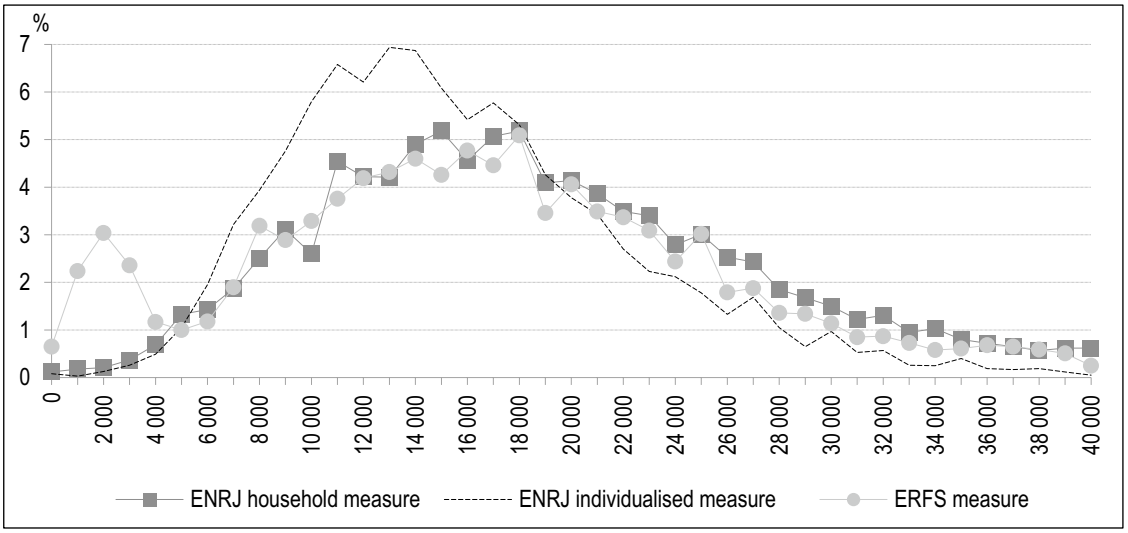
The aim now is, first, to compare the living standards of young adults as measured by the different approaches and, second, to show that the individualised approach significantly alters the distribution of young adults' income, resulting in a better match between income as objectively measured and perceived financial well-being.

Figure I compares the individualised approach defined above, calculated based on ENRJ data, and two variants of the standard household approach: one variant calculated based on ERFS data but including student households usually excluded from the scope, and another variant calculated based on ENRJ data and also including students as well as parental transfers and all other income and resources available from the survey data. As regards the standard measure of the standard of living based on ERFS data and covering all young adults, we see a first peak around 2,000 euros per year. This is not the case in the second variant of the standard (household) measure of living standards, based on the ENRJ and more complete income data (cash transfers from parents and earned income for young adults with their own home). The difference with the previous approach underlines the benefits to be gained from taking better account of the income and resources of young adults in education who have their own home, a category usually excluded from the measure. For the rest of the distribution, it is interesting to note that the household measure based on ENRJ data and containing more complete income data for non-co-residents differs little from that based on ERFS data.

Compared to the standard household approach, individualising the standard of living of young adults clearly changes the distribution of living standards. The average and median individualised standard of living of 18-24 year olds is almost 20% lower than that obtained using the household approach, and there is also less dispersion (see Online complement, table C-1)[13]: the average individualised standard of living of young adults is 15,820 euros per year (compared to 20,070 euros using the household approach); the median standard of living is 14,780 euros per year (compared to 18,070 euros), and the interdecile ratio D9/D1 is 3 (compared to 3.7). These lower levels of the individualised standard of living result mainly from abandoning the assumption of full income sharing in the parental home. The individualised standard of living of young co-residents and semi-co-residents is thus closer to that of non-co-residents, making young adults as

13. *The link to Online complements can be found at the end of the article.*

Figure I – **Distribution of living standards among young adults using different measures**



Notes: Living standards are rounded to the nearest €500.
Reading Note: Using the individualised approach, 7% of young adults have a standard of living of around €13,000 per year.
Sources and Coverage: DREES-Insee, ENRJ, 2014; DGFiP-Cnaf-Cnav-CCMSA, *Tax and Social Incomes* surveys, 2014. Young adults aged 18-24 living in metropolitan France.

a whole more comparable regardless of their residential status (see Online complement, Figure C-II). Thus, the proportion of non-co-residents among the lowest 10% of young adults (1st decile)[14] is less than twice as high as among the wealthiest 10% (top decile). With the household approach, the same proportion is more than six times higher, with non co-residents accounting for nearly half of all young adults in the first decile, whereas they account for just a quarter of young adults aged 18-24. On the other hand, the individualised approach places more emphasis on differences in living standards between activity statuses, which more directly reflect the degree of financial autonomy of young adults, as well as the autonomy that their parents provide them with through assistance intended to support them in their studies (Robert-Bobée, 2002; Castell *et al.*, 2016b). Thus, young adults in employment are significantly more represented in the higher deciles (see Online complement, Figure C-III).

By proposing an individualised measure of young adults' standard of living, we assume that 18-24 year olds make their consumption decisions independently from the parental household, on the basis of the income and resources – whether material or in kind – available to them (including those allocated directly to them by their parents) rather than in relation to those of their parents. If this is the case, their "perceived" standard of living should be more associated with their individualised standard of living than with their standard of living measured in the standard way. We test this hypothesis by measuring the correlation between the monetary standard of living and the perceived standard of living of young adults[15] using two variables: perceived financial

14. By convention, we use the terms 'deciles' (and 'quintiles') to refer to households between the thresholds – not the thresholds themselves.
15. Another way to test this hypothesis would be to analyse consumption structures using an "objective" approach. However, because of the lack of consumption data in the ENRJ and the need for stronger hypotheses to demonstrate the existence of youth-specific consumption decisions, the subjective approach is the preferred approach here.

Table 2 – **Correlation, all other things being equal, between the objective and subjective approaches to standard of living**

		All young adults		Co-residents	
		Household approach	Individualised approach	Household approach	Individualised approach
Perceived financial well-being	Struggling to make ends meet	*Ref.*	*Ref.*	*Ref.*	*Ref.*
	Things are tight	1.20 [1.02;1.42]	1.76 [1.38;2.25]	1.15 [0.95;1.40]	2.65 [1.78;3.95]
	Things are OK	1.65 [1.33;2.05]	2.08 [1.56;2.78]	1.86 [1.39;2.49]	3.17 [2.06;4.86]
	Somewhat or really comfortable	3.81 [2.61;5.55]	7.54 [5.24;10.85]	4.24 [2.72;6.61]	13.57 [8.24;22.34]
Ability to put money aside each month	Never puts any money aside	*Ref.*	*Ref.*	*Ref.*	*Ref.*
	Puts money aside from time to time	1.31 [1.14;1.50]	1.50 [1.21;1.86]	1 .47 [1.19;1.82]	2.23 [1.60;3.10]
	Puts money aside most of the time	1.98 [1.53;2.56]	3.84 [2.93;5.02]	2.37 [1.73;3.25]	7.95 [5.30;11.91]
Perceived financial well-being of parents	Struggling to make ends meet	*Ref.*	*Ref.*	*Ref.*	*Ref.*
	Things are tight	1.35 [1.00;1.81]	1.57 [1.24;1.98]	1.59 [0.77;3.27]	2.45 [1.70;3.54]
	Things are OK	2.59 [1.93;3.47]	2.00 [1.52;2.61]	3.71 [2.05;6.71]	3.12 [2.11;4.62]
	Somewhat or really comfortable	10.25 [7.13;14.73]	4.97 [3.60;6.45]	19.18 [9.73;37.78]	8.71 [5.19;14.60]

Notes: The coefficients presented correspond to the odds ratios obtained from a multinomial logistic regression, with a set of given characteristics related to age, gender, residential status and size of urban housing unit, family situation and activity status. Multinomial logistic regression was used because the hypothesis of equal slopes of the ordered logistic regression was rejected. Similar results are found with a linear regression. The regression was weighted to account for adjustment and to avoid an under-representation of young adults in financial difficulty. The unweighted regression shows a less pronounced difference between the two approaches, although the correlation of perceived financial well-being remains more significant in the individualised approach. All the coefficients are significant at the 1% level.
Reading Note: Using the individualised approach, a 1% increase in the standard of living increases the probability of respondents reporting that "things are tight" financially rather than that they are "struggling to make ends meet" by 76%.
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24 living in metropolitan France.

well-being and the ability to put money aside every month.

The individualised approach appears to be more effective in reflecting the standard of living as it is experienced. Overall, the usual subjective measure of financial well-being is equally correlated with both approaches to standard of living. However, for a given set of characteristics, and especially in the case of comparable activity statuses, the "individualised" standard of living is better correlated with the probability of feeling more or less financially comfortable than the "household" standard of living (Table 2). This is also the case for the ability to put money aside every month: a 1% increase in the individualised standard of living increases the chances of being able to put money aside (*vs.* not being able) by more than 3.8 times, compared to just 2 times using the household approach. The correlation with the individualised approach is strongest for young adults who live with their parents: a 1% increase in the individualised standard of living is associated with young adults being 14 times more likely to feel "somewhat or really comfortable", compared to 4 times more with a 1% change in the "household" standard of living (see Online complement, Table C-2). The individualised approach, which differs most from the usual approach when considering young co-residents, is therefore more consistent with perceptions. The household approach is logically much better correlated with the young adult's perception of their parents' situation.

3. Inequalities in the Individualised Standard of Living of Young Adults

Before examining the factors behind the inequalities in the average individualised standard of living of young adults, we look first at the composition of income and resources and the dispersion of the individualised measure of standard of living.

3.1. The Structure and Dispersion of Individualised Standards of Living: The Importance of Public and Private Assistance

Inequalities in young adults' individualised standard of living can be captured by traditional indicators: the Gini index is of 0.242, the Theil index of 8.69 and the interdecile ratio of 3.01 (Table 3). These indicators are not directly comparable to those obtained for the general population since the standard of living is not measured in the same way, but comparisons are possible between young adults. The greatest inequalities are found among young adults who are mostly unemployed or inactive, i.e. "NEET" (*not in education, employment or training*). To a lesser extent, young adults in education all year round also represent a very heterogeneous category in terms of standard of living. On the other hand, young adults who are mostly employed appear to be a much more homogeneous category, with a less dispersed distribution of income compared to the previous categories. These differences result from the specific composition of income and resources and their dispersion within each of these categories.

Public and private assistance forms a significant part of income and resources at this age. Parental financial assistance accounts for around one fifth of the total income and resources available to young adults as a whole, and this proportion is relatively constant from the second to the seventh decile of the individualised standard of living (Table 4). The lower proportion of parental transfers is compensated in the first decile by higher public transfers and in the highest deciles by earned income.

Parental assistance is concentrated on young adults in education. In this category, parental assistance accounts for a third of total income and resources and largely determines inequalities by directly linking the standard of living to

Table 3 – **Indicators of inequality in individualised standard of living by activity status**

	Gini index	Theil index	Interdecile ratio (D9/D1)
All young adults	0.242	8.69	3.01
Young adults mostly in employment	0.167	4.61	2.24
Young adults in education all year	0.226	7.60	2.74
Mostly unemployed or inactive young adults	0.241	8.82	2.89

Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24 living in metropolitan France.

Table 4 – **Composition of the disposable income of young adults according to the standard of living (individualised approach)**

	Total	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Earned income (%)	31	12	11	14	20	24	27	30	37	44	46
Public transfers* (%)	8	18	14	13	11	10	10	9	6	5	3
Parental transfers (%)	17	15	20	20	22	20	21	18	16	12	14
Other income (%)	2	3	1	2	1	2	2	2	2	2	2
Spouse's income (%)	8	6	8	6	5	5	6	8	10	11	8
Valuation of co-residence (%)	34	46	46	45	41	39	34	33	29	26	27
Average income**	16,810	6,950	9,850	11,600	13,270	14,540	16,360	18,630	20,890	24,510	31,530
Average standard of living	15,820	6,490	9,260	10,990	12,560	14,020	15,620	17,410	19,500	22,600	29,770
Proportion of total income held (%)	100	4.1	5.9	6.9	7.9	8.7	9.7	11.1	12.4	14.6	18.7

* Here, public transfers include unemployment benefits, contrary to what is often done when considering the general population, where they are often associated with earned income to form income before redistribution. ** Average income includes the income of the spouse in the case of young adults living in couples but is not divided by the consumption units corresponding to the household that the young adult forms with his or her spouse, unlike the average standard of living.
Reading Note: Young adults in the first decile of living standards (i.e. the 10% with the lowest standard of living) had an average income of €6,950 per year in 2014 and held 4.1% of the total income and resources of all young adults. Earned income represents 12% of disposable income.
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24 living in metropolitan France.

Table 5 – **Composition of income and resources by activity status and position on the scale of individualised living standards**

	Young adults mostly in employment			Young adults in education			Mostly unemployed or inactive young adults		
	Total	Q1	Q5	Total	Q1	Q5	Total	Q1	Q5
Average standard of living	20,090	11,790	29,700	14,800	7,700	24,630	11,700	5,790	20,200
Earned income (%)	56	48	60	15	8	21	9	7	12
Public transfers (%)	5	9	2	8	18	4	23	19	28
Parental transfers (%)	3	4	3	32	26	34	8	7	8
Other income (%)	1	1	2	2	1	4	13	9	13
Spouse's income (%)	13	15	9	3	2	3	2	5	2
Valuation of co-residence (%)	22	23	24	40	45	34	45	53	37

Reading Note: The average standard of living of young adults mostly in employment during the year was €20,090 per year. 56% of their income is earned income. The 20% poorest young adults in employment (Q1) have an average standard of living of €11,790 per year.
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24, excluding those having left education during the year, living in metropolitan France.

social background (Table 5). Thus, given a set of characteristics[16], the standard of living of young adults in education whose father is a manager or professional is 16% higher than that of young adults in education whose father is a manual worker or low-skilled employee. This effect is not found among young adults who have left the education system, who, by contrast, receive very little financial assistance from their parents even when they have limited income and resources of their own. In their case, the effect of social background is transmitted through the level of education attained.

Private transfers in kind are an important component of transfers to young adults, and not just those in education. The valuation of co-residence thus accounts for more than a third of the total income and resources available to young adults aged 18-24, in particular because of the large proportion (80%) of those having lived with their parents at least some of the time during the year. Co-residence may be linked to an insufficient level of personal or parental income and resources to leave the parental home. Thus, its valuation represents a larger proportion of total income and resources among the least well-off (45% in the bottom three deciles), as well as among young adults in education (40%) and

16. Age, gender, education level, residential status and place of residence, siblings, marital status of parents, whether born abroad or not.

unemployed or inactive young adults (45%), compared with young adults in employment (22%) and the most affluent young adults in the top two deciles (25%). However, co-residence can also be seen as a decision to benefit from the higher standard of parental housing for a longer period of time (Laferrère, 2005), while also saving towards deferred independence. Thus, despite having much higher personal income and resources than the others, 70% of young adults in employment in the top quintile live with their parents, compared to just 45% in the bottom two quintiles.

Despite restrictions on access to certain social benefits, public transfers also represent a significant proportion of the income and resources available to young adults up to the seventh decile. This support is generally targeted at the least well-off and contributes to reducing inequalities among young adults in education or employment throughout the year. Thus, 9% of the income and resources of the least well-off in employment come from public transfers, consisting mainly of housing and family allowances. For young adults in education, the concentration at the bottom of the distribution (18% of income and resources in the first quintile) is explained by the fact that scholarships are targeted at the least well-off. Because of their scale, which does not take parental income into account, housing allowances have a special place among the government benefits granted to young adults. They represent a stable proportion of the income and resources available to young adults in education who live independently (between 7% and 11% of their total income and resources), regardless of their level of income (outside the highest quintile). On the other hand, among young adults who are mostly unemployed or inactive, the conditions of access to unemployment benefits and the RSA mean that some are left with very limited resources, with the least well-off surviving on just 260 euros per month on average. Among young NEETs, public assistance represents a large proportion of their income and resources, and the fact of receiving or not receiving social benefits is a source of heterogeneity: 38% of young adults in the top quintile received unemployment benefits during the year, compared to just 3% in the bottom quintile. Moreover, the financial difficulties experienced by these young adults are likely to be long-lasting given their very low level of education: 29% of the least well-off and 20% of the wealthiest among them have no qualifications, compared to just 7% of 18-24 year olds on average.

Compared to public and private transfers, earned income appears to be less dispersed at this age. Thus, young adults who are mostly in employment during the year represent a relatively homogeneous category, with their income and resources having a similar composition throughout the distribution of living standards. Differences in living standards among those in employment are mainly explained by their level of education, although, at this age, most have few qualifications, which may explain the lower wage differentials than those found in the general population. Only a quarter of young adults aged 18-24 in employment have a higher education qualification, almost half the proportion of all 25-34 year olds (44%[17]). The wealthiest, who are therefore more highly educated, are, however, twice as likely to have a permanent employment contract than the least well-off (66% compared to 27%).

Earned income is, by contrast, more dispersed among young adults in education, accounting for one tenth of the income and resources available to the least well-off and for one fifth of the income and resources available to the wealthiest. In addition, more than half of young adults in education in the last quintile earned income as part of work related to their studies (traineeships or dual learning). Just over a third of those in the first quintile were in the same position, and are more likely to have worked without a work contract and/or to have had a holiday job. In general, the earned income and parental assistance received by young adults in education appear to be substitutable, as shown by the gross negative correlation between earned income and parental assistance (Pearson coefficient of -0.17).

3.2. Social Background Remains an Important Determinant of the Individualised Standard of Living

Despite the individualisation of the standard of living relative to the standard of living in the parental household, social background remains an important factor in shaping inequalities among young adults. Thus, young adults whose father is a manager account for one quarter of the last quintile (Q5) of individualised living standards, compared to one tenth in the first quintile (Table 6).

17. *See* Insee Référence – France, portrait social, *2016 edition.*

Table 6 – **Determinants of the individualised standard of living of young adults**

	Proportion in the bottom quintile (%)	Proportion in the top quintile (%)	OLS estimator
Age	20.5 years[(a)]	21.8 years[(a)]	5.2***
Female	51	41	-1.2
Residential status			
Co-resident	53	63	*Ref.*
Semi-co-resident	19	15	-9.3***
Non-co-resident in a couple	9	14	-13.6***
Non-co-resident not in a couple	19	9	-30.5***
Main situation in 2014			
Mostly in employment	5	56	34.3***
Mostly unemployed or inactive	26	2	-24.3***
In education all year	55	33	*Ref.*
Leaving education with a job	3	6	29.7***
Leaving education without a job	10	3	-15.0***
Size of urban unit			
Less than 20,000 inhabitants	28	30	-4.4**
Between 20,000 and 200,000 inhabitants	23	15	-6.3***
Large city (>200,000 inhabitants)	39	24	*Ref.*
Paris region	10	31	15.5***
Socio-professional category of the father			
Farmer, craftsman, trader	11	14	3.3
Manager, liberal professional	10	24	10.7***
Intermediate occupation	18	20	*Ref.*
Manual worker, low-skilled employee	51	37	-7.0***
Father deceased or unknown	9	5	-16.5***
Is an only child	8	10	4.5*
The parents live together	60	69	2.7*
Born abroad	12	4	- 26.3***

[(a)] average age of young adults.
Notes: The last column shows the relative percentage changes resulting from a linear regression on the log of the standard of living. The changes are significant at the * 10%, ** 5% and *** 1% levels.
Reading Note: 12% of young adults in the bottom quintile of living standards were born abroad. All other things being equal, the fact of being born abroad reduces by 26% the annual standard of living of a young adult.
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24 living in metropolitan France.

This stylised fact is not directly apparent insofar as the individualised approach highlights the contrasts between young adults' activity statuses to a greater extent than the household approach.[18] Those who are mostly in employment have a standard of living that is on average one third higher than that of young adults in education all year round, all other things equal, especially at a given age. They account for half of the most affluent young adults (Q5), compared to 5% of the least well-off (Q1). Conversely, all other things equal, the standard of living of young adults who are mostly unemployed or inactive is lower than that of young adults in education by around 25%, and they account for a quarter of the bottom quintile (compared to 2% of the top quintile). Young adults in education are more evenly distributed along the scale of living standards: although they are more numerous at the bottom of the distribution, they also represent one third of the wealthiest young adults.

These differences in activity status partly explain the greater dispersion of living standards as age increases, with the interdecile ratio increasing from 2.7 at age 18 to 3.4 at age 24. The population

18. However, the activity status of young adults is closely linked to other key factors determining the standard of living, such as social background and residential status (Online complements, Table C-3).

is more heterogeneous at age 24 than it is at age 18 on account of rapidly changing family, residential and activity statuses and situations. At age 18, more than eight out of ten young adults are in education, while just 5% live in their own homes. At age 24, half are employed, almost half live in their own home and more than a quarter live as a couple. Beyond the changing composition of income and resources, their standard of living increases with age: for a given activity status, one more year translates into a 5% higher standard of living (see Table 6), mainly due to higher earned income.

However, educational and professional trajectories are partly determined by social background from that age: 37% of young adults whose father is a manual worker or low-skilled employee are in education all year round, and 17% are mostly unemployed or inactive, compared with 73% and 4%, respectively, of young adults whose father is a manager or professional. Thus, some of the differences in living standards associated with activity status are the result of an indirect effect of social background. Social background also has a more direct effect on young adults' standard of living through cash and in-kind transfers from parents, which tend to be higher among wealthier families (Castell *et al.*, 2016b). All things equal, young adults' standard of living is 11% higher for whose fathers are managers than those whose fathers are technicians or associate professionals, and 7% lower for those whose fathers are manual workers than those whose fathers are in intermediate occupations. Parental spending on young adults is generally proportional to their income and, at comparable income levels, is more than half as high when both parents are managers compared to when they are manual workers (Grobon, 2018). Young adults whose father is a manager or professional and who live in the parental home also reap 25% more value from living with their parents than do the children of manual-worker fathers.[19] We find the same gap among young adults who do not live with their parents (and live in ordinary housing), suggesting that those whose fathers are managers can afford higher rents than the children of manual-worker fathers. As well as social background, parental wealth also has a net positive effect on the standard of living of young adults. Thus, the children of homeowners have a standard of living that is more than 10% higher compared to that of children with parents who do not own their home. Finally, being born abroad has a very significant effect on living standards, with young adults in this category having a standard of living that is more than a quarter lower than that of young adults born in France.

Despite the individualisation of young adults' standard of living and the important role played by parental assistance among young adults who do not live with their parents, the latter continue to have a lower standard of living than young adults who live with their parents.[20] This is even more true for young adults who do not live with their parents or with a partner: all other things being equal, their standard of living of individuals is 30% lower than that of young adults who live with their parents.

However, other characteristics are found to have little effect on the individualised standard of living of young adults. This is the case for family situation (separation of parents and siblings), contrary to what is observed when using the household approach. Similarly, all other things being equal, women are not more likely to have a lower standard of living despite the fact that there are fewer of them at the top of the distribution, which can be explained by the fact that they enter the labour market later than men. However, this does not rule out the existence of gender pay gaps among young adults in employment (Box 3).

3.3. Beyond the Standard of Living, Perceived Financial Well-Being Associated with Future Prospects

The standard of living measured at a given time is not necessarily representative of the medium-term financial situation of young adults. Our assumption is that young adults' perceived financial well-being allows for a more complete assessment of their situation that could be linked to their future prospects. Comparing living standards at this age does not, for example, capture the investment made by those still in education, who account for more than half of all young adults aged 18-24. After leaving education, they are the most likely to hold a higher education degree and are thus more likely to secure positions in which they are able to earn higher wages than young adults already in employment between the ages of 18 and 24. Nine out of ten young adults

19. The average valuation for young adults who live with their parents only part of the time is, on the other hand, similar. This is explained by the fact that the children of manual-worker fathers are more likely to return to the parental home than young adults whose father is a manager.

20. The effect of not living with parents is nearly twice as great when using the household approach to standard of living, which considers the standard of living of young adults who live with their parents as being equivalent to that of their parents (see Online complement, Table C-4).

Box 3 – **Gender Inequalities Among Young Adults Aged 18-24**

The average standard of living of young women is 15,325 euros per year, which is 6% lower than the average standard of living of young men (16,300 euros). For other characteristics, however, no significant difference is observed in the standard of living of young adults as a whole.

Among young adults in employment, we find a significant gap at this age. On average, the standard of living of young women is 10% lower than that of young men. The difference drops to 5% even after controlling for observable characteristics, activity status and the presence of children (Table A, Model (E)). The gap is closely related to the earned income of young women, which is 20% lower than the earned income of young men. The fact that the difference in earned income between men and women is greater after controlling for individual characteristics (35% in model (A) compared to 17% gross gap) is related to age and the higher educational attainment of young women in employment compared to young men in employment. This result is consistent with recent research showing gender differences in the probability of attaining a professional position that matches the qualifications achieved before the first birth (Briard & Valat, 2018). The significance of this difference may be linked to differences in sectors of activity and to differences in working hours that may not be captured by the type of work (full or part time), or it may be linked to discrimination or to a decision to commit to family life, which is often socially constrained.

Table A – **Differences in individualised standard of living and earned income between young women and young men in employment (%)**

	Gross difference	(A)	(B)	(C)	(D)	(E)
		Individual characteristics[1]	(A) + experienced a period of unemployment or inactivity during the year	(B) + type of contract and employer	(C) + part-time employment	(D) + dependent child(ren)
Difference in individualised living standard	9.9	10.7	8.6	7.3	5.6	4.9
Difference in earned income	17.2	35.3	29.1	26.1	23.0	20.8

[1] Age, residential status and place of residence, education, born abroad or not.
Notes: All differences are significant at the 1% level.
Reading Note: The standard of living of young women in employment is 9.9% lower than the standard of living of young men in employment. The difference is 10.7%, for a given set of characteristics [1], and 4.9% for comparable periods of inactivity and unemployment, work rate, type of contract and employer, and number of children.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24 living in metropolitan France and mostly in employment in 2014.

in education want to obtain a higher education qualification, while less than a quarter of young adults who have already left the education system have obtained a higher education qualification. Thus, the living standards of young adults are probably not experienced in the same way by everyone. Young adults in employment expect their salary to provide them with the income needed to fully ensure their financial independence, and young NEETs often worry that the financial difficulties they encounter after leaving education may become permanent. Conversely, young adults in education may temporarily accept a lower standard of living in return for a better financial situation after completing their studies. They also have fewer financial needs since their consumption is subsidised, with, in particular, a wide range of reduced rates, and their lifestyle is associated with a specific consumption structure oriented towards external sociability. However, for some, the lower level of expenditure also reflects their need to adapt to a lack of income and resources (Portela, 2018).

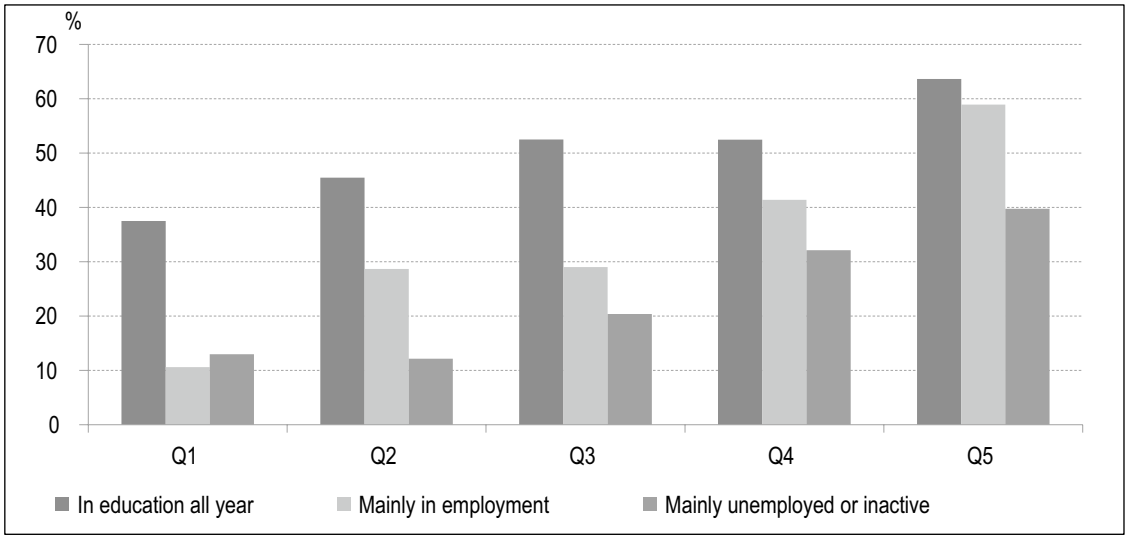
To test this hypothesis, we study perceived financial well-being according to young adults' current situation and future prospects after controlling for their current individualised standard of living. At a given standard of living, young adults in employment are, on average, 15% less likely to feel financially "comfortable" than those in education, while those who are unemployed or inactive are 54% less likely to feel financially "comfortable" (see Table 7). As we go down the distribution of living standards, the gap between those in education and those in employment becomes wider (Figure II). Among the least well-off, young adults in education are

Table 7 – **Determinants of financial well-being as perceived by young adults (individual standard of living controlled for)**

	Relative risk ratio		
	Model 1	Model 2	Model 3
Individualised standard of living of the young adult (log)	1.62	1.68	1.35
Main situation in 2014			
In education all year	*Ref.*	*Ref.*	*Ref.*
Mostly in employment	0.85	ns	ns
Mostly unemployed or inactive	0.46	0.48	0.59
Leaving education during the year	0.76	0.78	0.82
Residential status			
Co-resident		*Ref.*	*Ref.*
Semi-co-resident		0.96	0.90
Non-co-resident		0.84	0.80
Size of urban unit			
Rural municipality		ns	ns
Urban unit <20,000 inhabitants		ns	ns
Between 20,000 and 100,000 inhabitants		0.88	ns
Between 100,000 and 200,000 inhabitants		*Ref.*	*Ref.*
More than 200,000 inhabitants		ns	ns
Paris region		ns	ns
Age		0.97	0.97
Woman (*Ref.*=man)		0.89	0.94
In a couple (*Ref.*=single)		ns	ns
Outstanding loan excluding real estate (*Ref.*=no loan)		0.66	0.70
State of health			
In poor or very poor health			ns
In good or relatively good health			*Ref.*
In very good health			1.13
Parents' standard of living			
1st quintile			0.78
2nd quintile			0.87
3rd quintile			*Ref.*
4th quintile			ns
5th quintile			ns
At least one parent is a homeowner			1.17
The parents could provide more assistance to the young adult			1.17
Parents perceived as being in financial difficulty by the young adult			0.46
One or both parents deceased			0.82
No relationship with at least one parent			ns
Frequent tension with at least one parent			0.71
Parents are separated			0.80

Notes: The purpose of using relative risk ratios is to approximate the probability ratio more accurately than the odds ratio in the case of a binary variable.
Reading Note: Other things being equal, the fact that a young adult's parents are in the lowest 20% of households (1st quintile) rather than in the middle of the distribution of living standards reduces by 22% the probability that the young adult will report feeling financially "comfortable".
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24 living in metropolitan France.

Figure II – **Proportion of youth who report feeling financially comfortable according to activity status and standard of living quintile**



Notes: Grouping of the "Things are OK", "Fairly comfortable" and "Really comfortable" options.
Reading Note: Among young adults in the bottom quintile for living standards, 38% of young adults in education all year reported feeling financially comfortable.
Sources and Coverage: DREES-Insee, ENRJ, 2014, young adults aged 18-24, excluding those having left the education system during the year, living in metropolitan France.

three times more likely than those who have left the education system to report feeling financially comfortable.[21] These disparities are consistent with results found in other studies on young adults' projection into the future (Grobon & Portela, 2016).

The differences in young adults' perception of their future is also reflected in the levels of income that they claim to "need in order to lead the life they want", which is twice as high among young adults in employment (2,085 euros per month on average) than among young adults in education (1,040 euros) and at an intermediate level among young NEETs (1,495 euros).

Other factors also related to the view of the future influence young adults' perceived financial well-being. The fact of having taken out a loan (excluding for the purpose of purchasing real estate) reduces by one third the probability of feeling financially comfortable at a given standard of living (Table 7). This concerns 13% of young adults aged 18-24, half of them when taking out a loan to buy a vehicle and a quarter to finance their studies. The financial situation of their parents, the fact that they can help out more, and the fact of having good relationships with parents positively influence young adults' sense of financial well-being. Support from parents provides them with a degree of assurance that they will not find themselves in difficulty, enabling them to take a more positive view of a given financial situation and encouraging them to spend more time in education or to devote more time to finding a job that is better suited to their skills and qualifications. Conversely, all other things being equal, the fact of perceiving their parents as being in financial difficulty reduces by half their sense of financial well-being. These results support the idea that social background has a major effect, something we already know in the case of living standards.

* *
*

Although transitory, the financial situation of young adults reveals inequalities associated with social background at a time when choices about education and labour market entry can have a major influence on the entire life course. The results presented in this paper point, first of all, to the importance of using a specific approach when studying this particular population to identify as accurately as possible those in the greatest financial difficulty. The findings also demonstrate the value of examining young adults' subjective assessment of their financial situation, which

21. These differences appear to be much less pronounced when using the household approach to living standards: although there remains a difference between unemployed or inactive young adults and others, the difference between how young adults in education and young adults in employment in the same quintile assess their situation disappears.

provides a means of better reflecting how they anticipate their future and make decisions by taking into account their total income and resources, including non-financial support and income obtained from any assistance that may be available to them.

Because of the importance of family support during this period, young adults in education with the most limited resources leave with a financial handicap that can have the effect of limiting the duration and quality of their education and have a lasting impact on their permanent income. This handicap is only partially offset by targeted social benefits, such as scholarships or access to accommodation in university halls of residence, and is partly reflected in the deleterious effect of student work on class attendance (Wolff, 2017) as well as performance (Beffy *et al.*, 2009), when the work undertaken is not related to the subject studied.

For the least affluent young adults who have already left the education system, with few or no qualifications and little financial support from their parents or the authorities, the high degree of financial insecurity that they experience can be a barrier to returning to education and to effective job searching. This clearly raises the question of strong public intervention among these groups, in line with the Youth Guarantee model, the medium-term effects of which will need to be examined.

Research into an individualised standard of living for young adults and the comparisons it allows between young adults in spite of different co-residence statuses would benefit from being extended to other countries. On the one hand, it would allow for better comparisons despite national specificities in the rates of young adults living with their parents. On the other hand, a comparison of the household and individualised approaches could also help to provide a new perspective on the institutional differences that influence the level of resources available to young adults, particularly youth policies, and, more broadly, the entire tax and social security system. □

Link to Online complements: https://www.insee.fr/fr/statistiques/fichier/4514352/ES-514-515-516_Castell-Grobon_Complements.pdf

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Financial Support for Young Adults Through Tax and Social Transfers – Defamilialisation Scenarios

Adélaïde Favrat*, Vincent Lignon and Muriel Pucci*****

Abstract – This paper assesses the support provided by the tax and social security system to young adults aged 18-24, distinguishing between the direct benefits they receive and the transfers channelled through their parents, whether in the form of increases in social security benefits or tax savings. Using the Myriade microsimulation model, we estimate that nearly 50% of the support provided to young adults aged 18-24 is channelled through their parents. Illustrating the familialist model that underlies support to young adults in France, indirect transfers tend to be higher in the upper deciles than in the middle deciles, raising questions of fairness. To assess their redistributive properties, the paper examines the effect of redeploying indirect support in the form of an individualised allowance paid directly to young adults. In the two scenarios envisaged, redeployment is found to reduce the average poverty risk and the differences in living standards among young adults, but to penalise some young adults from low-income families still in education.

JEL Classification: I38, H53, C63
Keywords: support for young adults, family policies, redistribution, microsimulation

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

* *Caisse Nationale des Allocations Familiales (adelaide.favrat@cnaf.fr);* ** *University of Perpignan Via Domitia (vincent.lignon@univ-perp.fr);* *** *University of Paris 1 Pantheon-Sorbonne and Sciences Po, OFCE (muriel.pucci@univ-paris1.fr)*

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The transition to adulthood is an important stage in individuals' life course during which various events occur that partly determine work and family circumstances (e.g. leaving the parental home, entering into a relationship, having children, completing education, entering the labour market, etc.). Until the 1970s, the process by which young adults became independent from their parents appeared to follow a standard trajectory corresponding to a sequence of events that conformed to specific family and social norms, such as leaving the parental home after leaving education and when entering the labour market, and entering into a relationship before having children. Since then, the trajectories of young adults have become significantly more complex and varied (Billari & Liefbroer, 2010). The increasing complexity of trajectories and the resulting instability translate into periods of partial independence during which young adults no longer live with their parents but continue to benefit from their financial support.

The difficulties faced by young adults during their transition to adulthood can lead, through cumulative disadvantages[1], to situations of persistent poverty and result in significant disparities between individuals in the long term. Young adults from disadvantaged backgrounds who receive less financial support from their parents are more likely to experience cumulative disadvantages. In other words, establishing how family and social policies might set about addressing inequalities in the level of support provided while also supporting young adults to become independent is an important question.

The question of financial support for young adults has been a central theme in recent studies (HCFEA, 2016; IGAS, 2015; Lhommeau, 2014; Castell *et al.*, 2016). In particular, some studies have sought to examine the extent to which support for young adults varies according to their level of independence from their parents. Using data from the *Statistics on Income and Living Conditions* programme (SRCV in France), Lhommeau (2014) showed that the standard of living of young adults aged 18-25 who do not live with their parents increases by nearly 1,000 euros per year and per consumption unit (CU) through tax and social (family, housing and social benefits) transfers. Covering all young adults aged 18-24, and drawing on the *Enquête nationale sur les ressources des jeunes* (ENRJ, National Survey on the Resources of Young Adults), Castell *et al.* showed that the average monthly amount of social transfers stands at 380 euros and that it is higher among young adults who live with their parents (420 euros) than among those who do not (370 euros). While these studies assess the direct support provided by the tax and social security system to young adults (i.e. support and benefits paid to them as direct beneficiaries) and the private transfers received from parents, they provide no indication of the government support received by their families, a fact explained by the "familialisation" of tax and social security schemes. The family disposable income supplement, associated with the fact that adult children are treated as dependents for the purpose of calculating both family and social benefits and tax, benefits young adults by increasing the standard of living of the household to which they belong, under the assumption that income and resources are shared within the household. Since the standard of living is equal to the household's disposable income (income after taxes and transfers) divided by the number of consumption units in the household, it is, in fact, the same for all individuals living within the same household.

The aim of this paper is to measure the indirect financial support, associated with the familialisation of tax and social security schedules, provided to young adults aged 18-24 treated as dependents and to assess its redistributive properties. To assess the amount of indirect support and its redistributive effects, the study uses the Myriade microsimulation model from the National Family Allowance Fund (*Caisse nationale d'allocations familiales*, or CNAF), based on the 2011 Tax and Social Incomes Survey (ERFS, *Enquête revenus fiscaux et sociaux* – see Box 1). We simulate a situation in which the sums involved are re-allocated in the form of an individualised allowance paid directly to all young adults, whether or not they are dependents under the current system. Two scenarios are evaluated: the first involves introducing a flat-rate universal allowance, while the second consists in introducing an allowance that decreases with income. We estimate (i) the amount and the redistributive or anti-redistributive properties of the indirect support channelled through parents and (ii) the impacts associated with introducing an allowance for autonomy to demonstrate whether the re-allocation of indirect support based on an individualised scheme reveals significant contradictions from a redistributive point of view. To the best of our knowledge, no such study has so far been conducted on this question.

1. Dannefer (2003) defines the concept of cumulative disadvantage as the "systemic tendency for interindividual divergence [...] *with the passage of time". Cumulative disadvantages reflect the idea that the inequalities that exist at the beginning of a career tend to become more pronounced over the life course.*

The paper is structured as follows: Section 1 provides a brief outline of the support provided to young adults. In particular, we show that, although based on a familialist model under which State support for young adults is managed in part through families, the French system has recently undergone reforms aimed at improving the direct support provided to young adults aged under 25. Section 2 describes the study population, analysed by splitting it into four categories, allowing for changes in the level of financial independence and residential autonomy of young adults to be specified by age and poverty rate. On this basis, the paper assesses, in Section 3, the financial support that young adults receive directly (in the form of direct social benefits and grants) and indirectly (in the form of parental income supplements related to the presence of a dependent young adult within the household) according to age and standard of living. Finally, Section 4 provides an analysis of the redistributive effects of familialised support.

1. Financial Support for Young Adults in France: A Familialist Model Despite the Recent Introduction of Individualised Schemes

1.1. Support for Young Adults in France Is Based on a Principle of Subsidiarity

The question of financial support for young adults is a major topic of public debate (HCFEA, 2016; IGAS, 2015). While the poverty rate among the under-25s is estimated at 27.1%[2] based on ERFS data (with gaps in the data for young adults) and at 23.8% based on data supplemented by imputation (see Section 2), there are at present no large-scale schemes designed specifically for young adults, with the exception of higher education grants (targeted at students) and the *Garantie jeune* (or Youth Guarantee) scheme, rolled out more widely in 2017 but still governed by restrictive access conditions (see below). In this context, many surveys have been conducted to estimate more precisely the income and resources of young adults, whether received from private intergenerational transfers or from government benefits (Le Pape *et al.*, 2016). The most recent survey – the ENRJ, conducted by the DREES and Insee in 2014 – allows identifying the support provided to young adults with great precision. For example, Castell *et al.* (2016) show that more than two thirds of young adults aged 18-24 receive financial support from their parents, with significant differences according to social background: 88% of young adults from families where a parent is a manager receive support, compared to just 61% of children of manual workers, with the associated amounts being 2.5 times greater among the former (400 euros in monthly support compared to 160 euros). With respect to direct benefits for young adults, the authors note that nearly four in ten young adults receive at least one type of social income transfer (student grants, housing benefits, unemployment benefits, family benefits, statutory minimum allowances), with the average monthly amount standing at 380 euros. However, the French system appears to be characterised above all by familialism, with family mutual aid and the provision of support channelled through parents being the core of the financial support aimed at young adults.

In a comparative analysis of OECD countries, Thévenon (2015) identified three philosophies of public intervention aimed at young adults based on Esping-Andersen's (1990) typology of welfare state regimes. The first model, described as "liberal" and embodied by English-speaking countries (United Kingdom, Australia, etc.), is based on the idea that young adults should achieve economic independence as early as possible. This model translates into policies designed to promote work/study combination and a loan system aimed at empowering young adults in higher education. From a social support perspective, targeted schemes are deployed to mitigate against market and family failures while helping to achieve the objective of encouraging work. The second model, termed "social democratic" and illustrated by Nordic countries (Sweden, Denmark, etc.), is based on principles aimed at emancipating young adults from both their families and the market, with very early state intervention (as soon as young adults reach the age of majority) and universal education based on grants and low tuition fees. The government support provided under this model may seem paradoxical in that it encourages young adults to leave the family home at a relatively early age, thereby assuming a high risk of poverty. Finally, the third model, termed as "corporatist", which France is closest to, is based on a principle of subsidiarity according to which young adults are prepared for adult life not by the State but by their family: in other words, the State puts its faith in intra-family transfers and helps parents to support their children financially.[3] Chevalier (2016)

2. Estimates obtained from the Myriade model.

3. The study by Thévenon (2015) highlights significant differences between national situations and their respective "ideal types". This points to the limitations of Esping-Andersen's classification arising from the fact that the role of the family is not taken into account (Van de Velde, 2008).

proposed an alternative typology combining the notions of economic and social citizenship, referring to the two ways in which young adults become economically independent from their families, i.e. income from work and government benefits. Chevalier emphasised that the social citizenship of young adults is heavily familialised in France because of the maintenance and support obligations enshrined in the Civil Code, the high age limits in place for a child to be considered a dependent for taxes and social transfers, and the idea that student grants are a form of income supplementing parental support. Social citizenship is thus "denied" to young adults considered by law as "social minors".

In France, families thus play an essential role in managing the social solidarity shown to young adults. For example, most family benefits are paid to families with dependent children up to the age of 20. A higher age limit (25) applies in the case of the Active Solidarity Income (in French, *Revenu de solidarité active*, or RSA) and the recently introduced activity bonus (*prime d'activité*), even if individualised schemes exist (see below). At the same time, the family quotient system enables parents to benefit from tax advantages if their children are in education and under the age of 25, regardless of whether they live with them. Paradoxically, this scheme may be combined with housing benefits paid directly to young adults who no longer live with their parents, regardless of the latter's income, unlike in the case of family and social benefits received by parents.[4]

The familialisation of a portion of the financial support provided to young adults, resulting from the existence of the maintenance obligation defined by civil law (Everaert-Dumont, 2006), points to a degree of ambiguity in the French system. As Thévenon (2015) notes, although the familialisation of tax and social security schemes forms part of a global logic aimed at compensating for the cost of children, parents are left to manage intra-family transfers to help young adults attain independence.

1.2. Recent Reforms Aimed at Young Adults Aged 18-24: A Timid Attempt to Individualise Rights

Against the backdrop of a predominantly familialist policy, the introduction of schemes commonly available to those aged under 25 and the creation of specific schemes designed to support young adults directly have been at the heart of recent reforms in France. For example, the RSA introduced in 2009 was, in the same way as the *Revenu minimum d'insertion* (the previous minimum income scheme), made available to young adults aged under 25 with family responsibilities (born or unborn children). The scheme was extended in 2010 to young adults aged 18-25 having worked the equivalent of two years full-time over the last three years. These restrictive conditions result in a small number of beneficiaries. According to the CNAF[5], in December 2018 the RSA was paid to less than 91,000 beneficiaries under the age of 25. More recently, upon being introduced in 2016, the activity bonus was also made available to young adults having entered the labour force and aged 18-24 if they applied for it.[6] A peculiarity of the activity bonus is that it is also available to students and apprentices if their earned income over the last three months exceeds 78% of the minimum wage (SMIC).

In addition to support for young adults receiving earned income, a more recent issue has been the question of financial support provided to young adults who are not in education, employment or training (NEETs). According to Eurostat, in 2015 France had just under 1.8 million NEETs aged 15-29 (representing 15% of the total age group). The category is not a homogeneous whole: 40% of NEETs had been unemployed for less than a year, while 60% were long-term unemployed or inactive.[7] The scale of the issue has raised questions about the capacity of the French system to deal with the social risks faced by young adults experiencing difficulties in entering the labour market. In response, the government introduced the Youth Guarantee (YG) scheme in 2017. The YG scheme is a social assistance programme aimed at young adults aged 16-24 delivered as part of a "*contractualised support towards employment and autonomy*" scheme. The programme represents a type of benefit that is subject to the approval and direction of local authorities. For example, in 2018 the scheme entitled beneficiaries to an allowance of EUR 485 per month for a period of one year, with an option for extension for another six months. However, the scheme has remained marginal because of

4. In order to be treated as a dependant for the purpose of family and social benefits, a child who has reached the age of majority must not be in receipt of housing benefits and must not have earned more than 55% of the minimum wage (specifically, the guaranteed minimum growth wage, or SMIC) on average over the last six months.
5. http://www.cafdata.fr
6. Young adults under the age of 25 may exercise their right of option or remain as dependents for the purpose of assessing their entitlement to the benefit.
7. It should be noted that young adults having recently completed their studies and with relatively favourable prospects in the labour market are also included in the NEET category.

the associated duration of receipt and the small number of young adults concerned.[8]

Although they represent a significant change in the system, these new direct benefits do little to change the familialist model since they apply in specific circumstances and are designed for particularly vulnerable groups.[9] The estimations performed in Section 3 of the paper show that more than half of all tax advantages and social security benefits granted[10] to young adults aged 18-24 are channelled through their parents. This feature of the French system limits the ability of young adults to become independent.[11] However, its purpose is to ensure a degree of redistribution within the system, whereas the payment of an autonomy allowance, based on a universal, individual and defamilialised approach, involves disregarding the social background of young adults. Apart from the question of redistribution, another obstacle to the introduction of an autonomy allowance lies in the high cost of a generalised scheme. In a report produced in 2016, the HCFEA estimated that the annual cost of such a policy would be in the range of five to ten billion euros.

It is therefore important to precisely assess the financial and redistributive effects that would result from replacing the familialised support from which young adults aged 18-24 benefit indirectly with an autonomy allowance paid directly to young adults regardless of their parents' income.

2. Young Adults: Varying Degrees of Independence

The system of public support for young adults is assumed to influence the processes by which young adults leave the parental household and gain independence from their parents (Thévenon, 2015; Van de Velde, 2008). Based on a classification of young adults according to their level of independence from the parental household, this section presents the range of situations of the 18-24 year olds according to age and activity status, along with a statistical focus on the poverty rate.

2.1. Categories of Young Adults According to Their Degree of Independence

The analysis is based on a classification of young adults into four categories according to their level of independence from their parents. Independence is measured using two criteria: residential independence (i.e. the co-residence status of young adults) and tax or financial independence (tax status and child support received from parents). Using these criteria, we distinguish four categories: (i) young adults living with their parents (co-residents), (ii) young adults not living with their parents but designated as dependent for tax purposes (non-co-residents dependent for tax purposes), (iii) young adults not living with their parents and who receive child support from their parents (non-co-residents receiving child support), and (iv) young adults living independently. The proposed categories are implemented based on data from the ERFS and imputations based on the ENRJ[12] (see Box 1).

(i) The co-residents category includes all young adults who live in their parents' household. Their presence in the household may entitle them to additional social benefits and to reductions in income tax or housing tax. However, even when they are not taken into account in the computation of any tax and social transfers, they are considered as dependent on their parents. Semi-co-residents, living in university residence halls or young workers' hostels but returning frequently to the parental home, are also included in this category.

(ii) The non-co-residents dependent for tax purposes category includes young adults who do not live with their parents but are treated as a member of their tax household. They are also treated as a dependent. The fact of being treated as a member of the tax household may give entitlement to additional social benefits and tax reductions.

(iii) The non-co-residents receiving child support category includes young adults who do not live with their parents and who are not treated as members of their parents' tax household but receive financial support from them. They may also be treated as dependents, the idea being that their family may deduct any maintenance or child support paid from their taxable income and from the income base used for the purpose

8. Between January and September 2017, 150,000 young adults benefited from the YG scheme (Gautié, 2018).
9. This mode of intervention is rooted in a liberal model based on principles that reflect an emphasis on response to market failures.
10. Throughout the paper, an assumption is made that income is shared within a household, which implies, among other things, that the support received by parents increases the standard of living of the young adults living with them or treated as dependents.
11. Unlike other countries such as Sweden and Denmark, where universal allowances are paid to students (Porte, 2011).
12. These imputations significantly alter the distribution of young adults across the different categories (see Online complement C1. Link to the Online complements at the end of the article).

of calculating their entitlements to family and housing benefits. In this regard, it should be noted that the ERFS provides only a partial picture of maintenance and child support since the survey is only able to identify child support reported by young adults for income tax purposes. Unreported support or support channelled through the custodial parent in the event of separation cannot be identified. With the Myriade model (Box 1), the estimation of child support payments made to adult children (which includes payments to children living with the other parent) reported by parents represents 2.8 billion euros, while child support payments reported by young adults represent just 1.1 billion euros, of which only 0.4 billion euros are declared by independent young adults. To overcome this difficulty, child support payments are imputed using the ENRJ survey to young adults who do not live with their parents and are not members of their parents' tax household.

(iv) Young adults living independently, a residual category, are those who do not live with their parents, do not receive child support from them (whether declared or not) and file their own tax return.

In addition, young adults who do not live in an ordinary household (whether homeless or living in university residence halls or in young workers' hostels who do not return to their parents' home on a regular basis) are, given the scope covered by the ERFS, excluded from the analysis.

Box 1 – **Statistical Sources**

A Static Microsimulation Model Based on the 2011 ERFS Survey

The Myriade microsimulation model developed at the National Family Allowance Fund (*Caisse nationale des allocations familiales*, or CNAF) (Legendre *et al.*, 2001) simulates all tax and social transfers for a representative sample of ordinary households located in metropolitan France (young adults living in university residence halls or in young workers' hostels who do not regularly return to their parents' home are therefore, by definition, excluded from the scope of this study). The version of the model used here is based on the 2011 Tax and Social Incomes survey (*Enquête revenus fiscaux et sociaux*, or ERFS). The ERFS involves statistically matching the Labour Force Survey (data for the 4th quarter of year *N*) to the tax records (tax returns) of the Directorate General of Public Finance (DGFiP) for year *N* and the data on benefits received during year *N* and collected from the CNAF, the National Old-Age Insurance Fund (*Caisse nationale d'assurance vieillesse*, or CNAV) and the Central Agricultural Social Mutual Fund (*Caisse centrale de la mutualité sociale agricole*, or CCMSA). Based on the ERFS, the Myriade model is updated to be representative of the year of interest. Here, the legislation applied is that of 2015 with the addition of the *prime d'activité* (activity bonus, introduced in January 2016) after updating the data between 2011 and 2015 under the assumption of an unchanged population structure. Family benefits, housing benefits, statutory minimum allowances, secondary and higher education grants and income tax are calculated based on a schedule. With regard to the activity bonus, an average take-up rate of 50% (general population and young adults) is assumed, differentiated according to family configuration and the amount of the entitlement (see Favrat *et al.*, 2015).

Re-processing of Households in the Model and Imputation of Income Data Based on the ENRJ

Although based on administrative data, the ERFS suffers from three limitations in providing information about the income of young adults aged under 25.

First limitation: students benefit from an exemption up to an annual earned income of three times the monthly SMIC. Therefore, their exempt income does not appear in the ERFS since the survey is based on tax returns.

Second limitation: the payment of child support by parents to children at or over the age of majority is significantly underestimated in the ERFS. In particular, the declared amount of child support received is lower than the declared amount of child support paid, indicating under-reporting by young adults.

To overcome these two limitations, imputations are made using data from the ENRJ (see Online complement C1).

Third limitation: young adults not living with their parents who are financially dependent in some way (child support, tax dependency, etc.) are counted as independent households, which may bias the assessment of the real standard of living of young adults in this category. To overcome this difficulty, a broad definition of the concept of household is used: if the household reference person or his/her spouse has a tax-dependent child who does not live in his/her home, a statistical match (using the parent-child age gap and the parents' socio-occupational category) is performed in order to associate a young adult declaring no income and living without his/her parents with that individual, within an "extended household". Where a young adult not living in the parental home receives child support (whether reported or imputed), a statistical match (using the amount of support and the parents' socio-occupational category) is performed to associate that individual with a parent(s) reporting child support payments to a child at or over the age of majority. The number of consumption units of the extended household is calculated in a standard way for the members of the main household, although each non-co-resident is counted as one consumption unit since he or she does not benefit from economies of scale.

2.2. Degrees of Independence According to Age

Among young adults aged 18-24, 63% live with their parents, 8% do not live with their parents but are still tax dependents, 10% do not live with their parents but receive child support from them, and 19% are independent in the sense that they are not members of their parents' tax household and do not get any child support from their parents[13] (Table 1).[14]

The distribution according to the degree of independence varies significantly by age (Figure I). At age 18, 90% of young adults are co-residents, 5% are non-co-residents dependent for tax purposes, 4% are non-co-residents receiving child support from their parents and 1% live independently. The proportion of co-residents decreases steadily with age (73% at age 20,

13. The typology used differs from the typology proposed by Castell et al. *(2016), based on the ENRJ source, who distinguish between young adults living with their parents (57% of 18-24 year olds), semi-co-residents (19% of 18-24 year olds) living partly with their parents and partly in another dwelling, and young non-co-residents, whether dependents or not. This distinction cannot be made in the ERFS.*

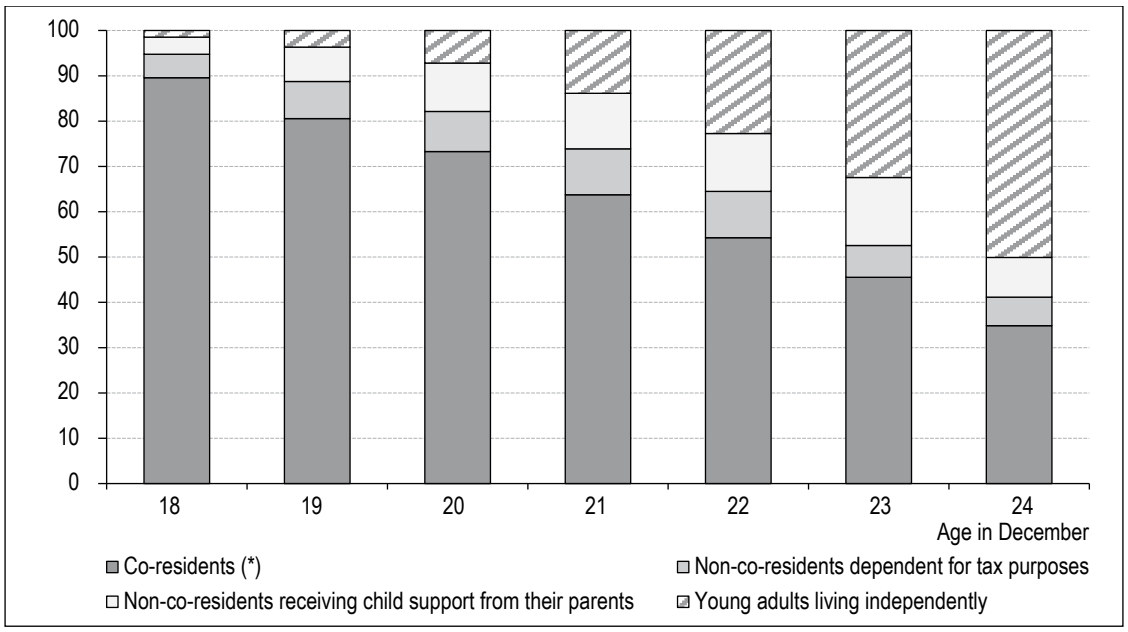
14. The proportions for non-co-residents receiving child support from their parents and for young adults living independently are 2% and 27% before imputation of support (see online complement C1).

Table 1 – **Degree of independence from parents among young adults aged 18-24**

	Numbers in thousands	Distribution (%)
Co-residents	3,367 (20.7)	63
Non-co-residents dependent for tax purposes	427 (2.6)	8
Non-co-residents receiving child support from their parents	534 (3.3)	10
Young adults living independently	985 (6.1)	19
Total	5,313 (32.7)	100

Notes: Unweighted figures are given in brackets. In this and the following tables, the category of young adults living with their parents includes young adults living during the week in university halls of residence or young workers' hostels who frequently return to their parents' home because the *Labour Force Survey* links them to their parents' household.
Reading Note: There are approximately 5.3 million young adults living in ordinary housing in metropolitan France, 63% of whom live with their parents and qualify as tax dependents.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

Figure I – **Independence of young adults from their parents according to their Age (%)**

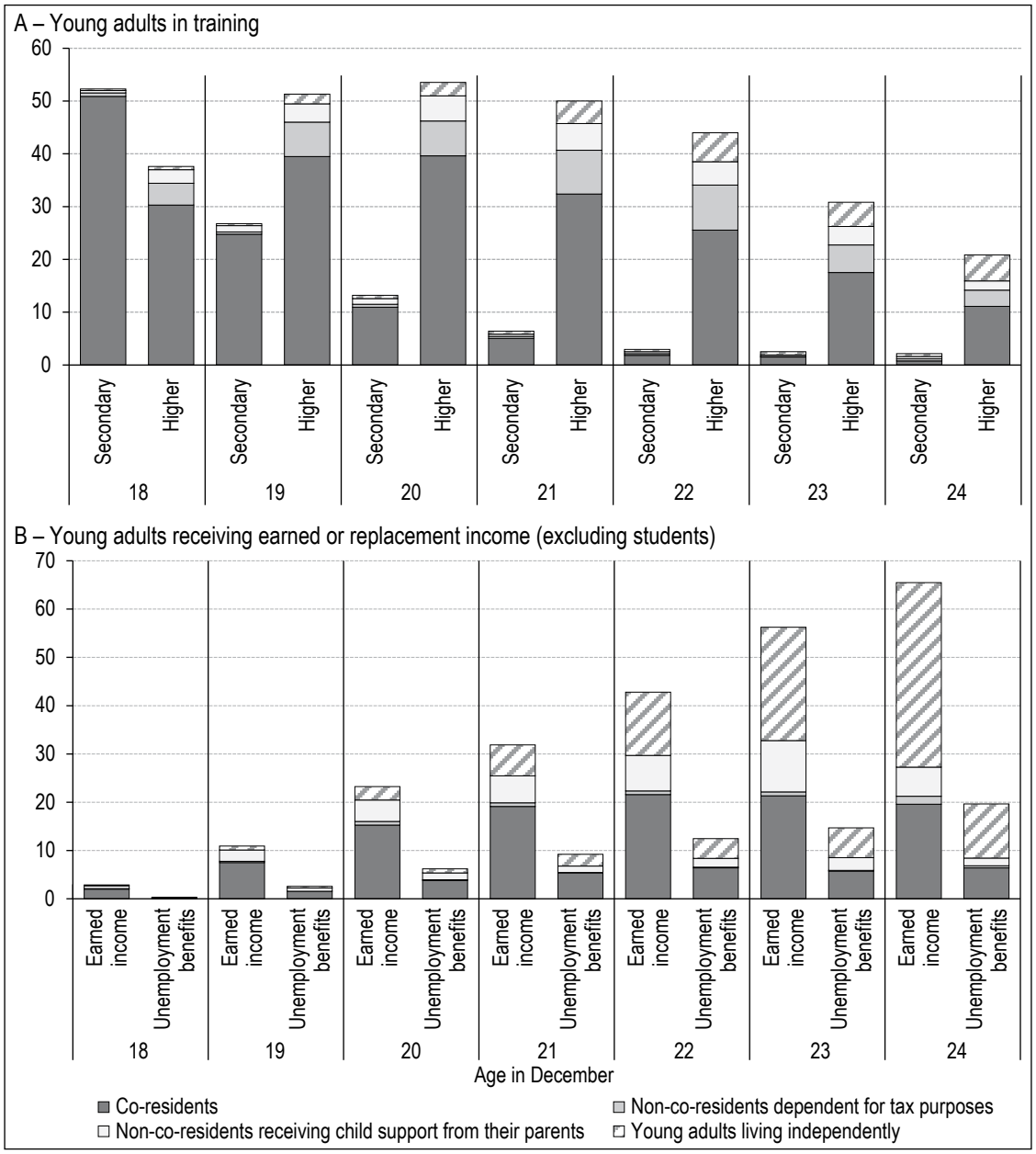


* In Figures I, II-A and III, this category includes young adults living during the week in university residence halls or young workers' hostels who frequently return to their parents' home since the *Labour Force Survey* associates them with their parents' household.
Reading Note: 90% of 18-year-olds live with their parents (at least regularly).
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

46% at age 23 and 35% at age 24), while the proportion of non-co-residents dependent for tax purposes and of non-co-resident receiving child support follows an inverted U-shaped curve. This illustrates the fact that residential autonomy is not immediately followed by tax independence (i.e. non-membership of parents' tax household) or financial independence (i.e. receipt of child support from parents). The proportion of young adults living independently increases continuously from 4% at age 19 to 50% at age 24.

With regard to activity statuses, 56% of young adults aged 18-24 report being students (including 41% in higher education), while 42% receive earned income or replacement income without being in education, with other young adults being neither in education nor in the labour market. The proportion of young adults in secondary education decreases sharply at age 19 and is lower than 10% after the age of 20 (Figure II-A). The proportion in higher education is close to 50% between the ages of 19 and 21 before gradually decreasing to just over 20% at age 24, with the decrease being related to the gradual entry of young adults into the labour market. Thus, at age 24, 23% of young adults are still in education, compared to 90% at age 18.

Figure II – **Activity of young adults by level of independence and age (% of total age group)**



Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

Nearly all young adults in secondary education live with their parents, while the proportion of higher education students not living with their parents stands at 20% at age 18. The proportion of higher education students who either do not live with their parents or live independently increases with age, with tax dependents being the most common category. This is related to the fact that the pursuit of education is often associated with leaving the parental home (Castell *et al.*, 2016) without, however, leading to a break in the tax or financial relationship between parents and young adults who do not live with their parents. Before the age of 20, the proportion of non-co-residents receiving child support from their parents is higher than that of young adults living independently, but the ratio is inverted from the age of 21 onwards.

The degree of independence of young adults according to their age is strongly correlated with the fact of receiving earned income or replacement income (Figure II-B). Approximately 1.8 million young adults aged 18-24 not in education received this type of income during the year, representing around 15% of young adults, with the proportion increasing from 3% at age 18 to 85% at age 24. Among young people with earned income (excluding students), the proportion of those living independently increases with age, but up to the age of 22, more than half live with their parents: at age 20, 66% live with their parents and only 12% are independent; at age 24, 30% are dependent and 58% are independent. Up to the age of 21, those receiving unemployment benefits are less likely to live with their parents than those who are working, but this is then reversed, no doubt reflecting the forced cohabitation of young adults who are nevertheless integrated into the labour market.

2.3. Highly Differentiated Poverty Rates According to the Degree of Independence

To complete this descriptive overview of the situation of young adults according to their level of independence from the parental household, Table 2 shows results for poverty rates and living standards. For the most part, these indicators are calculated at the household level, i.e. by taking into account the total income of the housing unit. Due to the specificity of the population studied, an analysis in terms of "extended household" is also proposed. According to the standard definition of the poverty rate, a non-co-residing young adult with high-income parents is counted as poor even if he or she is still a dependent for tax purposes and is in receipt of private transfers. To take into account the links that may still exist between parents and their children even after the children have left the parental home, we will use a broader concept of household (see Box 1). Similarly, it may be noted that the poverty rates for young adults aged 18-24 calculated based on the ERFS alone may suffer from biases and be overestimated. To the extent that it is based on tax data, the ERFS tends to underestimate some forms of income, such as student earnings (since only the share exceeding three times the monthly minimum wage, or SMIC, must be reported) and does not provide any information on unreported income, such as financial support from parents. The imputation method used, based on the ENRJ, helps to correct these biases and ensures a better assessment of the poverty indicators. Specifically, the poverty rates calculated using this method are lower than those estimated based on the ERFS alone.[15]

The poverty rate for young adults (23.8%) is higher than the poverty rate for the population as a whole (13.7%), with significant variations depending on whether one looks at co-residents (12.4%) or non-co-residents dependent for tax purposes (80.4%). Using the concept of extended household helps to provide a more nuanced view. Calculated based on the notion of the extended household, the poverty rate of young adults aged 18-24 (18.7%) is more than five percentage points lower than when computed at the "strict" household level, while it is almost 52 points lower among non-co-residents dependent for tax purposes (29.0%). Young adults living independently have the highest poverty rate (36.5%), with those in education within this category having a rate of 67.4%. Note, however, that the ranking of the categories is only slightly altered if we only on the subset of young adults in education (whether in secondary or higher education) is considered: the poverty rate of non-co-residents receiving child support from their parents is 10.9% and 13.8% in the subset of those in education, while the poverty rate among co-residents is 13.4% and 11.3% in the subset of those in education.

Taken as a whole, and despite the wide variety of their routes to independence, young adults face poverty risks that barely vary with age (Figure III). While the poverty rate (at the 60% median standard of living threshold) ranges between 18% and 20% among those aged 18-23,

15. Poverty indicators without imputation are presented in the Online complement C1: for example, the poverty rate for all young adults aged 18-24 is estimated at 27.1%, compared to 23.8% after imputation.

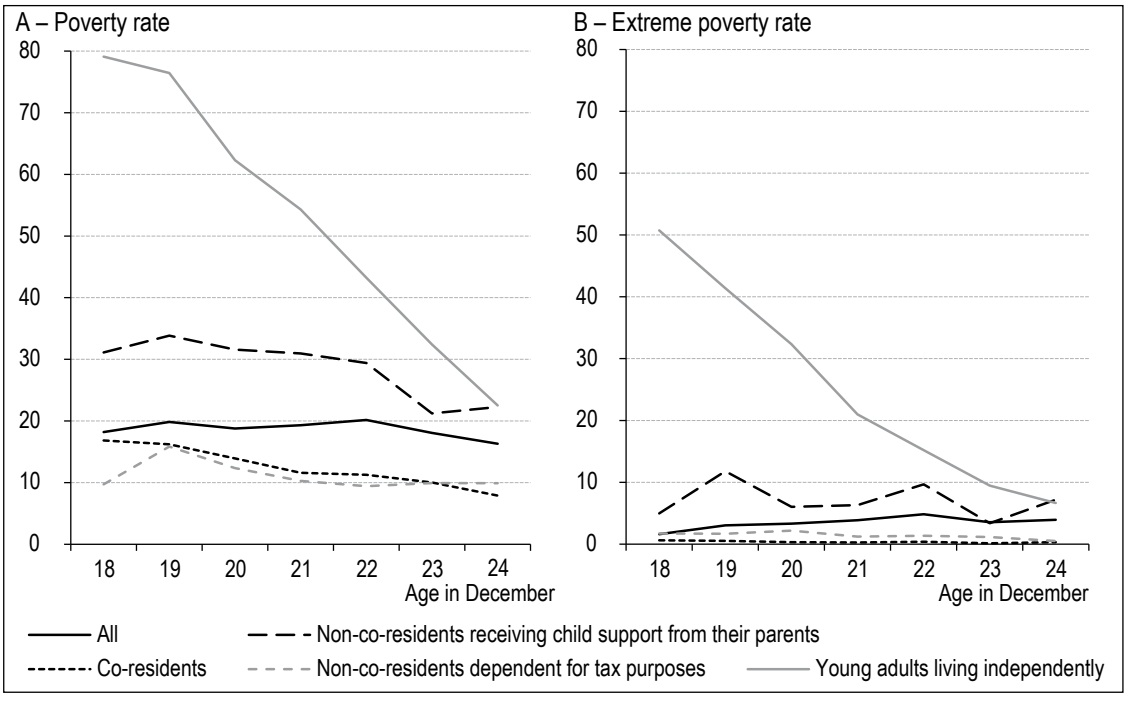
it falls to 16% at age 24. However, this relative stability, which also applies to the extreme poverty rate (i.e. below 40% of the median standard of living), from 2% at age 18 to 4% at age 24, masks significant differences according to the level of independence. For example, the poverty rate for young adults living independently decreases from 79% at age 18 to 23% at age 24.

Table 2 – **Standard of living and poverty of young adults aged 18-24 by degree of independence from their parents**

	Median standard of living (in euros per month)		Poverty rate (%)		Extreme poverty rate (%)	
	Household	Extended household	Household	Extended household	Household	Extended household
Population as a whole	1,732	1,717	13.7	13.2	1.1	0.7
All young adults aged 18-24	1,535	1,565	23.8	18.7	7.4	3.4
Co-residents	1,741	1,680	12.4	13.4	0.4	0.4
Non-co-residents dependent for tax purposes	500	1,409	80.4	29.0	51.5	7.3
Non-co-residents receiving child support from their parents	1,425	1,657	29.2	10.9	6.7	1.4
Young adults living independently	1,276	1,243	35.2	36.5	12.6	13.3
In training	1,540	1,628	26.2	17.5	10.8	4.7
Co-residents	1,765	1,724	11.1	11.3	0.4	0.4
Non-co-residents dependent for tax purposes	447	1,396	85.8	29.6	55.5	8.3
Non-co-residents receiving child support from their parents	1,077	1,648	47.9	13.8	13.3	2.5
Young adults living independently	654	600	65.3	67.4	44.8	46.0

Notes: The poverty rate for a given category refers to the percentage of individuals in that category living in a household (or extended household) with a standard of living lower than 60% of the median standard of living. The extreme poverty rate compares the standard of living of individuals to the threshold of 40% of the median standard of living.
Reading Note: The poverty rate of the population as a whole ("household" approach) is 13.7%, compared to 23.8% among young adults aged 18-24.
Sources and Coverage: CNAF Modèle Myriade 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

Figure III – **Poverty rate of young adults according to their degree of independence and age (%)**



Reading Note: The poverty rate of young adults aged 18 is 18%, compared to 16% at age 24.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

3. An Assessment of Support Schemes for Households with Young Adults

3.1. Breaking Down Direct and Indirect Support for Young Adults: Methodological Considerations

Because of the familialisation of the tax and social security system, financial support for young adults aged 18-24 is provided both through the direct benefits they receive in their own right and through the socio-fiscal support received by their parents.

The first type of support can be identified relatively simply by isolating the various transfers paid to young adults. The analysis takes into account student grants based on social criteria, as well as family benefits, housing benefits, statutory minimum allowances and activity bonuses received by the young adult or his/her spouse.[16] It should be noted that the status of student grants is ambiguous since, although they represent a type of benefit paid to young adults and not to their parents, eligibility for grants and the amount paid depend on the parents' income; this leads Chevalier (2015; 2016) to treat them as an indicator of the familialisation of the social citizenship of young adults. However, we have chosen to distinguish them from the support granted to parents and, therefore, to treat them as direct benefits.

Measuring the indirect support (resulting from the familialisation of schemes, Box 2) from which young adults benefit is not so easy. It requires recalculating all parental transfers, assuming that adult children are no longer dependent, in order to isolate the corresponding amount of support. Furthermore, for the income tax, the allowances for adult children or for those with family responsibilities and the reductions and credits associated with having adult children aged 18 to 24 in education are removed. The effect of the young adult on each parental transfer is then estimated by difference, taking into account "side effects", i.e. the impact of a change in one benefit on the amount of the other transfers (for example, the impact of a change in the amount of family benefits on the amount of the RSA).[17] This method does not involve individualising the income of young adults but aims instead to assess the amount of support received by parents (associated with having one or more dependents) and, on this basis, to estimate an average amount of indirect support for each child aged 18-24.

The option for parents to deduct child support for adult children from their taxable income and the income base used for CAF benefits is

16. Here, the term "social benefits" only refers to CAF benefits and does not include unemployment benefits since these are rooted in a logic of insurance.

17. For example, a couple with no income and with two children aged 10 and 19 receives 129.35 euros in family benefits and 796 euros in RSA benefits. All other things being equal, the loss of family benefits (associated with the "exclusion" of young adults aged 19) would result in an equivalent increase in the RSA (giving a total of 926 euros) since family benefits are included in the income base used to calculate entitlement to this benefit. However, the exclusion of the young adult also has an impact on the RSA (because of a reduction in the child dependency increase): in this specific case, the amount of the RSA after recalculation not taking into account the eldest child would amount to 772 euros (2015 legislation).

Box 2 – **The Familialised Schemes Taken into Account in the Analysis**

Additional family benefits: Family Benefits (in French, *allocations familiales*, or AF), the Early Childhood Benefit (*prestation d'accueil du jeune enfant*, or PAJE), the Family Income Supplement (*complément familial*, or CF), the Back-to-School Allowance (*allocation de rentrée scolaire*, or ARS), the Family Support Allowance (*allocation de soutien familial*, or ASF), and the Education Allowance for a Disabled Child (*allocation d'éducation de l'enfant handicapé*, or AEEH), the schedules of which depend on the number of dependent children and an income base from which parents are entitled to deduct any child support paid to adult children.

Family components of housing benefits: the modulation of the schedule, the allowances on the income of dependent children, the deduction of child support paid to adult children.

Family components of statutory minimum allowances and the activity bonus: the modulation of the schedule for the Disabled Adult's Allowance (*allocation aux adultes handicapés*, or AAH), the Active Solidarity Income (*revenu de solidarité active*, or RSA) and the activity bonus according to the number of dependent children and, for the AAH, the deduction of child support paid to adult children.

Tax advantages granted to families:

• ***family components of income tax (IT)***: the half-parts associated with adult children, allowances for married adult children or children with family responsibilities, the deduction of child support paid to adult children, the tax reduction for families having children in education;

• ***family components of housing tax (HT)***: the available data makes it possible to identify allowances for dependents, without knowing whether they relate to children; here, the assessment is obtained by prorating the amount of the allowances by the proportion of young dependants in the total number of dependants.

also taken into account. The tax reductions and associated increases in social benefits provide indirect support for young adults living independently who benefit from them within extended households.

Nearly two million extended households receive direct support, while 2.9 million receive indirect financial support (Table 3). The significance of familialised transfers is also reflected in the total sums paid out: out of a total of 14.4 billion euros in support for young adults, 52% is in the form of indirect transfers (i.e. 7.4 billion euros), equally divided between social benefits and tax reductions.

3.2. Financial Support Decreases with Age and Is U-Shaped Along the Distribution of Living Standards

As the level of independence of young adults is linked to their age, so is the nature of the financial support they receive. In general, the proportion of young adults benefiting from at least one scheme decreases with age, from nearly 100% at age 18 to 57% at age 24 (Figure IV-A). This trend is mainly driven by the decline in indirect support related to tax (87% of beneficiaries at age 18[18] compared to just 15% at age 24) and social benefits (72% of beneficiaries at age 18 compared to 4% at age 24, with a decrease at around 20 years of age explained by the fact that eligibility for family benefits ends then). Conversely, in the case of direct support, the proportion of young adults receiving social benefits increases by 35 percentage points between the ages of 18 and 24 (from 9% to 45%). The average amounts of the social benefit supplements granted to parents who receive them[19] increase from the age of 22, while they decrease between the ages of 18 and 21 (Figure IV-B). This break in the average amounts is mainly an effect of the composition of benefits. From the age of 22 onwards, the only young adults receiving indirect support are those designated as dependents of parents in receipt of the RSA or the activity bonus, and the average amount of indirect support associated with these benefits is higher than for other social transfers.

18. The proportions of young adults aged 18 receiving indirect support through taxes or social benefits may seem high. With respect to income tax and housing tax, 92% of 18-year-olds are designated as members of their parents' tax household – which reduces or even cancels out their income tax – and 90% live with their parents, giving rise to housing tax rebates (under the 2015 legislation) that can result in the amount due being cancelled out altogether. With regard to social benefits received by parents, just 24% of 18-year-olds have no dependent siblings. Therefore, the proportion of young adults in this category receiving family benefits is low. Furthermore, some may entitle their parents to additional housing benefits or to supplementary income support (whether in the form of supplements to the RSA or the activity bonus).

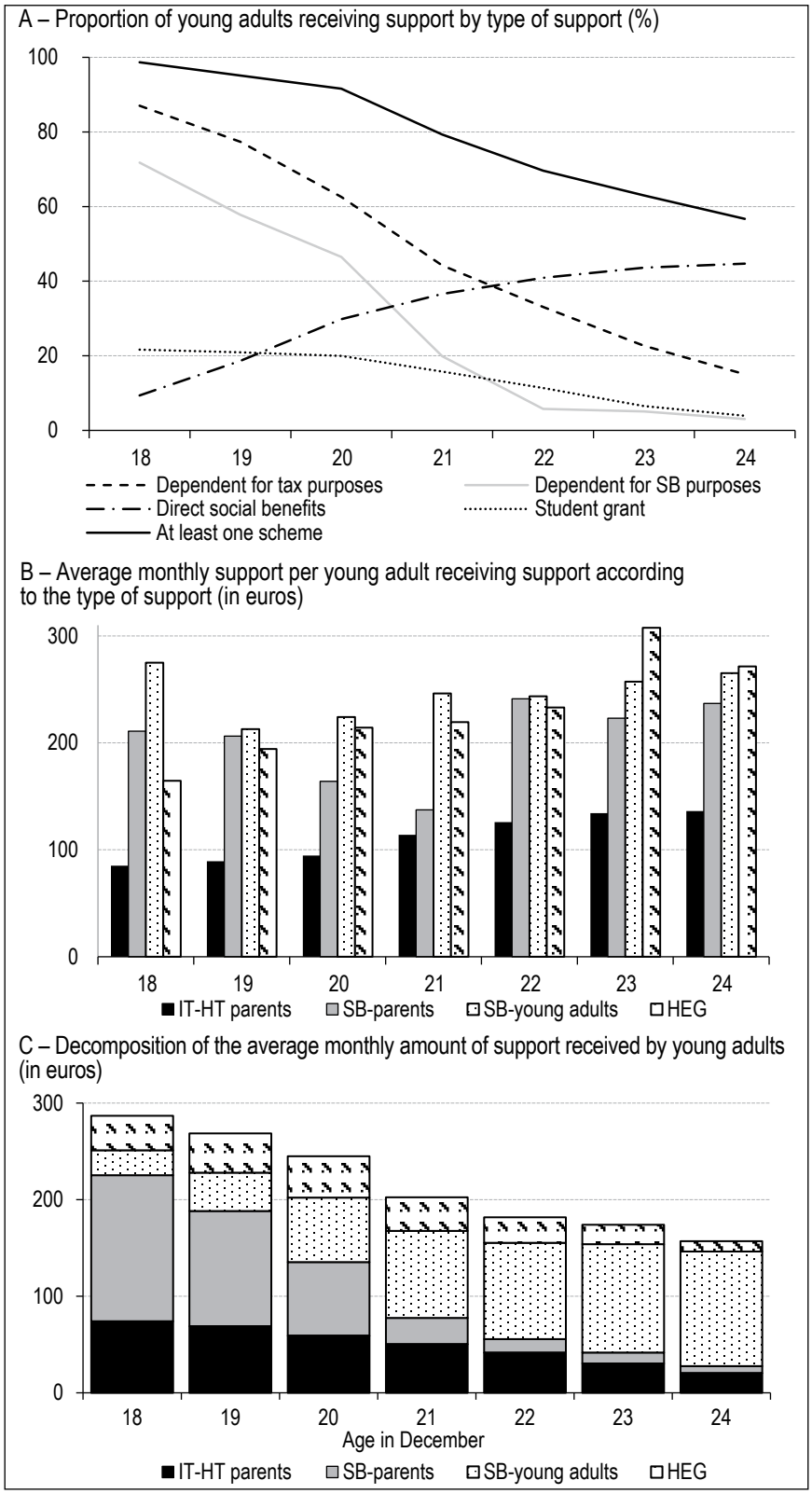
19. These amounts only concern the beneficiaries of the corresponding schemes: the average amounts of each benefit differ from the average amount of support across all schemes shown in Figure IV-C (the elements in Figure IV-C cannot therefore be combined).

Table 3 – **Number of extended households in which young adults receive direct or indirect support**

	Direct support			Indirect support			Total financial volume in € billion
	Numbers in thousands	% of households with young adults	Financial volume in € billion	Numbers in thousands	% of households with young adults	Financial volume in € billion	
All social benefits	1,489	35	5.1	1,296	31	3.7	8.8
Family benefits	233	6	0.8	1,107	26	3.0	3.8
Housing benefits	1,068	25	2.2	453	11	0.4	2.6
Statutory minimum allowances	612	15	2.0	248	6	0.3	2.3
Secondary and higher education grants	665	16	1.9				1.9
Tax reductions				2,602	62	3.7	3.7
IT				2,135	51	3.2	3.2
of which pension deductions				611	15	0.6	0.6
of which benefits for dependent children				1,617	38	2.7	2.7
HT				1,950	46	0.5	0.5
All schemes for young adults	1,974	47	7.0	2,904	69	7.4	14.4

Reading Note: There are 1,974 million households benefiting from direct support received by a young adult aged 18-24. These direct benefits concern 47% of households comprising at least one young adult.
Sources and Coverage: CNAF Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18 to 24 living in ordinary housing.

Figure IV – **Characteristics of the financial support provided to young adults by age**



Notes: "IT-HT parents" and "SB-parents" mean the reductions in the income tax and housing tax of parents and the additional social benefits received by parents due to the presence of a young adult in the household, while "SB-young adults" means the social benefits received by young adults as direct recipients and "HEG" means higher education grants.
Reading Note: Approximately 87% of 18-year-olds entitle their parents to tax reductions (Figure IV-A) and the average disposable income supplement associated with these reductions is 85 euros per month per child in a family benefiting from these reductions (Figure IV-B). On average, an 18-year-old indirectly benefits from additional disposable income totalling 74 euros per month by virtue of the tax reductions granted to their parents (Figure IV-C).
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

The average amount of direct social benefits paid to young adults does not change linearly with age. The average amount of support across all schemes and its breakdown (Figure IV-C), show that the average amount of support received by young adults decreases with age (from 287 euros at age 18 to 157 euros at age 24). In terms of composition, the proportion of direct benefits paid logically increases as the young adult becomes more independent. Thus, at age 24, 82% of the support received by young adults consists of direct benefits, compared to just 21% at age 18.

A similar analysis by standard of living shows that the proportions of beneficiaries and the average amounts of support have a U-shaped profile along the distribution of living standards among young adults. The proportion of young adults receiving support is highest in the first decile (93%), tends to decrease until the seventh decile (64%) and increases again to 81% in the last decile (Figure V-A). The increase in the proportion of young adults receiving support among those with higher living standards is driven by the proportion of young adults designated as tax dependents, which rises from 43% in the first decile[20] to almost 77% in the tenth decile. The proportion of 18-24 year olds benefiting indirectly from additional social benefits granted to their parents for young adults designated as tax dependents increases by 18 points between the first and second deciles, before decreasing with the standard of living until the ninth decile and subsequently rising again thereafter. At the bottom of the distribution, this results from the fact that more than half of all young adults in the first decile do not live with their parents and are not tax dependents, meaning that they cannot be taken into account when calculating entitlements to social benefits. Among those with high living standards, this is due to a structural effect (96% of young adults in the last decile live with their parents compared to 88% in the ninth decile), although it should be noted that the average amount of additional social benefits received by parents for support to young adults falls sharply, from 105 euros in the ninth decile to 44 euros in the last decile. Since direct social benefits are aimed at low-income households, the proportion of young adults receiving them decreases with income. Similarly, the proportion of those receiving student grants decreases rapidly from the fourth decile onwards. The U-shaped profile – which demonstrates the limitations of the system in terms of vertical redistribution – is also found when looking at the average amount of monthly support across all schemes (Figure V-C), which stands at 279 euros in the first decile and at 144 euros in the seventh decile before increasing to almost 192 euros in the last decile. As previously suggested, this profile is mainly an effect of the familialised nature of taxation: indirect tax-related support represents 76% of the average monthly support received by young adults in the last decile (i.e. 146 euros).

This decomposition logically yields a result similar to that of Favrat *et al.* (2015), who found that financial support to families is higher in the lower and upper deciles than in the middle deciles. However, two important points should be made. First, while Favrat & Domingo (2015) showed that recent reforms to the tax and social security system have tended to limit or even cancel out the increase in support for families corresponding to households in the upper deciles, the same is not true when considering 18-24 year olds. Second, the increase in indirect support in line with the standard of living highlights the ambiguity of the French system, with its objectives seemingly split between family benefits and support to young adults. As a result, indirect support for young adults tends to favour young adults from households in the upper deciles over those in the middle deciles.

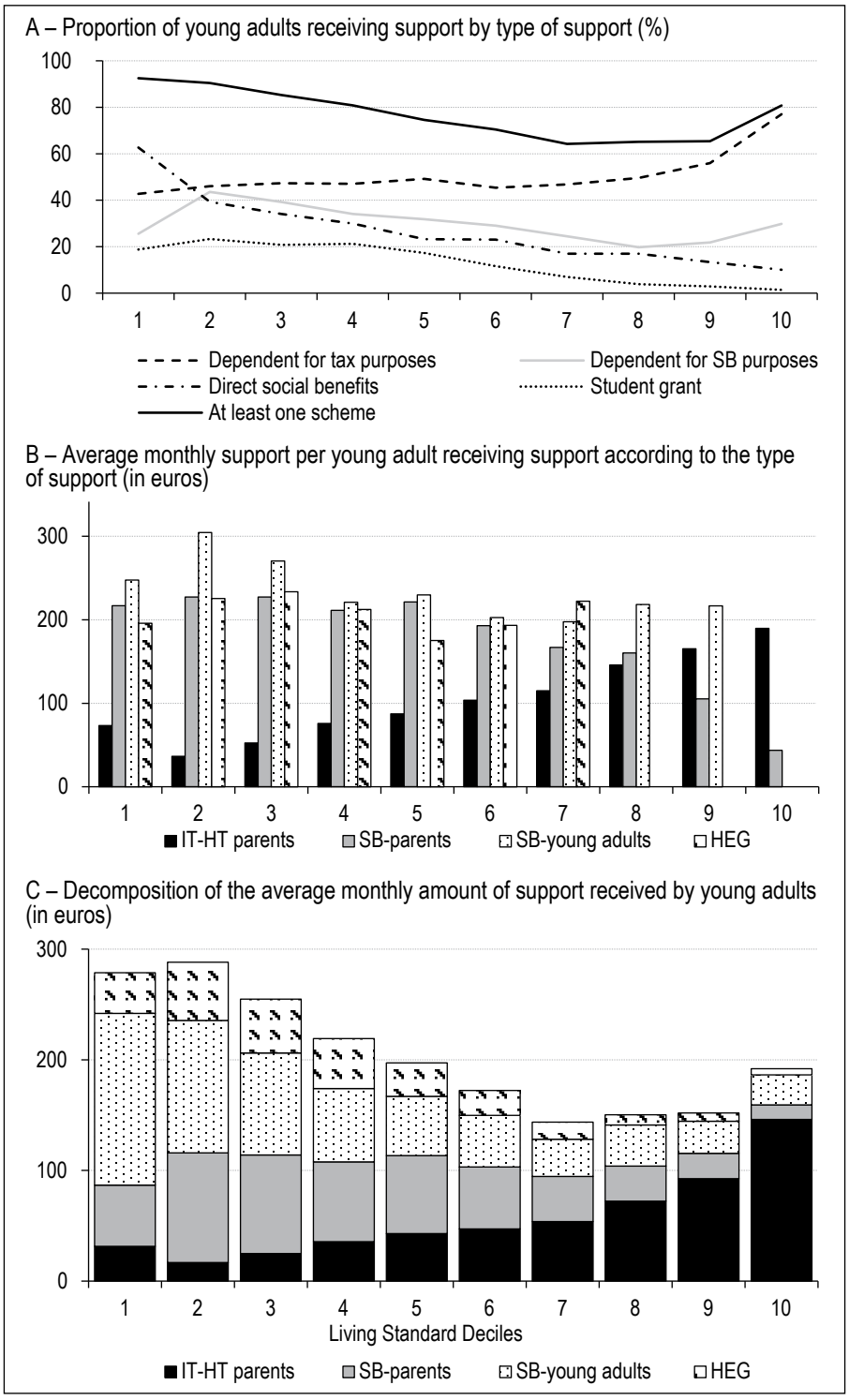
4. The Redistributive Effects of Converting Indirect Family Support into an Autonomy Allowance

Indirect support for young adults channelled through their parents accounts for more than half of the existing schemes aimed at young adults. To assess their impact on inequalities among young adults and on their risk of poverty, two scenarios involving a "defamilialisation" of support with a constant budget are tested.

After specifying the design of the two scenarios, we present the impact of defamilialised allowances on the standard of living of young adults and their risk of monetary poverty, distinguishing between young adults according to specific characteristics (degree of independence, age, standard of living) and identifying those young adults who stand to lose or gain from the defamilialisation of indirect support.

20. This may seem high, but 26% of young adults belonging to extended households in the first decile live with their parents and 29% are non-co-residents designated as tax dependents. Among the former, over half are eligible for reductions in (or even exemptions from) income tax or housing tax.

Figure V – **Characteristics of the financial support provided to young adults according to their standard of living**



Notes: Some figures are not provided because the numbers are too low (higher education grants and direct social benefits in the upper deciles). "IT-HT parents" and "SB-parents" mean the reductions in the income tax and housing tax of parents and the additional social benefits received by parents due to the presence of a young adult in the household, while "SB-young adults" means the social benefits received by young adults as direct recipients and "HEG" means higher education grants.
Reading Note: 26% of young adults whose standard of living calculated at the extended household level is in the first decile of living standards entitle their parents to additional social benefits (Figure V-A). The associated average disposable income supplement is 217 euros per month per child in families receiving these additional social benefits (Figure V-B). On average, young adults in the first decile (whether beneficiaries or not) benefit from additional disposable income totalling 55 euros per month by virtue of the social benefits granted to their parents (Figure V-C).
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

4.1. A Universal Flat-Rate Allowance *vs.* a Degressive Allowance

Indirect support, intended to take into account the presence of dependent young adults in a household, represents a total cost of 7.4 billion euros per year (primarily in the form of family benefits for young adults aged 18-21 and tax reductions associated with tax dependents aged 18-21; see Table 3). The autonomy allowance funded from this budget allocation is paid on top of all the direct schemes from which young adults benefit, to the extent that these are designed to meet specific needs (family and housing benefits, statutory minimum allowances and activity bonus, student grants). The allowance is not tied to parental income and is neither taxable nor taken into account when calculating the entitlements of the young adult or their parents.

- The first scenario, termed "universal allowance", involves paying a single flat-rate allowance, granted unconditionally and without taking into account the young adult's income. The amount, the same for all young adults, is 117 euros per month, which distributes the 7.4 billion in indirect aid equally among the 5.3 million young adults aged between 18 and 24.

- The second scenario, termed the "degressive allowance", introduces a condition on the young adult's income similar to a differential RSA-type allowance. However, unlike the RSA, the income base in this case is limited to the wages and self-employment income earned by the young adult. The allowance is designed to replace indirect schemes without affecting the support from which a young adult benefits directly, whether for housing, dependents or the cost of education. In particular, a young adult in employment receiving a reduced autonomy allowance continues to benefit from the activity bonus, thereby ensuring that their income still increases when their earned income increases. Here, it is assumed that the entitlement is calculated based on a quarterly earned income tax return.[21] Simulations taking into account the imputation of earned income on the allowance allow for its maximum amount to be determined by trial and error (for a zero earned income). This amounts to 226 euros per month, i.e. if a young adult's monthly earned income exceeds 226 euros, they do not receive the allowance.

4.2. The Redistributive Effects of the Defamilialisation of Indirect Support

This section focuses on differences in standards of living with a view to commenting on the variants, with the results therefore applying to the extended household and all its members. They allow for schemes to be aggregated based on different distribution units (family, dwelling, couple, etc.). In other words, when a young adult is identified as a "winner" or a "loser", all the members of that individual's extended household may be said to experience gains or losses. With this approach, we are able to take into account the gains or losses suffered by parents and minor siblings because of the defamilialisation of support for young adults.

Replacing indirect support with a universal allowance at constant cost would result in a slight increase (16 euros per month per CU) to the median standard of living of the extended household of 18-24 year olds (Table 4). Young adults living independently would see their standard of living increase the most, with a rise of more than 100 euros per month and per CU. Since they are not attached to their parents' extended household because of their residential and financial independence, they do not benefit from indirect transfers. By contrast, the median standard of living of non-co-residents dependent for tax purposes would increase slightly (by 12 euros per month) while that of co-residents would fall (10 euros per month).

Parents with a young adult living under their roof would therefore see their median standard of living decrease slightly, thereby also affecting the situation of any minor children in the family. However, since tax-dependent young adults are currently those who benefit from the highest median living standards, the re-allocation of indirect support would result in a reduction in the dispersion of median living standards according to the degree of independence.

The poverty rate of young adults (defined as the proportion of young adults whose standard of living is below 60% of the median calculated at the extended household level) would also be lower than it is currently (-0.5 points), although there would be an increase of 1.7 points in the poverty rate of co-residents (and therefore of their families) and, conversely, a marked decrease among young adults living independently (Table 5). Young adults living independently would get out of poverty to a greater extent than non-co-residents reporting child support, with the latter being proportionally less poor under the current system. Here too, we see a reduction in

21. In practice, in the microsimulation model, its amount is calculated as the difference from the same quarterly earned income as the activity bonus.

Table 4 – **Impact of the defamilialisation of indirect support on the median standard of living of young adults at the extended household level (in euros per month and per consumption unit)**

	2015 legislation	Universal allowance		Degressive allowance	
All young adults aged 18-24	1,565	1,581	(+16)	1,567	(+2)
Co-residents	1,680	1,670	(-10)	1,672	(-8)
Non-co-residents dependent for tax purposes	1,409	1,421	(+12)	1,429	(+20)
Non-co-residents receiving child support from their parents	1,657	1,689	(+32)	1,667	(+10)
Young adults living independently	1,243	1,343	(+100)	1,289	(+46)

Notes: The universal allowance is 117 euros per month and the degressive allowance is capped at 226 euros per month, from which the young adult's earned income is deducted.
Reading Note: The median standard of living of young adults aged 18-24 designated as dependents and living with their parents in 2015 is estimated at 1,680 euros per month and per consumption unit. Their median standard of living would fall by 10 euros if indirect benefits were replaced by a universal allowance of 117 euros per month paid to all young adults. The decrease would be 8 euros per month in the case of a degressive allowance capped at 226 euros and from which earned income is deducted.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young adults aged 18-24 living in ordinary housing.

the differences in poverty risks according to the degree of independence. The extreme poverty rate (risk of a standard of living below 40% of the median standard of living) would fall by almost 0.2 percentage points and would also be less dispersed. However, it would increase slightly (by 0.3 points) in the case of co-residents.

Redistribution by means of a degressive allowances would benefit non-co-residing young adults regardless of their degree of independence (3.4 points for non-co-residents dependent for tax purposes, 1.6 points for non-co-residents receiving child support from their parents, 6.1 points for those living independently), while the effect would be less penalising for young adults who live with their parents. Thus, given the median standard of living and the poverty and extreme poverty rates, it appears that the familialised support from which young adults benefit indirectly leads to an increase in inequalities between young adults according to their degree of independence, to the detriment of young adults living independently. On the other hand, by taking into account parental income, these schemes provide significant support to co-residing young adults from modest backgrounds by also supporting their parents and siblings, in line with the aim of family policy to support vulnerable families.[22]

22. Support for vulnerable families is the second objective of the family policy set out in the Quality and Efficiency Programmes (in French, Programmes de Qualité et d'Efficience*).*

Table 5 – **Impact of the defamilialisation of indirect support on the poverty and extreme poverty rate of young adults at the extended household level**

(%)

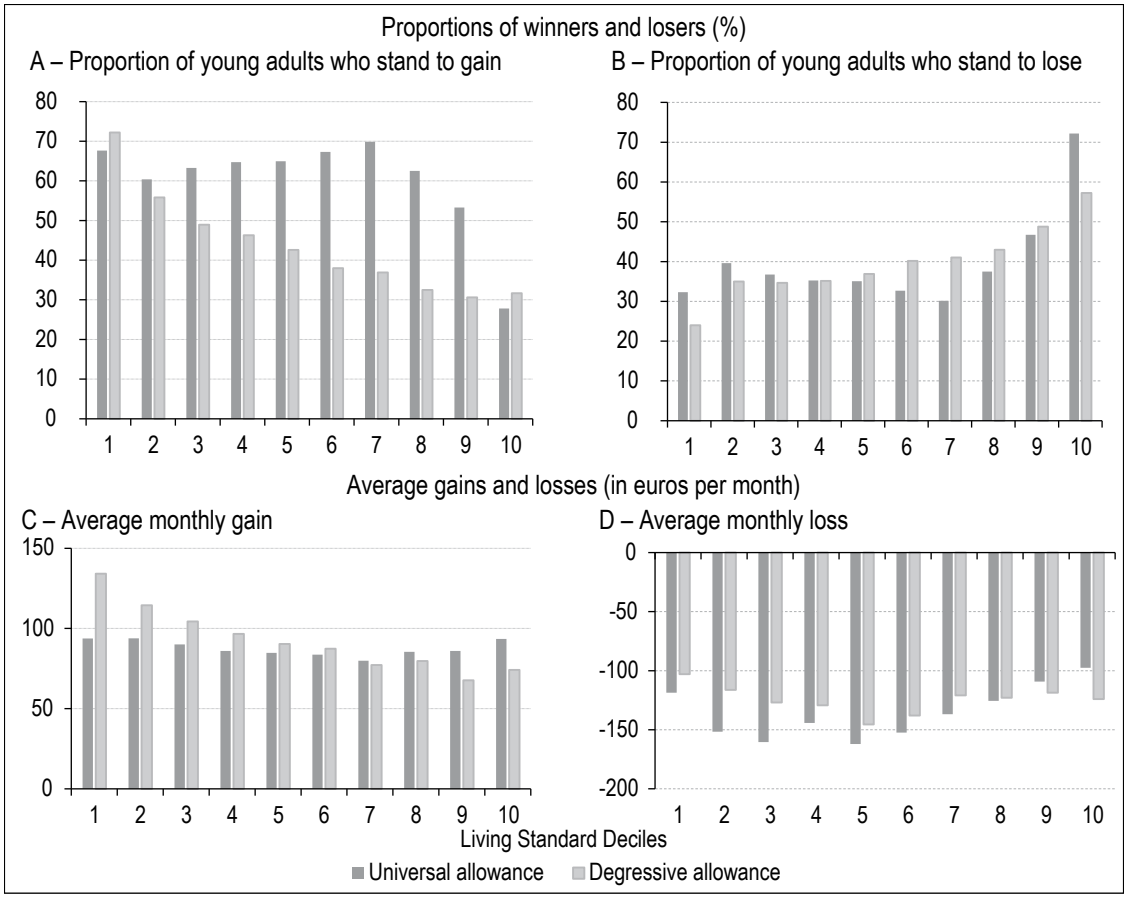
	Poverty rate			Extreme poverty rate		
	2015 legislation	Universal allowance	Degressive allowance	2015 legislation	Universal allowance	Degressive allowance
All young adults	18.7	18.2	17.1	3.4	3.2	2.8
Co-residents	13.4	15.1	13.4	0.4	0.7	0.3
Non-co-residents dependent for tax purposes	29.0	26.3	25.6	7.3	5.5	5.0
Non-co-residents receiving child support from their parents	10.9	9.3	9.3	1.4	0.9	0.8
Young adults living independently	36.5	29.9	30.4	13.3	12.1	11.6

Notes: The universal allowance is 117 euros per month and the degressive allowance is capped at 226 euros per month, from which the young adult's earned income is deducted.
Reading Note: The poverty rate of young adults aged 18-24 (defined as being at risk of having a standard of living below 60% of the median standard of living of the population) calculated at the extended household level is estimated at 18.7%, while the extreme poverty rate (defined as being at risk of having a standard of living below 40% of the median standard of living of the population) is estimated at 3.4%. Their poverty rate would stand at 18.2% if indirect benefits were replaced by a universal allowance of 117 euros per month paid to all young adults and at 17.1% in the case of a degressive allowance capped at 226 euros and from which earned income is deducted.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update; young people aged 18-24 living in ordinary housing.

An examination of the distribution of young adults gaining or losing from defamilialisation according to their standard of living, age and degree of independence provides a more nuanced view of this assessment. Overall, replacing indirect support with a universal allowance of 117 euros per month would increase the disposable income of 62% of young adults by an average of 88 euros per month, although 38% of young adults would lose out (by an average of 134 euros per month). Under the scenario of a degressive allowance, the percentage of winners would be 48% (105 euros on average) and the percentage of losers would be 37% (124 euros on average), while 15% of young adults would see no change in their situation (mainly those living independently who earn too much).

Under a degressive allowance system, young adults who stand to gain from defamilialisation would be in the majority up to the fifth decile (with 72% of winners compared to 24% of losers in the first decile, and 43% of winners compared to 37% of losers in the fifth decile; see Figure VI), with decreasing gains as the standard of living rises (average gain of 134 euros for the first decile, 104 euros for the third and 90 euros for the fifth). With respect to the universal allowance, the winners would represent the overwhelming majority up to the ninth decile of living standards. However, it is worth noting that, regardless of the type of allowance envisaged, the proportion of young adults who would lose out if support is defamilialised is far from negligible, including at the lower end of the distribution. In the bottom three deciles, the proportion of losers ranges between 24% and 40% depending on the scenario, with monthly losses invariably above 100 euros (120 euros and 150 euros per month, respectively, for the first two deciles in the case of

Figure VI – **Impact of the defamilialisation of indirect support per decile of standard of living according to the scenario considered**



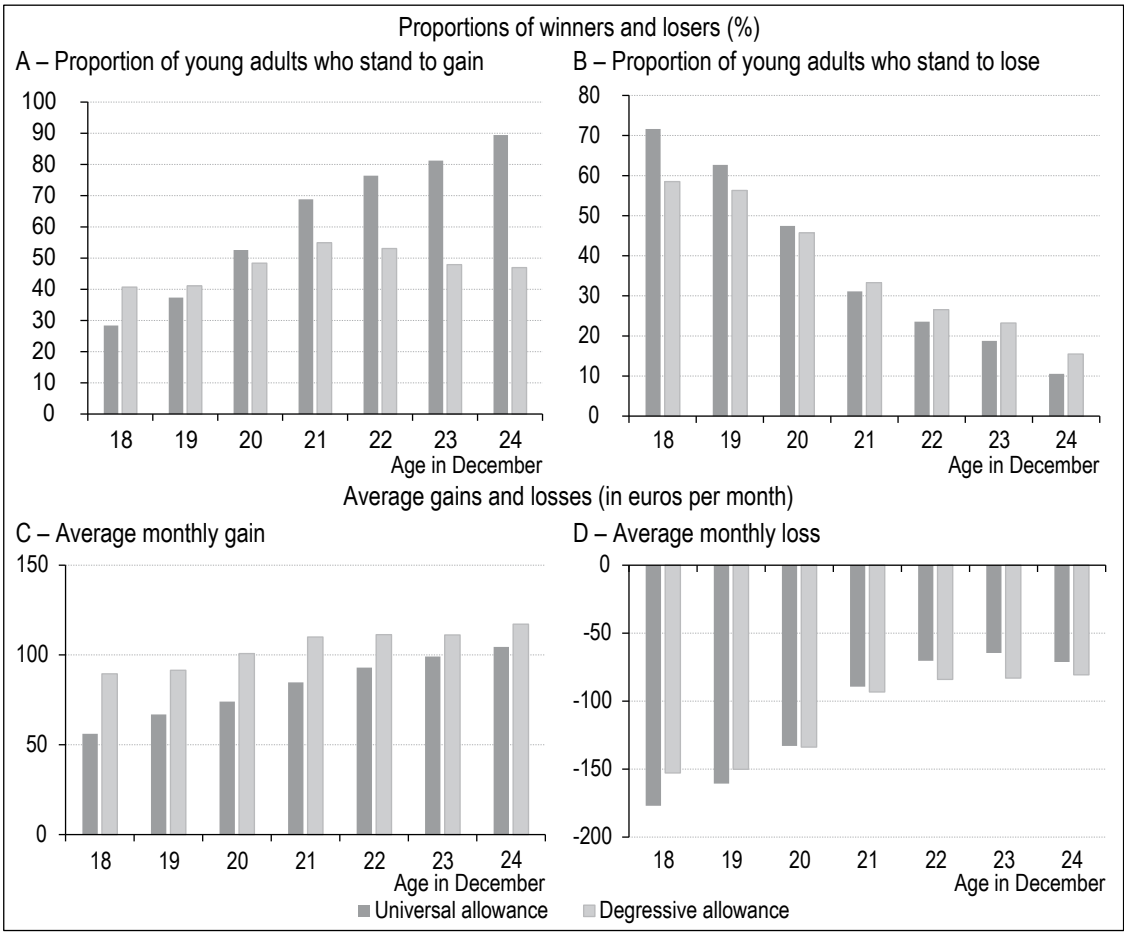
Notes: The universal allowance is 117 euros per month and the degressive allowance is capped at 226 euros per month, from which the young adult's earned income is deducted.
Reading Note: If the indirect benefits received by young adults aged 18-24 were replaced by a universal allowance of 117 euros per month paid to all young adults, 68% of young adults whose standard of living is in the first decile (i.e. belonging to the lowest 10% of households) would see their disposable income increase, by an average of 94 euros per month.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update, 2015 schedules + activity bonus; extended households – the household reference person lives in ordinary housing and is associated, within the extended household, with his or her potential spouse and their children, whether they live in the same dwelling or are members of their tax household.

a universal allowance). Other results presented in Online complement C2 (link to the Online complements at the end of the article) aimed at decomposing the impact of the sole re-allocation of indirect tax support (IT, HT) confirm that the explanation for those who stand to lose from the introduction of a universal or degressive allowance in the high deciles is to be found in the removal of tax advantages. On the other hand, the results obtained suggest that a reform of this kind barely reduces the number of losers in the first decile: in fact, at this level of distribution, the indirect gains associated in particular with HT abatements are not compensated by the payment of an allowance paid directly to young adults.

The introduction of a universal allowance would translate into a proportion of winners and average gains that increase continuously with age, with the proportion of losers and average losses following the opposite trend (Figure VII). Thus, among young adults aged 18 and 19, more than 60% of losers suffer losses higher than 160 euros per month. However, these young adults, who have only just reached the age of majority, are likely to have younger siblings who also stand to lose out if support is defamilialised. Conversely, more than 80% of those aged 23 and 24 would gain from the scheme, mostly as an effect of the concentration of winners among young adults living independently, whose proportion increases with age.

The re-allocation of indirect support in the form of a universal allowance is associated with significant gains for young adults living independently (almost 100% of winners with gains equal to the flat-rate amount of 117 euros), while we find many losers among tax-dependent young adults, particularly among those who live with their parents and/or are students (65% of losers)

Figure VII – **Impact of the defamilialisation of indirect support by age by scenario**

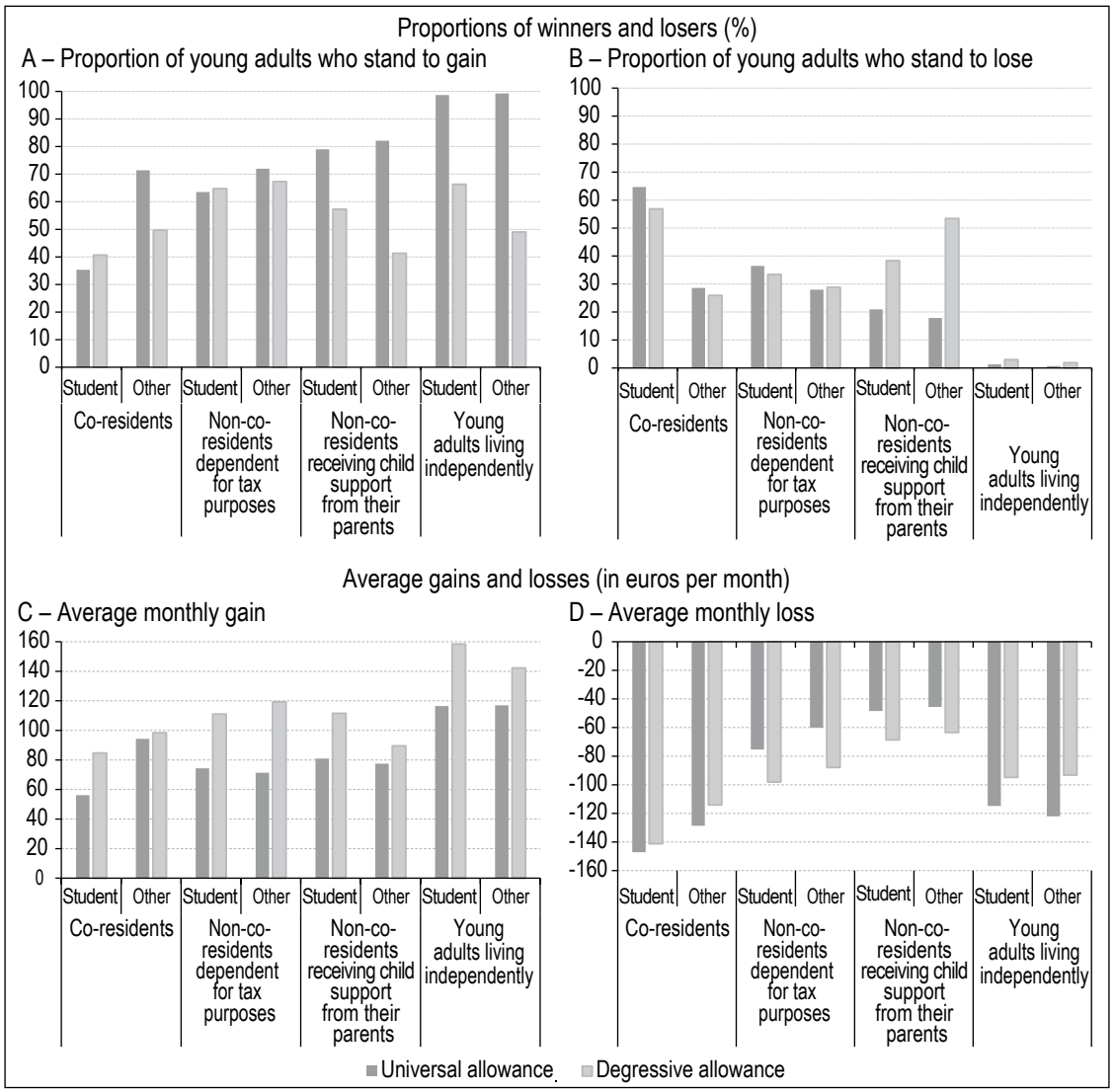


Notes: The universal allowance is 117 euros per month and the degressive allowance is capped at 226 euros per month, from which the young adult's earned income is deducted.
Reading Note: If the indirect benefits received by young adults aged 18-24 were replaced by a universal allowance of 117 euros per month paid to all young adults, 70% of young adults aged 21 would see their disposable income increase, by an average of 85 euros per month.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update, 2015 schedules + activity bonus; extended households – the household reference person lives in ordinary housing and is associated, within the extended household, with his or her potential spouse and their children, whether they live in the same dwelling or are members of their tax household.

(Figure VIII). The average loss for students is more than 147 euros if they live with their parents and around 75 euros if they are tax dependent non-co-residents. With respect to the degressive allowance, the differences between categories tend to be smaller. For example, the gains remain high among young adults living independently (66% of winners among students with gains of 158 euros on average) but of a level equivalent to non-co-residents dependent for tax purposes (65% of winners among students). Conversely, we find that co-residing students suffer significant losses (57% of losers at 141 euros on average).

Generally speaking, mirroring the impact of replacing indirect support with an individualised allowance paid to young adults, it should be noted, however, that the familialised support received by families provides considerable assistance to 18-24 year olds, especially students and those at the lower end of the age range. Thus, although the overall effect of familialised support on poverty rates and differences in living standards according to the degree of independence is less positive than the effect of allowances paid directly to young adults, replacing it (at constant cost) with an allowance

Figure VIII – **Impact of the defamilialisation of indirect support by degree of independence according to the scenario considered**



Notes: The universal allowance is 117 euros per month and the degressive allowance is capped at 226 euros per month, from which the young adult's earned income is deducted.
Reading Note: If the indirect benefits received by young adults aged 18-24 were replaced by a universal allowance of 117 euros per month paid to all young adults, 71% of young adults who live with their parents and are not students would see their disposable income increase, by an average of 94 euros per month.
Sources and Coverage: CNAF, Myriade-ERFS 2011 Model, metropolitan France, 2015 update, 2015 schedules + activity bonus; extended households – the household reference person lives in ordinary housing and is associated, within the extended household, with his or her potential spouse and their children, whether they live in the same dwelling or are members of their tax household.

paid to 18-24 year olds regardless of their family circumstances could benefit some young adults from the wealthiest households and, conversely, penalise those in education from modest backgrounds.

* *
*

This paper sought to measure the support provided by the tax and social security system to young adults aged 18-24 by distinguishing the direct transfers from which they may benefit in their own right from the indirect familialised transfers channelled through their parents. The latter account for more than 50% of the support provided to young adults aged 18-24, thus confirming the idea that financial support for young adults in France is largely based on a familialist model. On this basis, the paper assessed the redistributive impact of redeploying indirect support in the form of individualised schemes aimed directly at young adults. A decomposition of the financial support provided to young adults aged 18-24 shows, first, that transfers to young adults are, notably because of tax relief mechanisms, greater in the lower and upper deciles than in the middle deciles. The management of support for young adults – a task entrusted to families – is thus indirectly characterised by these redistributive properties. This suggests a degree of ambiguity in the system, which appears to be split between covering the cost of children and helping families to support young adults on their way to becoming independent.

A simulation based on re-allocating the 7.4 billion euros of indirect support to a new autonomy allowance paid directly to young adults provides a means of assessing the redistributive properties of the familialised system. The scenarios envisaged show that the defamilialisation of indirect support would reduce the average poverty rate of young adults and reduce differences in the living standards of young adults (and of the households to which they belong), according to their degree of independence. A significant proportion of young adults in the lower deciles would benefit from reforms (more than 70% in the first decile). However, it is important to note that granting an allowance to young adults regardless of their family situation could benefit some young adults from the wealthiest households while conversely penalising young adults still in education and from poorer families. To correct this undesirable effect, a defamilialisation of indirect support could be accompanied, for example, by an increase in the value of student grants based on social criteria which, though paid directly to young adults, take into account the family's standard of living.

It should be noted that the results obtained in this study cannot be interpreted as the definite effects that would arise as a result of introducing an autonomy allowance, since they do not take into account the behavioural adjustments that would result from the introduction of individualised support for young adults (e.g. a greater propensity to leave the parental home). However, they represent an initial foray that makes it possible to determine, *ceteris paribus*, the many contradictions that would be generated by the defamilialisation of support for young adults.

Furthermore, there is no guarantee that providing young adults with financial means of their own is sufficient to promote their independence. As Perez (2011) or Gautié & Perez (2010) have pointed out the logic of the "active welfare state", which involves increasing the independence and opportunities of individuals to protect them against the vagaries of life (the logic of empowerment), cannot be based solely on the provision of funds. In particular, it needs to be associated with support measures designed to enable young adults to manage their transition to adulthood. □

Link to Online complements: https://insee.fr/fr/statistiques/fichier/4514394/ES-514-515-516_Favrat_Lignon_Pucci_Complements.pdf

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Money and Feelings. An Interpretation of the Factors of Financial Support from Parents to Young Adults

Marie-Clémence Le Pape*, Mickaël Portela and Élise Tenret*****

Abstract – Using a French survey on the resources of young adults (*Enquête nationale sur les ressources des jeunes adultes*, ENRJ), this article analyses the links between family relationships and the regular financial support provided by parents to their young adult children aged 18 to 24. Beyond the "classic" determining factors of parental support, parent-child relationships, understood in terms of their frequency and quality, have an influence on the support provided. All other things being equal, frequent in-person contact will result in lower monetary payments. This result could be interpreted as a way for parents to "monetise their absence", by using financial support to replace the material services they can provide to their children when they see them more frequently. The separate analysis of the support received by young adults from their father or mother also shows that relationship-based variables play a greater role for mothers than for fathers when the parents are together, while they play a greater role for fathers when the parents are separated.

JEL Classification: D64, J13
Keywords: youth, intergenerational transfers, support, family relationships

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

Lyon Lumière 2 University, Max Weber Centre, DREES (marie-clemence.lepape@univ-lyon2.fr); **DREES, Centre d'études de l'emploi et du travail (Mickael.PORTELA@sante.gouv.fr); * Paris Dauphine University, PSL University, IRISSO (elise.tenret@dauphine.psl.eu)*

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The financial support provided to young adults by their parents and the study of its determining factors is now a classic focus of economic and sociological studies on youth. The accounting and statistical methods have been refined since the 1980s to determine the characteristics of the parents or the young person that make it possible to explain the financial support given. However, recent research shows that there are still many unknowns and that the nature of family relationships, in particular, is not sufficiently taken into account in the models of financial support currently proposed (for a review of the literature, see, in particular, Le Pape *et al.*, 2018).

Indeed, in the economic literature, family ties are often used to explain the motivations and purpose of the support provided. For family economists, parents are always generous with their children according to the "altruistic" hypothesis (Becker, 1991), or they are self-interested according to the "exchange" or "reciprocity" hypothesis (Cox, 1987). Some even put forward the hypothesis of a "demonstration" scenario, whereby parents teach their children the value of intergenerational solidarity through the financial support given (Masson, 2002). However, these analyses assume a high degree of uniformity in families and in the relationships between family members. In addition, although the explanations put forward are relational in nature, the variables used in these models are exclusively economic in nature (in particular, they are linked to the income of the parents and young adults) and leave aside feelings, as reported by individuals. In sociology, research into family support shows equally little interest in the study of family ties, preferring analyses in terms of social reproduction (Déchaux, 1994; Paugam & Zoyem, 1997).

However, in societies that are increasingly marked by individualism, family relationships have changed profoundly: relationships governed by statutory norms, linked to the positions held in the relationship, are thought to have gradually given way to relationships based on emotional norms[1] (Déchaux, 2003). These changes have an impact on the support provided within the family, making it less "automatic"; it is no longer just the position within the relationship that affects the support provided, but also the relationship between the giver and the recipient.

It is from this perspective that it is proposed, using the data from the *Enquête nationale sur les ressources des jeunes* (survey on the resources of young adults, ENRJ hereafter). This survey was collected in 2014 by Insee and the statistical directorate of the Ministry of social affairs (DREES) from young adults aged 18 to 24 and their parents to improve the knowledge of young adults' resources and especially regular cash transfers from parents to their adult children (Box).

Two dimensions that are highlighted in the literature are used to characterise family relationships: the quality and the intensity of the relationships (Déchaux, 2003). Intensity refers to the frequency of contact within the family. Traditionally, a distinction is made between relationship intensity – which refers to the fact of visiting each other and staying in touch (by email or by telephone) – and practical intensity, which relates to family sociability oriented towards material exchanges. This practical intensity – which has long been attested to by the anthropology of kinship (Bott, 1957; Young & Wilmott, 2010; Weber 2013) – takes various forms, from the use of the family washing machine by students living away from the family home to the few items of food that they take home on Sunday evening, for example. The quality of the relationships, in turn, is more a subjective assessment of the individual, regardless of the frequency of contact (relational or practical) with parents, and refers to emotional ties within the family. Although these two dimensions of family relationships often go hand in hand, they are not systematically linked.[2] Defined in this way, are the intensity and quality of relationships determining factors in the monetary payments that parents make to their children? What is the impact of emotional ties on the variation of the amounts? These questions lead us to take a different interest in the issue of money within the family which, since Zelizer's work (1985), has been the subject of various social science studies (Henchoz & Séraphin, 2017).

We have chosen to focus here on regular monetary payments because, among the support provided by parents, they are the main source of inequality among young adults (Castell *et al*., 2016; Castell & Grobon, in this issue). They also differ, in terms of both volume and purpose, from the small amounts of money given on an occasional basis.

1. To use the distinction made by Déchaux (2003), the statutory nature of family relationships determines the attachment granted to the person's position within the family: "I am doing this as a favour because she is my husband's mother". It is different from the relational aspect, which relates to the quality of the interpersonal bond: "I help my aunt because I really like her".

2. It is possible to feel a very strong emotional bond with a parent, without necessarily having frequent contact (relational or practical).

The first section of the article provides a summary of the literature, both sociological and economic, on the determining factors of financial support from parents to young adults, distinguishing between the approaches developed in American literature and those that characterise French studies. In the second section, we develop the methodology of this article, specifying the contributions of the ENRJ to measuring the factors of the financial support given to young adults. The final two sections present the main results. First, we show how relationships between young adults and their parents are built, making a distinction between relationship intensity and quality (section 3). We then use these relational indicators to analyse the factors of parental support from an original perspective, which combines the effects of classic socio-demographic variables with those of relationships within the family (section 4).

1. Financial Support Given to Young Adults: From an Explanation Using Socio-Economic Variables to an Analysis Based on Feelings

Familial support is protean and cannot be reduced to mere financial support: it adapts to the needs and changing circumstances of the young adults. The meaning given to such support by parents is, moreover, scarcely investigated except in rare sociological studies (Le Pape

Box – **Data and Indicators**

The *Enquête nationale sur les ressources des jeunes* (ENRJ)

The ENRJ was conducted by DREES and Insee between 1 October and 31 December 2014, in Metropolitan France, La Réunion and Guadeloupe. It was conducted among young adults aged 18 to 24 living in ordinary households or in a community, and their parents. Young adults in communities, who represent around 5% of 18-24 year olds, are mainly living in boarding schools or university campuses, which are usually excluded from the scope of surveys. The survey mainly focuses on exchanges within the family. The plan of the ENRJ is particularly original in that it involves questioning young adults and one parent (if the parents are together), or both parents if they are separated (i.e. around 20% of parents). The aim of such a plan is not so much to compare answers with each other, but rather to obtain the most relevant information where it is found, sometimes in what young adults say and sometimes in the responses of parents. Around 5,800 young adults and 6,300 parents responded to the survey, with at least one parent for 5,200 young adults and both parents for 4,800. However, restricting the scope to this field alone would have resulted in excluding from our analysis those youths for whom the relationship with their parents is potentially worse if we interpret the non-response of one or both parents as an indicator of their relationship with the young adult, and in particular of difficult relationships. This is why all those who responded to the survey were retained in our analysis, including those whose parents did not respond. Only those whose one or both parents are deceased were excluded (see Online complement C1 – link to Online complements at the end of the article).

Relationship Quality and Intensity

Family relationships are measured using multiple variables in the ENRJ. In the questionnaire for young people, two questions deal with relationship intensity, through the frequency of contact between parents and children. They only concern young adults not living, at least part of the time, with their parents: those not living in the parental home and those partly living in the parental home, i.e. those who return to the parental home at weekends. These two categories have been grouped together in the rest of the text as "not living in the parental home" because, in both cases, non-cohabitation (complete or partial) may occur. The first question concerns the frequency of in-person contact with at least one of their parents: *Currently, how frequently do you see your parents? (If the parents are separated, the respondent answers for the parent he or she sees most)",* with the response options: *"1. Every day"; "2. At weekends only"; "3. Several times a week"; "4. At least once a month"; "5. Several times a year"; "6. Rarely or never"*. This can be daily, restricted to weekends (regular contact), more occasional or rare, even non-existent. The second question concerns the frequency of non-in-person contact: "*How frequently do you communicate (by telephone, by text message, etc.) with your mother/your father?*" with the response options. *"1. Every day"; "2. One to several times a week"; "3. One to several times a month"; "4. One to several times a year"; "5. You do not contact each other"*. Though the distance from the parental home may limit in-person contact, relationship intensity can be maintained through these "media" contacts. Their frequency varies from daily contact to a total absence of contact.

Relationship quality is assessed by two subjective indicators: the satisfaction that the young adult takes from it and the tensions that he or she may perceive in the relationship with his or her parents. Satisfaction ("*How satisfied are you with your relationship with your mother/father?*") is given on a scale from 0 (not at all satisfied) to 10 (very satisfied). Perceived tensions in the relationship with each parent are measured with the following question: "*How is your relationship with your mother/father?*". The response options are: *"1. There is no particular problem"; "2. There are occasionally tensions"; "3. There are often tensions"; "4. You no longer have any relationship with your mother/father"*. All of the young adults surveyed were asked to answer these two questions for each of their parents.

et al., 2018). In France, the first studies on financial support from parents to young adults emerged some thirty years ago, against a backdrop of a welfare state crisis in which the quantification of monetary support given by the family becomes a public policy issue (Martin, 1996). A few surveys on youth (*enquête Jeunes* in 1992 and *Jeunes et carrières* in 1997), have made it possible to identify parental support as a key component of young adults' budgets (Herpin & Verger, 1997) and the period of studies as the main moment, in young adults' lives, when they turn to parental support (Robert-Bobée, 2002). These pioneering surveys have also served as a point of reference for measuring the growing importance of parental support over the years. At present, according to the ENRJ, seven out of ten young adults in France receive financial support from their parents, amounting to a monthly average of €250. When they are pupils or students, 90% receive support, amounting to an average of €330 (Castell *et al.*, 2016).

However, beyond the employment status of young adults, there are other determining factors for the support and its amount. The literature essentially distinguishes between two types of factors: the characteristics of the parents, on the one hand, and the characteristics of the young adults, on the other. More rarely, and mainly in American literature, some studies show a significant relationship between the nature of family relationships and the support given by parents.

1.1. Variation in Financial Support According to the Social Characteristics of the Parents and the Family

The link between parents' income and the level of support is a known result in both French and international literature. In a recent study using data from the ENRJ, Grobon (2018) indicates that a 1% increase in parental income increases the support given by 0.53%. Wolff (2012) finds similar trends in the specific field of students. Beyond income, the wealth of a family, as measured by its assets, has a positive influence on the support provided (Arrondel & Wolff, 1998; Wolff, 2000). The variability of financial support according to the social background of families also shows that the support differential is not just a matter of "resources". The ENRJ confirms that the children of executives receive support more often than the children of workers (88% *vs.* 61%) and that they receive around 2.5 times more than the latter (Castell *et al.*, 2016). These social differences are found regardless of the field of analysis, both for students (Cordazzo & Tenret, 2011; Le Pape & Tenret, 2016) and for other young adults (Paugam & Zoyem, 1997; Barnet-Verzat & Wolff, 2001; Herpin & Déchaux, 2004). The level of education of the parents should also be taken into account: graduate parents, having often benefited from parental support themselves during their studies, frequently reproduce these same practices by giving more to their children (Arrondel & Wolff, 1998).

Family configuration is also important, insofar as the more siblings there are – whether or not the children reside in the parental home – the more parental support is limited (Grobon, 2018; Le Pape & Tenret, 2016). More rarely present in the models, the marital situation of the parents seems to have a significant impact on the support provided: young adults whose parents are separated seem to receive less support (Grobon, 2018; Wolff, 2012; Le Pape & Tenret, 2016). However, Aquilino's results for the US (Aquilino, 1994; 2005) lead to some caution in the interpretation: new family configurations and the presence of step-parents and/or half siblings seem to be more decisive than separation alone, the same way as the nature of the family arrangements between the biological mother and father have an influence on the support given.

Finally, in the American literature, the ethnic origin of the parents appears a determining factor, with young African-American or Asian adults receiving more support than young Hispanic adults (Hardie & Seltzer, 2016; Siennick, 2011). The monetary amounts would tend to be higher among Asians, and the practical intensity – as measured by material support and occasional help – among Afro-Americans. This would illustrate the cultural variability of systems of exchange within families, which are organised differently depending on the origin of those families (Ghasarian, 1996).

1.2. The Effect of the Life Cycle of Young Adults

As part of a process of guiding young adults into adulthood, parental support varies according to the position of the young person within their life cycle. Overall, parental support decreases as young adults age, this trend may accelerate or slow down at certain stages in their lives. During their studies, the financial support that young adults receive from their parents varies depending on the course followed or year of

study: it is more common for those in preparatory classes for the prestigious *grandes écoles*, but it is a higher amount for students pursuing a master's degree or at engineering college (Wolff, 2012; Le Pape & Tenret, 2016; Lièvre, 2018). After their studies, on the whole, young adults receive less support, as they do following marriage or the birth of a child (Grobon, 2018). The effect of leaving the parental home (decohabitation) is certainly the most complex situation to assess: it poses a particularly acute problem with respect to defining the scope of the support. Indeed, while they live with their parents, they do not pay rent and have services and goods available within the parental home, without actually pooling their resources. Therefore, living with one's parents can be seen as a subsidy for the young person's consumption (Laferrère, 2005), which some recent work has integrated into the measurement of the standard of living of 18-24 year-olds (Castell & Grobon, in this issue). The effect of gender is not unambiguous: several studies note that young women generally receive less financial support from their parents (Wolff, 2012; Le Pape & Tenret, 2016), but have more contact and practical help than young men (Wolff, 2010). However, these results are not borne out by the ENRJ data. Young women aged 18 to 24 receive more frequent and higher amounts of support (Grobon, 2018).

1.3. Are Relationships and Feelings Determining Factors of Financial Support? New Perspectives Provided by the American Literature

The American literature is particularly interested in the nature of parent-youth relationships and their effects on intergenerational transfers, beyond the determining factors of the socio-demographic characteristics of the young adults and their parents. A brief presentation of the main conclusions of this literature is therefore not without merit given that in France, just as in the United States, parents are heavily invested in their children's education and financing their studies (Charles *et al.*, 2019).

Research, carried out based on a longitudinal follow-up of young adults in particular, suggest that there is a positive correlation between receiving support and the closeness of the relationship with one's parents, even if the effects of the support are not disentangled from the young person's inherent characteristics, such as their activity status and marital status and whether or not they live with their parents (Kirkpatrick Johnson, 2013). This positive effect is also obtained in other works that use a more subjective measure of closeness, through young adults's perceptions of their relationships with their parents: for example, Goldscheider *et al*. (2001) shows that the higher the perceived quality of the mother-child relationship, the higher the expectations of support. Swartz *et al*. (2011) take the analysis a step further by including the relationship with the father, which they separate from the relationship with the mother. According to that study, having a close relationship with their mother at age 24 increases the likelihood of receiving financial support, but this is not verified for the father. Non-financial support, that the authors define by the fact of living with their parents, is also more common when the relationship with their mother is good. In contrast, all other things being equal, having a close relationship with their father seems to have a negative effect on the likelihood of a young person receiving this non-financial support. When parents are separated, having good quality relationships with their children appears to bring the amount of support that the young adults receive close to that received by those whose parents are not separated (Amato *et al.*, 1995).

In general terms, in comparison with French publications, American sociological literature examine the motivations behind parental support more. The nature of the relationship and feelings, in addition to parental education standards (the feeling of parental responsibility, the duty to pass on wealth, etc.), the desire to ensure sustainable family relationships in a context of a weakening of the concept of marriage, an expectation of reciprocity, an investment in the child and in their success, etc., a particularly high number of ways to explain the support given by parents can be found in the American literature (Silverstein *et al.*, 1995; Fingerman *et al.*, 2009; Swartz, 2009). However, as they are used in these studies, the relationship indicators aggregate numerous factors, often mixing up relationship quality and intensity, and few studies are able to distinguish between the two.

2. Intensity and Quality of the Relationship between Young Adults and Their Parents

On reaching adulthood, family relationships change and the majority of research carried out on this subject studies how parent-child

relationships change once the child leaves the family home (Bozon & Villeneuve-Gokalp, 1995). The research focuses on the tension resulting from young adults gaining juvenile autonomy, which is not necessarily paired with financial independence from their parents (Maunaye & Molgat, 2003). Therefore, the analysis of relationships between parents and children cannot be reduced to this dichotomy between autonomy and independence; on the contrary, study of the intensity and quality of the relationship reveals an entire range of relationships influenced by the characteristics of the young person and their parents.

2.1. The Intensity of Relationships Between Young Adults and Their Parents: Socially Varied Contact and Gendered Effects

To measure relationship intensity, i.e. the frequency of "in-person" and "media" (phone calls, text messages, etc.) contact, it is necessary to distinguish between those who live with their parents – who, by definition, see their parents every day, or almost every day, and for whom the frequency of in-person contact is not requested – and those who do not. On average, in-person contact between those not living in the parental home and their parents is fairly regular (Table 1): 19% report seeing their parents every day or several times a week and 30% report regular contact (every weekend). However, almost one tenth of the young adults surveyed see their parents only rarely or never, or report that they no longer have contact with them.

Weekend contact (described here as "regular") is more frequent among young adults in education (39% of young students in comparison with 19% of those in employment) and among the youngest group: 47% of the 18-20 year-olds report having regular contact with their parents, in comparison with 24% for those aged 21-22 and 18% for those aged 22-24. Even if they have independent housing, those who take advantage of weekends to return to their parents' homes are in this "in-between" situation, sometimes referred to as "semi-cohabitation" (Castell *et al*., 2016). Young women differ from young men in having more daily contact with their parents (22% *vs.* 14%), but less frequent regular contact (28% *vs.* 33%). For the unemployed or inactive, daily contact is the most frequent (37%), as it is for those in employment (32%), but an absence of contact is about twice as frequent as for young adults in education or employment (17% *vs.* 7% and 9%, respectively). For those who are unemployed or inactive, the professional situation, which is often a continuation of a difficult school career, leads to tensions with parents, just

Table 1 – **Relationship intensity as measured by frequency of in-person contact**

(In %)

	Frequency of contact (visits) between the young person and his or her parents				
	Daily contact (every day or several times a week)	Regular contact (weekends only)	Occasional contact (at least once a month)	One-off contact	Absence of contact or relationship
Total	19	30	26	17	9
Men	14	33	26	19	9
Women	22	28	26	15	8
Age bracket					
Aged 18-20	11	47	21	13	7
Aged 21-22	19	24	30	20	7
Aged 22-24	25	18	26	18	12
Activity status					
Studying	9	39	25	20	7
Employed	32	19	29	11	9
Unemployed or inactive	37	12	22	13	17

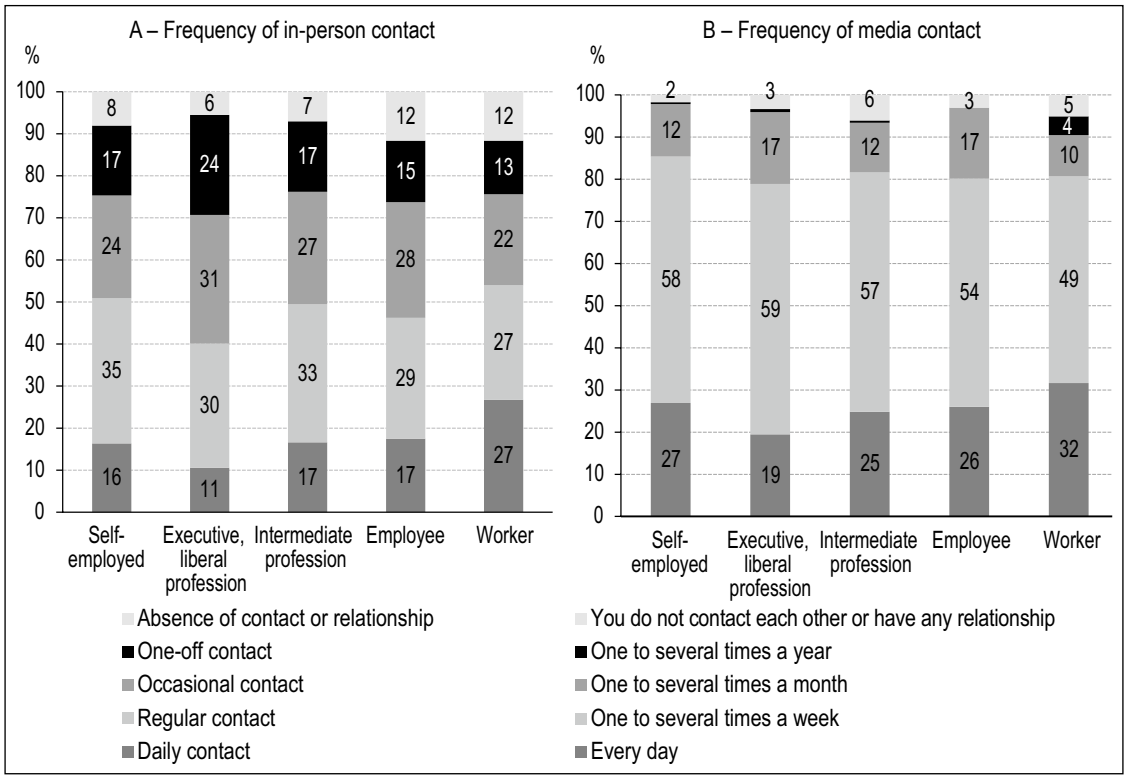
Reading note: 19% of young adults not living in the parental home have daily contact with at least one of their parents.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24, not living in the parental home, living in France and with both parents still alive.

as family tensions can lead to failure at school and a situation of unemployment or inactivity. The number of siblings does not seem to affect contact with parents at this age, in contrast to what is observed for the population as a whole (Régnier-Loilier, 2012).

Relationship intensity also varies in accordance with the characteristics of the parents. Indeed, contact is all the more frequent when the parents have less privileged social positions: young adults whose parents work in intermediate, clerical or especially blue-collar professions see them more frequently than when one of the parents is an executive; however, it is also in the lower classes that we most frequently see an absence of in-person contact with the parents (Figure I). This apparently paradoxical result is explained by the special relationship between young adults and their parents in the lower classes: there, the family constitutes an "anchor", which makes it possible to cope with the difficulties of everyday life and which results in increased family sociability. In contrast, the young adults deprived of this "anchor" are more often those in situations of family breakdown than those from other social environments (Faure & Le Dantec, 2017). The results are of the same order if we take into account the level of educational attainment of the mother or father: the higher their level of education, the less regular or daily the relationships are.

When measured through media contact, relationship intensity shows the same social variability. In particular, the social background and level of education of the parents play a similar role for media and in-person contact: contact is more frequent, whether using media or in person, among the lower classes, especially among the children of workers and among the least educated parents (Figure I). This seems to contradict the idea that media contact (phone calls, text messages, etc.) would compensate for the lack of in-person contact. This result also confirms research findings showing that the meaning that young adults attribute to their relationship with their parents varies according

Figure I – **Social background and intensity of relationship with at least one parent**



Note: The findings presented correspond to the father's socio-professional category, they are comparable with that of the mother. The highest frequency of contact between father and mother was selected.
Reading note: 27% of young adults not living in the parental home, and whose fathers are workers, have daily in-person contact with at least one of their parents. 32% of young adults not living in the parental home, and whose fathers are workers, have daily media contact with at least one of their parents.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

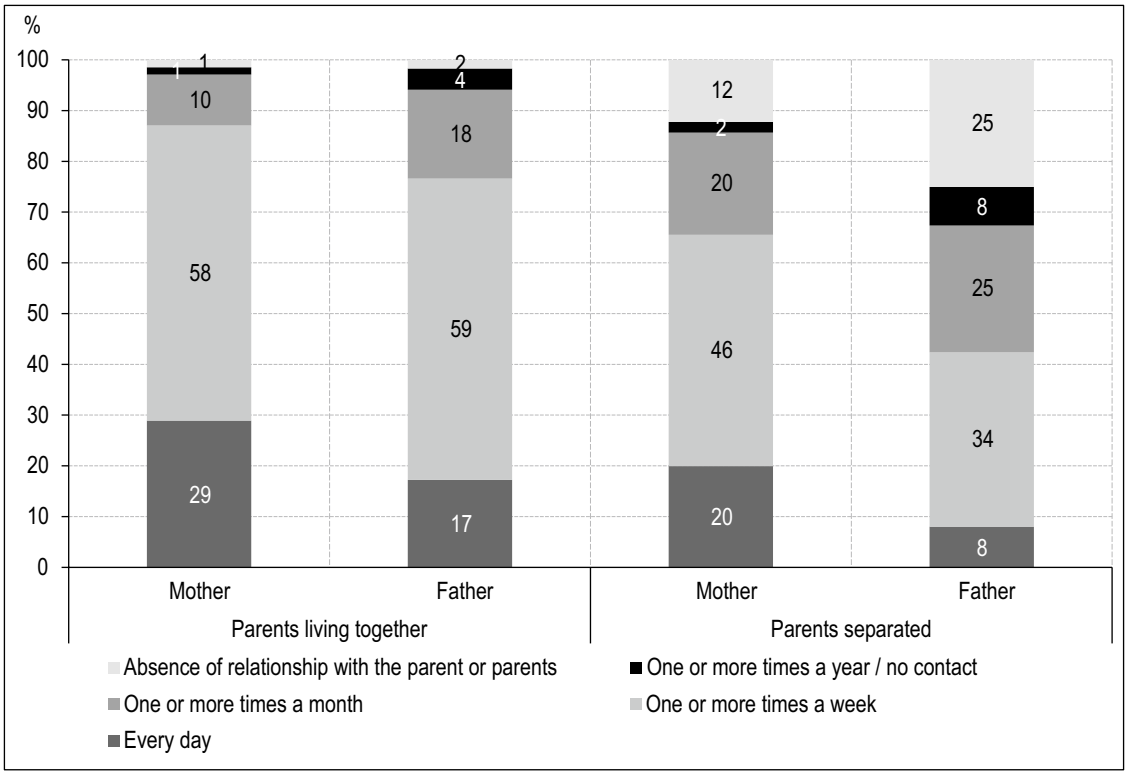
to their social background. According to Bidart & Pelissier (2007), for example, young adults from lower class backgrounds have less of an "optional" relationship with their parents than those from the middle and upper classes. Indeed, this contact (whether in-person or media contact) is more often presented as a constraint or an obligation, which explains its greater frequency.

The ENRJ question on media contact makes a distinction between the contact that young adults not living in the parental home have with their father and with their mother. This distinction is important, insofar as sociological research shows an asymmetry in the role of fathers and mothers in family relationships, with mothers often acting as a link with all family members, particularly between fathers and children (Déchaux, 2009). When parents separate, the nature of the parent-child relationship also changes. Separation leads to a break in contact with their father for one young adult in four (Bellidenty, 2018). This reduction in contact between children and separated parents - especially with fathers - occurs after the age of majority, in particular (Régnier-Loilier, 2013).

In the ENRJ, there is indeed not only an asymmetry seen in media contact with the father and mother, but also differences depending on whether the parents are together or separated (Figure II): overall, contact is more frequent with mothers than with fathers, given that when the parents are together, 29% of young adults report daily media contact with their mothers, compared to 17% with their father. When parents are separated, such media contacts are less frequent, especially with fathers: 25% of young adults report no media contact with their father (only 2% when parents are together), fewer than half have media contact at least once a week and only 8% have daily contact.

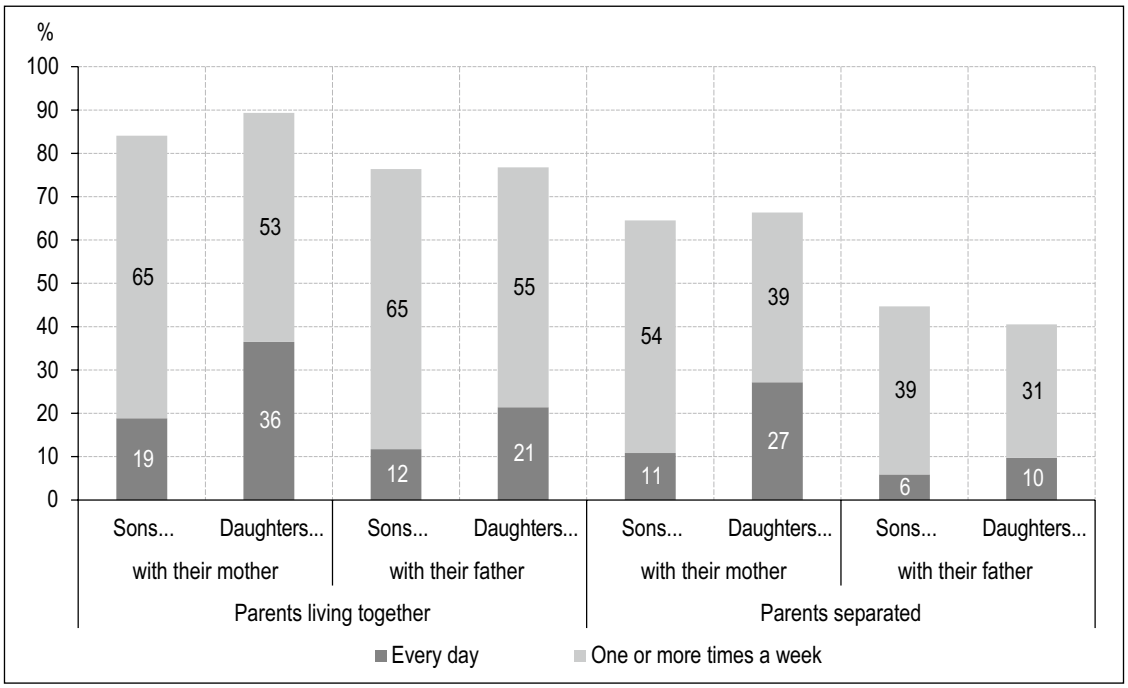
This contact also differs in accordance with the gender of the young person, in relation to the gender of the parent concerned. The analysis of daily and weekly contact (Figure III) shows that young women generally have more daily (every day) or frequent (once or several times a week) contact, regardless of the parent, except with the father when the parents are separated. Young men also have more frequent contact with their mother than with their father, even though daily

Figure II – **Intensity of relationship between parents and young adults not living in the parental home (media contact)**



Reading note: 29% of young adults not living in the parental home have daily media contact with their mother when she still lives together with their father, and 17% have daily media contact with their father.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

Figure III – **Frequency of media contact with their parents - Young adults not living in the parental home, by gender**



Reading note: 19% of young adult sons not living in the parental home have daily media contact with their mother when she still lives together with their father. The figure for daughters in this situation is 36%.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

contact is, overall and in comparison with their female counterparts, less frequent.

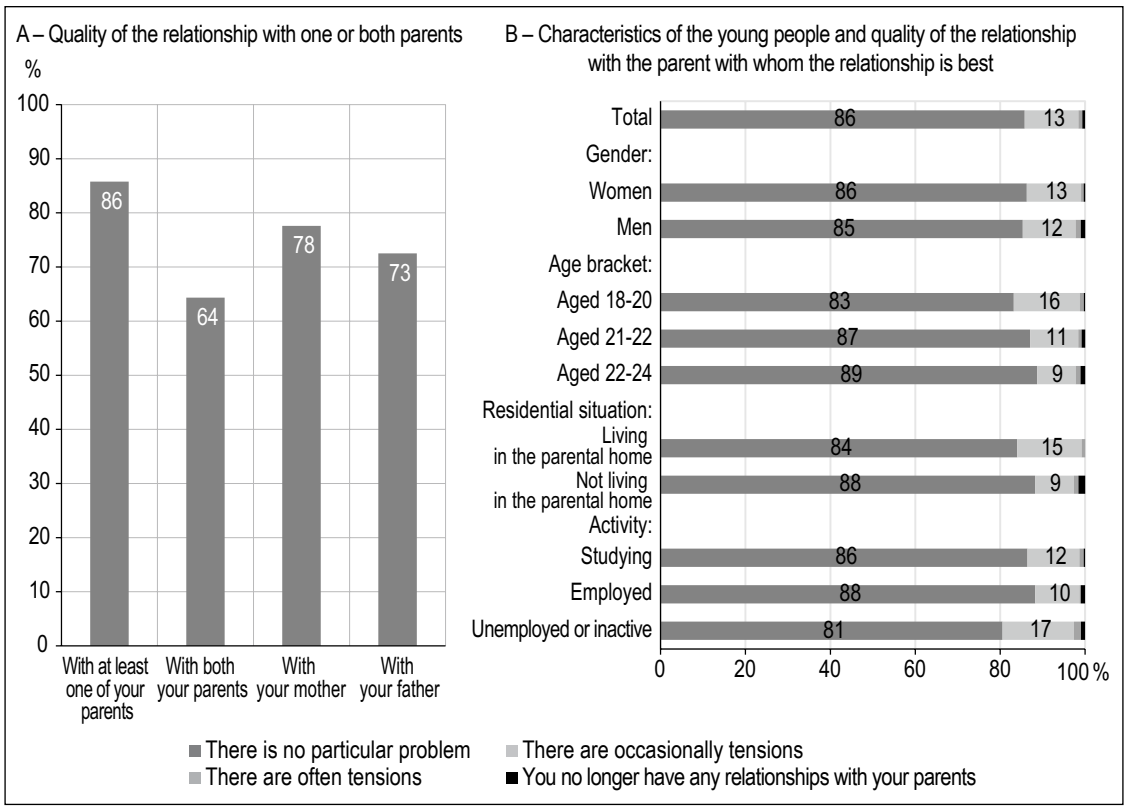
2.2. Relationship Quality is Different with Fathers and Mothers

Generally, young adults report no particular problem in their relationships with their parents: over 70% report no particular problem in their relationship with their father or mother, and this percentage rises to over 86% when the absence of reported tension with at least one parent is measured (Figure IV-A). However, four out of ten report tensions with at least one parent. In those cases, tensions are more commonly with the father than with the mother.

Relationships are best when the young adults no longer live with their parents: 15% of those who live with their parents, compared to 9% of those who do not, report that "there are occasional tensions" with at least one parent (Figure IV-B). This suggests that moving out of the parental home has a pacifying effect on relationships (Bidart & Pellissier, 2007). In the population as a whole, however, there are few differences between boys and girls, while Bozon & Villeneuve-Gokalp (1994) found significant differences at age 18, with girls being more likely to report difficult relationships with their parents. These gendered differences can be considered to diminish with age, which is consistent with the authors' hypothesis. In addition, when the young adult is unemployed, situations of tension are over-represented with almost 19% who report having occasional – even frequent – tensions with at least one parent. Finally, the older they get, the more frequently they report that there is no particular problem. Family characteristics, whether in terms of number of siblings, social status or the parents' level of educational attainment, have little effect on relationship quality measured by the frequency of tensions between parents and children.

In contrast, the asymmetry in the quality of the relationship with the father and the mother, which is not very marked when the parents are together, is blatant when they are separated. In this case, one young person in three reports the existence of tensions that are more or less marked with their mother, while almost one in two reports them with their father. In particular, 27% of young adults whose parents are separated report no longer having contact with their fathers, while

Figure IV – **Quality of the relationship as measured by frequency of tensions**



Reading note: 86% of young adults report having no particular problem with at least one of their parents. However, only 64% of them have no particular problem with both parents. 88% of those not living in the parental home report having no particular problem with at least one of their parents.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

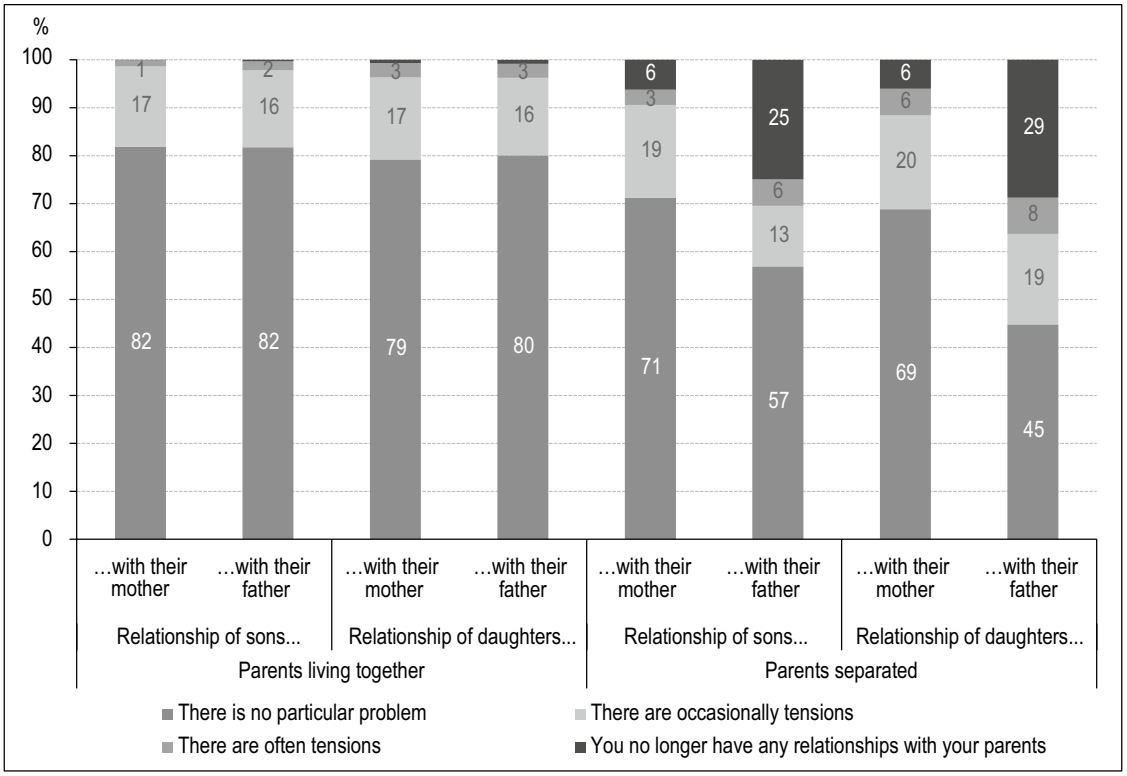
only 6% report no longer having contact with their mothers. These percentages are virtually zero when the parents are together. When parents are separated, it is particularly girls who report a deteriorated relationship with their father (rather than with their mother): only 45% of them report having no tension with their father (compared with 57% of boys), while 29% of them report no longer having a relationship with him and 27% report the existence of tensions that are more or less marked (Figure V).

Beyond possible tensions, how do young adults describe the relationships that they have with their parents? On the whole, they appear very satisfied with the relationship with their mother or father. In fact, the average score on the satisfaction scale put to them is higher than 8 for relationships with the mother (whether they are living in the parental home or not) and higher than 7 for relationships with the father. Those most satisfied with the relationship with their parents are boys, those in employment, those whose parents have lower levels of educational attainment and those in the lower classes.

Relationship satisfaction varies with both the father and the mother, even when the parents are together: young adults, on the whole, report being more satisfied with the relationship with their mother (only 15% reported a satisfaction level of less than 8) than with the relationship with their father (22% reported a level below 8). When the parents are separated, the asymmetry between father and mother increases: almost 58% report a satisfaction level of less than 8 regarding the relationship with their father, compared to 27% for their mother. Daughters in particular report low levels of satisfaction with their fathers: 32% report that they are dissatisfied compared to 26% of sons (Figure VI). Almost six in ten of them report relationship satisfaction below the median.

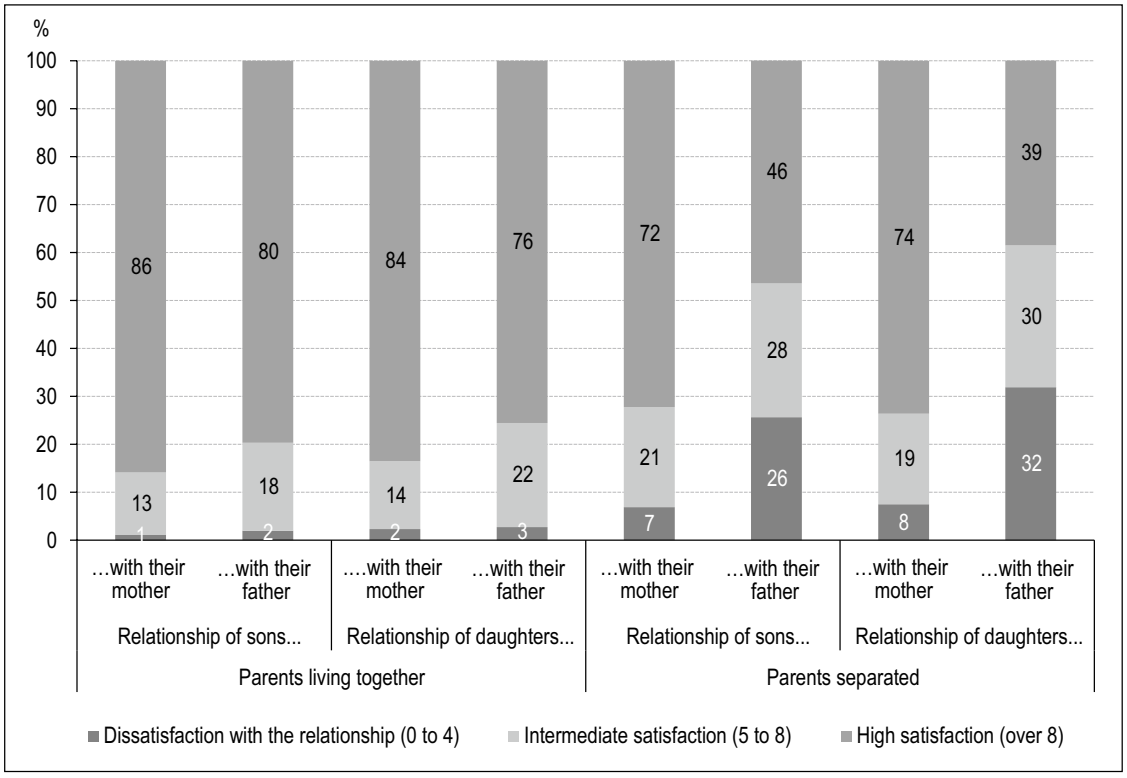
Family relationships, measured by their intensity and quality, therefore vary greatly according to the characteristics of young adults and their parents. Do those characteristics influence the support received from their parents? Do the asymmetries observed in the relationships with the mother and father also have an influence?

Figure V – **Quality of the relationship according to the marital status of the parents**



Reading note: 45% of daughters report having no particular problem with their father when their parents are separated.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

Figure VI – **Satisfaction of young adults with their relationship with their parents**



Reading note: 32% of daughters whose parents are separated report not being satisfied with their relationship with their fathers.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

3. An Analysis of the Factors of the Support Received

3.1. The Scope of Parental Support in the ENRJ

An extremely large scope of parental support was measured through the ENRJ (see Online complement C2 – link at the end of the article). We only use regular cash payments as the variable to be explained. Among the monetary support reported, these regular payments are those that can be thought to be least dependent on the quality or intensity of family relationships and more guided by statutory considerations. In fact, other financial support, more occasional and less systematic, is often dependent on a good family relationship, with parents financing expenses on an *ad hoc* basis to please their child or give them a "helping hand".

Whether in relation to the support or the relationships, it is the young adult's point of view that is used in the analysis, not only because the relationship variables are more numerous and more precise in the youth questionnaire than in the parent one, but especially in order to be able to retain young adults within the analysis even though one or both of their parents did not answer (see Online complement C3).

3.2. The Residential Status of Young Adults and the Social Status of their Parents are Determining of the Support Received

Overall, 39% of young adults receive a cash payment from their parents, amounting to an average of €200 per month. The likelihood of receiving financial support varies with the characteristics of the young adults, especially whether or not they live in the parental home: 46% of those not living in the parental home receive regular financial support from their parents, compared with 35% of those living in the parental home (Table 2). All other things being equal[3], young adults no longer living with their parents are more likely to receive regular financial payments than those who still live at the parental home (Table 3). Aside from the status of living in the parental home, other "traditional" factors of parental support have significant effects on the probability of receiving support: the youngest, students and women most frequently receive financial support from their parents.

The amount of the financial support also varies significantly depending on the situation of the young adults. In particular, young adults not living in the parental home report receiving larger amounts, with average regular monthly monetary payments of €290 when the parents are together, in comparison with €120 for those still living with their parents. These differences persist once the effect of the other variables has been accounted for; thus, all other things being equal, young adults not living in the parental home receive a regular monetary payment that is €131 higher than those living with their parents. In addition, those who are in employment, unemployed or inactive receive significantly less support than those still in education (Table 2). Although they receive support less often, the amount of support received by those aged 21-22 is, on the whole, higher than that received by 18-20 year olds. Finally, on the whole, young women are more likely to receive a regular monetary payment from their parents, and the amount of those payments is higher than the support received by young men.

The parents' characteristics also influence both the probability of parents paying financial support and its amount. Thus the children of executives and of those in the liberal professions are those who most frequently receive regular monetary payments: 66% of sons and daughters of executives (parents together) receive monthly financial support, compared with 25% of the sons and daughters of workers (Table 2). The support also increases with the disposable income of the parents[4], confirming the "classic" results (Figure VII). The proportion of young adults who receive a monetary payment is thus doubled between the first and fifth disposable income quintiles[5] and the amount increases by around €100 when the parents are together. For those whose parents are separated, the proportion who receive support from their father more than doubles between the first and fifth quintiles and almost triples for support received from mothers, while the difference in the amount paid varies by €60 to €80, depending on the parent.

These different results are confirmed once the other characteristics are controlled for. Indeed, the probability of receiving parental support and the amount of such support are higher the more

3. The econometric approach and all of the detailed models of the article are described in Online complements C4 and C5.

4. Disposable income is derived from socio-fiscal matching. For non-respondent parents, disposable income was imputed by the survey design team (see Online complement C1).

5. In order to maintain a lighter style, the term n^{th} income quintile is used to designate young adults whose parents' disposable income is situated between the $(n–1)^{th}$ and the n^{th} disposable income quintiles.

privileged the parents' position is, whether the latter is measured by the amount of resources, the mother's level of educational attainment or the father's social position. In contrast, which is quite expected, there is a negative correlation between the support provided and the number of siblings: the greater the number of siblings, the less the young adults report receiving support from their parents (and the amounts are lower).

Having separated parents, when other characteristics are similar, results in a higher amount

Table 2 – **Regular monetary payments from parents to young adults**

	Proportion of young people receiving support (as a %)				Average monthly support amount for recipients (in €)			
	Parents together	Parents separated			Parents together	Parents separated		
		Total	Payment from mother	Payment from father		Total	Payment from mother	Payment from father
Total	39	38	28	22	200	200	150	170
Characteristics of young adults								
Living in the parental home	35	34	28	16	120	120	100	100
Not living in the parental home	46	43	29	29	290	290	210	210
Women	41	42	30	24	200	210	160	170
Men	38	34	26	19	210	200	140	170
Age bracket								
Aged 18-20	52	47	37	27	160	170	130	130
Aged 21-22	37	39	29	22	270	250	170	230
Aged 23-24	22	23	15	14	270	210	180	190
Activity status								
Studying	61	60	47	37	220	220	170	180
Employment	9	12	7	7	130	180	104	160
Unemployed or inactive (excluding studying)	25	28	20	11	160	130	100	130
Number of siblings								
None	45	44	36	27	230	190	130	150
One sibling	43	41	28	27	210	230	180	190
Two siblings	40	39	30	23	210	200	150	170
More than two siblings	31	32	26	15	180	170	130	150
Socio-professional category of the parents (the father if the parents are together)								
Self-employed	43	35	22	20	220	200	200	200
Executive, liberal profession	66	61	54	40	250	230	190	180
Intermediate profession	40	41	41	26	200	230	190	170
Employee	31	37	21	18	180	170	100	140
Worker	25	25	19	12	140	150	80	140
Parents' financial situation as perceived by the young person								
Cannot make ends meet without getting into debt or struggles to do so	27	33	21	13	200	170	132	104
It is okay, but care is required	35	41	33	31	170	200	152	129
It is going well	43	40	35	29	210	210	158	202
Rather or very comfortable	53	51	50	36	250	240	165	207

Notes: Amounts are rounded to the nearest ten.
Reading note: 39% of young adults whose parents are together receive a monetary payment. For parents who are together who provide support, this payment is €200 per month on average. 38% of young adults whose parents are separated receive a monetary payment from at least one of their parents. 28% of them receive payments from their mother and 22% receive them from their father. Mothers pay €150, compared with €170 for fathers. On average, young adults whose parents are separated receive €200 per month.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24, not living in the parental home, living in France and with both parents still alive.

Table 3 – **Probability of receiving a regular monetary payment and amount of support (regressions)**

	All young adults		Not living in the parental home	
	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)
Characteristics of the young adult				
Parental home living status				
Living in the parental home	Ref.	Ref.		
Not living in the parental home	0.19***	131.39***		
Gender				
Female	0.11*	3.39	-0.01	14.88
Male	Ref.	Ref.	Ref.	Ref.
Age bracket				
Aged 18-20	Ref.	Ref.	Ref.	Ref.
Aged 21-22	-0.16**	75.54***	-0.2**	76.1***
Aged 23-24	-0.52***	61.06***	-0.69***	25.73
Activity status				
In education	Ref.	Ref.	Ref.	Ref.
Employed	-1.3***	-47.52**	-1.26***	-90.72***
Unemployed or inactive	-0.51***	3.02	-0.49***	-16.81
Partnership status				
Has a partner (living together or not)	Ref.	Ref.	Ref.	Ref.
No partner	0.04	16.03*	0.22***	10.88
Size of the urban unit in which the young person lives				
Rural area	0.07	-9.51	0.29***	-3.67
Small towns (2,000 to 20,000 inhabitants)	0	6.98	0.13	20.85
Medium towns (20,000 to 100,000 inhabitants)	-0.08	-13.06	-0.03	11.99
Large and very large towns (100,000 to 1,000,000 inhabitants)	Ref.	Ref.	Ref.	Ref.
Greater Paris area	0.06	22.13*	0.05	9.14
Amount of resources excluding parental support (in log)	0.00	0.81	0.00	-4.99
Characteristics of the parents and the family				
Socio-professional category of the father				
Executive	0.4***	24.3**	0.56***	23.89
Intermediate profession	0.08	18.78*	0.25**	19.26
Farmer	0.21**	33.87***	0.41***	41.4**
Worker or employee	Ref.	Ref.	Ref.	Ref.
Educational attainment level of the mother				
No qualifications or below baccalaureate level (BEPC, CAP, BEP)	Ref.	Ref.	Ref.	Ref.
Baccalaureate	0.19**	20.76*	0.28***	47.55***
Two years of higher education	0.4***	20.58*	0.34***	44.91**
Three or more years of higher education	0.55***	55.35***	0.64***	87***
Amount of parental resources (in log)	0.25***	35.56***	0.26***	60.15***
Marital status				
Parents together	Ref.	Ref.	Ref.	Ref.
Parents separated or divorced	0.21***	39.90***	0.46***	68.56***

➔

Table 3 (*contd.*)

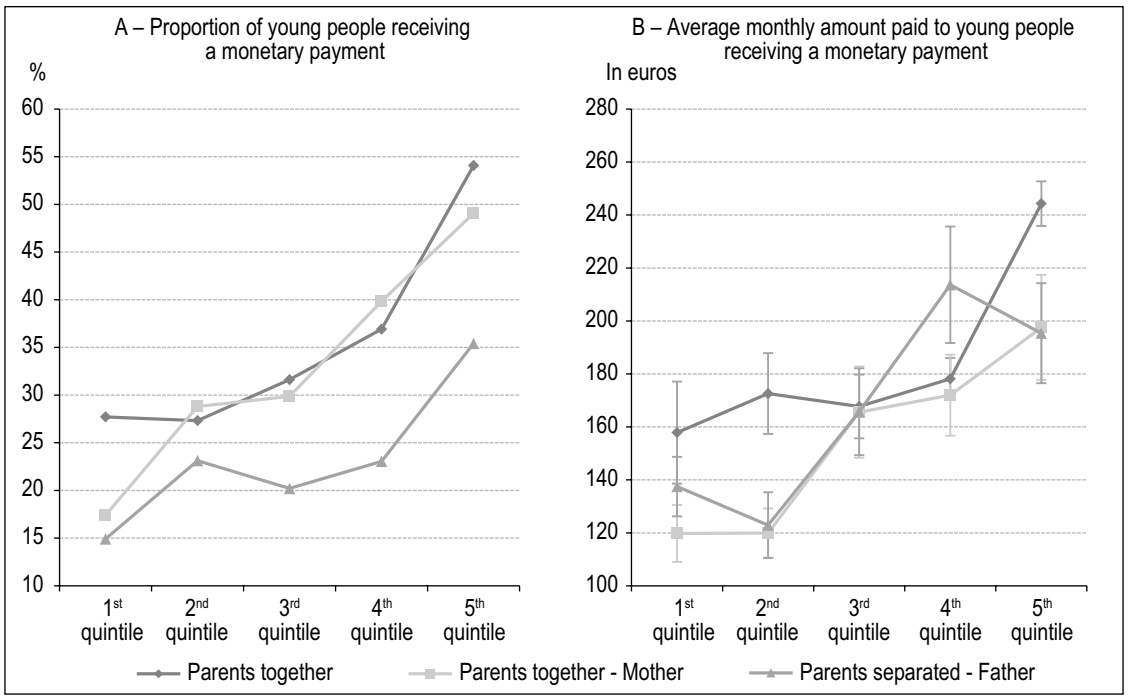
	All young adults		Not living in the parental home	
	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)
Number of siblings				
No siblings	0.14	-9.95	0.2	19.29
One sibling	Ref.	Ref.	Ref.	Ref.
Two siblings	-0.09	-18.72**	-0.12	-45.04***
Three siblings	-0.18**	-18.23*	-0.54***	-41.12**
Relationship quality and intensity				
Relationship quality				
Measured by the nature of the relationship				
There is no particular problem	Ref.	Ref.	Ref.	Ref.
There are occasionally tensions	0.05	-11.47	-0.02	-12.67
There are often tensions	-0.47*	14.53	0.05	54.15
Measured by perceived quality of the relationship				
scale of 0 to 10	0.02	7.04**	0.04	13.92***
Relationship intensity (for those not living in the parental home)				
Measured by in-person contact[(a)]				
Daily contact			-0.34***	-23.98
Regular contact			Ref.	Ref.
Occasional contact			0.13	6.16
One-off contact			0.26*	41.99*
Rare contact			0.35	34.01
Measured by media contact				
Every day			Ref.	Ref.
One to several times a week			-0.33***	-0.324
One to several times a month			-0.13	-17.19
One to several times a year			-0.48	-110.3
Indicator of services received from parents (laundry, babysitting, etc.)			0.00	-39.42**
Log Likelihood	-2179	-15448	-969	-7 458
Chi2 (degrees of freedom) / Fishers' Test (degrees of freedom) for the Tobit model	925(26)***	34(26,5200)***	648(33)***	20(33,2874)***
Pseudo R2	0.29	0.06	0.35	0.07
Number of observations	5,226		2,907	

[(a)] The parent with whom the young person has the most in-person contact.
Notes: * the coefficient is significant at the 10% threshold; ** at the 5% threshold; *** at the 1% threshold.
Reading note: Being employed rather than in education decreases the probability of receiving a monetary payment from one's parents. Compared to young adults who are studying, when support is received, the amounts received are €70 to €50 less.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24, not living in the parental home, living in France and with both parents still alive.

of support and a higher probability of receiving support. This result, based on ENRJ data, is not classic in the literature, which generally reports quite the opposite effect (Wolff, 2012; Le Pape & Tenret, 2016; Grobon, 2018). This positive effect is likely related to the variable explained, the monetary payments, which in the ENRJ include child support payments.[6] In a model

6. 5% of young adults whose parents are separated receive the child support payments directly.

Figure VII – **Disposable income of parental household and regular monetary payments**



Notes: The disposable income quintiles are calculated based on the observed distribution of disposable income in the parental households of young adults aged 18-24. The confidence intervals are shown in graph B.
Reading note: 28% of young adults whose parents are together and in the first disposable income quintile receive a monthly monetary payment. It is an average of €160 in 2014.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

not presented here, which takes into account other forms of regular financial support[7] more common for young adults whose parents are together, this effect becomes negative.

3.3. Are Monetary Payments a Way to Monetise Absence?

The reported quality and intensity of family relationships also affects whether or not a person receives support, as well as its amount. Thus, only 23% to 25% of young adults who reported a low level of satisfaction with their relationship with their parents (lower than 5) receive parental support, in comparison with 38% of those who are satisfied with the relationship, when the parents are together (Table 4). When the parents are separated, this proportion is even lower: in the case of a bad relationship with their mother, 12% of young adults receive a monetary payment from the latter; in the case of a bad relationship with their father, only 9% receive support from the latter. These differences are also observed in respect of the amount of the monetary payments. Young adults who report an absence of tension with their parents (who are together) receive a monthly average of €210, while those who report only occasional tension receive an average of €150. Likewise, the more young adults report dissatisfaction with the relationship with their parents, the more the amounts paid decrease.

As for the link between the financial support received and in-person contact with parents, it can only be determined for those not living in the parental home – the others all being in daily contact, in principle. The opposite to that noted for relationship quality can be seen here: the more frequent the in-person contact between the young adults (not living in the parental home) and their parents, the lower the amounts of support received. Thus, young adults who report daily visits to their parents (who are together) receive average monthly payments of around €200, in comparison with €400 for those who report occasional visits. The fact that visits, in a way, spare parents the need to give money to their children can undoubtedly be interpreted as the manifestation of an "intensity of practical support" that is correlated with the relationship

7. Such as parents directly funding housing, shopping, leisure activities, etc. (see Online complement C2 for the list of other regular support).

Table 4 – **Regular monetary payments from parents and family relationship quality and intensity**

	Proportion of young people receiving support (as a %)				Average monthly support amount for recipients (in €)			
	Parents together		Parents separated		Parents together		Parents separated	
	Mother	Father	Mother	Father	Mother	Father	Mother	Father
Relationship quality								
As measured by the nature of the relationship								
There is no particular problem	39	39	30	28	210	210	160	170
There are occasionally tensions	42	42	33	29	170	160	120	170
There are often tensions	31	27	19	16	-	-	-	-
As measured by perceived quality of the relationship								
Dissatisfaction with the relationship (less than 5)	23	25	12	9	-	-	-	160
Intermediate satisfaction (5 to 8)	43	42	31	25	200	200	140	160
High satisfaction (over 8)	38	38	29	30	210	210	160	180
Relationship intensity as measured by media contact (for those not living in the parental home)								
Every day	30	24	22	25	320	390	170	200
One or more times a week	40	40	29	33	320	330	210	180
One or more times a month	45	42	23	21	420	330	150	220
One or more times a year	-	32	17	7	-	-	-	-

Notes: "-": insufficient number of observations. Amounts are rounded to the nearest ten.
Reading note: 39% of young adults whose parents are together, who report that there is no tension or particular problem with the parent with whom they have the best relationship, receive a regular monetary payment from their parents. This payment is an average of €210.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

intensity: seeing the children is an opportunity for parents to provide non-monetary support; in contrast, when visits are less frequent, parents are thought to compensate for the absence with additional monetary support (see Online complement C6).

All other things being equal, the link between relationship intensity and quality and the frequency (or amount) of support provided to the young adults by their parents remains. While the statutory variables remain significant, the introduction of relationship variables measuring the quality and intensity of the relationship with the parents results in significant variations in the support. Thus, among young adults as a whole and all other things being equal, the support received increases by €7 (€14 for those not living in the parental home) when the estimated satisfaction with the relationship increases by one point, though the meaning of the relationship is not unambiguous: the better the quality of the relationship with the parents, the more money they might receive, or they might be more satisfied with the relationship the more financial support they receive. The models estimated for young adults not living in the parental home also confirm the negative link between the intensity of the relationship and the probability of receiving parental support. Thus, all other things being equal, those not living in the parental home are all the more likely to receive support when they have less frequent in-person contact with their parents. This result could be interpreted, as we have suggested, as a way for parents to "monetise their absence" and the loss of non-monetary services among others, that it represents. Conversely, however, the probability of young adults not living in the parental home receiving support increases with the frequency of media contact: in particular, it is notably lower when contact happens on a weekly rather than daily basis. Thus, telephone contact can be interpreted here as an indication of closeness of the relationship between young adults and their parents, which seems to be a positive factor of the financial support provided to young adults by their family.

3.4. Between the Principle of Unconditional Support from Fathers and the Primacy of Relationships for Mothers

For young adults whose parents live together, the effect of relationship variables is especially

visible with mothers: frequent tension with them results in lesser regular monetary payments, when compared with a situation without tension (see Online complement C5). In contrast, relationship variables do not seem to have any influence on the financial support provided by fathers, when the parents live together. There could be two interpretations of these results. On the one hand, several studies have shown that men are less likely than women to link the support provided to relationship issues (Déchaux, 2012; Le Pape *et al*., 2018a). For men, family support is thought to be unconditional (a statutory norm) and not linked to the quality of the relationship between the parent and child. In contrast, women are thought to have a more relationship-based view of the family, favouring the quality of inter-individual relationships, with which they are thought to associate the support provided. On the other hand, when the parents are together, it is more often the mothers who take charge of the practical organisation of the material and financial support provided to young adults and who work on the relationships[8] within the family (Bonvalet, 2003). Thus, when relationships between young adults and their fathers are difficult, mothers have a mediating role that helps to mitigate the effect that such tensions may have on the support provided.

When the parents are separated, relationship variables are particularly significant and have a notable impact (see Online complement C5). The existence of tensions between young adults and their parents goes together with lower probability of receiving support, from both mothers and fathers, while for children not living in the family home, the low intensity of media contact goes together with reduced financial assistance from mothers and fathers. For all young adults whose parents are separated (whether living in the parental home or not), satisfaction with the relationship with their father has a favourable impact on the probability of receiving financial support and on its amount. It can be hypothesised that though the relationship variables have a significant effect for fathers in the case of separation, this is especially due to them being required to take on part of the work on relationships, which was carried out by their former partner prior to the separation. Finally, the introduction into the model of a variable of interaction between the social background and the relationships makes it possible to identify a significant interaction effect on the frequency and the amount of support provided, only for separated fathers, between relationship satisfaction and social background (see Table C5-II of Online complement C5). For the lower classes (workers and employees) the effect on relationships seems to be even more significant. This result would be consistent with other findings relating to the effects of separation which show that, in the lower classes, the better the relationship is, the more fathers invest in their parental role (here captured by the action of financially supporting their child), while fathers from the upper classes make a distinction between what they consider to be their parental responsibilities and the emotional issues of their relationship with their child (Unterreiner, 2018).

* *
*

Research on family solidarity has only very recently focused on the relationship dimension of intergenerational transfers. In this respect, the American studies were a precursor, even though the indicators used to measure family relationships are often limited. Conversely, sociological and anthropological research has focused on the place of money within the family and whether these transfers demonstrate family relationships from an essentially qualitative point of view. This article is at the junction between these two approaches, proposing a reflection on the links between money and feelings within the family. Based on what the sociological literature describes as two dimensions of family relationships – intensity on the one hand and quality on the other – we have been able to observe how these affect the financial support given to children by their parents.

As regards relationship intensity, we made an apparently paradoxical finding. Firstly, it seems that the less in-person contact young adults have with their parents, the more financial support they receive. We interpret this result as a compensatory effect: the financial support compensates for services that cannot be provided on a day-to-day basis. It is as if the parents are "monetising" their absence through financial support, with the latter replacing the services that could be provided during frequent visits by the young person. This "trade off" between material services provided and monetary payments suggests that families adapt the support provided to the young person's

8. Work on relationships mean the action of maintaining the bonds between different family members, in particular by passing on news or by putting them in touch with each other. Most of the time, it is women who do the work on relationships and thus have a kinkeeping role (Déchaux, 2009).

situation. Secondly, regular financial support also depends – though positively this time – on the frequency of media contact. Thus, the probability of young adults not living in the parental home receiving support increases with the frequency of their phone calls or other media contacts. This result can be easily interpreted if we consider that, contrary to visits, which for some may be a kind of formal "obligation" towards their parents (Bidard & Pellissier, 2007), phone calls, text messages and other media contact provide a more direct measurement of closeness of the relationship. As for the perceived quality of the relationship, this is also linked to the support provided, although the direction of the link is not obvious: the more young adults consider that they have a good relationship with their parents, the more frequent and significant the support will be; however, the support received can also influence the judgement of the quality of the relationship.

The findings presented in this article point towards a statutory norm being replaced by an emotional norm. In fact, the quality of the relationship between parents and children appears to be as determining, in respect of parental support, as the socio-demographic characteristics of the parents and of their children. The separate analysis of the young adults' relationships with their fathers and with their mothers, made it possible to refine this analysis. We have thus shown that relationship variables play a greater role for mothers than for fathers when the parents are together. This result is in line with gendered notions of support, which are more prevalent in traditional family situations: a notion of familial support based on it being unconditional, which is most common among fathers, would seem to oppose a relationship-based view of the family, on which the support provided is thought to be more dependent for mothers (Le Pape *et al.*, 2018b). For young adults whose parents are separated, the quality of the relationship has a significant influence on the support provided by the fathers, some of whom are faced with a need to negotiate emotions and work on the relationship, which had previously been carried out by their ex-partner. Therefore, the weight of relationships has a varying impact, depending on the family situations, and exhibits gendered effects, which are particularly interesting for understanding familial support mechanisms in a context of increasing family separation and reconfiguration. □

Link to Online complements: https://www.insee.fr/fr/statistiques/fichier/4514404/ES-514-515-516_LePape-Portela-Tenret_Complements.pdf

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Young People's Decisions in the Transition to Adulthood in France: The Influence of Family Factors

Audrey Rose Menard* and Vincent Vergnat**

Abstract – Entering adulthood is characterised by different choices. These include choosing whether or not to study, leave the parental home or work. This article examines the potential links between family environment and the choices made by young adults using data from the *Enquête nationale sur les ressources des jeunes* (ENRJ, National survey on young adults' resources). The econometric methodology adopted allows us to take into account the quasi-simultaneous nature of these decisions. Aside from family structure, income, geographic location and the socio-professional category of the parents, we include indicators measuring the quality of young people's relationships with their parents. In particular, we show that the professional and financial situation of the parents is not the only determining factor of the decisions made by young people; the quality of young people's relationships with their parents also has an influence on their decisions.

JEL Classification: C35, D10, J13
Keywords: youth, work and study decisions, trivariate probit

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

** Laboratoire d'Économie et de Management Nord-Atlantique, Université de Nantes (audrey.menard@univ-nantes.fr); ** Luxembourg Institute of Socio-Economic Research (LISER) & Université du Luxembourg (vincent.vergnat@uni.lu)*

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Entering adulthood is a phenomenon that is all the more difficult to define because it forms part of a sometimes long and often non-linear process. Sociological studies have focused specifically on the transition to adulthood since the 1970s. Thus, Modell *et al.* (1976) defined the entry into adulthood using five social markers: completion of education, entry into the labour market, leaving the family home, marriage and the creation of a new household. Clearly, this definition is a construct, with the notion of an adult being cultural and historically variable. However, this transition generally concerns a number of changes that move young people from being a dependent to being independent. For Galland (1995), the transition to adulthood involves the interaction of professional and family strategies, which results in a transition from education to employment and from the family of origin to the family of procreation. It highlights the extension of this transition, the desynchronisation of the decisions made by young adults and the increasingly frequent emergence of intermediate situations. In addition, these transitions are not always inevitable or irreversible. Indeed, not all young adults necessarily pass all of these milestones and may go back on certain steps (leaving the parental home and then returning to it, for example). Some sociologists refer to these as "yo-yo transitions" (Walther, 2006). Thus, as explained by Van de Velde (2015), the sociology of ages has not reached a consensus on the definition of youth and, by extension, adulthood. Certain studies then call into question the definition of adulthood based on milestones (see Robette's article in this issue).

Some young people enter adulthood quickly, according to the definition of the milestones, while others only pass some independence markers, while others, lastly, are in intermediate situations (work-study, partly living in the parental home). In this article, we focus on the determining factors of decisions to continue with education, to work and to leave the parental home, three decisions that seem to us to be interdependent and often made in a very short period of time. Given the extension of the transitions and the reversible nature of certain situations, it seems to us that the determining factors of the choices made by young adults should be analysed when such decisions begin to be made, which is mainly on leaving high school. In fact, according to data from the 2014 *Enquête nationale sur les ressources des jeunes* (ENRJ, a national survey on young adults' resources carried out by DREES, the statistical directorate of the French Ministry of social affairs, and Insee), many young people aged 18 to 24 have already left the parental home (only 56% of 18-24 year olds still live exclusively with their parents) and, though 51% of them declare themselves to be students, 42% report having a paid job at the time of the survey and 26% report combining work and studies.[1] Thus, the majority of young people in this age bracket have already passed one or another of the milestones, often at the same time. However, the determining factors of these decisions, which largely determine the futures of young people, are little studied in the economic literature. We propose a statistical analysis of these decisions, based on joint modelling of the choices to work, to study and to leave the family home.

Our article is part of an emerging literature (for example, Martínez-Granado & Ruiz Castillo, 2002; Giannelli & Monfardini, 2003; Wolff, 2006). It focuses on the choices made by young adults in France, paying particular attention to the environment and family relationships. To that end, the ENRJ provides a new set of information on the characteristics of young people, their parents and their decisions, information that was previously often absent and/or restricted to young students or those living with their parents. We can thus analyse the population of young people residing in France, by taking into account the diversity of the situations relating to activity, study, living circumstances and family structures that characterise this age group. The data from the ENRJ allow us to examine the influence of their family environment on their choices taking into account the social situation of the parents, the presence of broader solidarity within the family and the parent-child relationships.

The rest of the article is structured in the following manner. The first section is dedicated to the literature concerning the transition to adulthood. The second section describes the data and variables used in the study and provides a first descriptive overview of the situation of young adults. The following two sections present the estimation model, then the results. The article concludes with a discussion of the implications of our results for public policy.

1. The figures presented in the introduction are all from the ENRJ. To obtain a representative sample of 18-24 year olds residing in France, we have applied the weightings provided in the survey.

1. Decisions on Entering Adulthood: a Literature Review

Young people continuing to live with their parents is an issue that has been of particular interest to economists since the 1980s. For example, McElroy (1985) shows that living in the parental home makes it possible to maintain a certain level of utility and that parents then act as unemployment insurance for the young people. Ermisch (1999) adds to the analysis by integrating the cost of housing at regional level and shows that the likelihood of young people moving out is lower when the average rent is higher.

In their study of 11 European countries, Blanc & Wolff (2006) show that it is mainly the income of young people, more than that of their parents, that plays a role in their decision of whether or not to move out. For Laferrère (2005), this low impact of parental income on the choice to move out results from two opposite effects. Wealthier parents are able to do more to financially help young adults find independent housing. However, they are also more likely to have large and pleasant homes, which can encourage young people to stay there. Thus, the characteristics of the parental home (including the size of the city of residence) are thought to have a greater impact than parental income on the choice to move out.

The labour market situation of young adults also plays a key role in their decision-making process. In particular, Becker *et al.* (2010) and Solard & Coppoletta (2014) highlight the importance of young people's level of educational attainment and their labour market situation in relation to their choice of whether to move out. The lower their level of educational attainment, the more difficult it is for young people to find a job and the longer they delay their decision to leave the parental home: the likelihood of moving out is, in fact, lower when the young person is unemployed (Courgeau, 2000) and it is higher with sustainable employment. Dormont & Dufour-Kippelen (2000) thus highlight the role played by a permanent employment contract in young people's decision-making process. However, this role is limited: indeed, even when in the labour market, a young person may decide to share the parental home in order to share costs and achieve a better standard of living. Finally, Thiphaine (2002) observes that moving out of the parental home is more common among students in higher education than the average for young people as a whole, as leaving the parental home may be necessary when there are insufficient or no training opportunities nearby. According to Casteran *et al.* (2006), the advent of personal housing benefits contributed to a decline in students living with their parents compared to the 1970s, by making it easier for students to leave their parental home and move closer to universities, and therefore often to large cities.

Whether or not to leave the parental home is not the only decision young people face as they transition to adulthood; the other major decision is whether to pursue further education and/or work. The impact of the family, and more specifically the parents, on these choices has already been studied in the literature. In particular, two theories have been developed: one according to which children inherit the characteristics of their parents, leading them to have a level of education at least equivalent to theirs; another according to which the level of human and/or financial capital of the parents leads them to invest in their children's education. Thus, according to Keane & Wolpin (2001), parental transfers (whether monetary or in kind) increase the level of education of young American adults. Ermisch & Francesconi (2001a; 2001b) also show that children of homeowners are more likely to have a high level of education and that, in contrast, those growing up in single-parent, large or low-income families tend to have lower levels of education.

As regards the labour supply of young people in France, Wolff (2006) finds that parental transfers have no significant effect on the decision of a young student to enter the labour market. Even the children of senior executives and mid-level professionals, who tend to receive more spending money than other young people, do not appear to be influenced in their decision to become active by parental support. However, Bachmann & Boes (2014) highlight a negative effect of parental transfers on the decisions of young students in Switzerland to enter employment, as do Gong (2009) and Kalenkoski & Pabilonia (2010) for the United States and Dustmann *et al.* (2009) for the United Kingdom.

Finally, some studies have simultaneously analysed the choices to study, work and move out of the family home. Martínez-Granado & Ruiz-Castillo (2002) thus show the importance of taking these three interdependent decisions into account simultaneously and highlight the role of parental financial support in the decision-making process of young Spaniards.

Similarly, Giannelli & Monfardini (2003) point out that the low probability of finding a job not only has an influence on young Italians remaining in the family home, but also drives them more towards further education than towards the labour market.

2. Sample, Variables and First Descriptive Approach

Our study is based on data from the ENRJ carried out by Insee and DREES in 2014 in France. 5,776 young adults aged between 18 and 24 on 1 October 2014, living with their parents and not living with them, were surveyed in Metropolitan France, Guadeloupe and Réunion.[2] The survey also included questions for parents, either one of them for young people whose parents live together or both for those whose parents are separated.

2.1. The Sample

To create our sample, we start with the 5,197 young people for whom we have responses from the parent(s). First, we exclude those studying for a high school diploma (840 observations), so as to avoid estimation bias. Furthermore, for the decisions examined in this article, high school students do not have the same degree of latitude as higher education students. As regards education, young adults who are still in secondary education after the age of 18 have often already been enrolled in a secondary education completion course (general, technological or vocational Baccalaureate or BEP/CAP) for one or two years and have no choice (except to change course or drop out) but to continue with their course to complete their secondary education. Concerning the choice of whether or not to live in the parental home, we assume that the decision is relatively constrained by the high school catchment area. Lastly, the timetable for the classes and the obligation to attend high school leave little room for the possibility of working at the same time.

We also exclude young people for whom information on the size of the urban area in which their parents live is not provided (67 observations) or for whom the socio-professional categories of the mother and father are missing (16 observations). Finally, we exclude 8 observations (even if a parent questionnaire is completed) that report no longer having any ties with their parents due to relationship breakdown, death or a combination of both. Indeed, we consider that the total absence of relationships with parents *de facto* rules out the possibility of being able to live with them. In contrast, young people who report tensions with a parent, but still maintain contact, may still have the choice of whether or not to live in the parental home. The final sample thus consists of 4,266 young people.

In addition, when both separated parents responded (681 young people), we have selected the questionnaire of the parent with whom the young person has mainly lived since the separation, except for 125 young people who have been living in an alternating residence situation or some other configuration that did not enable our assessments to be based on the time spent with one parent or the other; in such cases, we have chosen to use the mother's questionnaire.[3]

2.2. The Variables

Our variables of interest focus on three aspects of young people's transitions to adulthood: leaving the parental home, continuing studies and working.

First of all, moving out of the parental home. This is a non-linear process (Villeneuve-Gokalp, 2000), resulting in young people frequently leaving and returning to the parental home and intermediate situations known as partly living in the parental home. Here, we define moving out of the parental home as young people living in at least one dwelling without their parents, including only part of the time; we therefore equate those living partly in the parental home with those who have moved out (as do Castell *et al.*, 2016).

Subsequently, to define participation in the labour market, we want to make a distinction between young people who work to earn spending money and those who work more regularly to live by their own means. Thus we consider that a young person is "active" if he or she was engaged in a paid activity in the week preceding the survey and this activity is carried out throughout the year or over long periods, or if he or she is unemployed and has been actively looking for work during the month preceding the survey. In addition, a young person is considered a "student" if

2. Including young people living in university halls of residence or young workers' hostels.

3. In 76% of cases, a minor child lives with his or her mother after a divorce (see Bonnet et al.*, 2015). Alternatively, we made our estimates using the father's questionnaire, and the results are not sensitive to this decision.*

he or she is enrolled in an educational institution at the time of the survey. With these criteria, students working all year round alongside their studies are therefore also considered to be active; in contrast, those who only work for pay on an occasional basis or during school holidays are not considered to be active.

To understand the familial determining factors of young people's decisions, we use information on the parents' income, their socio-professional category (the highest out of the mother and father) and the existence of broader family support (transfers from grandparents and uncles/aunts). We also include variables that characterise the responding parent: his or her age and activity status and a set of variables characterising his or her home and its occupants (size of the urban area, tenure status of the dwelling, number of persons in the home and children aged 18 to 24, distinguishing those living in the parental home and those living elsewhere). Lastly, one contribution to the existing literature is to incorporate an indicator of the existence of tensions with parents.

So as to limit estimation bias due to unobserved characteristics of the young people, we include exogenous control variables such as age, educational attainment level, gender, health or even whether or not they have a driver's licence.[4] In addition, several variables are added that measure State transfers (unemployment benefits, income support benefits or family benefits) received in the months preceding the survey and the number of months for which such income was received. We also take into account the possibility that the young person may have received a grant for higher education during the year preceding the survey to limit endogeneity bias. Indeed, a young person who receives a study grant at time *t* is inevitably a student at time *t*; however, having received a study grand in the previous year may influence the decision whether or not to continue their studies.

2.3. Initial Descriptive Approach

We now offer a brief descriptive table of the socio-economic and demographic situation of young adults, their financial situation and their relationships with their parents. Rather than a "flat" panorama, we have attempted to illustrate the interconnectedness of the three aspects in which we are interested. The descriptive statistics are detailed in Tables 1, 2 and 3.

In the age bracket in which we are interested, just over half of the young people (53%) are following studies (see Table 1). For over half of the individuals in the sample (and especially the students, as they are still in initial training), the most recent qualification obtained is the Baccalaureate. It should be noted that a quarter of non-students report wanting to return to education in the future (see Appendix 2, Table A2-1).

On average, around 49% of young adults live in the parental home. This proportion is lower among students than non-students: only 36% live with their parents (Table 1). Indeed, students are often forced to leave the parental home to study in large cities where much of the training on offer is concentrated; and among those not living in the parental home, 65% cite their studies as the initial reason for leaving the parental home.

Using our definition, 53% of the young people in the sample are "active", but only 69% of those active people are in paid employment at the time of the survey. The others are therefore young people who are active, but unemployed. Among the active people who are employed, only 42% are on permanent contracts (see Appendix 2, Table A2-2), compared with 86% of employees in France in the same year (Guggemos & Vildalenc, 2018); entry into the labour market is therefore mainly through short-term contracts, which is a well-known finding. A low proportion of the "non-active" young people (7%) report having a paid (occasional) job at the time of the survey. As the vast majority (81%) of the non-active young people are registered on a higher education course, the proportion of young people living with their parents is higher among the active young people (54%) than among the non-active (42%).

Parental transfers undoubtedly play an important role in situations in which not living in the parental home, studying and lack of employment are combined. Discontinuing studies for financial reasons is also a reason mentioned by 15% of young non-students (see Appendix 2, Table A2-1). In addition, the latter are more often from families of employees or workers (54% have a father in this category compared with 30% of young students). In France, access to higher education still appears to be strongly associated with social background. Thus, 19% of the young people in the overall sample have

4. A variable measuring the local unemployment rate cannot be included because the variable concerning the department of residence has not been provided.

Table 1 – **Socio-economic and demographic situation of young adults and their parents**

	Living in the parental home	Not living in the parental home	Student	Non-student	Active	Inactive	Total
Average age	20.7	20.7	19.9	21.6	21.4	19.9	20.7
Proportion of women (%)	43.8	51.7	51.6	43.7	47.2	48.6	47.9
Living as a couple (%)	18.5	35.8	20.2	35.5	34.7	19.4	27.4
Living in the parental home (%)			36.3	62.2	54.4	42.0	48.5
Registered on a course (%)	39.7	65.5			27.5	81.1	53.0
Paid activity at the time of the survey (%)	40.8	38.4	21.2	60.2	69.1	6.9*	39.6
Highest qualification obtained (%)							
None	12.5	5.9	0.8	18.4	11.4	6.6	9.1
Below Baccalaureate level	15.9	8.6	0.2	25.5	19.1	4.4	12.1
Baccalaureate or equivalent	51.9	62.9	78.4	34.0	44.1	72.5	57.5
Short tertiary qualification	9.7	10.6	8.5	12.0	12.9	7.1	10.2
Long tertiary qualification	10.0	12.1	12.0	10.0	12.5	9.5	11.1
Social-professional category (CSP) of the father (of the mother) (%)							
Craftspeople/Traders/Company managers	12.2 (4.4)	13.6 (5.8)	14.3 (5.6)	11.5 (4.6)	12.3 (5.0)	13.6 (5.3)	12.9 (5.1)
Executives/Liberal professionals	15.9 (8.9)	22.0 (11.7)	27.9 (15.8)	9.0 (4.2)	13.4 (6.9)	25.2 (14.2)	19.0 (10.4)
Associate professionals	19.9 (17.7)	22.4 (25.2)	24.2 (28.6)	17.8 (13.6)	19.3 (17.5)	23.3 (26.1)	21.2 (21.5)
Employees/Workers	45.6 (62.7)	37.2 (52.3)	30.0 (45.2)	53.9 (71.0)	48.2 (65.4)	33.6 (48.4)	41.3 (57.3)
Unknown	6.4 (6.2)	4.8 (5.1)	3.6 (4.8)	7.8 (6.6)	6.8 (5.2)	4.3 (6.1)	5.6 (5.6)
Number of observations	2,069	2,197	2,259	2,007	2,240	2,026	4,266
% of the total	48.5	51.5	53.0	47.0	52.5	47.5	100.0

* Activity carried out only during holidays or occasionally throughout the year.
Sources: DREES-Insee, *Enquête nationale sur les ressources des jeunes* – 2014.

an executive father, but this proportion is only 9% among non-students, compared to 28% among students (Table 1). Conversely, only 30% of students have a father who is employees or manual worker, *vs.* 41% on average. The children of executives and of those in the liberal professions are also less represented among young people living in the parental home and among active young people than the children of employees or workers.

As regards young people's financial resources, we observe fairly significant differences in terms of both composition and level, depending on whether or not they are students, living in the parental home, or active (see Table 2); active young people naturally have higher incomes from labour than non-active young people (while the incomes of non-students are also higher than those of students); certain incomes (personal housing benefit) are not applicable for young people living in the parental home and the incomes they receive from the State (when they receive any) are lower than for those not living in the parental home. In addition, although the resources of the parents of young people not living in the parental home are on average slightly higher than those of the parents of young people still living at home (€3,977 and €3,611, respectively) and the proportion of young people receiving parental support is roughly the same either way (around 75%), the amount of parental financial support for young people not living in the parental home is three times higher than for those who do. Young people living in the parental home also benefit from non-monetary transfers,

in particular through sharing the parental home (see Castell & Grobon, in this issue). These transfers, which may explain the difference between the amounts received by young people living in the parental home and those who do not, may partly delay the decision to move out and thus postpone their residential independence. We also note that almost one young person in five living in the parental home contributes financially to the household's resources (Table 2). Students receive regular support from their parents much more often (93% receive it) than non-students or active young people and, on average, they receive higher amounts. These differences in parental support partly reflect differences in parental income, which is higher among the parents of students.

A majority of young people in the sample (55%, see Table 2) report difficulties in coping financially, more often among non-students and active young people. Students may feel less financial difficulty as they have higher education grants: this is the case for 36% of them, more often among young people not living in the parental home (almost 42%) than among those who do (26%). It is also possible that their expectations in terms of living conditions are lower than those of active young people.

Finally, the relationships between young people and their parents appear to be rather good overall: 78% of young people report having no relationship problems with their mother and slightly fewer, 69%, with their father (Table 3). The difference comes mainly from young people who no longer have a relationship with their father (or whose father is deceased or unknown). In contrast, the proportion reporting tensions is the same with the mother and with the father and they are more frequent when the young person is living in the parental home.

Table 2 – **Financial situation of young adults and their parents**

	Living in the parental home	Not living in the parental home	Student	Non-student	Active	Inactive	Total
Young person's income							
Monthly amount of labour income in € (if in remunerated activity at the time of the survey)	1,058	1,042	626	1,218	1,101	489*	1,050
In receipt of a student grant (if a student) (%)	26.1	41.9	36.1	-	25.3	40.2	36.1
Monthly amount of the grant in € (if in receipt of grant)	292	260	269	-	300	261	269
In receipt of personal housing benefit (if not living in parental home) (%)	-	44.9	51.9	31.6	39.2	49.9	44.9
State benefits received in € (if in receipt)	85	209	160	136	124	176	149
Financial interaction with the family							
Average monthly income from parents in €	3,611	3,977	4,311	3,224	3,541	4,085	3,799
In receipt of regular financial support from parents** (%)	73.9	75.6	93.4	53.9	59.5	91.7	74.8
Average monthly amount of support received in € (if applicable)**	138	430	379	116	188	364	290
Gives money to parents (%)	18.6	5.7	6.2	18.5	16.3	7.2	12.0
In receipt of support from wider family (%)	9.2	12.2	14.3	6.8	7.9	13.9	10.7
Financial situation (%)							
Cannot make ends meet without debts	5.7	4.3	3.0	7.2	5.9	3.8	4.9
Struggles to make ends meet	49.0	50.5	45.3	54.8	52.5	46.8	49.8
Makes ends meet	44.3	45.0	51.2	37.3	41.2	48.5	44.7
Do not know/Refusal	1.1	0.2	0.5	0.7	0.4	0.8	0.6
Number of observations	2,069	2,197	2,259	2,007	2,240	2,026	4,266
% of the total	48.5	51.5	53.0	47.0	52.5	47.5	100.0

* Activity carried out only during holidays or occasionally throughout the year. ** Include direct monetary support and support for paying for rent, food, transport, etc.
Sources: DREES-Insee, *Enquête nationale sur les ressources des jeunes* – 2014.

Table 3 – **Relationships between young people and their parents**

	Living in the parental home	Not living in the parental home	Student	Non-student	Active	Inactive	Total
Relationship with the mother (%)							
No problem	74.9	79.9	79.0	75.7	76.8	78.2	77.5
Tensions	23.3	16.8	18.8	21.3	20.7	19.2	20.0
No relationship	0.7	1.5	0.8	1.4	1.2	0.9	1.1
Deceased or unknown mother	1.1	1.9	1.4	1.6	1.3	1.7	1.5
Relationship with the father (%)							
No problem	64.0	73.3	71.8	65.4	68.1	69.6	68.8
Tensions	21.9	16.9	19.6	19.1	18.5	20.3	19.3
No relationship	7.8	5.1	5.0	7.9	6.8	5.9	6.4
Deceased or unknown father	6.3	4.7	3.6	7.6	6.6	4.2	5.5
Observations	2,069	2,197	2,259	2,007	2,240	2,026	4,266
% of the total	48.5	51.5	53.0	47.0	52.5	47.5	100.0

Sources: DREES-Insee, *Enquête nationale sur les ressources des jeunes* – 2014.

3. Empirical Model and Estimation Strategy

We now examine the potential determining factors of the choices to work, study and to leave the family home. Like Herpin & Verger (1998), we assume that these decisions are made simultaneously. More specifically, Galland (2000) has shown that the age distributions for completion of these three transitions are very compact. In addition, other data (Insee, 2015) show that the median ages for leaving school, first employment and leaving the parental home, for men and women born between 1978 and 1987, are virtually identical (19.8, 19.9 and 19.6 years old for women and 19.7, 19.6 and 20.9 years old for men). This supports the assumption that these decisions are made in a very short period of time.[5]

In addition, the choices to work, study and leave the family home can be correlated because they depend not only on determining factors of each individual decision, but also on the unobservable determining factors of the other decisions made, such as ambition or ability to learn. These variables, which cannot be modelled, are captured in the error term. Thus, the error terms of the different choices will be correlated if these same variables play a role in the different decisions. In this case, decisions are not made independently of each other and estimating when they occur separately could lead to less efficient estimates.

Following the work of Martínez-Granado & Ruiz-Castillo (2002) and Ayllon (2015), we model the joint decisions with the estimation of a trivariate probit.

We define the variables D_i, E_i and A_i as representing the status of the young person *i* in terms of residential status (cohabitation or decohabitation), education and activity. The equation system is written as follows:

$$D_i = l\left(d_i^* > 0\right) \quad d_i^* = X_{1i}^T \beta_1 + u_{1i} \quad (1)$$

$$E_i = l\left(e_i^* > 0\right) \quad e_i^* = X_{2i}^T \beta_2 + u_{2i} \quad (2)$$

$$A_i = l\left(a_i^* > 0\right) \quad a_i^* = X_{3i}^T \beta_3 + u_{3i} \quad (3)$$

l are indicator functions taking the value 1 if the propensity of each of the states (d_i^*, e_i^* and a_i^*) is greater than 0. Thus, $D_i = 1$ if the young person has moved out of the parental home, $E_i = 1$ if the young person studies and $A_i = 1$ if the young person is active. The vectors X_{1i}, X_{2i} and X_{3i} represent economic and socio-demographic variables, which are considered as exogenous and on which the three equations depend. The error terms u_{1i}, u_{2i} and u_{3i} have a variance normalised to

5. This period of time is deemed to be short enough to estimate the decision-making jointly, as though the decisions were made simultaneously. However, future studies could test the sequential nature of these transitions, instead of assuming that decisions are made jointly, especially since the sequential nature may not be uniform across all young people.

1 and may be correlated across equations as it is likely that young people's decisions are not independent. Thus, we consider that the error terms follow a normal trivariate distribution model:

$$\begin{pmatrix} u_{1i} \\ u_{2i} \\ u_{3i} \end{pmatrix} \sim N(0,\Sigma) \text{ where } \sum = \begin{pmatrix} 1 & \rho_{12} & \rho_{13} \\ \rho_{12} & 1 & \rho_{23} \\ \rho_{13} & \rho_{23} & 1 \end{pmatrix}$$

The correlation coefficients between the residuals ρ_{jk} capture the effects of unobserved variables that simultaneously affect the different variables of interest. If the choices are independent, the coefficients ρ_{jk} will be zero. Otherwise, they will be significantly different from zero.

With this model, which corresponds to a trivariate probit, there are eight possible combinations of the three variables of interest and, thus, eight contributions to the log-likelihood function. The latter is written in the following manner:

$$lnL = \sum_{i=1}^{n}\sum_{j=0}^{1}\sum_{k=0}^{1}\sum_{l=0}^{1} w_i lnP\left(D_i = j, E_i = k, A_i = l\right) \quad (4)$$

where

$$w_i = l\left(D_i = j, E_i = k, A_i = l\right) \quad (5)$$

and where the probability P that the individual i falls within one of the eight states considered is defined by:

$$P\left(D_i = j, E_i = k, A_i = l\right) = \iiint \phi_3\left(u_{1i}, u_{2i}, u_{3i}, \rho_{12}, \rho_{13}, \rho_{23}\right) du_{1i} du_{2i} du_{3i} \quad (6)$$

with j, k and l able to take the values 0 or 1 and with ϕ_3 being the density function of a normal trivariate law.

Since the likelihood function contains triple integrals, it is necessary to use simulation methods to estimate the model. There are several simulation methods for discrete choice models (see for example Train, 2009). For this study, we apply the Geweke-Hajivassiliou-Keane simulation procedure, which is based on the principle that expression (6) can be written as the product of conditional probabilities. By using the Cholesky factorisation for Σ, we can write the latter as unconditional probabilities expressed using random variables distributed in accordance with truncated normal laws (Cappellari & Jenkins, 2003). A specific number of draws are made in these distributions to simulate the probabilities. According to Cappellari & Jenkins (2003), the number of replications for the simulations should be at least equal to the square root of the number of observations, so as to render the simulation error negligible. Thus, we use 70 replications. The average of the simulated probabilities can thus replace equation (6) in the likelihood function.[6] The likelihood function can then be maximised using the usual techniques. The vectors X_{1i}, X_{2i} and X_{3i} are composed of variables common to equations (1), (2) and (3), together with variables specific to each decision.

The independent variables used are described in Appendix 1. We retain variables assumed to be exogenous, thus, despite the interest that they have for our study, variables measuring monetary transfers between parents and children are not included in the estimated model. Indeed, the causality between these variables and our variables of interest could be bidirectional. For example, young people may decide to leave the parental home because they know that their parents are able to provide them with significant financial support; but they may also receive high parental transfers because they have decided to move out of the parental home. Therefore, we have preferred to use parental income as a proxy for the monetary support provided by parents to minimise estimation bias, assuming that the higher the income of the parents,[7] the more financial support they are likely to provide. Although approximate, this approach has the advantage of being based on a plausibly exogeneous variable. Variables relating to age, gender, being in a couple, health status, educational attainment, tensions with the mother or father and the characteristics of the parents and their household are all common to the three equations. Other variables are specific to one or another of the equations, either because they are not considered to be determining factors of the other choices, or because they could not, in principle, be considered exogenous in the other equations. Thus, having (a) dependent child(ren) and being a mother are variables specific to the "studies" equation. Having a driving licence is only included in the "activity" equation. The variables measuring the number of months unemployed, the number of months in receipt of income support and the number of months

6. See Cappellari & Jenkins (2003) or Train (2009, pp. 122–133) for further details. The trivariate probit estimate is obtained using the mvprobit *package from Stata (Cappellari & Jenkins, 2003).*

7. The Pearson correlation coefficient between the parents' income and the amount of regular monetary support, significant at 1%, is 0.32.

in receipt of family benefits are only included in the "decohabitation" equation. Finally, the amount of the grant for the year preceding the survey is entered into the "decohabitation" and "studies" equations.

Thus, like Herpin & Verger (1998) and Galland (2000), due to the complexity of the decisions and the difficulty of identifying causal links, our analysis is first and foremost a descriptive analysis of the links between decisions and family characteristics.

Table 4 – **Trivariate probit estimation results**

	Decohabitation	Studies	Activity
Young person's characteristics			
Age	-0.804***	-0.879***	0.208
Age^2	0.019***	0.014*	0.000
Male	-0.076*	-0.254***	0.040
Living as a couple	0.406***	-0.209***	0.220***
With dependent child(ren)	-	-0.548	-
Is a mother	-	0.199	-
Has a driving licence	-	-	0.252***
Is in poor health	-0.041	0.204	-0.337*
Qualification			
None	Ref.	Ref.	Ref.
Qualification below Baccalaureate level	-0.090	-0.583***	0.394***
Baccalaureate or equivalent	0.555***	1.692***	-0.377***
Short tertiary qualification	0.446***	1.387***	-0.119
Long tertiary qualification	0.509***	1.707***	-0.408***
Number of months in receipt of unemployment benefits	-0.033**		
Number of months in receipt of income support	0.026		
Number of months in receipt of family benefits	0.078***		
Amount of student grant in year *t*-1	0.001***	0.003***	
Relationships with parents			
No tension	Ref.	Ref.	Ref.
Tensions with at least one parent	-0.232***	-0.122**	0.101**
Complete relationship breakdown with at least one parent	-0.179*	-0.024	-0.051
Support from wider family (aunts, uncles or grandparents)	0.222***	0.215***	-0.143**
Young person's parents' characteristics			
Parents living together	Ref.	Ref.	Ref.
Parents separated	-0.078	-0.125	-0.064
Only one parent living or known	0.054	0.099	-0.087
Parents' income (/100)	0.003**	0.008***	0.009***
Parents' income² (/10,000)	-0.000	-0.000***	-0.000***
Highest socio-professional category of the parents			
Employee/Worker	Ref.	Ref.	Ref.
Executive	0.375***	0.791***	-0.424***
Craftsperson	0.095	0.340***	-0.159**
Mid-level profession	0.222***	0.385***	-0.247***
Characteristics of the responding parent			
Age	0.093**	-0.082	-0.062
Age^2	-0.001*	0.001*	0.000
Born in France	0.167**	-0.136*	0.060
Homeowner	0.128**	0.156**	-0.152***
Number of occupants in the home	-0.000	-0.017	-0.036 →

Table 4 *(contd.)*

	Decohabitation	Studies	Activity
Number of children (aged 18-24) in the parental home	-0.329***	0.123**	-0.131***
Number of children (aged 18-24) outside the parental home	0.502***	-0.110**	0.047
Size of urban unit of parental home			
Fewer than 9,999 inhabitants	Ref.	Ref.	Ref.
Between 10,000 and 99,999 inhabitants	-0.059	0.048	-0.061
Between 100,000 and 199,999 inhabitants	-0.164*	0.145	0.095
Between 200,000 and 1,999,999 inhabitants	-0.472***	0.039	0.020
Greater Paris region	-0.982***	0.186**	-0.005
Activity status of the responding parent			
Employed	Ref.	Ref.	Ref.
Unemployed	-0.064	-0.040	-0.049
Retired	-0.002	-0.342***	-0.029
Other	-0.020	-0.163**	-0.081
Constant	5.481*	12.192***	-2.098
Correlation of error terms			
ρ_{12}	0.541***		
ρ_{13}	-0.243***		
ρ_{23}	-0.592***		
Log-likelihood	-5,978.69		
Number of observations	4,266		

Note: This table presents the estimated coefficients for equations (1), (2) and (3). ***, **, * indicate a level of significance of 1%, 5% and 10%, respectively. The variables are described in Appendix 1.
Sources: DREES-Insee, *Enquête nationale sur les ressources des jeunes* – 2014.

4. Results of the Estimation

First of all, we note that the correlation coefficients $\rho_{j,k}$ between the error terms are all non-zero (Table 4). This result confirms that decisions made by young people cannot be considered independent of each other. In particular, unobserved factors leading to moving out of the parental home also make continuing studies more likely. Likewise, unobserved factors influencing labour market participation negatively affect the statuses of young adults in terms of moving out of the parental home and continuing studies. The joint estimation of the equations modelling the main decisions of young adults therefore seems to be appropriate for our study.

4.1. The Influence of Young People's Personal Characteristics

Some of the decisions made by young adults appear to be linked to age: we observe, in fact, that the probability of decohabitation, as with the probability of continuing studies, tends to decrease with age (negative age coefficients of -0.804 and -0.879, respectively) before increasing again (positive coefficients of age squared of 0.019 and 0.014, respectively). This U-shaped relationship between age and the probability of continuing studies may reflect interruptions and resumptions of studies. The descriptive statistics also appear to show that 25% of young non-students would like to return to education (see Appendix 2, Table A2-1). The U-shaped relationship between age and the probability of decohabitation can be linked to the young person's situation in respect of studies or the labour market: the probability of moving out of the parental home may decrease following an interruption of studies or loss of employment (as the start of active life is generally unstable) before increasing due to the resumption of studies taking the young person away from the parental home or due to obtaining a sustainable job. The re-increase in the probability of living in the parental home may also result from young people's willingness to delay their departure due to the ageing of the parent, who may need more support for daily life.

The probability of moving out appears higher for women; in fact, women are more likely to live in their own home than men once they have completed a course of study (Galland, 1995). They are also more likely to undertake studies than men. In contrast, the decisions relating to activity do not seem to differ by gender. Finally, the likelihood of leaving the parental home and of joining the labour market are higher for young people in couples. Being in a couple can indeed lead young people to desire greater independence.

The level of educational attainment of young people may also influence their decisions: having a qualification below the level of Baccalaureate increases the probability of working in comparison with having no qualifications or having a Baccalaureate or higher qualification. Indeed, young people with a BEP or a CAP, therefore with vocational training, have a greater chance of joining the labour market quickly. Young people with a Baccalaureate or higher qualification are also more likely to move out of the parental home, which may be explained by the need to be closer to the place of study.

Moving out of the parental home is also associated with its location. Indeed, the largest cities offer a range of resources (including universities and other higher education institutions) and economic and socio-cultural activity that is often broader than in smaller municipalities. In addition, the cost of housing tends to be higher there. The probability of leaving the parental home decreases with the size of the city as young people may not be able to afford independent housing and may have a poorer quality of life. According to Laferrère (2005), the influence of the parental home could be even greater on young people's decisions to remain in the parental home than their parents' income. Furthermore, living in the parental home generates economies of scale that improve living standards (Herpin & Verger, 1998). This is even more visible for young people whose parents live in the Paris region. In contrast, although the size of the urban unit in which the parents live does not seem to have any influence on a young person's decision to continue their studies, we observe that young people from the greater Paris area are more likely to be in education, whether due to the proximity of places to study or the range of courses (general or specific) and schools. Finally, having a driving licence increases the likelihood of joining the labour market by providing the opportunity to expand the job search to a much larger area.

4.2. Having Parents who are Executives or in a Mid-Level Profession also Facilitates Access to Residential Independence and Studies

Young people's decisions may also be influenced or supported by the socio-economic and professional characteristics of their parents. Children may inherit characteristics from their parents and want to obtain a qualification at least equal to that of their parents (Place & Vincent, 2009). Kean & Wolpin (2001) underline that parents who have invested in human capital invest in their children's education, in turn. We also find that the probability of studying is lower for young people whose parents were born in France. This result is consistent with the existing literature on the aspirations of children with a migrant background (Caille, 2007; Brinbaum & Kieffer, 2005).

We also observe that the probability of moving out of the parental home is higher for young people with parents in mid-level professions and even higher for young people whose parents are executives, self-employed or in intellectual and artistic professions, than for young people whose parents are workers. According to Wolff (2006), the former can finance their independence more easily as their executive or self-employed parents tend to give their children more spending money than other parents. At the same time, our estimates confirm that the children of workers and employees are more likely to become active between the ages of 18 and 24 than children of parents in other categories. However, not all children of workers or employees necessarily stop studying once they reach adulthood. In fact, as the incomes of workers and employees are, on average, lower than those of executives and mid-level professionals, young adult children of workers or employees may need to combine school and work in order to finance their needs.

4.3. The Role of Family Resources

Parental income influences each of the three decisions made by young people transitioning into adulthood. Indeed, our data confirm that the lower the parental income (which implies greater difficulty in investing in their children's human capital), the more likely it is that the young person will not be in education. Furthermore, according to Herpin & Verger (1998), the children of well-to-do parents may feel the need to study longer in the hope of maintaining the standard of living with which they grew up. For

parents, the child's commitment to longer studies can give hope of higher incomes and, therefore, financial disengagement once the young person becomes independent. Furthermore, young people whose parents are homeowners are also more likely to continue their studies than those whose parents rent. This result is consistent with the observations of Ermisch & Francesconi (2001a) on British data. Homeownership may reflect not only a wealth effect, but also the size and quality of the accommodation available to young people (on average, homeowner households have larger homes that are overcrowded less often, see Insee, 2017). However, the wealth effect seems to dominate as we observe a positive association between parental income or the fact that they are homeowners and the likelihood of young people leaving the parental home. Our findings suggest that the most well-to-do parents are better able to help their children achieve residential independence, which is consistent with the findings of Blanc & Wolff (2006). Indeed, according to Laferrère (2005), well-to-do parents may have quality homes that could dissuade young people from leaving, but they may also financially support young people in moving out. For the most disadvantaged, continuing to live with their parents can also be explained by the cost of independent housing. An additional obstacle for young adults (active or not) accessing independent housing stems from the fact that many rentals are conditional on the possibility of having a guarantor.[8] However, young people whose parents have few resources may not have a guarantor who would satisfy the landlords.

Although young people's decisions to work can bring a certain degree of financial independence, they are also affected by their economic and financial environment. Here again, the family resources play a role: homeowner parents, financial support from grandparents, uncles and aunts noticeably delay young people's entry into active life. With such financial support increasing their reservation wage, young people may become more demanding about the job they want to do: they can thus afford to wait until they find a job that satisfies them more. Furthermore, financial transfers from the family tend to be higher when the young people are students, thereby reducing the need for them to work to finance their studies.

Finally, other sources of income are also likely to have an impact on young people's decisions, particularly student grants. Thus, having received a student grant in the year preceding the survey eases young people's budgetary constraints. Therefore, all of the resources to which young people have access contribute to the choice regarding investment in human capital, in addition to the decision to leave the parental home. Despite the student grants, housing and transport expenses may increase the immediate cost of study, in addition to which is the opportunity cost of giving up paid employment. However, the likelihood of moving out of the parental home increases in accordance with the amount of the student grant received. This can therefore compensate, in part, for the lack of family resources, especially for young people who are initially far from their place of study.

As for the impact of replacement income and benefits from the State, we observe that the length of time that unemployment benefits are received has a negative impact on the probability of leaving the parental home. This relationship had already been highlighted by Courgeau (2000) using French data. Our results support the assumption that unemployment reduces the possibility of leaving the parental home, as resources may be insufficient to allow living in a separate home. Parents thus represent the insurance of having a home in case of unemployment (Becker *et al.*, 2010). Finally, the length of time in receipt of income support does not seem to have a statistically significant influence on young people's decisions; this lack of significance may be due to the fact that the number of young people eligible for income support is relatively low among 18-24 year-olds.

4.4. The Impact of Family Tensions and of the Composition of the Parental Home

The socio-professional and economic characteristics of the parents are not the only family factors that influence young people's decisions; in particular, they may be related to the quality of the relationships they have with their parents. We observe that the likelihood of leaving the parental home is lower for young people who report tensions with at least one of their parents or who have had a complete relationship breakdown with one of them. There may be several explanations for this rather counter-intuitive result. The most simple of these is that young people who report tensions with their parents do not have sufficient means to move out of the parental home. However, it may also be the case that living in the parental

8. Young people aged under 30 who need housing can call upon the "Visale" guarantee scheme to obtain a surety-bond, at no cost, only since 30 September 2016.

home itself generates tensions with the parent(s); in fact, as Courgeau (2000) explains, two distant generations sharing a home can create tensions. The tensions would then be endogenous, with an inverse causality bias.[9] However, according to Courgeau (2000), tensions with the parents rather tend to precipitate young people's departures from the parental home. The existence of tensions between young people and at least one of their parents also seems to have a negative influence on the probability of studying. Logically, the probability of young people being active is higher when relationships are strained between them and at least one of their parents. Indeed, if there are tensions, parental transfers may be reduced or even non-existent, thereby increasing the incentives to work to gain independence, in particular to finance independent housing.

Finally, our results show that the composition of the parental home, in particular the number of dependent children, also influences young people's decisions. Young people may follow, imitate or take inspiration from their siblings: the probability of living in the parental home is higher among those whose parents have other 18-24 year olds living in the parental home. In contrast, if other young people aged 18-24 have already left the family home, the probability of moving out of the family home becomes higher. This may reflect an imitation effect, but also the parents' ability to support these departures. Furthermore, the higher the number of young people in the home, the more likely the young person surveyed is to continue studying. Vanhée *et al.* (2013) show that, in large families, school tutoring provided by siblings improves everyone's education level, including of those providing the tutoring. Similarly, seeing siblings leave home and gain independence may encourage young people to do the same rather than undertaking studies. Finally, contrary to Wolff's (2006) findings, our results suggest that as the number of young people aged 18-24 living in the parental home increases, the higher the probability that young people will be incentivised to work decreases. This corroborates the results discussed earlier: the presence of young adults in the parental home is thought to have a positive influence on the probability of continuing studies and a negative influence on that of entering active life.

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In keeping with the literature on young people entering adulthood, this study highlights the importance of the family environment on the decisions of young adults. For the first time using French data (ENRJ, 2014), we simultaneously study the probability of young adults moving out of the parental home, working and continuing studies. Our results show that the probability of leaving the parental home, and also of studying, is higher those people whose parents have high incomes or are in a well-to-do socio-professional category. In contrast, the children of executives, who are less financially constrained, are less likely to enter the labour market between the ages of 18 and 24 than young people whose parents are workers or employees.

However, above all, this study makes it possible to highlight the importance of relational determining factors, which have not yet been studied in the case of France. The quality of the relationships between young adults and their parents seems to have a significant influence on the decisions they make and through which they transition to adulthood. Our results suggest that tensions with at least one parent are positively correlated with the probability of becoming active and living in the parental home. In contrast, they are negatively correlated with the probability of studying.

This study opens up the field of investigation into the factors of tension and, more broadly, of family support in the choices made by young adults. Young people with aspirations that are contrary to the wishes of their parents may, for example, find themselves without financial support or in conflict with their parents. This situation adds a new constraint which, like the budgetary constraint, may influence the choices of young adults, or even restrict their range of possibilities.

Due to its consequences on career and earnings prospects, family environment will potentially influence young adults throughout their life cycle. State intervention could then reduce the influences of the family environment, social background and family resources to reduce disparities between young people and move towards equality in terms of opportunities and conditions for accessing independence. This issue of youth empowerment remains under discussion and no policy that has achieved a consensus has yet emerged, as shown by the interventions carried out in the different Member States of the European Union. Thus,

9. The results of the estimation excluding the family tensions of the model remain unchanged (only the "Separated Parents" variable becomes statistically significant in the not living in the parental home and studies equations).

some States intervene to promote the early independence of young adults, while others rely on the family as a relay to support young people's transitions to autonomy and independence. For example, in Denmark, generous social support for undertaking studies and seeking a job enable young adults to gain independence more quickly, regardless of their family environment. In Spain, in contrast, young people receive little support from the State, which leaves it to the family to support young people's transitions. France, for its part, offers not only individual support (such as housing benefits) but also financial support, channelled through young adults' families. This is true, for example, in the case of tax deductions for the parents' income tax or the increase in family allowance or income support received by parents. In turn, student grants are paid directly to young adults, but their amount is based on family income. Thus, the French model, while not completely family-based, largely relies on family solidarity. This concerning issue was highlighted, in particular, in the Sirugue report (2016): "*The greater reliance on family solidarity penalises young people from disadvantaged backgrounds who experience difficulties in terms of integration and cannot count on sufficient support from their family*".

In order to move towards supporting young adults who are less dependent on the resources of their families, the extension of income support to the under-25s could be an option (Vergnat, 2019). More broadly, and marking a break with the French semi-family-based model, universal independence allowance financed by the family welfare branch of the social security system would enable young people to gain independence even if the family environment is unfavourable. Such an allowance, which is close to the concept of universal income, directly targeting young adults regardless of their family resources, could take various forms (Gonzalez & Marc, 2016; see also Favrat *et al.*, in this issue), for example, monthly monetary support, the right to a loan or capital received as a one-off payment. Other variants could have an influence on whether or not young people become students or join an integration programme (similar to the current Youth Guarantee). However, Gonzalez & Marc (2016) stress that it is essential to anticipate the indirect effects that these policies could have and they highlight the significant cost that funding such an allowance could entail, given that young people are taking increasingly longer to transition into adulthood. Future research should further examine these arrangements in order to propose measures both to improve young adults' situation and sustainable for public finances. □

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APPENDIX 1

DESCRIPTION OF THE EXPLANATORY VARIABLES

Young person's characteristics	
Age	Age on 1 October 2014
Gender	0: Female / 1: Male
Qualification	1: None 2: Qualification below Baccalaureate level 3: Baccalaureate or equivalent 4: Short tertiary qualification (two years after the Baccalaureate) 5: Long tertiary qualification (at least three years after the Baccalaureate)
Being in a couple	0: Not in a couple / 1: In a couple (living under the same roof or not)
Dependent child(ren)	0: No dependent children / 1: At least one dependent child
Being a mother	0: Is not a mother / 1: Is a mother
Health status	0: Very good, good or quite good / 1: Bad or very bad
Driving licence	0: Does not have a licence / 1: Has a licence
Number of months unemployed	Number of months in receipt of unemployment benefits before the month of the survey*
Number of months on income support	Number of months in receipt of income support before the month of the survey*
Number of months on family benefits	Number of months in receipt of family benefits before the month of the survey*
Amount of the student grant in year *t-1*	Amount of all student grants received in the year preceding the survey
Relationships between young adults and their family	
Marital status (of the parents)	1: Both parents live together 2: Both parents live apart 3: One of the parents is deceased or unknown
Relationships with the parents	1: No tensions with the parents (or the parent if one of them is dead or unknown) 2: Feels tensions with at least one parent 3: Has had a complete relationship breakdown with at least one parent
Support from wider family (grandparents, uncles, aunts)	0: Receives no financial support from wider family 1: In receipt of financial support from wider family
Young adult's parents' general characteristics	
Highest socio-professional category of the parents	1: Workers, employees, direct personal service employees 2: Mid-level professions, technicians, foremen, supervisors 3: Craftspeople, traders, heads of business with more than ten employees and farmer-operators 4: Liberal, intellectual and artistic professions and executives
Parents' income	Total amount of parents' income
Characteristics of the responding parent	
Parent's age	Age reached by responding parents in survey year
Size of urban unit of parental home	1: Fewer than 9,999 inhabitants 2: Between 10,000 and 99,999 inhabitants 3: Between 100,000 and 199,999 inhabitants 4: Between 200,000 and 1,999,999 inhabitants 5: Paris region
Activity status of the parent (main situation)	1: Employed 2: Unemployed (whether or not registered with Pôle Emploi) 3: Retired, retired from business or on early retirement 4: Other
Home tenure status	0: Tenant or lodging free of charge 1: Homeowner or usufructuary
Born in France	0: no / 1: yes
Number of occupants in the home	Number of occupants in the home of the responding parent
Number of children aged 18-24 in the parental home	Number of children aged 18-24 living in the home of the responding parent
Number of children aged 18-24 outside the parental home	Number of children aged 18-24 not living in the home of the responding parent

* Between 1 January 2014 and 30 September 2014.

APPENDIX 2

ADDITIONAL DESCRIPTIVE STATISTICS

Table A2-1 – **Situation of non-students with regard to studies (%)**

	Living in the parental home	Not living in the parental home	Active	Inactive	Total
Stopped studying for financial reasons	14.9	16.3	16.5	11.0	15.4
Stopped studying as desired level reached	48.7	54.8	53.6	39.9	51.0
Intends to return to studies	28.3	19.6	23.6	31.1	25.0

Sources and coverage: DREES-Insee, *Enquête nationale sur les ressources des jeunes* – 2014. Young people not students.

Table A2-2 – **Employment characteristics of young people with paid activity at the time of the survey**

	Living in the parental home	Not living in the parental home	Student	Non-student	Active	Inactive	Total
With permanent contract (%)	36.4	40.0	18.6	46.0	41.5		38.2
Number of hours worked	30.4	31.1	22.9	33.9	31.7	19.9*	30.8
Dissatisfied with current professional situation (%)	19.4	14.8	10.0	19.9	15.2	37.9*	17.1

***** Activity carried out only during holidays or occasionally throughout the year.
Sources and coverage: DREES-Insee, Enquête nationale sur les ressources des jeunes – 2014. Young people with paid activity at the time of the survey.

What do Young Employees Dream of? Quality of Work, Career Aspirations and Desire for Mobility Among the Under 30s

Christine Fournier*, Marion Lambert* and Isabelle Marion-Vernoux*

Abstract – The career aspirations of young employees, recorded via the Defis system (*Dispositif d'enquêtes sur les formations et les itinéraires des salariés,* a set of surveys on training and employee trajectory), by no means fit one single model. On the one hand, they are guided by a career-trajectory plan or a plan to find a job that best suits their skills and training. On the other hand, however, they reflect a desire for looser professional constraints to provide a better work-life balance or a desire for a more relaxed relationship of subordination allowing employees to gain greater autonomy. Terms of employment remain a major factor in the aspirations of young employees, although they do not paint the whole picture. The plans formulated by young employees when entering working life are largely determined by their assessment of the quality of the work performed, both from the perspective of its actual performance and in terms of the links it gives to networks outside of work.

JEL Classification: J21, J28, J62, M54
Keywords: aspirations, young, employee, employment, work

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

* *Céreq (christine.fournier@cereq.fr; marion.lambert@cereq.fr; isabelle.marion@cereq.fr)*

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The first few years of professional life have, for several decades, been seen as a period of transition. During this period, young people are thought to be looking for ways to progress towards the professional situation promised by their degree, where they have not achieved this upon entering the job market, a minority situation that often heralds later professional mobility. This normative view is, however, the subject of discussion. Maria Eugenia Longo emphasises that: "*The* […] *risk is 'ideological valuation', i.e. normatively appraising transitions solely on the basis of criteria regarding salaried employment. With the new biographical timescales, careers are no longer characterised solely by the terms traditionally used to describe them: inclusion, exclusion, stabilisation, success, failure or advancement*" (Longo, 2011, p. 15). Leaving the education system with differing levels of qualification, young people have very contrasting journeys on the job market in terms of the time at which they access employment, the total time spent in unemployment, working time and pay, all of which are regularly identified by various studies on entry onto the job market (Céreq, 2017, 2018). These studies, which also examine developments at early career stages, show that young people are a lot more mobile than their elders. According to those studies, mobility at early career stages follows two trends: internal mobility, which specifically concerns the most academically qualified young people, who take development opportunities open to them within the companies that employ them; and external ability, which relates to the less academically qualified, who follow more tumultuous career paths (Dupray, 2005; Dupray & Recotillet, 2009).

Portela & Signoretto (2017) bring new elements to the debate by analysing the "voluntary" mobility of young people with permanent employment contracts who choose to resign. The data collected by the *Génération 98* survey over ten years show that young people are most likely to voluntarily leave a permanent job due to a desire for better pay, greater autonomy or more recognition of their work. At the heart of this approach, which is rich in useful lessons, lies the authors "*hypothesis that it is past characteristics of jobs, specifically career aspirations such as job satisfaction, that explain mobility-related choices*" (Portela & Signoretto, 2017, p. 252). They conclude that "*it is therefore prudent to extend this study to take into account the working conditions experienced by employees and the work organisation put in place by companies, alongside strict employment terms*" (p. 273).

By extending these studies, we are looking to highlight the aspirations of young people in connection with their own assessment of the quality of their work. We are interested in employees under the age of 30[1], using the Defis survey system in 2015 (Box 1). The scope of the study brings together employees under the age of 30 from companies with ten or more employees in December 2013 and having been in employment for the 18 months that followed that date (N=2,885). In the first section, we characterise the jobs that these employees hold and give an overview of their assessments of their jobs and their aspirations. In the second section, we aim to relate these assessments to their career aspirations, so as to highlight the decisive nature of work quality. For the third section, we propose classifying the aspirations of young employees so as to identify five career plan models.

1. Some Descriptive Elements on Employment, Work and Aspirations of Young Employees

Before approaching the question of links between the quality of work of young people and their aspirations, which is at the core of our objective, we will briefly characterise our population in terms of educational attainment and socio-professional categories, job satisfaction and aspirations.

1.1. Education and Socio-Professional Job Categories

As a result of the democratisation of higher education, stimulated in 1985 in line with the objective of "80% Baccalaureate pass rate among any given generation", a very large number of today's young employees have qualifications at least equal to the Baccalaureate (Beaud, 2002). Among employees under the age of 30, 7% have no qualifications, 19% have a CAP or BEP (vocational qualifications), 23% have the Baccalaureate and 51% have a higher education degree (Table 1). The qualification profiles of young people are therefore very unequal in terms of the opportunities offered by the job market, as attested by the numerous studies conducted regarding employment of those entering into working life (Céreq, 2017, 2018).

1. The cut-off of 30 years of age was chosen in view of the recent studies carried out on professional integration that report a longer process (Céreq, 2018; Castera & Gougain, 2019). The term "employee" here refers to a person employed in the private sector.

Box 1 – **The Defis system**

Invited to explore the links between continuous training and career paths, Céreq, the French Centre for Studies and Research on Qualifications designed an original system, the *Dispositif d'enquêtes sur les formations et les itinéraires des salariés* (training and employee trajectory surveys, Defis). Initiated by the National Council for the Evaluation of Professional Training and financed by the Joint Fund for the Safeguarding of Career Paths (now *France compétences*), this system, designed by Céreq, establishes the link between the training activities followed by employees in the private sector and their career paths. 16,000 employees in the private sector responded to the first wave of the system in 2015 and were then interviewed annually over four years, until 2019.

The companies that employed these people in December 2013 were surveyed in 2015 in order to collect detailed information on the context in which the employees found themselves when they were first interviewed. 4,500 companies, representative of the private sector, were interviewed as part of this "companies" part of the system.

The "paired survey" system is formed of two parts, a "companies" part and a sample-based "employees" part (five one-year waves). The samples are taken on the basis of a two-level sampling design. The sample of companies is taken from the SIRENE file and the sample of "employees" from the *Déclarations Annuelles de Données Sociales* (annual social data declarations, DADS).

The weighting of the first wave of the "employees" part of the Defis has three stages:

• a double inference, the aim of which is to take into account the probabilities that employees (secondary units) respond to the survey and are drawn in the sample ;

• the weighting of the companies who employ the employees who respond to the survey (primary units) ;

• a final calibration of the DADS data.

The sub-sample defined for our analysis consists of employees under the age of 30, who were employed in companies with ten or more employees in December 2013 and had been in employment for the 18 months that followed that date. The first wave includes 2,885 individuals (of a total of 16,000 employees who responded) representing, after weighting, 2,483,000 employees under the age of 30.

Table 1 – **Educational attainment and socio-professional categories of young employees**

	Workforce (in thousands)	Proportion (%)
Total	2,483	100
Basic education		
Unqualified	173	7
CAP/BEP	479	19
Baccalaureate	571	23
2 years of higher education	445	18
3 or 4 years of higher education	355	14
5 or more years of higher education	460	19
Socio-professional category		
Unskilled manual worker	239	10
Skilled manual worker	515	21
Unskilled white-collar employee*	458	18
Skilled white-collar employee	553	22
Technician/supervisor	432	17
Executive engineer	285	12

* The "unskilled" white-collar employee category has been defined on the basis of Estrade (2008).
Reading note: 7% of individuals under the age of 30, who were in employment in December 2013, had no qualifications.
Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885).

Access to the Baccalaureate for the majority of a generation and the democratisation of higher education were not achieved without problems. A number of studies talk of "downgrading", which would be affecting today's young graduates (Maurin, 2010; Duru-Bellat, 2006; Giret, 2005). For example, only one young graduate in ten has an executive-level job. 17% are technicians or supervisors, 43% are skilled white-collar employees or manual

workers, and 28% are unskilled white-collar employees or manual workers. While anyone taking their first steps in employment must accept their little or even lack of professional experience, the plethora of graduates, particularly in some specialties, is also a cause of sometimes unsatisfactory work placements. An examination of the socio-professional categories of young employees as compared to their levels of educational attainment suggests that some career plans will reflect aspirations in line with the opportunities available on the basis of educational qualifications.

1.2. A Large Majority of Professional Situations Deemed to be "Generally Satisfactory" Despite the Difficulties Encountered

On the whole, young employees report that they are relatively satisfied with their job, with seven in ten judging their professional situation to be "generally satisfactory" (Table 2). We can hypothesise that some of them have accepted the idea that they will have a journey ahead of them to reach the situation seemingly promised to them by their educational qualifications.

Two of the categories of young people deviate significantly from this average: engineers and executives (87%) and white-collar employees (60%). The same applies in the case of graduates with five years of higher education (82%) and non-graduates (64%). However, beyond the level of educational attainment or socio-professional category as separate aspects, we assume that it is in fact the link between the two that is of interest: young employees working in a socio-professional category that does not match what they could have hoped for on the basis of their degree are more often unsatisfied with their professional situation. For example, among graduates with five years of higher education, nine in ten of those in executive-level positions report that they are satisfied, compared with seven in ten of those in administrative positions.

Almost nine in ten young employees report that they "find their work interesting". This proportion varies between 80% (white-collar employees, whether skilled or not) and 96% (technicians, engineers and executives). In terms of the link between the level of educational attainment and reporting an interesting job, there are some, relatively minor, deviations: 88% of graduates with two years of higher education and 93% of those with five years of higher education find their work interesting, compared with 84% of other young employees, whatever their level of educational attainment. Two of the responses proposed suggest a relative dissatisfaction associated with use of skills and remuneration: only six in ten employees report that they make full use of their skills in their work and less than half believe they are sufficiently paid for the work they perform. These assessments of the employees in terms of their satisfaction at work appear related to the difficulties they report encountering at work.

Time management (work-life balance, staggered hours, requirement to rush, working more than

Table 2 – **Young people's assessments of their work and the difficulties encountered**

	Workforce (in thousands)	Proportion (%)
Are generally satisfied with their professional situation	1,773	71
Find their work interesting	2,151	87
Work matches qualifications	1,724	69
Are not bored	2,083	84
Use all their skills in their work	1,461	59
Are paid enough given the work performed	1,183	48
Have difficulties in balancing personal and professional life	692	28
Are required to rush	1,383	56
Work more than 45 hours/week	526	21
Work staggered hours	1,405	57
Find their work physically exhausting	967	39

Reading note: 59% of individuals under the age of 30, who were in employment in December 2013, say they use all their skills in performing their work.
Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885).

45 hours) is a major factor contributing to dissatisfaction. Four young people in ten find their "work arduous". The requirement "to rush" is reported by 56% of those surveyed, and "staggered hours" by 57%. One in five young people reports that they work over 45 hours per week, and 28% that their work-life balance is a problem (30% of young women and 26% of young men). Similarly, 36% of young people reporting staggered hours also state that they have difficulties in balancing their professional and personal life (17% among others) as do 47% of those young people reporting that they work over 45 hours per week (23% among others). Time management is therefore a major element at the core of young people's professional aspirations.

1.3. Contrasted Career Aspirations Depending on Characteristics of Young People

We now look at the career aspirations of young employees. 94% of them report having "a career plan for the next five years". More specifically, for the question "what are your professional development aspirations for the next five years?", the survey asks the young employees to give their view on each of the six following proposals: to find another employment or change company; to change profession or trade; to create their own business; to take on more responsibility; to develop the content of their work; to give more time for their personal life.

The range of aspirations given by the young people highlights major differences depending on the individual profiles (Table 3). The aspirations most frequently put forward are "To develop the content of your work" (79%) and "To take on more responsibility" (73%). However, these aspirations are even more prevalent among young people with a high level of educational attainment or who hold a more skilled job: among young people with at least five years of higher education, 89% want to develop the content of their work and 84% want to take on more responsibility. In the case of engineers and executives, these figures are 89% and 83%, respectively. The business context also plays a decisive role. For example, the tendency to report the desire "to give more time for personal life" drops as the size of the company increases, falling gradually from 58% for employees in companies with 10 to 19 employees to 44% for those working in a company with over 1,000 employees.[2] Lastly, the type of job also leaves its mark on the aspirations formulated by young employees. While on average 59% plan to leave for another company and/or access other employment, this number is at 73% for unskilled white-collar employees. This wish is particularly prevalent among young women (66%, compared with 54% of men), owing to the characteristics of female employment, which is largely focused on the category of unskilled white-collar employees and has a higher prevalence of part-time employment (Bel, 2008).

While these initial results highlight the fact that individual characteristics and terms of employment affect the expression and nature of career aspirations, these dimensions are by no means representative of all the career aspirations of young employees. At the very start of the 2000s, an iconic study carried out by Baudelot & Gollac (2003) showed that, in addition to employment terms that are presumed to be satisfactory (permanent contract, full-time work, decent remuneration), working conditions (intensity, arduousness, sense of unfairness, etc.) also constitute a major factor in whether a person has a "happy or unhappy relationship with their professional activity". This idea was backed up in 2009 by the Employment Policy Council (COE), which highlighted that: "*Among the expectations of employees looking for professional mobility, better remuneration is the primary motivation. Interest in a new position and in better working conditions come second and third."* (COE, 2009, p. 54). More recently, Guillaneuf examined the motivations given by employees wanting to change employment. While 23% of them were targeting an increase in remuneration and 19% more stable employment, 16% wanted a more interesting job and 27% improved working conditions (data from the Labour Force survey, Guillaneuf, 2018). These findings show that quality of work and quality of the job are both equally central to the career plans of the working population. Although Guillaneuf's study focuses on the entire working population and not solely on employees under 30, and despite the fact that the results vary depending on employment situations (those with the most beneficial terms of employment place greater emphasis on the work), it does stress the importance of quality of work in terms of individual aspirations. The study by Portela & Signoretto (2017)

2. This finding echoes that made by Charles Raffin who highlights the fact that, for full-time employees, weekly working hours are longer in VSEs than in other companies (Raffin, 2019).

Table 3 – **Professional development aspirations of young people depending on their individual and employment characteristics (%)**

	Proportion of young employees expressing a desire to...					
	Find other employment or change company	Change trade or profession	Create their own business	Take on more responsibility	Develop the content of their work	Give more time for their personal life
Total	59	43	24	73	79	49
Among women	66	48	19	71	78	51
Among men	54	39	28	75	79	48
Among those with						
No qualifications	60	52	27	63	69	51
CAP/BEP	61	39	25	71	74	48
Baccalaureate	59	49	22	71	72	43
2 years of higher education	58	42	24	68	82	51
3 or 4 years of higher education	59	42	29	76	83	55
5 or more years of higher education	57	38	21	84	89	52
Among young people on permanent contracts	58	43	24	75	80	53
Among young people working part-time	70	59	25	53	59	41
Among young people having worked at their company for…						
Less than one year	66	45	30	70	73	45
1 to < 2 years	61	43	23	72	76	47
2 to < 4 years	52	41	23	77	86	52
4 or more years	55	42	20	75	82	55
Among young people who are...						
Unskilled manual workers	63	49	27	64	67	50
Skilled manual workers	46	33	28	72	77	44
Unskilled white-collar employees	73	58	25	71	73	50
Skilled white-collar employees	61	46	21	73	78	49
Technicians or supervisors	55	34	25	74	85	54
Executive engineers	57	39	20	83	89	52
Among young people working in a company with...						
10 to 19 employees	61	43	34	75	77	58
20 to 49 employees	56	34	24	62	71	56
50 to 249 employees	62	43	27	75	81	50
250 to 499 employees	71	52	25	71	74	48
500 to 999 employees	58	52	32	82	86	47
1,000+ employees	55	43	18	76	82	44

Reading note: 59% of young employees report that they want to find other employment or change company over the course of the next five years.
Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885).

also attests to this: following an analysis on voluntary resignations by young people on permanent contracts, they highlight the importance of "autonomy" and "recognition of work", in addition to remuneration.

2. Modelling Career Change Aspirations

In order to now analyse the factors that play a determining role in the various plans made by employees, we hypothesise that, beyond the

characteristics of the employee and the job they hold, quality of the work also plays a decisive role in the development and expression of a career plan. The probability of expressing each of the six career development aspirations is modelled in order to highlight the influence of terms of employment (status, type of contract, full/part-time, length of service) and the quality of the work, while taking account of the individual characteristics of the young employees (gender, educational attainment) and the characteristics of the companies that employ them (size and business sector).

While the notion of a "plan" is in widespread use, it is also highly disputed (Coquelle, 1994; Béret, 2002; Guillaume, 2009). In this paper, we will define an expressed career plan, i.e. what a person plans given the elements at their disposal, as involving a formulation or vision of actions to be carried out in a concrete manner. The plan is built on the basis of current and expected conditions (both working conditions and terms of employment). The formulation of a plan therefore presupposes the availability of the means and terms required for that formulation, i.e. the existence of elements (objective and subjective) that form the foundation of and give structure to an expectation. For example, believing that you "have opportunities for progression", or "for increased remuneration" or that you "are not at risk of losing your job" are all factors that facilitate, or even empower, the development and expression of a career plan. We have therefore introduced the dimension of "confidence in the future" as a control variable; this dimension corresponds to the picture given by each employee, via the statements they make, of how they perceive their likely future. Box 2 presents the models and the estimation results are presented in Table 4.

2.1. Terms of Employment Influencing Expression of Career Change Aspirations

Most studies on the initial years of working life are generally based on two principles. The first posits that young people are "integrated" once they have a "stable" job, i.e. a full-time permanent contract or in the civil service; the second is that all young people are looking to progress professionally, by moving up the job ladder in terms of qualification and remuneration. This model, driven by the economic performance of the "*Trente Glorieuses*" (the 30 years of strong

Box 2 – **Estimation of the probability of wanting a professional change**

We estimate a series of six logistic regressions where each professional aspiration y_{ij} is explained using variables relating to the characteristics of the employment ($CarEmpl_{ij}$) and the quality of the work ($QualTrav_{ij}$) as well as control variables associated with the characteristics of the company and the employees (socio-demographic characteristics and confidence in the future).

Where y_{ij} represents the chance that an employee *i* expresses their plan *j* (compared with not expressing it), with *j* from 1 to 6 :

y_{i1}: expresses the desire "to find other employment or change company" ;

y_{i2}: expresses the desire "to change trade or profession" ;

y_{i3}: expresses the desire "to create their own business" ;

y_{i4}: expresses the desire "to take on more responsibility" ;

y_{i5}: expresses the desire "to develop the content of their work" ;

y_{i6}: expresses the desire "to give more time for their personal life".

For each y_{ij}, we adopt the following specification:

$$y_{ij} = \alpha\, CarEmpl_{ij} + \beta\, QualTrav_{ij} + \delta\, ConfAve_{ij} + \lambda\, CaractEnt_{ij} + \sigma\, Caractind_{ij} + \varepsilon_{ij}$$

- The variables used to characterise the terms of employment ($CarEmpl_{ij}$) are the employment contract, working hours, length of service and socio-professional category.

- The variables used to characterise the quality of work ($QualTrav_{ij}$) are, on the one hand, the subjective quality of work (believing their work is interesting, matches their qualifications, is sufficiently paid, arduous, makes it difficult to balance personal and professional life) and, on the other hand, the working conditions described by three composite indicators (see Box 3): the composite indicator of opportunity for personal development, the composite indicator of intensity of work and the composite indicator of freedom to discuss work.

- The variables used to characterise confidence in the future ($ConfAve_{ij}$) are believing that they have chances of promotion, increased salary and keeping their job.

- The control variables characterising the employees and the companies in which they work are: for companies ($CaractEnt_{ij}$), size and business sector and, for employees ($Caractind_{ij}$) age, level of educational attainment and gender.

Table 4 – **Estimation of probability of wanting a professional change (estimated parameters – Logit)**

Desire to	y_{i1} Find other employment or change company	y_{i2} Change trade or profession	y_{i3} Create their own business	y_{i4} Create their own business	y_{i5} Develop the content of their work	y_{i6} Give more time for their personal life
Constant	1.2498***	0.7108**	-0.6788**	0.9530***	1.0030***	-0.2821
Confidence in the future						
Believe that they will have the following opportunities in the coming year...						
… promotion	-0.1767*	-0.0327	0.1834*	0.5567***	0.0810	0.1011
… a salary increase	0.0139	0.0155	-0.0125	-0.1840*	0.0408	-0.0892
… to keep their job	-0.0871	-0.1172	-0.0522	0.0330	0.1286	0.2118**
Employment characteristics						
On a permanent contract	0.0651	0.1958*	-0.1130	0.0146	-0.0932	0.1838*
Work part-time	-0.1078	0.0858	-0.0521	-0.4604***	-0.4063***	-0.2602**
Length of service in the company (ref. = less than one year)						
1 to < 2 years	0.0933	-0.0255	0.0165	-0.0487	-0.2688*	-0.1902*
2 to < 4 years	-0.3043*	-0.1382	0.0145	0.1653	0.4000**	0.0387
4 or more years	-0.0207	0.0967	-0.2288	-0.0250	0.1352	0.1314
Socio-professional categories (ref. = executive engineer)						
Unskilled manual worker	-0.1063	0.0734	0.0592	-0.2708	-0.4458*	0.2921
Skilled manual worker	-0.4243**	-0.4156**	0.2547	-0.0724	-0.1582	-0.1415
Unskilled white-collar employee	0.1336	0.2654	-0.0375	0.3006	0.1739	-0.1679
Skilled white-collar employee	0.0491	0.0111	-0.2001	0.0665	-0.0616	-0.0748
Technician or supervisor	0.1265	-0.1397	0.0952	-0.0321	0.2992	0.0689
Subjective quality of work						
Believe their work...						
… is interesting	-0.7343**	-0.6964**	-0.1876	0.3710	0.5590**	-0.1654
... matches their qualifications	-0.5813***	-0.6295***	0.0944	0.00647	-0.1476	0.0648
... is sufficiently paid	-0.4380***	-0.1858	-0.5226***	-0.5177***	-0.5108***	-0.3556**
… is arduous	0.2467	0.4105**	-0.1322	-0.3358*	-0.0316	0.2302
... makes it difficult to balance their personal and professional life	0.3712*	0.2876	0.0560	0.4324**	0.3978**	1.1373***
Composite indicators of working conditions						
Opportunity for personal development	-0.3357***	-0.2730***	-0.2146**	0.0537	-0.00283	-0.0421
Work intensity	0.0104	0.1014	-0.0543	0.0137	-0.1338	0.1451*
Freedom to discuss work	-0.0156	-0.1235	-0.0405	0.0727	0.0246	0.1609**
R2	0.24	0.24	0.11	0.17	0.16	0.20

Reading note: All the models presented above are Logit models that take into account the complex survey sampling design ("Survey Logistic" procedure in SAS). The estimated parameters and their level of significance are indicated in the table (*** significant at the 1% threshold, ** significant at the 5% threshold, * significant at the 10% threshold). The following control variables are included in the specification: age, level of educational attainment, gender, company size and business sector. The full results are given in the appendix.
Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885).

economic growth in France from 1945 to 1975), was dominant until the beginning of the 1980s (Germe *et al*., 2003; Amossé, 2002-2003). However, the many economic crises that have shaken the job market following that period and the "democratisation" of higher education have

impacted on the professional prospects of young people entering working life. How do they talk about their desire to "carve out a career" nowadays? What are their career aspirations?

Improvement in terms of employment remains an essential feature of the plans put forward by young employees. Status, working hours and remuneration are all determining factors of their living standards (housing, family plans, etc.). This is also highlighted in studies carried out on the basis of the Céreq *Génération* survey (Céreq, 2017) on mobility aspirations according to employment status.[3]

The examination of the links between the terms of employment of young employees and their career aspirations sheds additional light on this point. All things being equal, the estimation of the probability of a young employee expressing their desire for professional development shows that terms of employment do not have a significant impact here (Table 4). However, some characteristics associated with working hours (percentage of full-time employment), length of service in the company or the level of skill of the position held all have a notable influence.

In this regard, we can highlight the fact that holding a position as a skilled manual worker reduces the probability of expressing the desire to "find other employment or change company" and to "change profession or trade". It is undoubtedly the case for these employees that there is a greater level of correspondence between their initial training and the skill level of the position held and that there are real career development opportunities within their companies. Indeed, among young people, more skilled manual workers report fully using their skills in their work that in any other category (68% compared with 59% of young employees overall). These results are consistent with those obtained by Lebeaux (2004) using the Céreq *Génération* surveys, which showed that skilled young people tend to be more satisfied with their situation and more optimistic about their future than unskilled young people.

The desire to "develop the content of their work" seems to be more characteristic of young employees who have worked at a company for between two and less than four years. It is during this period that they feel it is time to expand their skills. Below two years of service, young employees potentially feel that they have not yet exhausted their position (the probability of stating "do not wish to develop the content of you work" is higher among young employees with between one and less than two years of service in a company).

Lastly, all things being equal, "believing that you have opportunities for progression" has a positive impact on expressing the wish to "take on new responsibilities", while believing that "you are not at risk of losing your job" appears to be a necessary condition for wanting "to give yourself more time for your personal life".

2.2. The Quality of Work, a Major Factor in Career Aspirations

The quality of work, as we see it, can be assessed through two different dimensions.

The first brings together the factual characteristics of the work ("working conditions" in the model). For this, it is necessary to create composite indicators, in the same way as Asselin (2009), in order to synthesise three constituent parts: the opportunity for personal development, the intensity of the work and the freedom to discuss work and training with the employer. Information about each of these parts is recorded via variables from the Defis system, which are used to calculate the following composite indicators (the calculation is detailed in Box 3):

- opportunity for personal development includes the variables: work that is not boring, that does not involve repetitive actions, fully using your skills, having increased your skills, having learned new things or having had to resolve unforeseen problems;

- intensity of work includes the variables: holding different positions, regularly working more than 45 hours, being required to rush, working staggered or irregular hours, alternating shifts or working at night;

- freedom of discussion includes the variables: having the possibility to discuss the content of your work with your supervisor, having made suggestions to improve your workstation; being able to amend or decide your working hours, asking for training, turning down a training suggestion, not receiving instructions or orders or not being monitored in your work.

3. In 2016, of those young employees who had left the education system three years before, 10% were looking for another job: 5% of public officials, 8% of young people with permanent contracts, 14% of temporary workers, 18% of young people in assisted jobs and 12% of young people in other fixed-term employment (Céreq, 2017).

Box 3 – **Methodology for modelling composite indicators**

Three approaches are primarily used to construct the composite indicators: one based on the fuzzy set theory, the entropy method and, the most widespread, the approach based on inertia. The third option is the one we have adopted for this study. It comes from the field of statistical mechanics and is based on data analysis techniques. The main advantage of this inertia approach (Asselin, 2009) is that it makes it possible to remove the arbitrariness from the calculation of a composite indicator. To implement this approach, we use multiple correspondence analysis (MCA), which is the data analysis technique most suitable for our case, as all the variables are qualitative and can be coded as either 0 or 1.

The functional form of each composite indicator is defined as follows:

Taking m as the index of a given employee and Cm as their eigenvalue for the composite indicator, the functional form of the composite indicator is therefore:

$$Cm = \frac{\sum_{k=1}^{K}\sum_{j_k}^{J_k} W_{j_k}^{k} I_{j_k}^{k}}{K}$$

where K = number of categorical indicators,

J_k = number of categories for the indicator k,

$W_{j_k}^{k}$ = the weighting (score of the first normalised axis, $\frac{score}{\sqrt{\lambda_1}}$) of the category j_k (the score corresponding to the coordinate of each method in the first factorial axis and λ_1 the first eigenvalue),

$I_{j_k}^{k}$ = the binary variable 0/1, taking the value 1 when the unit has category j_k.

Therefore, the value for the composite indicator for an employee is the average of the weighting categories corresponding to the average of the normalised scores on the first factorial axis. In other words, it is the factorial coordinate of the employee on the first axis that classifies the employees depending on their situation of constraint or well-being.

The variables used for the composite indicators of working conditions are the following binary (yes/no) variables:

Variables	%
Composite indicator of opportunity for personal development	
Are not bored in their work (or only sometimes)	84
Their work does not involve continually repeating the same series of actions or activities	42
Can use all their skills in their work	59
Have increased their skills over the last 12 months	68
Their work involves learning new things	73
Their work involves resolving unforeseen problems	82
Composite indicator of intensity of work	
Hold different positions	45
Regularly work more than 45 hours	21
Are required to rush to do their work	
- all the time	21
- often	35
- sometimes	32
- never	12
Work staggered hours	43
Work irregular or alternate shifts	41
Work at night	14
Composite indicator of freedom of discussion	
Can discuss the content of their work with their supervisor	79
Have made suggestions to improve their workstation	93
Have the option to amend or decide on their working hours	50
Are able to ask for training	75
Can refuse a training suggestion	68
Receive orders/instructions	
- that they apply to the letter	49
- but sometimes do things differently	40
- but mostly do things differently	3
- does not receive orders/instructions	8
Their work is not monitored	45

Sources: Cnefp-Céreq, Defis 2015.

The second dimension brings together subjective elements that report the degree of satisfaction associated with the work ("subjective quality of work" in the model): considering that your work is interesting, that it matches your qualifications, that it is well paid, that it is arduous or makes it difficult to balance personal and professional life.

Our investigations clearly show that the career aspirations of young employees are closely linked with the quality of the work they perform, evaluated on the basis of factual characteristics and subjective assessments. There are several particularly salient results worthy of highlighting:

- the lack of opportunities for personal development and the arduousness of the work are strongly associated with a desire for radical change: changing trade or profession;

- when the effect of the other characteristics is neutralised, the motivations for wanting "to give yourself more time for your personal life" are closely linked to the intensity of work and the difficulties of balancing professional and personal life. In this same area, we can see that freedom to discuss work content and the way it is organised reduces the probability of feeling that the work takes up an excessive part of the employee's schedule;

- the estimations also bring to light the dual link between the difficulties in balancing professional and private life and the desire for professional change. Some see this balance as favourable towards their work, shown by the fact they wish to "take on more responsibility" or "develop the content of their work" (notably graduates with five years of higher education and executives). For others, the objective is to conserve "more time for their personal life" (for example, employees in small companies). These results echo those of Amossé and Gollac, highlighting that "*increased intensity of work is linked to a rise in upward mobility for employees who have the resources to face the constraints, and in downward mobility for those who do not*" (Amossé & Gollac, 2008, p. 59);

- the more a young employee finds their job interesting, the more they are inclined to want to develop the content of their work, as an interesting job undoubtedly opens up a wider range of development possibilities.

In conclusion, the quality of work is clearly a major factor in the plans formulated by the youngest employees in society and plays a much larger role than other aspects associated with employment.[4]

3. The Career Plans of Young Employees: Five Types of Aspirations and Three Options for Mobility

We can now turn our attention to drawing up an overview of the career aspirations of young employees. To do this, we construct a typology based on an ascending hierarchical classification.[5] By linking the data relating to the formulated aspirations and the employees' own assessments of their work (subjective quality of work as defined in the model), we can distribute the population of young employees into five classes on the basis of the orientation of their career plan.

3.1. Construction of the Typology

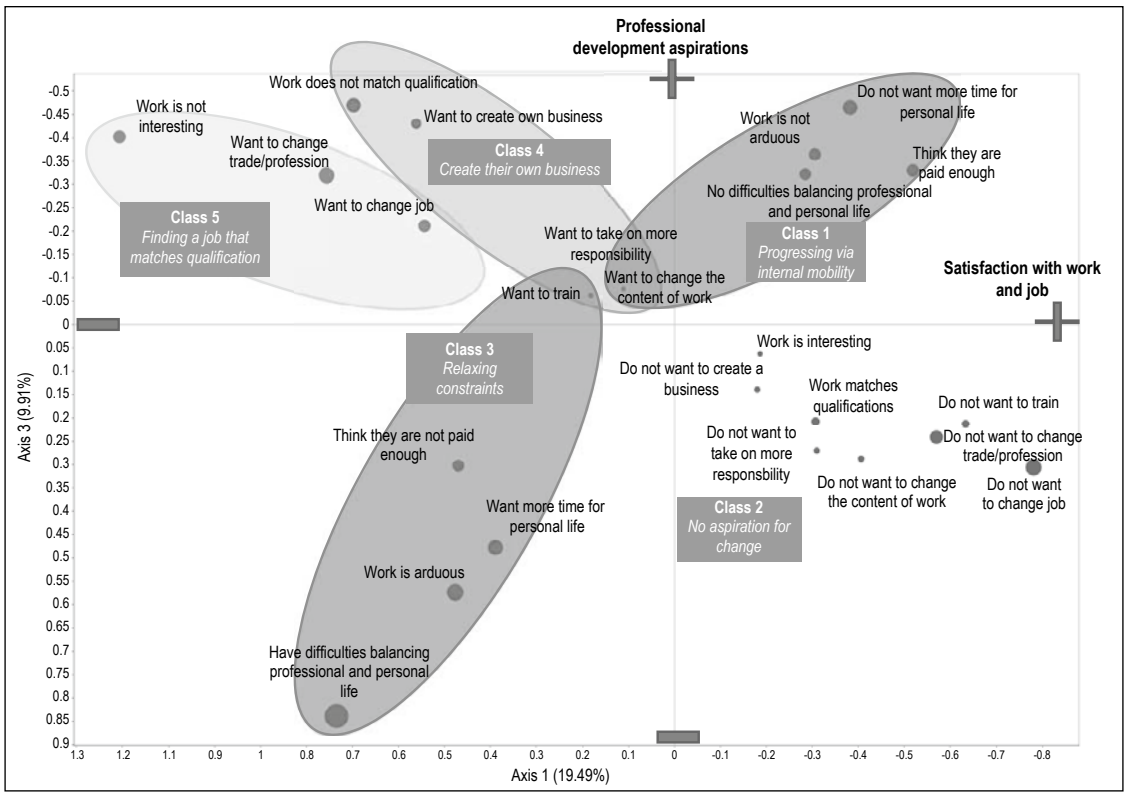
The first stage of this involved a multiple correspondence factorial analysis carried out using 12 active variables. Seven variables characterise the career aspirations of young people: taking on more responsibility; developing the content of their work; changing trade or profession; finding other employment, changing company, joining the civil service; creating their own business; giving themselves more time for their personal life; training. Five other variables relate to their own assessment of their work: it is interesting; it matches their qualifications; they are paid sufficiently; they find their working conditions arduous; they find it difficult to balance their personal and family life with their professional life.

The Figure below shows the projection of these active variables and the barycentres of the classes on axes 1 and 3, which together account for around 30% of the total inertia. The horizontal axis 1 is mainly explained by variables expressing satisfaction with work and job. Axis 3 is mainly explained by variables reflecting the desire for professional change (internal or external). The ascending hierarchical classification gives five classes characterised in Table 5.

4. Even if the characteristics associated with work quality that came to light during the studies differ depending on the type of plan.

5. The ascending hierarchical classification is a technical statistic that aims to separate a population into different classes or subgroups. The intention is that the individuals grouped into one class (intraclass homogeneity) are as similar as possible, while the classes themselves are as dissimilar between themselves as possible (interclass heterogeneity).

Figure – **Multiple correspondance analysis**



Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885).

3.2. Orientation of Career Plans

To characterise the career plans of young employees, we can start by recalling the fact that six in ten report that they wish to change employment or company (cf. Table 3). Yet an even larger proportion seems, instead, to want development within the company they work in. However, within these desires for mobility or change, the nature of the aspirations stated and the reasons for dissatisfaction regarding their current situation are quite heterogeneous. It is also likely that some of these mobility aspirations will become reality in line with the opportunities that present themselves.[6] Lastly, one group of young employees seem not to really have any aspirations to change their situation.

3.2.1. Progressing via Internal Mobility

The first class of the typology (see Figure and Table 5), which covers 31% of young employees, is dominated by those who plan to progress within the company that employees them. As the majority of the young people in this class are higher education graduates and are more often employed in large companies (1000+ employees), they logically hold more skilled positions (engineers and technical executives, skilled industrial workers). This class by far includes the highest proportion of employees working full-time: only 6% work part-time, compared with an average of 12%. However, they do not stand out from the population as a whole in terms of the type of work contract (78% are on permanent contracts; 79% on average).

These employees are satisfied with their professional situation and the balance that they are achieving with their family life. With a higher-than-average length of service within their company and reporting a low risk of losing their job, they plan to develop within the company that employs them.

The composite indicators for quality of work calculated for this class report advantageous conditions compared with the population as a

6. *As highlighted by Amossé (2003) with regard to all employees.*

Table 5 – **Characterisation of typology classes (%)**

	Class 1	Class 2	Class 3	Class 4	Class 5	Total
Total	31	15	22	16	16	100
Work satisfaction						
The work involves learning new things	86	61	82	73	49	73
Find their work interesting	99	90	99	96	32	87
Think their work matches their qualifications	85	76	79	76	12	69
Are not bored in their work	93	90	89	86	50	84
Use all their skills in their work	73	65	57	59	28	59
Think they are paid enough for the work they do	73	69	22	36	25	48
Are generally satisfied with their professional situation	87	80	72	74	29	71
Perception of their future						
Think they will have opportunities for promotion	49	36	39	44	25	40
Think they will have opportunities for a salary increase	44	29	36	39	22	36
Think they risk losing their job	15	20	20	24	28	20
Training and development of skills						
Have increased their skills	76	67	71	67	50	68
Have taken part in at least one organised training course	49	36	50	47	40	46
Work-related interview						
Have had a work-related interview with their superior	79	57	72	69	58	69
Spoke about what they learn in their job	83	74	84	82	68	80
Spoke about their career prospects	90	80	89	84	79	86
Spoke about their training needs	84	74	83	78	65	79
Absence of training						
Have not been trained	60	67	60	57	66	61
Have not been trained and felt they missed out	27	54	13	13	31	27
Have not been trained and did not feel they missed out	33	13	47	44	35	34
Have not been trained and have received at least one offer of training	19	7	20	9	13	14
Have not been trained and have received no offers of training	41	60	40	48	53	47
Difficulties at work						
Think they are missing some skills	56	27	58	59	34	49
Think their working conditions are arduous	14	42	61	36	57	39
Are required to rush to do their work	42	48	74	53	67	56
Have difficulty in balancing personal and professional life	5	10	64	27	41	28
Work staggered hours	45	57	69	49	70	57
Work more than 45 hours/week	18	19	36	20	10	21
Aspirations						
More time for their personal life	29	27	86	62	49	49
To train	82	32	91	89	81	77
To take on more responsibility	86	13	88	89	67	73
To change the content of their work	95	9	93	95	74	79
To find other employment or change company	36	44	62	78	94	59
To change trade or profession	22	28	40	56	89	43
To create their own business	5	16	1	100	24	24
Asking for training						
Are able to ask for training	83	66	82	72	64	75
Have asked for training	41	19	45	34	24	35
Have asked for training as they have not been trained	14	9	17	13	12	13
Asked for training as not trained and no offers received	11	8	13	11	11	11
Want to train and have made a request	36	9	40	32	20	30

→

Table 5 *(contd.)*

	Class 1	Class 2	Class 3	Class 4	Class 5	Total
Composite indicators of work quality (average)						
Opportunities for personal development	0.33	-0.18	0.15	-0.12	-1.09	-0.08
Work intensity	-0.40	-0.09	0.34	-0.12	0.15	0.05
Ability to discuss	0.25	-0.08	-0.00	-0.06	-0.62	-0.04

Reading note: Among young employees in class 1, 99% think that their work is interesting.
Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885)

whole: the opportunities for personal development are estimated to be greater, the intensity of work much lower and freedom of discussion much higher, thereby opening margins for negotiation regarding the work performed.

Young employees in this group consider that their job matches their level of qualification and allows them to make full use of their skills. Even so, they do not wish to stop there, stating their desire to train in order to develop their skills. The prospect of upward mobility within their current company is underpinned by the development of their skills (76% state that they have gained in skills over the last 18 months). This development has been supported by organised training courses: 49% accessed training over the last 18 months. This group seems to fit the career profile driven by internal mobility within a company offering opportunities for progression.

3.2.2. Creating Their Own Business to Relax the Relationship of Subordination and Gain Autonomy

Class 4 of the typology accounts for 16% of the young employees who all aspire to create their own business. These are more often men, non-graduates and employees in the commerce and repairs sector. They mainly work in small companies (10 to 19 employees) or large companies (500 to 1,000 employees). They report being partially satisfied with their employment, believing their work to be interesting and that it matches their qualification level. Even so, a huge proportion (95%) wants to "develop the content of their work" and take on more responsibility. Two thirds do not believe they are paid enough for the work they do. They desire more time for their personal life (62%) while taking on more responsibility (89%). A greater-than-average percentage highlights the risk of losing their job (24% compared with 20% on average).

The composite indicators of quality of work calculated for this class report conditions close to the average when compared with the population as a whole: there are slightly fewer opportunities for personal development but freedom of discussion is in line with the general average. Their work is also less intense.

The development they envisage calls for training: relatively, a smaller-than-average proportion of this class believes they lack the skills to carry out their plan and a greater number report a desire to train than in other categories. 44% of them did not undertake any training during the year preceding the survey, stating the lack in skills they feel associated with the absence of training.[7]

3.2.3. Changing for a Job That Matches Their Qualification

Class 5 of the typology, which covers 16% of the young people, is dominated by those whose desire for change reflects their dissatisfaction associated with the (generally unfavourable) gap between the job they do and the qualifications they have obtained. They describe their employment as arduous (many report staggered hours), poorly paid, uninteresting, repetitive and not very compatible with their personal life (even though they are the group with the highest rate of part-time working, which seems to indicate that the organisation of their time is not facilitated by this, especially when their staggered working hours counteract the balance between personal and professional life). Many of the people in this class state that their skills have not been expanded over the last few months. They have rarely had access to training over the last 18 months and have fewer possibilities than other groups to ask for it.

*7. This 44% corresponds to the proportion of employees in class 4 who have both received no training and answered negatively when asked: "*Have you missed out on training?*" (See table 5 "Have not received training and did not feel they missed out").*

This is the group with the highest number of women, bringing together the categories of skilled and unskilled white-collar employees: administrative or commercial employees, or direct personal service staff. With a high presence in the hospitality and commerce sectors, these young employees often work in relatively large companies (250 to 500 employees) or for brand networks.

The composite indicators for quality of work calculated for this class report very unfavourable conditions compared with the population as a whole: they believe they have far fewer opportunities for personal development, the intensity of work is much higher and freedom of discussion relatively limited.

3.2.4. Changing for a Better Work-Life Balance

Class 3 of the typology, covering 22% of young employees, is dominated by those who would like to better balance their personal and professional lives in order to improve their quality of life. For a long time, the matter of balancing personal and professional life seemed only to have affected women, who were subjected to a professional calendar dominated by the masculine career model, itself loaded with progression opportunities at the very moment that women are most often invested in maternity. However, women are only slightly overrepresented in this class. The question of achieving a better balance has therefore reached and convinced young men, or at least some of them. The employees in this group are more qualified than average, but, unlike those in class 1, report unsatisfactory working conditions more frequently than others.

The composite indicators for quality of work calculated for this class report conditions that can prove problematic compared with the population as a whole. Although they have better-than-average opportunities for personal development, the intensity of their work is higher and the freedom of discussion relatively limited.

The difficulty in balancing personal and professional life is largely due to time management. More young people in this category than in others find their work arduous (61%, compared with 39% on average) due to staggered hours (69%, compared with 57% on average) or the need to "rush" or working hours of more than 45 hours per week (36%, compared with 21% on average).

3.2.5. No Desire for Change

Not all young employees desire change. Class 2, for example, which covers 15% of this population, is dominated by those who state no prospect of change. They report that they are generally satisfied with their employment and believe they are sufficiently paid for the work they do, which they do not find very arduous. Their work seems to match their qualifications and allows them to make full use of their skills, which they do not plan to develop. Incidentally, they develop extensively within professional contexts that offer little training and that show little concern for organising the mobility of their employees. These employees are often manual workers, whether skilled or unskilled, and carry out their work activities in small companies, in the transport and hospitality sectors. The fact that they work in trades experiencing labour shortages protects them from unemployment. This may mean that they do not see the need to train or, more generally, to gain new skills to protect themselves, as they believe they will easily find another job in case of dismissal or end of contract. Consequently, despite low levels of access to training (33% participated in a training course over the last 18 months) compared with those in the other groups, they express few training needs. The composite indicators for quality of work calculated for this class report conditions that are close to the average.

* *
*

Following our investigations, several major findings emerge. The aspirations of young employees do not fit one single model by far. Indeed, their aspirations for upward professional mobility and the adjustments between the qualifications they have gained and the job they hold permeate a large number of the prospects developed by young employees, although they are juxtaposed by plans organised primarily around a relaxing of professional constraints, in order to achieve a better work-life balance or increase their autonomy. For example, terms of employment (status, level of skill of the position held, working hours) remain a major determining factor of their aspirations, but do not show the whole picture. The quality of the work performed also bears heavily on the aspirations of young employees. Consequently, it is useful to fully understand the professional situations of

young people from both the perspective of the characteristics of the jobs they hold and from that of the quality of the work performed, which is informed by the activities undertaken by the employee and the managerial and organisational context in which they take place (Fournier *et al*., 2017a; 2017b).

Overall, young employees state that they are satisfied with their current professional situation while also highlighting their desire for change by showing, by way of the aspirations they state, that their situation represents one episode on their expected career path. In conclusion, we are therefore faced with the question of satisfying those aspirations. In this regard, an ambitious law, enacted in September 2018, announced in its title "the freedom to choose your own professional future", albeit a conditional freedom, given that the working environment and activities performed seem to restrict the plans that young employees are led to formulate. □

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APPENDIX

FULL RESULTS OF THE ESTIMATION OF THE PROBABILITY OF WANTING A PROFESSIONAL CHANGE

Modelled probability	y_{i1} Finding other employment or changing company	y_{i2} Changing trade or profession	y_{i3} Creating their own business	y_{i4} Taking on more responsibility	y_{i5} Developing the content of their work	y_{i6} Giving more time for their personal life
Constant	1.2498***	0.7108**	-0.6788**	0.9530***	1.0030***	-0.2821
Confidence in the future						
Believe that they will have the following opportunities in the coming year...						
promotion	-0.1767 *	-0.0327	0.1834 *	0.5567 ***	0.0810	0.1011
a salary increase	0.0139	0.0155	-0.0125	-0.1840 *	0.0408	-0.0892
keeping their job	-0.0871	-0.1172	-0.0522	0.0330	0.1286	0.2118 **
Employment characteristics						
On a permanent contract	0.0651	0.1958*	-0.1130	0.0146	-0.0932	0.1838*
Work part-time	-0.1078	0.0858	-0.0521	-0.4604 ***	-0.4063 ***	-0.2602 **
Length of service in the company (ref. = less than one year)						
1 to <2 years	0.0933	-0.0255	0.0165	-0.0487	-0.2688*	-0.1902*
2 to <4 years	-0.3043*	-0.1382	0.0145	0.1653	0.4000**	0.0387
4 or more years	-0.0207	0.0967	-0.2288	-0.0250	0.1352	0.1314
Socio-professional categories (ref. = executive engineer)						
Unskilled manual worker	-0.1063	0.0734	0.0592	-0.2708	-0.4458 *	0.2921
Skilled manual worker	-0.4243**	-0.4156**	0.2547	-0.0724	-0.1582	-0.1415
Unskilled white-collar employee	0.1336	0.2654	-0.0375	0.3006	0.1739	-0.1679
Skilled white-collar employee	0.0491	0.0111	-0.2001	0.0665	-0.0616	-0.0748
Technician or supervisor	0.1265	-0.1397	0.0952	-0.0321	0.2992	0.0689
Subjective quality of work						
Believe their work...						
Is interesting	-0.7343**	-0.6964**	-0.1876	0.3710	0.5590**	-0.1654
Matches their qualifications	-0.5813***	-0.6295***	0.0944	0.00647	-0.1476	0.0648
Is sufficiently paid	-0.4380***	-0.1858	-0.5226***	-0.5177***	-0.5108***	-0.3556**
Is arduous	0.2467	0.4105**	-0.1322	-0.3358*	-0.0316	0.2302
Makes it difficult to balance their personal and professional life	0.3712 *	0.2876	0.0560	0.4324 **	0.3978 **	1.1373 ***
Working conditions (composite indicators)						
Opportunity for personal development	-0.3357 ***	-0.2730 ***	-0.2146 **	0.0537	-0.00283	-0.0421
Work intensity	0.0104	0.1014	-0.0543	0.0137	-0.1338	0.1451*
Freedom to discuss work	-0.0156	-0.1235	-0.0405	0.0727	0.0246	0.1609 **
Company characteristics						
Size of the company (ref. = 50 to 249 employees)						
10 to 19 employees	0.00574	-0.0184	0.3319*	0.1101	-0.0521	0.3480*
20 to 49 employees	-0.0951	-0.3972**	-0.0422	-0.5269***	-0.3247*	0.3219**
250 to 499 employees	0.3339	0.1374	-0.2330	-0.2895	-0.4188*	-0.2066
500 to 999 employees	-0.1025	0.3640	0.4117*	0.5147**	0.4972**	-0.2279
1,000+ employees	-0.2005	0.0303	-0.5355***	0.1113	0.1739	-0.1829

➔

Modelled probability	y_{i1} Finding other employment or changing company	y_{i2} Changing trade or profession	y_{i3} Creating their own business	y_{i4} Taking on more responsibility	y_{i5} Developing the content of their work	y_{i6} Giving more time for their personal life
Business sector (ref.: transport)						
Scientific and technical activities	0.4543**	-0.1378	0.1198	0.0686	-0.0397	-0.2542
Education, health and social work	0.1755	-0.3116	-0.1295	-0.5326*	-0.1188	0.1068
Other service activities	0.6795	0.7734*	0.7196*	-0.1745	-0.5412	0.1142
Trade	-0.1911	0.00401	0.3763**	0.0973	-0.1459	-0.2216
Construction	0.2791	0.1005	-0.2379	-0.0596	-0.2744	0.0586
Energy	-0.4311	0.6495	-0.5942	0.6874	1.5701***	0.6471
Food production	-0.4063	-0.8383***	-0.0619	0.3673	-0.2392	0.0710
Manufacture of electrical/IT equipment	-0.7209*	-0.7027	-0.5794	-0.1611	0.9088	-0.5200
Manufacture of other industrial products	-0.1459	0.1880	0.0127	0.7822**	0.7464**	-0.1186
Manufacture of transport equipment	-0.5180	-0.0947	-0.3419	0.5851	-0.4687	-0.4957
Finance/insurance	-0.0107	0.2313	-0.2481	-0.0815	0.0902	0.4655
Real-estate activities	-0.3200	0.6448	1.1114 *	-0.4138	-0.8833	1.5166***
Information/communication	0.5170*	0.1445	-0.2072	-0.8166**	-0.3090	-0.4418
Hospitality	0.5754*	-0.3630	-0.0592	-0.2646	-0.5236	-0.0137
Individual characteristics						
Are female	0.1211	0.0718	-0.2897***	0.00176	0.0368	0.0737
Basic education (ref. no qualifications)						
CAP/BEP	0.0551	-0.2711	-0.1319	0.1050	-0.0505	-0.00114
Baccalaureate	0.0879	0.3060*	-0.2390	-0.0855	-0.3393**	-0.1904
2 years of higher education	-0.0145	-0.1162	-0.0123	-0.3840**	0.0573	-0.00234
3/4 years of higher education	-0.0169	-0.0862	0.2698	0.0330	0.0459	0.0696
5 or more years of higher education	0.0880	0.0102	0.1252	0.5157**	0.4752	0.0595
R2	0.24	0.24	0.11	0.17	0.16	0.20

Reading note: All the models presented above are Logit models that take into account the complex survey sampling design ("Survey Logistic" procedure in SAS). The estimated parameters and their level of significance are indicated in the table (*** significant at the 1% threshold, ** significant at the 5% threshold, * significant at the 10% threshold).
Sources and Coverage: Cnefp-Céreq, Defis 2015. Employees under the age of 30 from companies with ten or more employees in December 2013 who had been in employment for the 18 months that followed that date (N=2,885).

Risk of Social Exclusion and Resources of Young NEETs

Claire Bonnard, Jean-François Giret and Yann Kossi*

Abstract – The category of young people not in employment, education or training, often known by the acronym NEET, has become a target of public policies to combat the integration difficulties faced by young adults in different countries. However, the category remains heavily criticised due to the heterogeneity of the sub-populations that comprise it. Using the *Enquête nationale sur les ressources des jeunes* (National survey on the resources of young adults, ENRJ), this article addresses the diversity of NEET situations in relation to their risk of social exclusion. This risk is analysed through a multidimensional analysis taking into account their employment status, training, health and social relations. The results show that the risk factors are not exactly the same in each dimension, even though an absence of educational qualifications is very damaging in all four dimensions. They also underline the difficulty of putting into perspective the monetary resources of young adults in NEET situations with the risks of social exclusion.

JEL Classification: I32, I24
Keywords: NEET, social exclusion, fuzzy sets approach, resources

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

* *Iredu EA7318, Université de Bourgogne-Franche-Comté, Centre associé Cereq (claire.bonnard@u-bourgogne.fr ; jean-francois.giret@u-bourgogne.fr ; yann.kossi@univ-tours.fr)*

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The proportion of young who fall into the NEET category, i.e. those who are not in education, employment or training, has in recent years become a key indicator for studying the problems of young people's integration and insecurity in respect of the labour market (Carcillo *et al.*, 2015). This category is increasingly highlighted in the speeches of political leaders within the European Union, including in France. The NEET rate is an indicator used in various official publications to compare the state of the youth labour market in different countries. In 2017, according to Eurostat, 17.2% of young people aged 20 to 34 in the European Union fall into the NEET[1] category; this proportion varies from 7.8% in Sweden to 29.5% in Italy, with France in the middle with a NEET rate of 18.2%. This rate varies slightly depending on the age group considered. Thus, for France in 2015, Minni & Galtier (2017) demonstrate that the NEET rate ranges from 6.2% for 15-19 year olds to 18.1% for 20-24 year olds and 20% for 25-29 year olds. In addition, this rate is not always directly linked to the development of the financial situation because it depends, due to its make-up, on the enrolment rate of young adults at different ages, with the increase of the latter automatically leading to a decrease in the NEET rate. Accordingly, there may be a disconnect between the development of the NEET rate and the youth unemployment rate between countries.

In this article, we propose reviewing the make-up of this category and the criticisms that can be made of it. For the European Union, NEETs are "hardest to reach out to" and in particular include "those facing poverty, social exclusion, disability and discrimination" (European Commission, 2016, p. 1). The challenge is to discuss this definition by examining the links between NEETs, social exclusion and poverty. The first section presents the origin of the NEET category, then the debates it has generated since its creation in France and Europe. We focus on an important dimension that is partly overshadowed by the classification as NEETs, that of the social exclusion of young adults, even though it seems key to analysing their difficulties. In the second section, we propose operationalising this social exclusion dimension and applying it to young NEETs based on a fuzzy and multidimensional approach. To achieve this, we use data from the National Survey on the Resources of Young Adults (*Enquête nationale sur les ressources des jeunes* - ENRJ) carried out by DREES and Insee, concerning young adults aged 18 to 24. Using the same survey, the final section explores the link between the various dimensions of social exclusion and the resources of young adults.

1. The Make-Up of the NEET Category and its Limits

Developed in the United Kingdom in the 1980s, the NEET category was intended to replace the "status zero" category, people who were not well identified by the main labour market categories, and to broaden the category of unemployed people which was too dependent on international nomenclature (Furlong, 2006). This NEET category, which was initially intended to identify young adults in vulnerable situations, has nevertheless developed to cover much more heterogeneous situations when considering the employability of young people (Furlong, 2007). Having become an administrative category, particularly at the European level, and a target population for public policies, it is said to include all young people who do not accumulate human capital (Mascherini & Ledermaier, 2016). However, Gautié (2016) suggests an underlying problem: only employment, training or education would be designated "socially desirable (or even acceptable?), thus logically excluding not only unemployment but also voluntary inactivity".

1.1. A Highly Heterogeneous Category

It is possible to frame the growing interest in this category within a more general question about the category of the unemployed as a historical and social construct (Baverez *et al.*, 1986). The invention of unemployment in the context of the workforce makes it possible to group together different populations not in employment. Gautié (2002) is concerned about a "process symmetrical to that of the invention of unemployment" in which the specific characteristics of each population would become key: unemployment would lose its strength, both as a category to represent the reality of the labour market and as a category for action by public authorities. We note that the emergence of the NEET category not only makes it possible to produce an additional indicator for the labour market, but it also delineates a target population for young people as part of the Youth Guarantee. It is specified that

1. For the purpose of simplicity, the term NEET will be used to refer to young people who fall into this category.

this scheme should target "vulnerable NEETs"[2], with reference in particular to the young person's level of financial resources, which may call into question its operational nature in public action. Furthermore, a report by Eurofound (2016) recommends the development of policies targeted at sub-groups within the NEET category to meet their specific needs. This was the case for the Youth Contract, for example, which was offered to young British people who were theoretically NEETs, with additional criteria in terms of levels of educational qualifications with varying degrees of restrictiveness at national level or at the level of certain municipalities (Newton *et al.*, 2014).[3]

Criticism of the NEET indicator and the desire to develop it, or even to go beyond it, are not unique to France (Furlong, 2006, 2007; Thompson, 2011; Maguire, 2015a). Thompson (2011) and Serracant (2014) point out that, in addition to covering a heterogeneity of young people's situations, this category encourages the individualisation of the public policy measures put in place for these young people. The priority given to training or employment is likely to benefit the least vulnerable young NEETs first and foremost. In contrast, other NEETs, who are considered less employable, may be relegated to second place in such policies, which increases their vulnerability. Hence Serracant's interest in using a "restricted NEET" indicator, in particular, which takes into account young people who do not work or study and who do not wish to do so. These young people who reject the "functional role" of training and labour market participation are thought to be at the highest risk of social exclusion.

This criticism is in line with a more general examination of the coming together between unemployment and inactivity, due to a deconstruction of the category of unemployed, which is not unique to France (Lefresne, 2005). For Coutrot & Exertier (2001), this coming together is the symptom of a decline in unemployment driven by British employment policy - which is replicated in European employment policy. However, the boundaries are even more blurred among young people who less often have social security cover for the risk of unemployment.

In France, various studies that have examined the fuzziness between the categories of unemployment and inactivity also show the difficulty of clearly classifying young people (Guillemot, 1996; Gonzales-Demichel & Nauze-Fichet, 2003). The period of transition from school to the labour market is generally characterised by tangle of more or less well-defined situations (Vincens, 1997; Giret, 2019). Some young people are able to find a job when studying, while others enter the labour market only intermittently after they leave the education system. First and foremost, drop-outs will find themselves on the fringes of inactivity, education and employment and sometimes they may even be difficult to identify by official statistics (Bernard, 2011). For young adults without the Baccalaureate, switches between unemployment and inactivity are sometimes linked to social and family characteristics, in particular for young women with a young child (Guergoat-Larivière & Lemière, 2018). In higher education, this porosity of the boundaries between periods of job search, training and inactivity also affects students (Charles, 2016): gap years or participation in a humanitarian, cultural or charity project can take them away from a linear path between training and employment. All of these works indicate that isolation from employment or education and difficulties in accessing the labour market alone do not make it possible to characterise young NEETs, even though an absence of employment or training may be a dimension of it.

1.2. An Approach Referencing the Risk of Social Exclusion

Among the criticisms of the NEET indicator, a recurring one is its difficulty in defining the degree of exclusion of young people. Numerous studies stress the need to mobilising a multidimensional approach to social exclusion for the study of young people (Hargie *et al.*, 2011). This would have the benefit of differing from other approaches in terms of the transition of young people to adulthood, which would tend to homogenise situations as part of a more or less rapid process of social integration for young people (Silver, 2007a).

1.2.1. Social Exclusion is Multidimensional

Nevertheless, there is no consensus regarding the definition of social exclusion and it is the

2. A condition tied to resources is required to claim the Youth Guarantee. The young person must not receive financial support from their parents and their resources must not exceed €492.58 (pursuant to Decree No 2016-1855 of 23 December 2016, Ministry of Labour).

3. However, in their assessment of this scheme, Newton et al. *(2014) stress that the stated criterion of being a NEET, as a requirement for accessing the programme, was not always respected.*

cause of much discussion.[4] In the early 1990s in academic studies, particularly in Europe, Paugam (1998) underlines that social exclusion refers to a "multidimensional process of accumulation of handicaps that can lead, in particular, to the breakdown of social ties". To a certain extent, this definition is in line with the five aspects identified by Silver & Miller (2003) in the definition of social exclusion. Firstly, the authors underline that social exclusion refers to a dynamic, a process. It is not really possible to identify a threshold separating the "excluded" from the "included", however social exclusion refers to a "continuum of positions" between inclusion and exclusion. Secondly, social exclusion is multidimensional. It impacts both individual and societal dimensions. However, there is no real consensus on the dimensions to be taken into account, the dimensions identified in the literature generally being linked with relational disadvantages both economic and social in nature (Silver, 2007b). Thirdly, social exclusion is active in the sense that it results from the behaviour of other actors (those not excluded) or even institutions. The fourth aspect defining social exclusion is its relational dimension. This results in the social isolation of the individual through a lack of social networks, a lack of participation in social life or even situations of rejection. Finally, the authors stress that this notion is highly dependent on the context and on the reference made to inclusion. It therefore varies in time and space in different countries.

For Sen (2000), social exclusion can be analysed within the more general framework of a capability approach. It is then interpreted as "capability deprivation". It can be broken down into different dimensions: participating in social life and community life, as well as appearing in public "without shame", but the deprivation of these capabilities can also lead to other deprivations and limit the individual's opportunities to enjoy a decent life.[5] He underlines the double intrinsic and instrumental dimension of social exclusion: being excluded from certain economic or social aspects may not be experienced as capability deprivation *per se*, but is highly likely to lead to further deprivation subsequently, limiting the prospects and opportunities for the individual to enjoy a decent life. While stressing the importance of the relational component of this type of deprivation, various economic events are likely to lead to social exclusion. Sen illustrates this with the consequences of long-term unemployment on different aspects that may contribute to social exclusion. Long-term unemployment may indeed lead to economic exclusion (loss of income), exclusion from the labour market (devaluation and non-accumulation of human capital) and social exclusion (loss of freedom to make decisions and participate in community life), and have repercussions on health (psychological difficulties, the development of illness) and family life. Long-term unemployment may also lead to a certain degree of discouragement about future prospects for employment and labour market integration, which may to the long-term unemployed adopting a passive attitude towards the labour market. All of these dimensions are likely to interact and reinforce social exclusion.

The consequences of social exclusion can be particularly high among young people, as Sen (2000) or Silver (2007a) point out. Various factors are likely to reinforce social exclusion for young people or, on the contrary, protect them from it. Kieselbach (2003) seeks to identify vulnerability factors that can contribute to the risk of social exclusion of young people in long-term unemployment in the European Union. Based on a European survey, he identifies several vulnerability factors linked to low qualification levels, a certain degree of passivity on the labour market, an insecure financial situation or even weak social and institutional support. He also shows that social support for young people can be important factors in preventing social exclusion.

1.2.2. Social Exclusion and Poverty

This multidimensional approach to exclusion can also be linked to that of income poverty. Thus, Carcillo *et al.* (2015) show that in France the rate of NEETs in situations of income poverty is about twice as high as that of young adults in other situations. In some countries, the search for independence through leaving the parental home can increase the risks of social exclusion and poverty if public policies do not target those young people (France, 2008). This is all the more the case when family resources are insufficient: Bynner & Parsons (2002) show that in England,

4. The first appearance of this term is attributed to Lenoir in his publication "Les exclus : un français sur dix" (1974)*; the author advocates the implementation of preventive policies for those he calls the excluded, referring to those with physical and mental disabilities and the socially maladjusted. Social exclusion has since been at the heart of numerous policies, in particular at European Union level. Nevertheless, it has been subject to several interpretations, depending on the different countries and paradigms in question.*

5. Thus, Sen (2000, p. 4) states: "Being excluded from social relations can lead to other deprivation as well, thereby further limiting our living opportunities. […] Social exclusion can, thus, be constitutively a part of capabilities deprivation as well as instrumentally a cause of diverse capability failures".

it is the main factor in unqualified young girls falling into the NEET category.

Nevertheless, while social exclusion and income poverty may be closely linked, these situations do not always overlap. Indeed, while poverty may contribute to social exclusion, people who feel excluded may not be considered poor and *vice versa*. Social exclusion has a dynamic aspect, in contrast to the income poverty indicator which generally measures an individual's poverty status at a given point in time (Silver, 2007b). Therefore, the income poverty is not thought to really make it possible to identify the "social mechanisms and relations" (Silver, 2007a) that can explain the more or less transitory nature of the individual's situation. Subjective poverty indicators that ask people directly about their perception of their situation may be considered a more relevant measurement of social exclusion. In fact, as Duvoux & Papuchon (2018) point out, subjective poverty depends on the life trajectories of individuals; they analyse it as "an indicator of lasting social insecurity, associated with an increase in pessimism about the future". In addition, the dynamic of social exclusion is not necessarily linear and linked to the process of moving out of the parental home. Living in the parental home is not a bulwark against the social exclusion of young adults who cannot find a job, even though it can protect them from a certain level of income poverty. Likewise, young people who return to the parental home, while employed or having lost their jobs, who face difficulties in accessing housing (Maunaye, 2016), are not necessarily affected by all the different dimensions of social exclusion.

These different insights underline the strong heterogeneity of the NEET statistical category. While it includes situations of social exclusion and income poverty, it groups together young people experiencing an extremely wide variety of social and economic situations, some of whom appear to be far removed from public policy targets.

It therefore seems important to understand the difficulties in terms of degrees of social exclusion, making it possible to overcome some of the limitations of the NEET indicator. This approach has the advantage of taking into consideration the diversity of these young people's situations with respect to social exclusion by reasoning in terms of the continuum of positions noted by Silver (2007b). It transforms the individual conception of the NEET indicator by repositioning the individual within a set of social relationships, and can also be analysed as proposed by Sen (2000) in a more general framework of capability deprivation. Another underlying dimension concerns the absence or scarcity of monetary resources assumed to be available to young NEETs, which would go hand in hand with their exclusion. The analysis of young people's resources should lead to a better understanding of how poverty and social exclusion combine for young NEETs. This issue of resources is also central to public policy concerns regarding NEETs, either because they target a maximum income threshold for beneficiaries or because they offer income to young people as part of a more general support programme. In France, the conditions for obtaining the Youth Guarantee impose a maximum level of resources of just under €500 in 2019. At the same time, the scheme offers an allocation of the same amount within the framework of a commitment contract. In different countries, policies specifically aimed at young NEETs also offer financial incentives aimed at re-engaging young people in a return to employment or training (Mascherini, 2017), with the resources generally granted subject to a commitment by the young person.

2. Measuring Social Exclusion using A Fuzzy Set Approach

Empirical measurement of social exclusion is difficult due to its multidimensional and dynamic nature. The fuzzy set approach makes it possible to take these different aspects into account. This approach has been used to measure youth poverty (Vero & Werquin, 1998), health (Alperin, 2016) and even the downgrading of young graduates (Betti *et al.*, 2011). The benefit of this approach is that it makes it possible to go beyond a dichotomous vision (NEET or not NEET) and to have a multidimensional and gradual measurement of the risk of social exclusion.

Formally, each item of the risk of social exclusion x is characterised by a membership function $\mu(.)$ contained within a range [0, 1]. Where $\mu(x)=1$, the young person can be considered to be excluded. If $\mu(x)=0$, the young person can be considered not to be excluded. If $0<\mu(x)<1$, the function becomes a measurement of the risk of social exclusion with an intensity ranging from 0 to 1.

In the first stage, the membership functions of each item must be calculated. Various methods

allow the construction of the membership function, depending on the type of variable. The approach developed by Cheli & Lemmi (1995) has been used here:

$$\mu(x)=\begin{cases}0 & \text{si } x=x^1;\ k=1\\ \mu\left(x^{k-1}\right)+\dfrac{F\left(x^k\right)-F\left(x^{k-1}\right)}{1-F\left(x^1\right)} & \text{si } x=x^k;\ k>1\\ 1 & \text{si } x=x^K;\ k=K\end{cases}$$

where k $(k=1,...,K)$ are the modalities of item x and where the higher k is, the more intense the feeling of deprivation concerning this item. $F\left(x^k\right)$ corresponds to the distribution function of x for the modality k. The advantage of this method is that it does not rely on certain *a priori* assumptions because critical thresholds of deprivation are not to be determined (Martinetti, 2000). It is also described as a totally fuzzy and relative approach (Cheli & Lemmi, 1995). Other methods have been developed in the literature, in particular that of Cerioli & Zani (1990), which is described as totally fuzzy. The selection of Cheli & Lemmi's method is based on the type of items used and the fact that the modalities are not equally distributed (Martinetti, 2000).

In the second stage, the different items are grouped together within k dimensions. The number of dimensions selected and the make-up of items in each dimension have been confirmed using factor analysis. Several weighting methods can be used to aggregate items by dimension. Their advantages and limitations have been discussed in the literature (Martinetti, 2000). Here we use the weighting method developed by Betti & Verma (1999). The advantage of this weighting method is that it takes into account the frequency of each item in the dimension, while limiting the influence of items that are highly correlated with each other (Alperin & van Kerm, 2009).

So, $x_{ij}\in[0,1]$ is the item for the risk of social exclusion $j\in 1,\ldots,M$ of the individual $i\in 1,\ldots,N$. The dimension of the risk of social exclusion k for the individual i, written as D_{ik} is determined by:

$$D_{ik}=\sum_{j=1}^{M} w_j x_{ij}$$

where w_j corresponds to the weights from the weighting method of Betti & Verma (1999). These weights correspond to the product of two components (Alperin & van Kerm, 2009):

$$w_j=\left(w_j^a * w_j^b\right)$$

where w_j^a is the variation coefficient for x_{ij}:

$$w_j^a=\left(\sum_{i=1}^{N}\left(x_{ij}-\overline{x}_j\right)^2\right)^{1/2} / \overline{x}_j N^{1/2}$$

where $\overline{x}_j$ is the arithmetic mean of x_{ij}

and

$$w_j^b=\left[1+\sum_{j'=1}^{M}\rho_{j,j'}F(\rho_{j,j'}<\rho_H)\right]^{-1}\left[\sum_{j'=1}^{M}\rho_{j,j'}F(\rho_{j,j'}\geq\rho_H)\right]^{-1}$$

where $\rho_{j,j'}$ is the coefficient for correlation between the social exclusion risk items j and j', $F()$ is an indicator function that takes the value 1 if the condition in brackets is completed, otherwise it takes 0. ρ_H is a predetermined correlation threshold corresponding to the greatest difference between two ordered correlation coefficients (Alperin & van Kerm, 2009).

These dimensions can then be aggregated into a multidimensional social exclusion risk indicator. To achieve this, the same weighting method of Betti & Verma (1998) was applied. The social exclusion risk indicator v_i for each individual i is therefore calculated in the following manner:

$$v_i=\sum_{k=1}^{M}\varphi_k D_{ik} / \sum_{k=1}^{M}\varphi_k$$

where φ_k is the weighting of dimension k, calculated based on Betti & Verma's formula.

The indicator for the risk of social exclusion V_p for the whole population can then be written (Alperin & van Kerm, 2009):

$$V_p=\frac{1}{N}\sum_{i=1}^{N} v_i$$

Since v_i is a linear function of D_{ik}, the social exclusion risk indicator in the population of dimension k, named v_k can be determined by:

$$v_k=\sum_{i=1}^{N} D_{ik} n_i / \sum_{i=1}^{N} n_i$$

The social exclusion risk indicator can then be re-written:

$$V_p=\sum_{k=1}^{M}\varphi_k v_k / \sum_{k=1}^{M}\varphi_k$$

The relative contribution of dimension k to the social exclusion risk indicator is therefore given by:

$$C_p^k=\varphi_k v_k / \sum_{k=1}^{M}\varphi_k$$

2.1. The Dimensions of Social Exclusion

The data used are taken from the ENRJ carried out in 2014 by DREES and Insee; 5,800 young French people aged 18 to 24 were surveyed. The survey makes it possible to understand the young person's situation at the time of the survey as well as his or her progress over the past year. It is also one of the first surveys in France to ask young people and their parents precise questions on the type of relationships they have, as well as the different resources received by the young person.

Among these young people, a sample of 907 observations meet the usual definition of NEETs (19.7% of young people aged 18 to 24[6]). We exclude from the analysis those who report having found a job they are scheduled to start in the near future (19% of NEETs); in fact, the questionnaire does not ask them to answer a number of questions related to their job search. In total, we have a sample of 735 young people. To provide a quick overview of these young people (see Table A-1 in the Appendix), it can be noted that they are equal parts male (50.1%) and female (49.9%), with an average age of 21.3 years. The majority of them still live with their parents (74.6% compared to 25.4% who partly live in the parental home[7] or have moved out completely). They have a relatively low level of educational qualifications, although some of them (14.1%) have a qualification higher than a baccalaureate and 32.1% are school leavers without secondary school qualifications.[8] Finally, they are mostly from the most disadvantaged categories: 44.8% of these young people have a father who is or was a blue-collar worker.

In order to measure the risks of social exclusion, one of the most important stages is the selection of the relevant items. Several dimensions have been proposed in the literature, generally referring to both economic and social aspects. We have selected four dimensions that include the following items:

- isolation from the labour market, including i) the desire to work, ii) the job search process, and iii) the activity carried out during the year;

- isolation from education and training, described by i) having studied during the year, ii) having completed an internship during the year, and iii) the desire to resume studies in the future;

- social integration as measured by i) the type of relationship with the mother, ii) the type of relationship with the father, iii) membership in an association, and iv) leisure time expenditure;

- the state of health as determined by i) subjective assessment by the respondent of his or her state of health, ii) having a chronic disease, and iii) having been restricted in recent months due to a health problem.

All of these dimensions make it possible to identify the extent of a young person's social exclusion. The membership functions and the distribution of each item are presented in Table A-2 in the Appendix. To determine the relevance of these dimensions, principal component factor analysis[9] was carried out on these different indicators. The results presented in the Appendix in Table A-3 indicate that four-factor structuring is consistent.

2.2. Risk of Social Exclusion of Young NEETs

According to the fuzzy set approach, the social exclusion risk indicator of young NEETs is 0.281, with large disparities within the sample, with a standard deviation of 0.157 (see Figure). A proportion of young NEETs have a relatively low risk of social exclusion (close to 0): 25% of them have an exclusion indicator lower than 0.164. In addition, 50% of young NEETs have an exclusion indicator of between 0.164 and 0.359, while this indicator exceeds 0.5 for 10% of young people, those who can be considered extremely vulnerable in the four defined dimensions.

The two dimensions that contribute most to the social exclusion risk indicator are isolation from education (28.4%) and isolation from employment (27.7%). State of health contributes 24.1% and social integration contributes 19.8% (Table 1).

The social exclusion risk indicator can then be decomposed by sub-group of socio-economic characteristics (see Box). This decomposition makes it possible to determine, on the one hand, the factors of vulnerability to social exclusion and, on the other hand, the dimensions of exclusion that are likely to be the most important according to the different profiles of young people.

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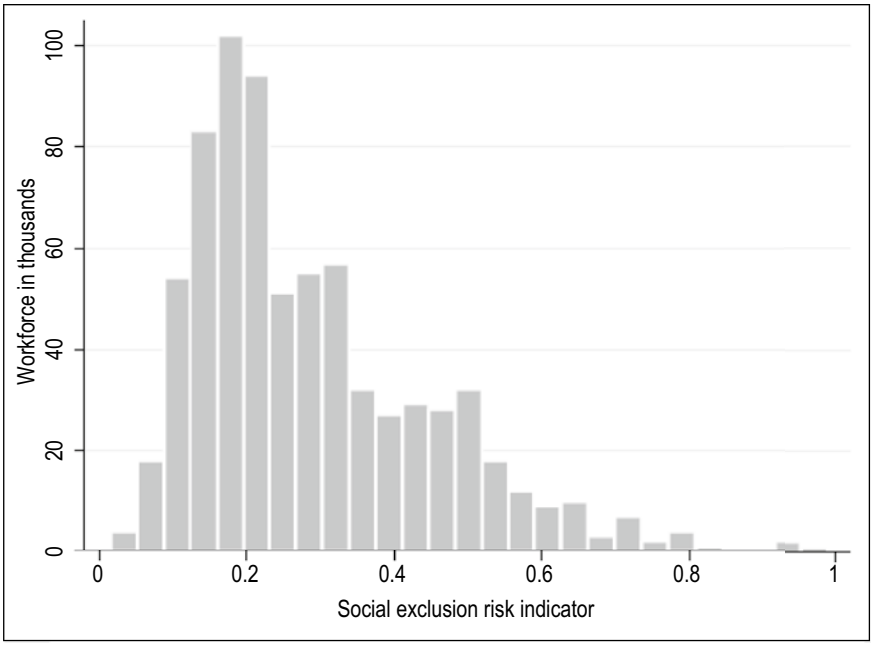
6. The data have been weighted.

7. In this survey, young people are considered to be partly living in the parental home when they live there some of the time and live elsewhere the rest of the time.

8. Young school leavers without secondary school qualifications have been distributed according to the highest level of education attained. A distinction is made between training levels VI/V bis, V and IV.

9. As the variables are category specific, we performed the factor analysis on the polychoric correlation matrix.

Figure – **Distribution of the social exclusion risk indicator**



Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Table 1 – **Multidimensional social exclusion risk indicator**

	Index	Weighting	Indicator	Proportion as a %
Isolation from employment	0.249	0.313	0.078	27.7
Isolation from studies	0.701	0.114	0.080	28.4
Social integration	0.341	0.163	0.056	19.8
Health	0.165	0.410	0.068	24.1
Total		1	0.281	100

Reading note: The index corresponds to the mean value for each dimension calculated using the different items identified. The "Weighting" column presents the value of the weighting of each dimension using the Betti & Verma (1999) method, enabling calculation of the indicators. The "Indicator" column is equal to the value of the index multiplied by the weighting. The multidimensional indicator, last line of the table, is thus equal to the sum of the indicators for each dimension. The last column of the table is used to determine the relative share of each dimension in the total indicator. For example, the isolation from employment dimension has a relative share of 0.078/0.281=0.277.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Young women appear to be more vulnerable than young men (the indicator is 0.305 *vs.* 0.257, respectively, see table 2). This gap is much more pronounced for women with children (0.393). Moreover, among women, isolation from employment, especially for those with one or more children, contributes strongly to their social exclusion risk indicator, whereas among men, the most marked contribution is that of isolation from studies. This result can be put into perspective with the results of Danner *et al.* (2018), who show an alignment of the NEET rate for men and women between the generation of young people leaving school in 1992 and those leaving in 2010, but with the NEET situation lasting longer at the start of the trajectory for women. The risk of experiencing a NEET situation may seem less unequal, but women still seem to face a greater risk of exclusion.

The risk of social exclusion affects young adults across all age brackets in a relatively similar manner. Nevertheless, the dimensions do not make an identical contribution to the risk of exclusion across the age brackets: for example, for the youngest bracket, isolation from employment has the greatest impact, while for the 22-24 age bracket, it is state of health that has the greatest impact.

Box – **Decomposition of the Social Exclusion Indicator**

For some of its properties (Alperin, 2016), the multidimensional social exclusion risk indicator can be decomposed by sub-group and by dimension.

Decomposition into sub-groups

If we divide the population into *S* sub-groups of size N_s $(s = 1, \ldots, S)$, the social exclusion risk indicator for the individual *i* belonging to group *s* can be written:

$$v_i^s = \sum_{k=1}^{M} \varphi_k D_{ik}^s \; / \sum_{k=1}^{M} \varphi_k$$

where D_{ik}^s represents the degree to which the individual *i* within group *s* belongs to dimension *k*. The social exclusion risk indicator for sub-group *s* can then be written:

$$v_P^s = \sum_{i=1}^{Ns} v_i^s n_i^s \; / \sum_{i=1}^{Ns} n_i^s$$

We can thus re-write the social exclusion risk indicator for the population:

$$V_p = \sum_{s=1}^{S} \sum_{i=1}^{Ns} v_i^s n_i^s \; / \sum_{s=1}^{S} \sum_{i=1}^{Ns} n_i^s$$

The contribution of sub-group *s* in the social exclusion risk indicator for the population as a whole is therefore given by:

$$C_p^s = \sum_{i=1}^{Ns} v_i^s n_i^s \; / \sum_{i=1}^{N} n_i$$

Decomposition by dimension

The contribution of dimension *k* to the social exclusion risk indicator for population *p* is:

$$C_p^k = \varphi_k v_k \; / \sum_{k=1}^{M} \varphi_k$$

Multidimensional decomposition

The social exclusion risk indicator for dimension *k* for sub-group *s* can be written:

$$v_k^s = \sum_{i=1}^{Ns} D_{ik}^s n_i^s \; / \sum_{i=1}^{Ns} n_i^s$$

The social exclusion risk indicator for sub-group *s* can then be written:

$$v_P^s = \sum_{k=1}^{M} \varphi_k v_k^s \; / \sum_{k=1}^{M} \varphi_k$$

We can thus re-write the social exclusion risk indicator for the population:

$$V_p = \sum_{s=1}^{S} \sum_{k=1}^{M} \varphi_k v_k^s \; / \sum_{k=1}^{M} \varphi_k$$

The contribution of dimension *k* in the social exclusion risk indicator for sub-group *s* is therefore given by:

$$C_s^k = \varphi_k v_k^s \; / \sum_{k=1}^{M} \varphi_k$$

The social exclusion risk indicator is linked to the young adult's level of training and, in particular, to the absence of qualifications. In fact, school leavers with no secondary school qualifications have a high social exclusion risk indicator, respectively 0.351 for those unqualified at level VI or Vbis, 0.336 for those unqualified at level V and 0.282 for those unqualified at level IV. For those with CAP and BEP qualifications, this indicator is 0.294 but it varies significantly depending on whether the qualification was obtained under an apprenticeship contract (0.280) or through traditional schooling (0.302). The risk of social exclusion decreases as the level of qualifications rises, with a risk of 0.250 for those with a baccalaureate and 0.208 for those with higher education qualifications.

The contribution of each of the four dimensions to the social exclusion risk indicator also appears to vary in accordance with qualifications. Thus, isolation from employment contributes strongly to the social exclusion risk indicator for young drop-outs and for young adults with a general or technological baccalaureate. For those with CAP and BEP qualifications, isolation from education and health difficulties are relatively more important. Lastly, for those with higher education qualifications, health difficulties noticeably increase their risk of exclusion while, in contrast, their level of social integration protects them against it. For them, the NEET situation seems to be less a situation involving a breakdown of their familial and social relationships. Some may be on a gap year, for example.

Another important differentiating factor is labour market experience: for young adults without labour market experience, the indicator is 0.327, compared to 0.247 for those who have already had a stable job.

Table 2 – **Decomposition of the multidimensional social exclusion risk indicator for NEETs**

	Isolation from employment	Isolation from studies	Social integration	Health difficulties	Social exclusion risk indicator
Total	0.078 (27.7%)	0.080 (28.4%)	0.056 (19.8%)	0.068 (24.1%)	0.281
Male	0.064 (24.8%)	0.080 (31.1%)	0.053 (20.4%)	0.061 (23.8%)	0.258
Female	0.092 (30.2%)	0.080 (26.2%)	0.059 (19.3%)	0.074 (24.3%)	0.305
Woman with child(ren)	0.139 (34.4%)	0.092 (23.4%)	0.077 (19.6%)	0.085 (21.5%)	0.393
Aged 18-19	0.078 (29%)	0.070 (26%)	0.058 (21.6%)	0.063 (23.4%)	0.269
Aged 20-21	0.085 (30.3%)	0.077 (27.6%)	0.054 (19.3%)	0.064 (22.8%)	0.280
Aged 22-24	0.074 (25.7%)	0.086 (29.9%)	0.056 (19.3%)	0.072 (25%)	0.287
French nationality	0.076 (27.3%)	0.080 (28.6%)	0.055 (19.6%)	0.069 (24.6%)	0.280
Non-French nationality	0.111 (36.9%)	0.080 (26.4%)	0.072 (23.7%)	0.040 (13.1%)	0.302
Level of educational qualification					
Unqualified level VI and Vbis	0.107 (30.3%)	0.095 (27.0%)	0.072 (20.3%)	0.078 (22.3%)	0.351
Unqualified level V	0.103 (30.6%)	0.093 (27.8%)	0.060 (18.0%)	0.079 (23.6%)	0.336
Unqualified level IV	0.103 (36.5%)	0.085 (30.3%)	0.057 (20.2%)	0.037 (13.0%)	0.282
CAP/BEP	0.066 (22.6%)	0.086 (29.3%)	0.061 (21%)	0.080 (27.2%)	0.294
of which: apprentices	0.069 (24.8%)	0.087 (31.1%)	0.060 (21.5%)	0.034 (22.6%)	0.280
not apprentices	0.064 (21.4%)	0.086 (28.3%)	0.062 (20.6%)	0.089 (29.8%)	0.302
Professional baccalaureate	0.060 (24.7%)	0.069 (28.3%)	0.052 (21.4%)	0.063 (25.6%)	0.244
Technological or general baccalaureate	0.079 (31.6%)	0.070 (28%)	0.048 (19.1%)	0.053 (21.3%)	0.250
Higher than baccalaureate	0.061 (29.3%)	0.061 (29.3%)	0.033 (16%)	0.053 (25.5%)	0.208
Labour market experience					
Has already held a permanent job	0.050 (20.3%)	0.091 (36.9%)	0.050 (20%)	0.056 (22.8%)	0.247
Has already held a non-permanent job	0.064 (24.3%)	0.077 (29.4%)	0.054 (20.5%)	0.068 (25.9%)	0.268
None	0.114 (34.7%)	0.080 (24.5%)	0.061 (18.7%)	0.072 (22%)	0.327
Socioprofessional category of the father					
Craftsman/Farmer	0.080 (32.5%)	0.072 (29.2%)	0.042 (16.8%)	0.053 (21.5%)	0.247
Executive	0.072 (28.9%)	0.061 (24.3%)	0.042 (17%)	0.044 (29.8%)	0.249
Mid-level profession	0.075 (28.8%)	0.076 (29.3%)	0.047 (18.1%)	0.062 (23.7%)	0.260

➔

Table 2 (*contd.*)

	Isolation from employment	Isolation from studies	Social integration	Health difficulties	Social exclusion risk indicator
Employee	0.084 (30.1%)	0.085 (30.6%)	0.049 (17.7%)	0.060 (21.7%)	0.278
Blue-collar worker	0.073 (25.8%)	0.084 (29.4%)	0.055 (19.3%)	0.072 (25.4%)	0.284
Father unknown or deceased	0.096 (27.6%)	0.085 (24.5%)	0.955 (27.4%)	0.072 (20.6%)	0.349
Living in the parental home	0.072 (27.1%)	0.078 (29.2%)	0.053 (19.7%)	0.064 (24%)	0.267
Partly living in the parental home or moved out	0.094 (29.2%)	0.086 (26.5%)	0.065 (20.1%)	0.078 (24.2%)	0.323
Size of urban unit					
Fewer than 20,000 inhabitants	0.069 (24.7%)	0.080 (28.6%)	0.053 (18.9%)	0.078 (27.9%)	0.281
Between 20,000 and 200,000 inhabitants	0.075 (25.7%)	0.080 (27.2%)	0.065 (22%)	0.074 (25.1%)	0.293
More than 200,000 inhabitants	0.077 (28.8%)	0.080 (29.0%)	0.052 (19.2%)	0.060 (22.2%)	0.269
Paris agglomeration	0.107 (37.4%)	0.080 (27.9%)	0.053 (18.6%)	0.046 (16.1%)	0.286

Reading note: The table shows the contribution of each dimension to the social exclusion indicator for each sub-group. The figures in brackets are the contribution as a percentage. For young male NEETs, the social exclusion indicator is 0.258. The contribution of the isolation from employment indicator is 0.064. Isolation from employment therefore contributes 24.8% to the social exclusion indicator for men.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

The level of social exclusion risk also depends on young adults' social background. Those whose father is an executive have a social exclusion risk indicator of around 0.249, with isolation from education having a weaker influence on their risk of exclusion. The contribution of health difficulties to their risk of social exclusion is more significant. Young adults whose father is unknown or deceased have the highest risk of social exclusion rate of around 0.349, with a significant weighting for social integration difficulties.

Young adults who partly live in the parental home or who have moved out have a higher indicator than those living in the parental home. Finally, while the indicator is relatively homogeneous in accordance with the size of the urban unit of the place of residence, the social exclusion risk for young NEETs living in the Paris region seems to depend more on isolation from work (the weight is 37.4%) than in other regions. This could reflect that isolation from employment has a stronger impact on the risk of social exclusion in the Paris region where the labour market is very dynamic, than in other regions, where there are fewer opportunities and where not having a job could be a less differentiating factor.

These results show the value of a multidimensional indicator for the risk of social exclusion, as it makes it possible to highlight the diversity of factors that may contribute to this risk, in accordance with the socio-economic profiles.

3. Risk of Social Exclusion and Resources of Young NEETs

This section seeks to examine the link between the social exclusion risk indicator and the resources of young adults in NEET situations. However, measuring young adults's resources is tricky. For Herpin & Verger (1998), the level of monetary resources is not always a good measurement of their difficulties and their current and future insecurity, particularly for students when compared to other active adults. This is certainly true for young NEETs as well, due to the diversity of private and public resources they may receive.

Data from the ENRJ provide a precise and objective measurement not only of young adults's monetary resources, but also of their subjective assessment of their financial situation. However,

the monetary resources of young adults are complex to grasp, particularly due to the fact that some of them still live with their parents and thus benefit from "free" housing. The fact that the young person lives in the parental home must be assigned a financial value. Several methods of doing this have been suggested in the literature. For those living in the parental home, we decided to add to the resources reported by the young person an invented amount of rent for their parents' home, which we divide by the number of adults living there. We are aware that this is based on a certain number of assumptions. Nevertheless, the advantage of this method is that it allows us to understand the young person's standard of living while taking into account the benefits of living in the parents' home (see the article by Castell & Grobon in this issue).

We then calculate the total monetary resources available to the young adult, such as the sum of social security benefits received and the regular financial support from parents and other household members during the month of the survey. The mean amounts of resources received are presented in Table 3 before and after rent correction for those living in the parental home. On average, young NEETs reported monetary resources of €513 in the month of the survey. The heterogeneity is very marked, with a standard deviation of €408. The various public support received represents, on average, 30% of the total resources of young NEETs. The mean amount of the various support received is €275. There are many forms of public aid, reflecting the diversity of situations: 17% of young NEETs receive unemployment benefits, 17% receive housing benefits, 14% receive family benefit, 9.5% receive income support and around 3% receive benefits associated with disability and illness. Financial support from families has a significant weighting in the resources of young NEETs and varies in accordance with the socio-professional category of the parents. In fact, a young NEET whose father is an executive will receive an average of €380 in financial support per month (including rent) from their family, compared with €226 for a young person whose father is not an executive.

In the survey, young adults were also asked to "assess their financial situation" by degrees of comfort/hardship. This variable is used here as a subjective measurement of the level of resources received by young NEETs. Table 4 indicates that 14.2% of young NEETs report being unable to make ends meet without incurring debt and 31.7% report struggling to make ends meet. 31.7% of them report needing to be careful, while 21.3% feel that their financial situation is decent.

The links between resources and exclusion are presented in Table 5. A non-linear relationship is revealed between the monetary resource quartiles and the multidimensional social exclusion risk indicator. On average, young NEETs in the second monetary resource quartile have a social exclusion risk indicator lower than those in the first and third quartiles. Young adults in the highest resource quartile have the highest exclusion risk indicator. In contrast, as the perceived level of financial difficulty rises, the social exclusion risk indicator rises sharply.

In order to analyse the associations between the risk of social exclusion and, on the one hand, monetary resources and, on the other hand, the perceived financial situation, we estimate generalised ordered logistic regressions

Table 3 – **Monetary resources of young NEETs in €**

	Mean monthly amount	Mean monthly amount following addition of made-up rent
Living in the parental home	240 (323)	444 (344)
Partly living in the parental home / Moved out	709 (499)	709 (499)
Total	363 (430)	513 (408)
Number of observations	695	695

Notes: The standard deviation is provided in brackets. The sample consists of 695 young people. It is further restricted because we do not have the made-up rent for young people living in French overseas departments.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Table 4 – **Subjective standard of living of young NEETs**

	Share of young NEETs (%)
You cannot make ends meet without incurring debt	14.2
You struggle to make ends meet	31.7
It is okay, but you have to be careful	32.7
Okay / You are rather or very comfortable	21.3
Number of observations	681

Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Table 5 – **Risk of social exclusion according to monetary resources and subjective standard of living**

	Social exclusion risk indicator
Monthly monetary resources by standard of living quartile	
Q1 [0; 198[	0.279
Q2 [198;360[	0.264
Q3 [360; 773[	0.278
Q4 [773; 2045[	0.310
Subjective standard of living	
You cannot make ends meet without incurring debt	0.351
You struggle to make ends meet	0.271
It is okay, but you have to be careful	0.281
Okay / You are rather or very comfortable	0.253

Reading note: A quarter of young people have monthly monetary resources of between €0 and €198. For these young people, the social exclusion risk indicator is 0.279.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

(Williams, 2006).[10] The dependent variable concerns the level of resources, measured objectively or subjectively. Galland (2019) shows, for example, that factors affecting students' perceived level of resources can sometimes be counter-intuitive, particularly with respect to social status. In our study, the independent variables refer to individual characteristics (level of education, gender, socio-economic characteristics, etc.) and to the social exclusion indicator. The aim is to better understand how social exclusion can affect objective or subjective resource levels "all other things being equal".

The multidimensional social exclusion risk indicator does not seem to be significantly associated with monetary resources when all socio-economic characteristics are taken into account (Table 6). In contrast, the monetary resources of young NEETs are strongly linked with the young person's experience on the labour market. Their resources are also determined to a significant extent by their social background: young adults whose father is an executive receive significantly higher resources than the others. This shows, as highlighted by Rothé (2018), that the system for supporting young adults in France is highly contingent on employment and will then rely heavily on the family, which explains a certain disconnect between the risk of exclusion and monetary resources.

The model that examines young NEETs' perceptions of their financial situation shows different results (Table 7). In fact, the social exclusion risk indicator is only significantly associated with the perception of the highest level of financial difficulties ("unable to make ends meet without incurring debt"). In addition, the

10. Compared to an ordinal logistic regression model, this model allows us to relax the hypothesis of parallel slopes for the different modalities of the dependent variable. In this model, the coefficient for the independent variables may therefore differ between the modalities of the dependent variable. For each independent variable, the hypothesis of parallel slopes is tested and, depending on whether it is accepted or rejected, the coefficient of the variable will or will not vary according to the levels of the dependent variable.

Table 6 – **Generalised ordered logistical regression of the monetary resources of young NEETs**

	Q2-Q4 *vs.* Q1	Q3-Q4 *vs.* Q1-Q2	Q4 *vs.* Q1-Q3
Social exclusion risk indicator	-0.195	-0.195	-0.195
Ref. Woman			
Male	0.266	0.266	0.266
Ref. No children			
One or more children	2.877***	2.435***	1.381***
Ref. Non-French nationality			
French nationality	0.604*	0.604*	0.604*
Ref. aged 18-19			
Aged 20-21	-0.080	-0.080	-0.080
Aged 22-24	-0.274	0.009	0.598
Ref. Unqualified level VI and Vbis			
Unqualified level V	-0.032	-0.032	-0.032
Unqualified level IV	-0.052	-0.052	-0.052
CAP/BEP	-0.080	-0.080	-0.080
Professional baccalaureate	-0.144	-0.144	-0.144
Technological or general baccalaureate	-0.275	-0.275	-0.275
Higher than baccalaureate	0.424	0.424	0.424
Ref. Father's SPC non-executive			
Executive father	1.861***	1.276***	-0.346***
Father unknown or deceased	0.144	0.150	0.150
Ref. Not living in the parental home			
Living in the parental home	0.105	-0.573**	-0.774***
Ref. More than 200,000 inhabitants			
Fewer than 20,000 inhabitants	-0.000	-0.000	-0.000
Between 20,000 and 200,000 inhabitants	0.362*	0.362*	0.362*
Ref. Has already held a job			
No labour market experience	0.012	-0.462**	-0.839***
Constant	0.042	-0.567	-1.682***
Pseudo-R^2	0.112		
Number of observations	695		

Notes: The different columns present the results by comparing the quartiles with each other. Thus, column one compares the first quartile with the three others, the second column compares quartiles 1 and 2 with quartiles 3 and 4 and the third column compares the first three quartiles with the last one. A positive coefficient indicates that a higher value for the exogenous variable increases the probability of the young person being in a resource quartile higher than the current quartile. Conversely, a negative coefficient increases the probability of a value for this variable being in this resource quartile or a lower quartile. Equal coefficients in the different columns mean that the hypothesis of parallel slopes is accepted; the effect of the variable is constant, regardless of quartile groupings.
Reading note: Having a child increases the probability of belonging to the monetary resource quartiles above the first quartile. In the following columns, this effect remains positive but is weaker.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

level of qualification held by the young adult does not seem to have any significant effect on the level of monetary resources actually received. In contrast, those with higher education qualifications are less likely to report high levels of financial difficulties. This result is in line with the study by Solard & Coppoletta (2014) which shows that, depending on their level of education, young adults do not perceive their resources in the same way because they do not have the same expectations and view the transitional or non-transitional nature of their situation differently.

Empirical evidence may shed light on the difference in the results concerning objective monetary resources and subjective standard of living. First of all, as mentioned earlier, the

Table 7 – **Generalised ordered logistical regression of young NEET's perception of their financial situation**

	C1	C2	C3
Social exclusion risk indicator	-1.835**	-0.232	-0.555
Ref. Woman			
Male	-0.029	-0.029	-0.029
Ref. Has no children			
Has one or more children	0.428	0.428	0.428
Ref. Non-French nationality			
French nationality	-0.354	-0.354	-0.354
Ref. aged 18-19			
Aged 20-21	-0.566**	-0.566**	-0.566**
Aged 22-24	-0.241	-0.241	-0.241
Ref. Unqualified level VI and Vbis			
Unqualified level V	0.046	0.046	0.046
Unqualified level IV	-0.067	-0.067	-0.067
CAP/BEP	0.246	0.246	0.246
Professional baccalaureate	0.445	0.445	0.445
Technological or general baccalaureate	0.303	0.303	0.303
Higher than baccalaureate	1.268***	1.268***	1.268***
Ref. Father's SPC non-executive			
Executive father	0.357	0.357	0.357
Father unknown or deceased	-0.368	-0.368	-0.368
Ref. Not living in the parental home			
Living in the parental home	0.463**	0.463**	0.463**
Ref. More than 200,000 inhabitants			
Fewer than 20,000 inhabitants	0.295	0.295	0.295
Between 20,000 and 200,000 inhabitants	-0.161	-0.161	-0.161
Ref. Has already held a job			
No labour market experience	-0.294	-0.294	-0.294
Intercept	2.386***	0.141	-1.354**
Pseudo-R^2	0.045		
Number of observations	681		

Notes: The different columns present the results by comparing the modalities of the dependent variable (C1: You cannot make ends meet without incurring debt *vs.* You struggle to make ends meet or It is okay, but you have to be careful or It is okay/you are rather or very comfortable; C2: You cannot make ends meet without getting into debt or You struggle to do so *vs.* It is okay but you have to be careful or It is okay/You are rather or very comfortable; C3: You cannot make ends meet without getting into debt or You struggle to do so or It is okay, but you have to be careful *vs.* It is okay/You are rather or very comfortable). Equal coefficients in the different columns mean that the hypothesis of parallel slopes is accepted. The coefficients are read in the same way as for Table 6.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

objective measure of resources is an indicator at a time *t* that may be considered transitory by the young person (Silver, 2007b). The social exclusion risk indicator is a more permanent measurement that is less volatile over time. We can assume that a young adult who gives a subjective assessment of their financial situation takes into account his/her past situation and future prospects. Therefore, they do not assess their situation solely based on their resources at the time of the survey. Another explanation may be linked to the fact that not all of their monetary resources are fully identified in the survey, in particular the financial support received from parents (Solard & Coppoletta, 2014; Le Pape *et al.*, 2018).

* *
*

All of our results question the targeting and modalities of certain policies in favour of young NEETs. If we consider the level of their risk of social exclusion, their situation appears very heterogeneous. Some of them face a high risk of social exclusion, which may lead to what Van de Velde (2016) terms "an experience of social impasse". Others, in contrast, in a process of "suspension", seem less vulnerable, with a much less long-term of sustained exclusion from the system.

The results also underline the plurality of vulnerability factors, even though those without qualifications are generally the most disadvantaged across all dimensions of social exclusion. The various disruptions related to the drop-out stage and the resulting latency period (Bernard, 2017) make the situation of young adults more fragile and keep them isolated from employment on a long-term basis (Guégnard *et al.*, 2017). One answer could be to raise the age to which education is compulsory. However, as Maguire (2013) points out in the context of a policy implemented in England, this type of measure, if it is to target young adults at high risk of becoming NEETs, requires innovative educational resources as well as significant financial resources.

Furthermore, the approach we have selected makes it possible to stress the multidimensional nature of social exclusion. Focusing on a single factor, such as employment or training, as is sometimes the case in certain public policies aimed at NEETs, leads to neglecting other risks of exclusion that are almost as important when looking at the contributions of the four dimensions to the exclusion indicator. For Yates *et al.* (2006), the risk of a policy aimed solely at reducing the number of young adults in NEET situations is that it may only act on certain dimensions considered least burdensome, without intervening in respect of those most excluded. However, the specific needs of young NEETs are often multiple and evolving, creating specific trajectories that systems must take into account (Longo & Gallant, 2016). In France, Couronné & Sarfati (2018) point out that, for certain NEETs, being anchored in social and economic vulnerability constitutes an obstacle to the "work first" strategy under the Youth Guarantee[11], as the local mission advisors have to deal with problems of different natures as a matter of urgency. Based on the disappointing evaluation of programmes targeting a return to work or training for NEETs in England, Maguire (2015b) also stresses the need for a plurality of programmes and stakeholders to meet the diverse needs of young adults in NEET situations.

Lastly, in this study, we focused only on the group of young NEETs, but these are not the only people affected by the risk of social exclusion. For Atkinson (1998), employment is not a sufficient shield against social exclusion. In addition, young adults still in education with no real prospects of integration (Thompson, 2011) or in a precarious situation, even those at university (Cordazzo, 2016), can also find themselves on a trajectory towards exclusion. □

11. In contrast to traditional support aimed at first removing the obstacles to employment, the "work first" strategy is based on a logic which consists of putting people into professional situations during the support.

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APPENDIX

Table A-1 – **Descriptive statistics**

	%
Male	50.1
Female	49.9
Woman with child(ren)	14.7
Age bracket	
Aged 18-19	21.1
Aged 20-21	29.6
Aged 22-24	49.3
French nationality	95.5
Non-French nationality	4.5
Level of educational qualification	
Unqualified level VI and Vbis	15.8
Unqualified level V	12.4
Unqualified level IV	6.0
CAP/BEP	26.0
of which: apprentices	10.3
not apprentices	17.1
Professional baccalaureate	18.4
Technological or general baccalaureate	9.4
Higher than baccalaureate	14.1
Labour market experience	
Has already held a permanent job	13.9
Has already held a non-permanent job	53.8
None	32.4
SPC of the father	
Craftsman/Farmer	8.2
Executive	8.1
Mid-level profession	14.8
Employee	12.5
Worker	44.8
Father unknown or deceased	11.6
Living in the parental home	74.6
Partly living in the parental home or moved out	25.4
Size of urban unit	
Fewer than 20,000 inhabitants	33.6
Between 20,000 and 200,000 inhabitants	25.2
More than 200,000 inhabitants	28.1
Paris agglomeration	13.1
Number of observations	735

Notes: weighted sample.
Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Table A-2 – **Membership function and distribution of items**

Modality	Membership function	Share in the sample (%)
Unemployed, but wanting to work		
Yes	0	87.9
No	1	12.1
Has attempted to find a job for a month		
Yes	0	74.4
No	1	25.6
Has been paid for work with or without an employment contract		
Three quarters	0	11.5
Two quarters	0.157	13.9
One quarter	0.371	19.0
None	1	55.7
Has been on an apprenticeship or work-study programme		
Three quarters	0	4.6
Two quarters	0.063	6.0
One quarter	0.142	7.6
None	1	81.8
Has been studying, training or on school holidays		
Three quarters	0	10.1
Two quarters	0.191	17.2
One quarter	0.243	4.6
None	1	68.1
Intends to return to studies		
Yes, at start of next term	0	11.9
Yes, later	0.195	17.1
Not sure for now	0.435	21.2
No	1	49.8
Relationship with the father		
There is no particular problem	0	55.6
There are occasionally tensions	0.349	15.5
There are often tensions	0.438	3.9
You no longer have any relationship with your father	0.736	13.2
Father unknown or deceased	1	11.7
Relationship with the mother		
There is no particular problem	0	71.6
There are occasionally tensions	0.679	19.3
There are often tensions	0.825	4.1
You no longer have any relationship with your mother	0.913	2.5
Mother unknown or deceased	1	2.5
Has leisure expenses		
Yes	0	53.6
None	1	46.4
Is in an association		
Yes	0	12.2
No	1	87.8

➔

Table A-2 (*contd.*)

Modality	Membership function	Share in the sample (%)
State of health		
Very good	0	47.5
Good	0.699	36.7
Fairly good	0.927	12
Bad	0.984	3
Very bad	1	0.9
Illness or chronic health problem		
No	0	83.9
Yes	1	16.1
Restricted, for at least the last 6 months, due to a health problem, in usual day-today activities		
No, not restricted at all	0	88
Yes, restricted by not severely	0.715	8.6
Yes, severely restricted	1	3.4

Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Table A-3 – **Result of the factor analysis after rotation**

	Factor 1	Factor 2	Factor 3	Factor 4
Desire to work	0.0406	0.9208*	0.0796	0.0130
Searching for a job	0.0302	0.8738*	0.1436	0.0755
Carried out activity during the year	0.0740	0.6074*	-0.3131*	0.2470
Carried out an internship during the year	-0.0339	0.1256	0.8927*	0.0657
The desire to return to studies	-0.0987	0.0354	0.3671*	-0.0408
Has studied during the year	0.1245	0.0133	0.9003*	0.1154
Is a member of an association	-0.1881	0.1534	0.1658	0.663*
Type of relationship with the father	0.0943	0.0692	0.0543	0.6349*
Type of relationship with the mother	0.3316*	-0.1328	-0.0397	0.5869*
Spends money on leisure	0.0361	0.2249	0.2759	0.6568*
Perception of their state of health	0.8516*	0.0817	-0.0466	0.0628
Chronic illness	0.8924*	-0.1179	0.0076	-0.0489
Restricted due to health problems	0.8727*	0.1708	0.1343	0.0604

Notes: An asterisk indicates that the factor weight is greater than 0.30.
Reading note: The values presented in this table are the factor weights. They can be interpreted as the correlations between the variables and the four factors.

Sources and Coverage: DREES-Insee, ENRJ 2014; young people aged 18 to 24 not in employment, education or training (excluding young people reporting starting a job in the near future).

Inequalities of Opportunity in the Use of Healthcare by Young Adults in France

Doriane Mignon* and Florence Jusot**

Abstract – While the health of young adults is a recognised public health issue in France, less attention is paid to their use of healthcare. This article examines the existence of unequal opportunities in the use of healthcare for young adults using data from the National Survey on the Resources of Young Adults (*Enquête nationale sur les ressources des jeunes* - 2014). Using the framework of the philosophy of responsibility, a distinction is made between "unfair" inequalities linked to circumstances beyond the control of young people – or unequal opportunity, and "fair" inequalities linked to characteristics for which they are responsible. Linear probability models are used to estimate the associations between the probabilities of non-use (non-utilisation and foregone health care) and parental characteristics (complementary health insurance, main activity, income, marital and vital status) on the one hand and those of the young person (education, main activity, whether living in the parental home or not, financial resources, complementary health insurance) on the other, reflecting the existence of unfair and fair inequalities respectively. Variance decomposition makes it possible to quantify these inequalities and suggests that unfair inequalities outweigh fair inequalities.

JEL Classification: I12, I14
Keywords: young adults, access to healthcare, inequalities of opportunity

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

* *Institute for Research and Information in Health Economics (Institut de Recherche et Documentation en Économie de la Santé* - IRDES*) (doriane.mignon@dauphine.psl.eu) ;*
** *Paris-Dauphine University, PSL, LEDa, LEGOS (florence.jusot@dauphine.psl.eu)*

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According to the BVA Barometer carried out by DREES (the statistical directorate of the Ministry of social affairs) in 2017, 27% of French people believe that inequality in access to healthcare is the least acceptable inequality, ahead of housing and income inequalities (Antunez & Papuchon, 2018). This concern is in line with the objective of horizontal equity in access to healthcare that the French healthcare system has had since its creation, in accordance with the maxim "to each according to his needs" (Fleurbaey & Schokkaert, 2011; Rochaix & Tubeuf, 2009; Wagstaff & van Doorslaer, 2000). However, many studies show the existence of inequalities in the use of healthcare for given needs in both France and Europe (Bago d'Uva & Jones, 2009; Devaux, 2015). Further research is therefore needed to understand and assess these inequalities in order to guide public policies to improve equity in the healthcare system.

Young people are among the populations at risk in terms of health issues. Although the health of young adults (aged 18-24) has been recognised as a public health challenge in the 2016 "*Bien-être et santé des jeunes*" (Young people's health and well-being) plan[1], little focus is given to their difficulties in accessing healthcare within that plan. Moreover, while many studies have examined inequalities in the use of healthcare among the general population, the use of healthcare among the specific population of young adults in France has so far received little attention. This is due to the fact that young people living in university halls of residence, boarding schools and student accommodation are not covered by surveys conducted in ordinary households and that students are not included in the health surveys conducted among those under the three main social security regimes (CNAMTS, RSI and MSA, the regimes for, respectively, employees, the self-employed and the agricultural sector).

The few studies carried out on the young population attest to difficulties in access to healthcare and healthcare needs that are not covered, while providing initial information on the determining factors of the use of healthcare by young people in France. Non-utilisation and foregone health care are indicators of non-use of healthcare. Ménard & Guignard (2013), based on the 2010 Health Barometer, estimate the proportion of those aged 15-30 who refuse healthcare for financial reasons to be 8.7% (with the unemployed being over-represented), with a proportion of 10.5% for those aged 31-75. They reveal that, among those aged 15-30, those with the fewest qualifications are less likely to consult a general practitioner or gynaecologist. This demonstrates both financial and social inequalities. More recently, according to the *Enquête nationale sur les ressources des jeunes* (ENRJ, National survey on the resources of young adults, DREES-Insee 2014), 3.8% of those aged 18-24 forego seeing a doctor for financial reasons, whereas the 2014 European Union Statistics on Income and Living Conditions (EU-SILC), with comparable questions, estimates this proportion to be 1.8% among the general population.[2] Castry *et al*. (2019) have studied the determining factors of refusal for financial reasons, using the cohort of i-Share students. Their results reveal the role of specific determining factors, such as receiving a scholarship, moving out of the family home, or being gainfully employed while studying. These inequalities in the use of healthcare among young people are not unique to France. Mosquera *et al*. (2017) and Wagenius *et al*. (2018) show, in Northern Sweden, horizontal inequalities in the use of healthcare, in accordance with disposable income, among young people aged 16 to 25. Although these studies suggest inequalities in the use of healthcare, both social and financial, that are related to specific determining factors among young adults, knowledge regarding the origins of the inequalities remains patchy. This is all the more true since the literature suggests that differences in the use of healthcare may be preference based, i.e., chosen, and that these sources of inequality have not been studied.

The aim of this article is to study inequalities in the use of healthcare among young adults in France and it questions the equity of these inequalities within the framework of the philosophy of responsibility (Arneson, 1989; Cohen, 1989; Dworkin, 1981; Roemer, 1998). In this context, we study the determining factors of the use of healthcare among young adults, to establish the circumstances, efforts and needs in relation to healthcare. We distinguish between inequalities in the use of healthcare that are considered illegitimate or "unfair", as they are linked to circumstances beyond young people's control and are called inequalities of opportunity, and those that are considered legitimate or "fair" as they are linked to different healthcare

1. https://solidarites-sante.gouv.fr/archives/archives-presse/archives-breves/article/presentation-du-plan-d-action-bien-etre-et-sante-des-jeunes
2. The figures on foregone health care vary widely across surveys. This can be explained by the disparities in sampling methods and the variability in the questions used to collect data on foregone health care, with sensitivity to the wording of those questions having been demonstrated (Legal & Vicard, 2015).

needs or efforts, i.e. they are linked to things for which the young people are responsible.

There is a considerable body of empirical work that has used this analytical framework to measure inequalities in health opportunities (for example: Devaux *et al*., 2008; Jusot *et al*., 2012). In contrast, the literature is very patchy in the area of healthcare consumption (for a review of the literature see Jusot & Tubeuf, 2019). This literature focuses on access to care for children aged under five in developing countries (for example: Amara & Jemmali, 2017; Ersado & Aran, 2014; Saidi & Hamdaoui, 2017; Sanoussi, 2018). Few studies have examined populations other than young children. We also note the work of Barbosa & Cookson (2019), who provide evidence of unfair inequalities in relation to visiting a doctor in Brazil. The impact of social and family background on the use of healthcare is also studied by Bricard (2013). The author demonstrates intergenerational transfer of healthcare behaviours among the general population in France. However, to our knowledge, this framework has never been used to study unfair and fair inequalities in the use of healthcare by young adults. Yet the question of the role that should or should not be attributed to individual responsibility within healthcare systems is now widely debated. In the United Kingdom, for example, clinical commissioning groups have recommended that non-urgent surgical procedures be delayed for smokers and obese people until they quit smoking and lose weight (Pillutla *et al*., 2018).

The period of transition into adulthood is accompanied by a distancing from the family environment (Galland, 1996). This transition leads young people to make their first individual choices away from the rules and norms defined within the family framework. In the framework of the philosophy of responsibility, there is an age – referred to as the "age of consent" – below which individuals cannot be held responsible for their choices (Arneson, 1989). Beyond that age, however, their choices reflect their own efforts. Hereinafter, we regard the age of responsibility to be the age of criminal responsibility and, therefore, from the age of 18 onwards, we consider that the behaviour of young adults is "freely" chosen and results from their preferences. Furthermore, research has shown that certain preferences (risk aversion, for example) are specific to young people (Paulsen *et al*., 2011; Tymula *et al*., 2012). Thus, even beyond the age of responsibility, and with increased independence, particularly financial independence, one may wonder whether their behaviour, particularly in terms of the use of healthcare, is not still linked to circumstances.

We use data from the ENRJ, which surveyed young people on their non-use of healthcare. The survey provides a large number of variables on the parents, making it possible to define the background of the young people. It also makes it possible to gain an objective understanding of non-use of healthcare, through the non-utilisation of health services, and a subjective understanding, through foregone health care. Finally, the various options for reasons for refusal make it possible to identify whether that choice was explained more by constraints or the young people's preferences, making it possible to decide whether the resulting inequalities are fair or unfair. While much work has examined inequalities in healthcare use according to income using concentration indices, here we use a variance decomposition method to determine not only inequalities linked to circumstances but also those linked to needs and efforts. Variance decomposition makes it possible to quantify these inequalities and suggests that the unfair inequalities outweigh the fair inequalities.

The rest of the article presents the analytical framework, the data used and the method chosen, followed by the results.

1. Analytical Framework

1.1. Demand for Healthcare

Individual demand for healthcare as a rational economic decision depends on a comparison between the marginal utility associated with additional healthcare and its cost (Grossman, 1972). When a healthcare need arises, i.e. when an individual's state of health deteriorates, the marginal utility of health increases, leading to an increase in the demand for healthcare to mitigate this deterioration in state of health. The demand for healthcare therefore depends not only on the individual's need for healthcare, but also on that individual's preferences (including their time preferences or preference for health, i.e. the value they place on improving their health compared to the value placed on additional consumption), the incentives they have to remain in good health on the labour market and their budget constraints. This depends on income, the cost of healthcare, health insurance if the individual has it and the opportunity cost of investing time in healthcare.

The trade-off between care and the consumption of other goods (food, housing, clothing, going out, etc.) under budget constraints is in favour of the demand for healthcare if the marginal utility derived from additional healthcare is greater than the marginal utility derived from the consumption of other goods. If the individual is under severe budgetary constraints, their consumption of other goods is low. The marginal utility derived from other goods is therefore high, which can lead to a trade-off against the consumption of healthcare. This is all the more true if the level of health remains satisfactory: the marginal utility derived from the consumption of healthcare will be marginal. Furthermore, the ability to meet the cost of healthcare depends on income, the amount of healthcare the individual is required to pay for and the level of health insurance coverage. Irrespective of ability to pay, an increase in the cost of healthcare can encourage decreased consumption if the price elasticity of healthcare is sufficiently high.

The demand for healthcare is therefore expressed if the individual has a need, if the budget constraints do not hinder demand and if the trade-off is favourable. Otherwise, it is a case of foregone health care. The individual will then respond to their health needs in ways other than through healthcare consumption and may devote time to a healthy lifestyle, in particular. We therefore speak of use of healthcare, or utilisation of healthcare, when the demand for healthcare is expressed, when this demand comes up against an offer of healthcare and when that offer satisfies the demand. In contrast, if the demand is not met due to an inadequate offer, we speak of foregone health care. This inadequacy in respect of the offer may take the form of excessively long waiting times, which should be put into perspective in view of the severity of the illness, or a lack of information on the offer available, or even geographical remoteness.

Non-use, i.e. the non-utilisation of health services, can therefore result not only from the absence of any healthcare need, but also from refusal. If there is a healthcare need, the refusal may in turn be induced by budget constraints or an inadequate offer, though it may also be chosen deliberately. Two distinct types of refusal are thus established: a refusal stemming from the individual's preferences and another that is based on the individual's constraints, which is in line with the distinction made by Desprès (2013).

1.2. Fair and Unfair Inequalities in the Non-Use of Healthcare

The aforementioned theoretical framework implies a heterogeneity of individuals' demand for healthcare explained by differences in their needs, the constraints they face and their preferences. We therefore expect to observe inequalities in the population's use and non-use of healthcare. However, judging whether they are fair or unfair is not easy.

Respect for the principle of horizontal equity leads, first of all, to considering inequalities linked to healthcare needs as fair. Indeed, respect for human dignity requires that more healthcare be offered to those who need it most, regardless of the causes of the deterioration of their state of health (Fleurbaey & Schokkaert, 2011; Rochaix & Tubeuf, 2009; Schokkaert, 2018; Wagstaff & van Doorslaer, 2000).

The philosophy of responsibility then provides an analytical framework making it possible to distinguish between fair and unfair inequalities depending on their source. Inequalities resulting from behaviour freely chosen by individuals are said to be fair as they are the result of individual preferences. Individuals are held responsible for the choices that are within their control, commonly referred to as efforts. However, they cannot be held responsible for things outside their control, which are referred to as circumstances. Inequalities linked to circumstances are therefore considered unfair and are referred to as inequalities of opportunity. Within this framework of the philosophy of responsibility, there are equal opportunities only if the decisions of non-use are not linked to circumstances and only correspond to free choices reflecting individual preferences. This normative point of view is in line with the principle of "equal informed access" (Fleurbaey & Schokkaert, 2009), whereby non-use inequalities will be considered fair if the only sources of variation in the non-use of healthcare are individual preferences, with individuals being held responsible for their choices provided they are informed.

One of the difficulties in measuring inequalities of opportunity is the fact that efforts are not always independent of circumstances (Roemer & Trannoy, 2016). There are several normative views of the correlation between efforts and circumstances. Here we consider two of them: Roemer's and Barry's. According to Roemer (1998), the correlation between efforts and circumstances must be regarded as a source

of unfair inequalities, as individuals may only be held responsible for the efforts they have actually chosen, regardless of any influence by their circumstances. According to Barry (1989), in contrast, individuals should be rewarded for all of their efforts, whether or not they are influenced by circumstances. The correlation between efforts and circumstances must therefore be seen as a source of fair inequalities.

There is a similar debate concerning preferences. According to Dworkin (1981), all preferences must be respected as they define a person's identity. Cohen (1989) slightly modifies this point: only preferences that are not linked to circumstances must be respected. However, Bricard (2013) has demonstrated that individuals' healthcare behaviour is a result of an intergenerational transfer, which suggests the transfer of preferences. As parental characteristics are circumstances, insofar as they are not chosen, we will consider two scenarios. Barry's scenario, in which all inequalities linked to efforts and preferences are considered fair, and Roemer's scenario, in which only a portion of the inequalities linked to efforts and preferences not correlated to the circumstances is considered-fair.

The constraints affecting the decisions to use healthcare can also be regarded as fair or unfair sources of use inequalities. For the population in which we are interested, that of young people, their budget constraints depend on both the income of their parents, which is viewed as a circumstance as it is independent of the young person's responsibility, and the income of the young person, which depends on their decision to work. This decision may be considered an effort, insofar as it is a choice made by the young person; however, it may be influenced by the young person's circumstances, such as parental pressure or background, for example. Similarly, the information available to the young person may come from their own efforts to obtain it, or from their parents, who themselves may be more or less well informed depending on their level of education or income. In this case, it is a circumstance. The same applies in relation to the existence of complementary health cover for the young person. If it is provided by the parents, it is a circumstance; however, if it is the result of an informed choice by the young person, it should be regarded as an effort and a source of fair inequalities. Our empirical measurement of the needs, circumstances and efforts of the individual will be presented hereinafter.

2. Data and Method

2.1. Data

The data are taken from the ENRJ, which individually surveyed young people aged 18 to 24 living in France and their parents, from 1 October to 31 December 2014. The nationally representative survey consists of two sub-samples. The first, drawn from the 2013 national census, is composed of 8,857 ordinary households in which at least one person aged 18 to 24 lived. The second includes 198 group households and is drawn from the community census, excluding religious and prison communities. The sample contains 5,776 observations for which the young person's questionnaire is completed, including 5,197 for which at least one parent questionnaire is also available (there may be two if the parents are separated). We restrict our analysis to these 5,197 observations to ensure the availability of parental variables that provide us with a measurement of the circumstances.

2.1.1. Non-Use of Healthcare

In order to understand the non-use of healthcare, we use two types of variables:

- four variables on the non-utilisation of healthcare. These variables correspond to a negative response to the questions concerning visits in the past 12 months for four types of physicians respectively: "Within the last 12 months, have you visited a general practitioner/a specialist (excluding dentist and gynaecologist)/a dentist/a gynaecologist (for women) at least once for yourself?". These four variables reflect isolation from the healthcare system, but they do not indicate the extent to which isolation is suffered or chosen because of an absence of need or particular preferences;

- variables related to foregone health care, so as to understand a one-off non-use that occurred when there was a perceived need. The refusal indicator is a subjective indicator, the qualities of which have been fully demonstrated. It makes it possible to identify unmet healthcare needs and is associated with lower healthcare use and a deterioration of the state of health (Allin *et al*., 2010; Dourgnon *et al*., 2012; Gibson *et al*., 2019). An initial general indicator of refusal is obtained from an affirmative response to at least one of the following three questions: "Within the last 12 months, have you refused to visit a doctor for medical examinations or healthcare/a dentist, for dental care/refused glasses, lenses,

frames or contact lenses that you needed?". We then identify the type of refusal based on a response to the question about the reasons for refusal. The reasons proposed in the survey are "You couldn't afford it", "The appointment waiting time was too long", "The doctor was too far away", "You did not know a good doctor", "You did not have time", "You were afraid to go to see the doctor or to have tests done", "You preferred to wait and see if things improved on their own" and "For other reasons". The first of these (financial, waiting time, distance and lack of information) can be considered to be suffered and we speak of "barrier" refusals. The others will be called "preference" refusals. When we examine the fact of having had at least one barrier refusal, we remove from the analysis sample those who have had at least one preference refusal, so as to study those who have only had at least one barrier refusal and to compare them to those who had no refusals. We proceed in the same manner when we study preference refusals.

The healthcare non-use rates are presented in Table 1. The non-utilisation rate is around 50% for dentists, gynaecologists and other specialists, which is fairly close to the rates observed in the general population for those aged 15-64 (45.1% for dentists and 51.4% for specialists, according to the 2014 *Enquête Santé et Protection Sociale* – ESPS, a survey on healthcare and insurance survey. Non-utilisation is less frequent for general practitioners, but the rate is still 15%. The foregone health care is divided in similar proportions between barrier refusals and preference refusals.

2.1.2. Healthcare Needs

Healthcare needs are described by gender, age and a range of health variables: the perceived state of health, the Body Mass Index, activity restrictions due to a health problem and chronic illness. The state of health appears to be fair, poor or very poor for 12% of the young people in the sample; 8.4% report having restrictions on their daily activity and almost 15% report having a chronic illness (Table 2). Compared to the general population, their state of health appears to be better: according to DREES and Santé Publique France (2017), 32% of the population aged 16 and over report a state of health worse than good, 37% report having a chronic illness and 25% report being restricted.

2.1.3. Efforts

In order to reveal fair inequalities in the use of healthcare, to measure the efforts of a young adult, we select a set of variables that reflect their choices. We take into account the possession of complementary health cover acquired on an individual basis (and not that of the parents) and a series of indicators identifying the main activity of the young adult during the week preceding the survey: being employed, an apprentice, studying, being unemployed or having another activity. The highest educational qualification obtained by the young person is used as a categorical variable: "No qualification, Primary Education Certificate (CEP)", "Certificate of General Education (*brevet des collèges*) level", "CAP and BEP vocational qualifications and

Table 1 – **Rate of non-use of healthcare**

	Observations	%
Non-utilisation of healthcare		
Of a general practitioner	759	14.6
Of a specialist (including dentist and gynaecologist)	3 957	76.1
Of a specialist doctor (excluding gynaecologist and dentist)	2 497	48.1
Of a dentist	2 499	48.1
Of a gynaecologist [(a)]	1 308	53.7
Foregone health care		
At least one forgoing of care	786	15.1
At least one barrier forgoing [(b)]	351	6.8
At least one preference forgoing [(b)]	381	7.3

Notes: [(a)] Of a total of 2,438 women. [(b)] The same individual may report both types of refusals. In this case, we exclude that individual from the counts of barrier and preference refusals, which explains why the sum of the figures for at least one barrier refusal and at least one preference refusal is lower than the figure reporting at least one refusal (54 individuals reported both types of refusal).
Sources: ENRJ, 2014.

Table 2 – **Descriptive statistics for the needs and efforts variables**

Needs variables	Observations	%
Gender		
Female	2 438	46.9
Male	2 759	53.1
Age		
Aged 18	1 250	24.1
Aged 19	952	18.3
Aged 20	700	13.5
Aged 21	637	12.3
Aged 22	632	12.3
Aged 23	538	10.4
Aged 24	488	9.4
Perceived state of health		
Very good/Good	4 580	88.1
Very poor/Poor/Fair	617	11.9
Is restricted		
Yes	435	8.4
No	4 762	91.6
Has a chronic illness		
Yes	773	14.9
No	4 424	85.1
BMI		
Normal/Overweight (18.5 to 30)	4 494	86.4
Underweight (below 18.5)	485	9.3
Obese (30 of higher)	218	4.2

Efforts variables	Observations	%
Main activity		
Employed	1 277	24.6
Apprentice	358	6.9
Studying	2 712	52.2
Unemployed	661	12.7
Other	189	3.6
Complementary health cover		
None	239	4.6
Individual	1 704	32.8
Parental	3 254	62.6
Not living in the parental home		
Yes	981	18.9
No	4 216	81.1
Highest level of qualification obtained		
No qualifications or CEP (Certificate of Primary Education)	310	6.0
Certificate of general education (*Brevet des collèges*)	459	8.8
CAP, BEP vocational qualifications	856	16.5
Baccalaureate	2 637	50.7
2 years of higher education	448	8.6
3 or 4 years of higher education	339	6.5
5 or more years of higher education	148	2.9
	Mean	Standard deviation
Individual financial resources (in euros)	730.28	7.76

Sources: ENRJ, 2014.

equivalent level", "Baccalaureate level", "2 years of higher education level", "3 or 4 years of higher education level" and "5 or more years of higher education level". We also take into account whether the respondent lives in the parental home. We calculate the individual monthly financial resources of the young person by adding together any reported income from work, social benefits received and total support from parents (total amount of regular financial support). This amount of individual financial resources is logged in the regressions in order to avoid the average effects being driven by the highest incomes and to be able to interpret the results in terms of elasticity.[3] Whether the young person lives in the parental home, their main activity, their financial resources and any complementary health cover they have reflect their economic situation. Here we expect, on the one hand, a positive correlation between non-use and not living in the parental home, being unemployed or studying and, on the other hand, a negative correlation between non-use and individual financial resources and having complementary health cover.

The majority of young people in our sample are aged under 21 and are studying, although 25% are already employed. Almost 20% of them do not live in the parental home (see Table 2). The rate of non-coverage by complementary health cover, around 5%, is very close to that observed in the general population (ESPS, 2014). Among the young people with cover, a third have complementary health cover that they have acquired in their own name, with the others being covered by that of their parents. The financial resources

3. The financial resources are kept at zero for the 134 young adults who do not report income from work, social benefits or parental support.

of young people average €730 per month. The variables that we regard as efforts are largely correlated with parental circumstances. For example, the young person's activity is not only the result of a choice they make. The young person may be employed because their parents are unable to provide the resources needed to continue to study. The correlation between effort variables and parental circumstances fully justifies an examination of the normative treatment of this correlation.

2.1.4. Circumstances

In order to reveal the existence of inequalities of opportunity, we take into account parental characteristics which, being outside the young person's sphere of control, can be considered circumstances. We first use an indicator identifying the fact that one of the parents has qualifications at least at the level of the baccalaureate, then a series of indicators identifying the occupation of each of the parents: employed, unemployed, retired, inactive or undisclosed. We also take into account the marital status of the parents (married couple, unmarried couple or separated), their vital status (at least one parent is unknown or deceased) and their place of birth (at least one parent was born outside France). The latter variables can be indicators of insecurity and they can be expected to be positively correlated with non-use. We also take into account whether or not the young person is covered by their parents' complementary health cover and the logarithm of the parents' standard of living. The disposable income of the parents is derived by matching the base with reported tax incomes and the consumption units of the tax household are determined using the OECD equivalence scale, which assigns a weight of 1 to the first adult, 0.5 to subsequent persons aged 14 and over and 0.3 to persons aged under 14. In the event that the parents are separated, and with different tax incomes, the parents' standard of living is calculated for a young adult by adding the parents' incomes and applying the OECD equivalence scale to the sum of the household compositions of both parents, with children of both parents being counted only once. Finally, we take into account the size of the urban area in which the young adult lives (with or without their parents) as a circumstance, which is fully justified for young people living in the parental home as this choice is mainly up to the parents, but it is less immediate for the 19% of young people not living in the parental home. However, the effort can be considered to be taken into account with the decision not to move out of the parental home. Once this decision has been taken into account, certain characteristics of the municipality linked to its size, such as healthcare availability, constitute circumstances that affect the use of healthcare.

The statistical description of the circumstances is provided in Table 3. The majority of the young people have one employed parent and at least one parent with qualifications of baccalaureate level and a relative majority live in an urban area with a population of between 200,000 and 1,999,999. Just over a quarter of the young people in the sample have separated parents and 15% have at least one parent born outside France.

2.2. Method

2.2.1. Analysis of the Inequalities of Opportunity in the Non-Use of Healthcare

In order to analyse the inequalities of opportunity in the non-utilisation of healthcare by young people, we regard the non-use or refusal variables (Y) as a function of a vector of needs B, of a vector of circumstances C, of a vector of effort variables for the young adult E and of a residual term u:

$$Y = f(B, C, E, u) \qquad (1)$$

A first model is estimated to model the relationship defined by equation 1. We use linear probability models for which the standard errors are corrected to take into account heteroscedasticity linked to the binary nature of our explained variables:

Model 1:

$$y_i = \alpha + \sum_j \beta_j b_{j,i} + \sum_k \gamma_k c_{k,i} + \sum_l \delta_l e_{l,i} + u_i \qquad (2)$$

where y_i corresponds to the different variables of non-use of healthcare for a young adult i, the j variables b_j correspond to the variables of the young adult's needs, the k variables c_k correspond to the circumstance variables and e_l are the l effort variables.

Estimation of the coefficients γ_k associated with the circumstances that we will note as $\hat{\gamma}_k$ makes it possible to identify, through their significance, the existence of inequalities of opportunity in the non-use of healthcare. The existence of fair inequalities in non-use of healthcare is revealed when the coefficients $\hat{\delta}_l$ are significantly

Table 3 – **Descriptive statistics for the circumstances variables**

	Observations	%
Vital status: at least one parent is unknown or deceased		
Yes	380	7.3
No	4 817	92.7
Country of birth: at least one parent is born outside France		
Yes	779	15.0
No	4 418	85.0
Marital status: parents separated		
Yes	1 404	27.0
No	3 793	73.0
Qualifications: one parent has at least baccalaureate level		
Yes	2 729	52.5
No	2 468	47.5
Father's employment situation		
Employed	3 472	66.8
Unemployed	274	5.3
Retired	387	7.5
Inactive	148	2.9
Undisclosed	916	17.6
Mother's employment situation		
Employed	3 687	70.9
Unemployed	413	8.0
Retired	149	2.9
Inactive	751	14.5
Undisclosed	197	3.8
Size of urban area		
2,000 inhabitants	906	17.4
Between 2,000 and 4,999 inhabitants	228	4.4
Between 5,000 and 9,999 inhabitants	310	6.0
Between 10,000 and 19,999 inhabitants	256	4.9
Between 20,000 and 49,999 inhabitants	467	9.0
Between 50,000 and 99,999 inhabitants	446	8.6
Between 100,000 and 199,999 inhabitants	403	7.8
Between 200,000 and 1,999,999 inhabitants	1 537	29.6
Paris agglomeration	644	12.4
	Mean	Standard deviation
Parents' standard of living	1984.3	19.1

Sources: ENRJ, 2014.

different from zero. In this analysis, the proportion of efforts correlated to the circumstances is included in the efforts coefficient. Inequalities linked with this correlation are therefore implicitly considered to be fair, which is in line with Barry's view (Barry's scenario).

We perform an additional analysis to consider inequities relating to the correlation between efforts and circumstances as unfair, in line with the view of Roemer (1998), for whom only the proportion of efforts not linked to circumstances is fair. Formally, this means integrating into the circumstances the proportion of efforts correlated with them and removing the efforts. For each efforts variable, we identify the correlation with the set of circumstances variables based on Model 2:

Model 2: $$E_i = \alpha + \theta C_i + \varepsilon_i \quad (3)$$

The residual ε_i then gives a measurement of relative effort, i.e. the proportion of choices independent of the circumstances. The estimated residuals from Model 2, which we note as $\hat{\varepsilon}_i$, are the efforts not linked to the circumstances. Model 2 is estimated using a linear probability model for each efforts variable (main activity, level of educational qualification, not living in the parental home, individual health cover and individual financial resources). The residuals are obtained directly and are then substituted for the efforts variables in equation 2.

Model 3 then allows the probability of non-use to be modelled in accordance with needs, circumstances and relative efforts, including the residual estimated by Model 2 in Model 3 in place of the effort variable:

Model 3:

$$y_i = \alpha + \sum_j \beta_j b_{j,i} + \sum_k \gamma_k^R c_{k,i} + \sum_l \delta_l \hat{\varepsilon}_{l,i} + \nu_i \qquad (4)$$

According to the Frisch-Waugh-Lowell theorem: $\gamma^R = \gamma + \delta \times \theta$. The coefficient γ^R includes the portion of the efforts that is correlated with the circumstances. This is in line with Roemer's view (Roemer's scenario). Again according to the Frisch-Waugh-Lowell theorem, the coefficients associated with relative efforts are the same as in Model 1, $\widehat{\delta}_l$ is unchanged. The coefficients for the needs variables (β_j) are not impacted and are therefore similar to those in Model 1. The greater the difference between $\widehat{\gamma^R}$ and $\widehat{\gamma}$, the more that will indicate a strong correlation between circumstances and efforts and an indirect effect of circumstances on non-use of healthcare by efforts.

2.2.2. Assessment of the Contribution of Circumstances to Inequalities in Non-Use of Healthcare

In order to measure the contribution of circumstances to inequality in the non-use of healthcare, we use variance as a measurement of inequality.[4] Shorrocks (1982) demonstrates that variance can be decomposed by source. In order to assess the respective contributions of circumstances and efforts, we adapt the method proposed by Jusot *et al*. (2012, 2013) on health inequalities and we estimate the probability of non-use of healthcare for an individual i based on Model 1:

$$\widehat{y_i} = \hat{\beta} B_i + \hat{\gamma} C_i + \hat{\delta} E_i \qquad (5)$$

where $Y_B = \hat{\beta} B_i$ is the portion explained by the needs, $Y_C = \hat{\gamma} C_i$ is the portion explained by the circumstances and $Y_E = \hat{\delta} E_i$ is the portion explained by the efforts.

The variance of the estimated probability of non-use ($\sigma^2\left(\hat{\gamma}\right)$) can be decomposed as follows:

$$\sigma^2\left(\hat{\gamma}\right) = cov\left(Y_B, \hat{\gamma}\right) + cov\left(Y_C, \hat{\gamma}\right) + cov\left(Y_E, \hat{\gamma}\right) \qquad (6)$$

where each of the covariances gives the contribution of each source to the inequality. The covariance between non-use and circumstances provides a measurement of the inequalities of opportunity in the non-use of healthcare. This result is the variance decomposition in accordance with Barry's scenario. The procedure is repeated based on Model 3 to obtain the variance decomposition in accordance with Roemer's scenario.

3. Analysis of the Non-Use of Healthcare

3.1. Inequality of Opportunity

The analysis of the associations between non-use of healthcare and circumstances makes it possible to reveal the factors at work in the creation of inequalities of opportunity in the non-use of healthcare among young people. The most significant circumstance variable is being covered by the parents' insurance (Table C1-1 of Online Complement C1 – see the link to the Online complements at the end of the article). Being covered by complementary parental health cover is negatively correlated with the probability of non-use. The healthcare cost reduction function of complementary health cover seems to be confirmed by the highest coefficient for barrier refusals (Table C1-2 of Online Complement C1) and for non-utilisation of specialists and dentists, the healthcare which has, on average, the greatest remaining cost.

4. A normalised and globally accepted measurement of horizontal inequities in the utilisation of healthcare according to income is the concentration index (O'Donnell et al.*, 2007). This measurement has the advantage of providing a single indicator for inequities in the use of healthcare throughout the income distribution range, considering all income-related inequalities as unfair and the inequalities related to healthcare needs as fair. It therefore has the disadvantage of not taking into account sources of inequality that are not correlated with income. It also does not make it possible to identify whether the differences in utilisation observed in accordance with income are linked to barriers to access to healthcare or whether they are freely chosen by individuals in view of their preferences. For these reasons, and given our object of study, we adopt the method of variance decomposition.*

Surprisingly, the parental standard of living variable is not significantly associated with non-use. It is possible that the effects of the parents' economic situation on non-use are identified by the efforts variables or by the other circumstances variables related to the parents (parental activity, parental vital status, parental relationship status and at least one parent born outside France). As the associations are generally robust to both specifications, the second explanation seems to be the most probable. This indicates the existence of inequalities of opportunity linked to a direct and indirect effect of the circumstances on the use of healthcare.

Several variables also appear to be sources of fair inequalities. Among the efforts variables, the activity variables of the young person are significantly associated with non-use, particularly being unemployed, which appears to be an indicator of economic insecurity. The level of educational qualifications is negatively correlated with non-use, indicating social inequalities. Having individual complementary health cover, compared to not having any, is significantly and negatively correlated with non-use. In addition, the not living in the family home variable is also significantly correlated with all types of use, but whether such correlation is negative or positive differs by speciality.

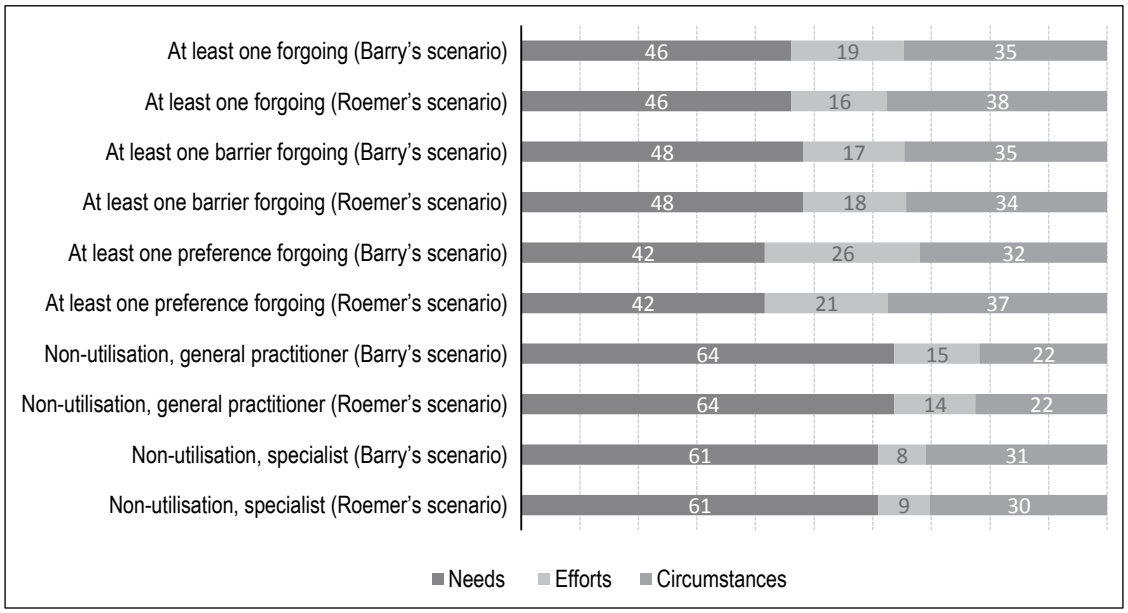
3.2. Decomposition of the Inequality of Non-Utilisation

In order to measure the magnitude of the fair and unfair inequalities, we study the contribution of the circumstances, efforts and needs to the variance predicted by the linear probability models presented above, in accordance with Barry's scenario and Roemer's scenario.

For all our non-utilisation indicators, the variables that contribute most to the variance are those relating to needs (Figure), which suggests that the healthcare system achieves its primary objective of vertical equity in access to healthcare, including among young adults. However, for the refusal variables, the proportion of the variance explained by needs is lower than for the non-utilisation variables (a maximum of 48% for refusal and a minimum of 61% for non-utilisation). This seems to be the result of the difference in the contribution of the gender variable to inequality in non-utilisation and to inequality in refusal (Tables 4 and 5). We also note that the contribution of needs varies according to speciality (Figure A-I in the Appendix).

The proportion for circumstances is greater than for efforts, which demonstrates the importance

Figure – **Relative contributions of needs, efforts and circumstances to the variance of the variables for the non-utilisation of healthcare (as a %)**



Reading Note: Needs explain 46% of the predicted variance in the probability of having at least one foregone health care if correlation of circumstances and efforts is included in the efforts (Barry's scenario).
Sources: ENRJ, 2014.

of unfair inequalities compared to fair inequalities. The contribution of circumstances is higher for foregone health care variables than for the non-utilisation variables. The contribution of circumstances is greatest in Roemer's scenario for at least one refusal (38%). In this scenario, taking into account the correlation between circumstances and efforts mechanically increases the weight of circumstances for all non-use and foregone indicators. The difference between the two scenarios is more or less marked depending on the speciality concerned.

These differences are associated with the different contributions of certain individual variables (Tables 4 and 5). Among the circumstances, of all the parental variables, being covered by parental insurance is often the one that contributes most to explaining inequalities of opportunity. Then comes the size of the urban area, which hints at the important role of healthcare availability. Among the other circumstances, the parents being separated rather than together and the father's activity status are the most important contributors to explaining the variance of non-use.

In respect of efforts, not living in the parental home is the variable that contributes most to inequality in the case of refusal, but its contribution is less in the case of non-utilisation. The level of educational qualification is the main source of fair inequalities in preference non-utilisation and refusal. However, the effort variable is the one for which the contribution decreases most in Roemer's scenario. Circumstances therefore have a strong effect on non-use and this effect is mainly due to the level of educational qualification.

There are differences according to the speciality for which the non-utilisation is observed. In

Table 4 – **Contributions of the needs, efforts and circumstances variables to inequalities in non-use in both scenarios (as a % of the variance)**

	General practitioner		Specialist	
Scenario	Barry's	Roemer's	Barry's	Roemer's
Variance explained	0.0060	0.0060	0.0069	0.0069
Needs	*63.7*	*63.7*	*60.9*	*60.9*
Age	12.0	12.0	17.4	17.4
Perceived health	5.4	5.4	1.6	1.6
BMI	0.2	0.2	1.3	1.3
Female	33.1	33.1	25.6	25.6
Is restricted	1.9	1.9	5.5	5.5
Has a chronic illness	11.1	11.1	9.5	9.5
Efforts	*14.6*	*13.9*	*8.1*	*8.9*
Indivdual's main activity	5.0	4.8	6.2	4.7
Individual's educational qualification	12.8	11.9	4.0	5.0
Individual health cover	-3.9	-3.2	-5.6	-3.5
Not living in the parental home	0.3	0.1	0.6	0.4
Young person's financial resources	0.4	0.4	3.0	2.2
Circumstances	*21.7*	*22.4*	*30.9*	*30.2*
Parental health cover	8.1	7.4	12.2	12.3
Vital status of the parents	0.4	1.0	0.1	0.3
Parents' place of birth	1.0	1.2	3.4	3.7
Parents are separated	0.1	0.0	0.2	0.3
Parents' standard of living	0.1	0.6	1.3	2.0
Educational qualification of the parents	-0.5	-0.2	1.3	0.7
Father's activity status	5.5	5.4	3.3	2.2
Mother's activity status	2.0	2.3	5.1	4.7
Size of urban area	5.0	4.8	4.0	4.0

Reading Note: Age explains 12% of the predicted variance of the probability of not having consulted a general practitioner when the correlation of circumstances and effort is included in the effort (Barry scenario).
Sources: ENRJ, 2014.

Table 5 – **Contributions of the needs, efforts and circumstances variables to inequalities in forgoing in both scenarios (as a % of the variance)**

	At least one forgoing		At least one barrier forgoing		At least one preference forgoing	
Scenario	Barry's	Roemer's	Barry's	Roemer's	Barry's	Roemer's
Variance explained	0.0078	0.0078	0.0051	0.0051	0.0017	0.0017
Needs	*46.0*	*46.0*	*48.0*	*48.0*	*41.5*	*41.5*
Age	10.7	10.7	19.8	19.8	2.8	2.8
Perceived health	21.0	21.0	13.3	13.3	26.0	26.0
BMI	1.8	1.8	2.1	2.1	0.8	0.8
Female	1.7	1.7	6.0	6.0	0.5	0.5
Is restricted	3.9	3.9	3.1	3.1	3.9	3.9
Has a chronic illness	6.9	6.9	3.7	3.7	7.4	7.4
Efforts	*19.2*	*16.4*	*17.3*	*17.6*	*26.7*	*21.1*
Individual's main activity	6.1	6.0	8.1	8.8	7.6	6.1
Individual's educational qualification	5.2	3.8	3.7	3.1	12.9	10.6
Individual health cover	-5.7	-3.9	-5.1	-2.4	-1.9	-1.7
Not living in the parental home	13.3	10.2	10.9	8.2	6.5	4.6
Young person's financial resources	0.2	0.4	-0.2	-0.1	1.6	1.5
Circumstances	*34.8*	*37.6*	*34.7*	*34.3*	*31.9*	*37.4*
Parental health cover	11.3	13.2	11.9	12.1	6.8	10.4
Vital status of the parents	2.8	3.6	3.1	3.9	0.3	0.6
Parents' place of birth	2.5	1.9	2.7	2.4	0.5	0.2
Parents are separated	4.8	5.5	1.8	2.2	7.5	8.9
Parents' standard of living	1.4	1.5	1.0	1.4	0.5	0.4
Educational qualification of the parents	-0.8	-1.0	1.1	-0.3	0.8	0.5
Father's activity status	5.9	5.1	7.9	6.6	3.0	3.1
Mother's activity status	0.8	0.8	1.0	0.7	1.6	2.0
Size of urban area	6.0	7.0	4.1	5.2	10.9	11.4

Reading Note: Perceived health accounts for 21% of the predicted variance of the probability of having at least one forgoing when the correlation of circumstances and effort is included in the effort (Barry scenario).
Sources: ENRJ, 2014.

particular, the nature of the inequality of non-utilisation of a gynaecologist appears to be very different from that observed for the other indicators (see Table A-1 in the Appendix). The variance appears to be less explained by healthcare needs and it is the efforts variables that contribute most to the variance. One possible explanation is that use of gynaecological healthcare is essentially preventive, for contraceptive reasons in particular (Cohen *et al*., 2000). It would therefore be less linked to other health problems and would be more determined by individual preferences. We see that circumstances nevertheless play a significant role, contributing 24% of the variance in Barry's scenario and 30% in Roemer's scenario.

It can be noted that having individual complementary cover contributes negatively to the variance of the estimated probability of non-utilisation. Compared to having no cover, having complementary cover decreases the probability of non-use and reduces the deviation from the sample average of non-use. These two negative effects make a positive contribution to the variance of the estimated probability of non-utilisation.[5] This effect, which is expected, is that observed for the parents' complementary health cover. However, on average, there is more non-use among young people with individual cover than for the sample as a whole, which increases the deviation from the average of non-use for the sample. Therefore, contrary to the expected effect, individual complementary health cover contributes negatively to the variance, which explains the negative contribution of individual health cover.

5. As a reminder, the contribution of a variable is the product of the coefficient of the variable in the models explaining non-use and the covariance of that variable with the estimated probability of non-use.

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The article analyses the fair and unfair inequalities in the non-use of healthcare, an under-studied issue in France for the young adult population.

The determining factors of the use of healthcare are not specific to this population, our results are in line with those in the literature for the general population: being female, having poor health and having complementary health cover are positively linked to use. Our results are consistent with those of Ménard & Guignard (2013). We find a positive association between the use of a general practitioner and the young person's educational qualification level. We reveal the association between non-use and several parental variables, which suggests the persistence of the role of circumstances in non-use beyond the age of responsibility.

While the literature on inequalities in the use of healthcare focuses on inequalities according to standard of living, surprisingly, the parents' standard of living and the young person's financial resources do not appear to be linked to non-use, once the other determining factors are controlled for. One explanation would be that the indicator for the young person's financial resources does not adequately reflect their overall social situation because of its interdependence on their employment situation. For those who are unemployed, the financial resources reflect the parental support and social benefits received. For those who are employed, the main financial resource is their salary but, as young people are at the beginning of their careers, this salary is not stable and it is therefore also not a good indicator of standard of living. These results therefore show the importance of considering sources of horizontal inequity in access to healthcare, without remaining restricted, as analyses that use concentration indices (Barbosa & Cookson, 2019) are, to inequalities in use throughout the distribution of incomes.

The decomposition of predicted inequalities in the non-use of healthcare by source shows that the strongest contribution is that made by healthcare needs. This suggests that it is, first and foremost, a case of fair inequalities, reflecting a system that respects the principle of vertical equity in the use of healthcare. The contribution of efforts, which are a source of fair inequalities, is lower than that of circumstances, which are a source of unfair inequalities. Our results thus show the importance of circumstances in explaining inequalities in the non-use of healthcare and the extent of inequalities of opportunity.

With regard to the factors at work in the creation of these unfair inequalities, the role of parental complementary health cover is crucial. By reducing the cost of healthcare and thus facilitating access to healthcare for those who have it, this complementary cover contributes to inequalities in non-utilisation. In addition to non-coverage, heterogenous quality of cover offered by different complementary health cover policies could be a source of inequalities in the non-use of healthcare. It can be hypothesised that parental complementary health cover provides better coverage than cover taken out on an individual basis, given the cost of the most comprehensive policies.

Data from the ENRJ make it possible to take many variables into consideration, albeit with a greater number of circumstance variables than effort variables. In particular, the survey does not provide information on risky behaviour in the area of health. This may lead to an overestimation of the relative proportion of inequalities that can be explained by circumstances, thus overestimating unfair inequalities and, in contrast, underestimating fair inequalities. Furthermore, the literature on inequalities of opportunity has shown the importance of social reproduction, whether this involves the intergenerational transfer of the level of educational attainment or income (see Ferreira & Peragine, 2015, for a review of the literature). Given that not all of the population in our study have finished their education, and that the salary level or occupation is not stable at the beginning of working life, it can be assumed that the correlation between circumstances and efforts may be under-estimated.

The data also do not allow us to study the use of mental health services, despite the fact that policies, such as the *Pass santé Jeunes* (Youth health Pass), have been put in place to improve access to psychologists.

Another limitation of our analysis is the low proportion of inequalities for which we provide an explanation, which is common in the analysis of inequalities of opportunity in the field of health (Jusot & Tubeuf, 2019) and stems from the low variance explained by the explanatory variables in the models. This is one of the limitations of using a parametric method in the

analysis of inequalities. Instead, this method allows for the decomposition of inequalities.

In this analysis, we have assumed that the age of consent is achieved at the age of legal responsibility and, therefore, that all the preferences (and therefore efforts) of young people who have reached full age must be respected, which is consistent with medical practice: up to the age of 18, parents must give their consent for surgical procedures. However, it is possible for a minor to consult a doctor without their parents being informed. It would therefore be conceivable to adopt an age of consent below the age of 18, as has been possible in other studies (e.g., Hufe *et al*., 2017). However, this is not possible with the ENRJ.

Despite these limitations, the results presented here demonstrate the importance of circumstances in explaining inequalities in the non-use of healthcare among young people. They stress the importance of taking them into consideration in policies aimed at reducing inequalities in non-use. Taking parental resources into account when allocating support for accessing healthcare and providing good-quality complementary cover for the young people who need it most appear to be possible avenues for a policy to combat inequalities of opportunity in the use of healthcare. More generally, understanding inequalities in the non-utilisation of healthcare among young adults may provide an explanation for the increase in the social health gradient seen during the transition from adolescence to adulthood (Currie & Stabile, 2003; Sweeting *et al*., 2016) and thus a means of reducing health inequalities (Marmot *et al*., 2008; White *et al*., 2009).

By showing the extent of inequalities of opportunity in the use of healthcare, this research also helps to provide an understanding of how inequalities of opportunity in health are created. From the perspective of combating inequalities of opportunity in health, this demonstrates the importance of monitoring them throughout the life cycle. □

Link to the Online Complement: https://insee.fr/fr/statistiques/fichier/4514417/ES-514-515-516_Jusot_Mignon_Complements.pdf

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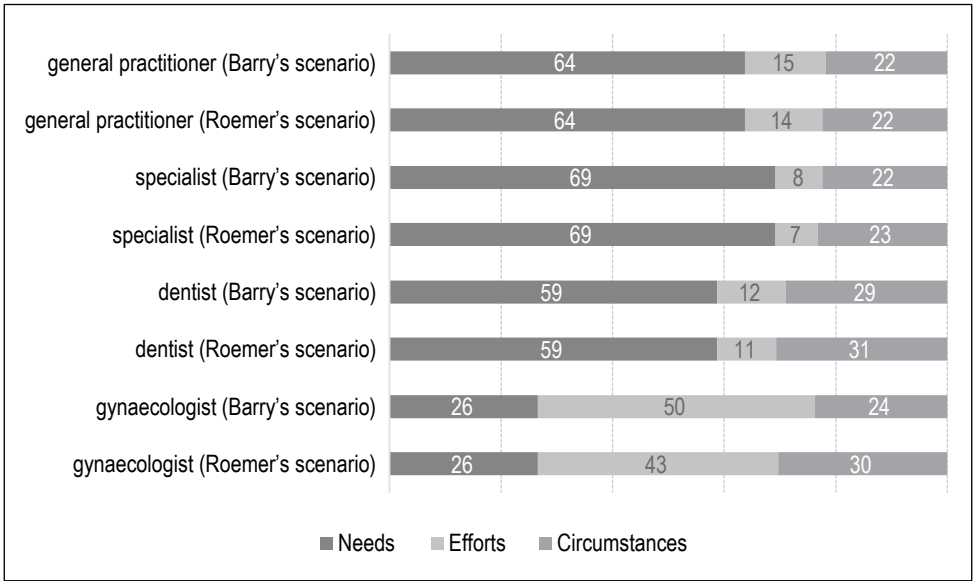
APPENDIX

Figure A-I – **Relative contributions of needs, efforts and circumstances to the variance of the variables for non-utilisation of healthcare, by speciality (as a %)**



Reading Note: Needs explain 64% of the predicted variance in the probability of having not used a general practitioner if correlation of circumstances and efforts is included in the efforts (Barry's scenario).
Sources: ENRJ, 2014

Table A1 – **Contributions of the needs, efforts and circumstances variables to inequalities in non-use in both scenarios (as a % of the variance)**

	General practitioner		Specialist		Dentist		Gynaecologist	
Scenario	Barry's	Roemer's	Barry's	Roemer's	Barry's	Roemer's	Barry's	Roemer's
Variance explained	0.0060	0.0060	0.0165	0.0165	0.0081	0.0081	0.0145	0.0145
Needs	*63.7*	*63.7*	*69.2*	*69.2*	*58.8*	*58.8*	*26.3*	*26.3*
Age	12.0	12.0	6.3	6.3	50.2	50.2	25.1	25.1
Perceived health	5.4	5.4	9.9	9.9	0.1	0.1	0.0	0.0
BMI	0.2	0.2	0.5	0.5	3.1	3.1	-0.1	-0.1
Female	33.1	33.1	16.5	16.5	4.4	4.4		
Is restricted	1.9	1.9	14.3	14.3	0.1	0.1	1.2	1.2
Has a chronic illness	11.1	11.1	21.6	21.6	0.8	0.8	0.2	0.2
Efforts	*14.6*	*13.9*	*8.4*	*7.5*	*12.1*	*10.5*	*50.0*	*43.3*
Young person's main activity	5.0	4.8	6.8	5.5	7.5	6.6	8.7	8.7
Young person's level of educational qualification	12.8	11.9	4.8	4.1	2.2	3.0	7.0	5.9
Individual health cover	-3.9	-3.2	-6.0	-3.8	-7.5	-6.6	15.7	15.5
Not living in the parental home	0.3	0.1	2.2	1.2	8.7	5.7	7.1	4.9
Young person's financial resources	0.4	0.4	0.5	0.4	1.3	1.7	11.4	8.2
Circumstances	*21.7*	*22.4*	*22.4*	*23.3*	*29.1*	*30.7*	*23.7*	*30.4*
Parental health cover	8.1	7.4	12.0	12.6	16.6	17.8	-9.0	-4.8
Vital status of the parents	0.4	1.0	0.1	0.3	2.1	2.4	0.2	0.3
Parents' place of birth	1.0	1.2	0.3	0.3	-0.2	-0.2	4.2	5.3
Parents are separated	0.1	0.0	0.6	0.9	1.8	2.1	4.0	3.7
Parents' standard of living	0.1	0.6	0.9	1.5	0.1	0.2	7.0	9.4
Educational qualification of the parents	-0.5	-0.2	2.4	2.5	0.9	0.5	0.4	-0.3
Father's activity status	5.5	5.4	1.2	0.7	-1.1	-1.3	2.8	2.9
Mother's activity status	2.0	2.3	2.5	2.2	1.0	1.1	7.7	7.7
Size of urban area	5.0	4.8	2.5	2.3	7.8	8.1	6.5	6.3

Reading Note: Needs explain 64% of the predicted variance in the probability of not having consulted a general practitioner when the correlation of circumstances and effort is included in the effort (Barry scenario).
Sources: ENRJ, 2014.

Have Young Adults' Opinions on the Social Role of the State Changed since the 2008 Economic Crisis?

Adrien Papuchon*

Abstract – The 2008 economic crisis, which has had a significant impact on young adults' entry into the labour market, may have changed their opinions on social policies and expenditure. Data from the *International Social Survey Programme* (ISSP, 2006, 2016) allow analysis and comparison of these opinions and their evolution in 12 European countries, as well as in the United States and New Zealand. We also examine the differences between the opinions of young adults and other adults and their evolution over time. In order to take into account differences in national contexts, we use the standard typology of welfare state regimes. Young adults' support for public intervention in social issues increased between 2006 and 2016, except in the Scandinavian countries. Differences of opinion with their elders have increased in liberal countries and decreased in conservative countries, while the desire for increased social welfare remains high in countries where social welfare was least developed.

JEL Classification: C11, H51, H53, H55, I38
Keywords: welfare state, young adults, international comparison, public opinion, social policy, social expenditure, economic crisis

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

* *DREES (Adrien.PAPUCHON@sante.gouv.fr)*

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"Youth" is a stage of the life cycle characterised by a process of increased autonomy from one's parents, which is primarily based on the gradual acquisition of financial independence, for which access to employment is crucial. The economic crisis that was triggered in 2008 may have significantly affected this transition. Firstly, as new – and recent – entrants to the labour market, young people in many countries have experienced a deterioration of their situation, marked by a sharp rise in their unemployment rate. Secondly, they were able to see the support they received during that transition (to finance studies, obtain a driving licence, rent or buy a home, etc.) diminish, whether in the form of public support subject to reductions or support received from their families, which themselves may have been affected by the crisis. How has this experience of the crisis affected their opinions on the role of the state? We propose some responses to this question in this article.

More specifically, we focus on the evolution of young adults' opinions in several countries where the state should intervene and the desirable evolution of social expenditure. We also focus on the differences between the opinions of young adults and other adults and their evolution: have differences in opinion across age groups on the role of the state widened in the years following the crisis?

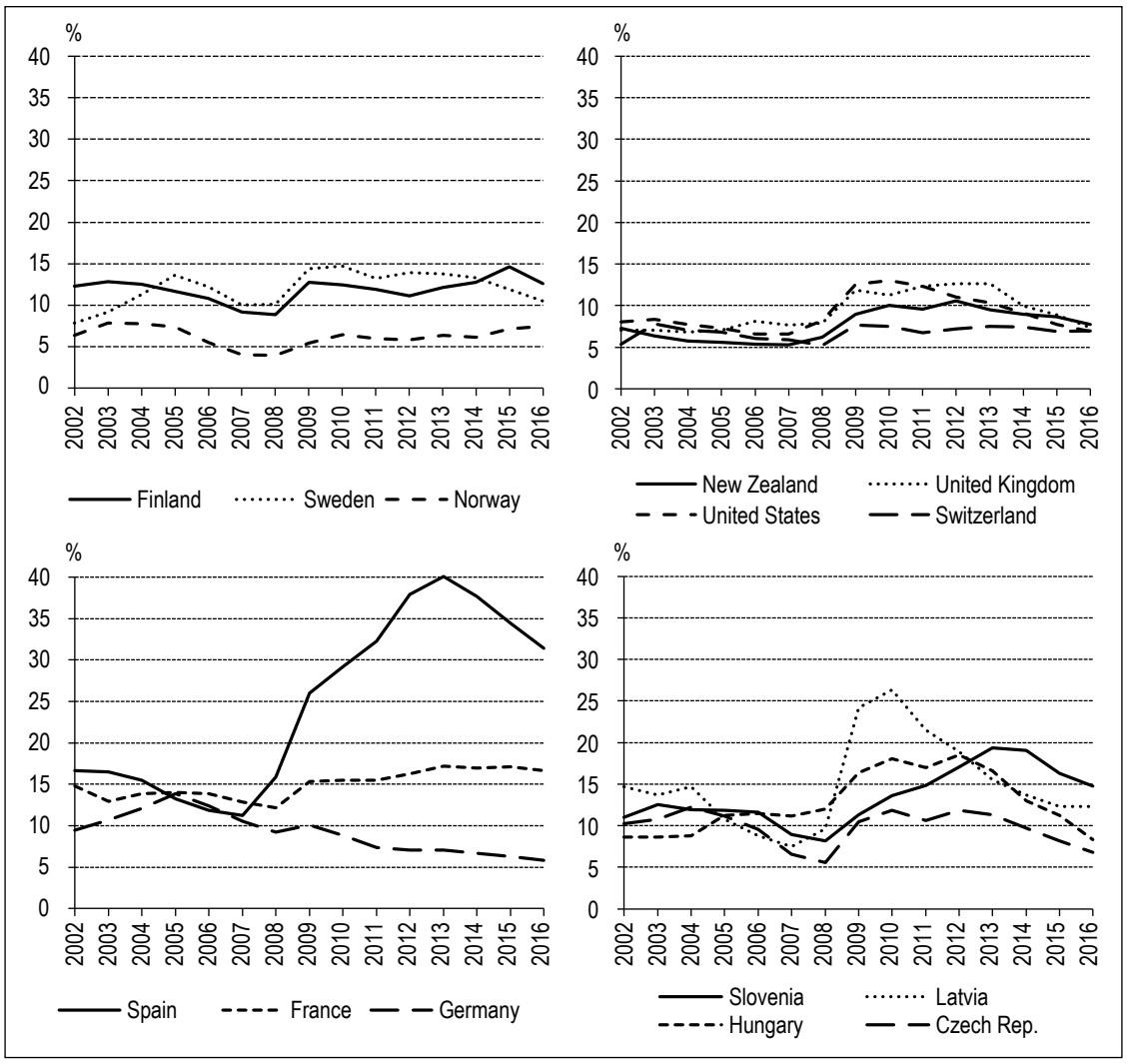
To that end, the data from the *International Social Survey Programme* (ISSP), the 2006 and 2016 editions of which focused on the role of the state, provide valuable insights. They make it possible to analyse the opinions of young adults – an issue on which work remains infrequent (Chevalier, 2018b; Garritzmann *et al*., 2018) – and their evolution during this period of crisis. The data we use here cover 14 countries: France, Germany, Spain, Finland, Sweden, Norway, the United States, the United Kingdom, New Zealand, Switzerland, Hungary, the Czech Republic, Slovenia and Latvia.

Comparing several countries requires taking into account the range of national contexts. Firstly, there is the context of the labour market situation for young people. In virtually all the countries studied, the unemployment rate for those aged 20-29 thus rose sharply in the years following 2008, with Germany being the exception at one extreme, where the unemployment rate continued its downward trend, and Spain at the other extreme, where it rose by an exceptional amount, reaching as high as 40% in 2013 (Figure I). In 2016, the unemployment rate for those aged 20-29, in most cases, remained higher than its 2008 level or just slightly lower. Moreover, this downturn in people entering the labour market does not take into account young people who may have postponed their entry due to the economic situation. These developments are reminiscent of those highlighted by Chauvel (1998), for France in the late 1990s, and in other work on previous recessions (Oreopoulos *et al.*, 2012). The most recent data available also show that, in 2013, the average wage for those aged 15-29 remained below its 2008 level in five countries (Hungary, Czech Republic, Spain, United Kingdom and United States), which puts into perspective the reassuring conclusions that could be drawn from the low unemployment rates in countries such as the United Kingdom and the United States.[1] These developments are all the more concerning given that the deterioration in the conditions of entry into the labour market impacts on later trajectories: in 2012, the unemployment rate for the cohort that entered the labour market in 2008 remained lower than that of the cohort that entered the labour market before the crisis (OECD, 2016, pp. 106–107).

Furthermore, the range of national contexts also relates to the variation of social welfare schemes, in particular. In order to take this into account, we will differentiate between the countries studied using the now standard typology of welfare state regimes defined by Esping-Andersen (1990). The initial typology established three distinct regimes characterised by a degree of "decommodification",[2] a different articulation of the roles of the state, the market and the family in the allocation of social resources and, from an institutional point of view, specific definitions of the right to collective solidarity (Arts & Gelissen, 2001).[3] The "social-democratic" regime (characteristic of Scandinavian countries) is said to be "universal", insofar as the rights that it guarantees are to benefit all citizens. The "liberal" model (United States, United Kingdom, etc.) is based, in particular, on a minimum safety net – which is why this model is also called the "residual"

1. OECD data. Information not available for Slovenia, Latvia, New Zealand and Switzerland.
2. The degree to which individuals, or families, can uphold a socially acceptable standard of living independently of labour market participation.
3. Subsequently, additional dimensions have been taken into account, such as the degree of "defamilialisation" (McLaughlin & Glendinning, 1996), and there has been much debate about the scope of the developments experienced by these different systems (Pierson, 2002).

Figure I – **Unemployment rate for people aged 20-29**



Sources and Coverage: OECD; people aged 20-29, living in the countries mentioned; author's calculations.

model[4] – intended for those in society deemed unable to meet their basic needs through labour market participation. Lastly, a third model known as the "conservative" or "Bismarckian" model, with which France, Germany, Belgium and Austria are generally associated, relies more on income maintenance through a compulsory social insurance system. Later work (e.g. Ferrera, 1996; Katrougalos, 1996) introduced an additional model characteristic of southern European countries, known as the "mediterranean" or "family" model, in which – among other things – family support plays a more decisive role.

The rest of the article is organised as follows: in the first section, we discuss how the crisis may have affected young adults' opinions on the role of the state and social policies and we set out our main hypotheses. After a review of the data used, the second section presents the initial descriptive results. The third section provides a statistical analysis aimed, in particular, at determining the effects of age, country and period. Finally, the last section establishes the evolutions observed by social welfare scheme.

4. Associated with the liberal model by Esping-Andersen due to the limited role of social policies and the importance of means-tested schemes, some studies have highlighted the specific characteristics of the systems in Australia and New Zealand (less restrictive thresholds and more moderate pre-support inequalities). Nevertheless, most of the articles listed by Arts & Gelissen (2002) classify New Zealand among the liberal regimes.

1. The Potential Impact of the 2008 Crisis on Young Adults' Opinions on Social Policies and the Role of the State

Though it is likely that the experience of the crisis has had an impact on young people's views of state interventions and social welfare policies, it is difficult to anticipate the trend – especially at international level – due to the number and instability of the factors involved.

Generally speaking, opinions and attitudes towards the social welfare system can be guided by whether individuals perceive themselves more as beneficiaries or contributors (Svallfors, 1997). The groups at greatest risk of unemployment – such as young people – would thus be more supportive of unemployment benefits, as they are more likely to become beneficiaries of them and such protection secures their current social situation relatively more than that of the least exposed categories. A deterioration of the labour market situation for young people, higher educational costs or a significant reduction in family resources could lead more young people to adopt a stance in favour of wider public intervention.

A person's opinion may also be affected by the fact that many people or an increasing number of people are affected by a risk. In this case, it is the assessment of the social phenomena to which the public policies relate that changes. For example, the greater the risk of unemployment, the less likely the unemployed would be deemed personally responsible for their situation and the more legitimate the collective coverage of the risk of unemployment would appear to be in the eyes of the population (Blekesaune, 2007; Blekesaune & Quadagno, 2003; Pfeifer, 2009).

Finally, individuals take into account not only their current situation, but also the likely evolution of their needs and rights to social welfare over the course of their life: young people may, for example, have an attitude similar to that of older people in relation to pensions or health expenditure if they believe that these will eventually benefit them; or they may have opposing views if they feel, on the contrary, that these rights will disappear over the coming decades. For example, the 2008 crisis probably shook confidence in the sustainability of the social welfare system in France (Grislain-Letrémy & Papuchon, 2017), causing a significant but temporary drop in support for universal social welfare cover (Papuchon, 2018b).

Furthermore, opinions can also be influenced by the national social welfare context. The social-democratic regime is associated with a greater aversion to income inequality and favours an extensive view of the role of the state. In contrast, the meritocratic justification of inequalities is more widespread in liberal regimes than in other national contexts, together with the notion that public social welfare should intervene as a last resort only. The Bismarckian regime, which promotes a so-called "principle of equity" by legitimising the link between provision and contribution, leads to a fairly broad view of the role of the state, but also to economic inequalities being considered more legitimate than in the Scandinavian countries (Arts & Gelissen, 2001; Svallfors, 1997).

However, differences of opinion between countries have often proved to be less "mechanical" and, ultimately, difficult to explain by the type of social welfare scheme (Blekesaune, 2007; Blekesaune & Quadagno, 2003; Jaeger, 2006). A consensus seems to be emerging on the need to take into account, in addition to the type of social welfare scheme and the individual characteristics, the level of social expenditure (Jakobsen, 2011), the internal heterogeneity of the schemes and the risks covered (Pfeifer, 2009; Shaw, 2009) and the evolution of the economic and social context.

By framing the funding and distribution of benefits around specific definitions of the objectives of the social welfare system and its beneficiaries, social welfare policies do not only contribute to the dissemination of specific definitions of the right to collective solidarity among the population. Social policies also contribute significantly to the way in which the transition into adulthood takes place, the manner in which young people and their contemporaries live and the respective roles of public schemes, the family and the market in this process (Gaviria, 2005; Van de Velde, 2008; Thévenon, 2015; Chevalier, 2018a). To a certain extent, these phenomena should be reflected in young adults' conceptions of social welfare policies and the role of the state, especially as the intensity of the crisis and its impact on patterns of access to adulthood vary from country to country (Papuchon, 2014; Van de Velde, 2015). Specifically, with that in mind, the strong links between social welfare schemes and models of transition into adulthood should lead to young people's concepts being close to those of their parents, aside from the effects of their individual characteristics.

The issues of relationships between age groups or generations has become emblematic of discussions on the appropriateness and sustainability of social welfare regimes, embodied in the opposition between young working people and retirees. Salary conditions tend to vary from one cohort to another, due to changes in job structure, the degree of career continuity, the evolution of salaries and the level of insecurity and, since the economic situation at the point of entry into adulthood impacts the entire trajectory of individuals (scaring effect), its deterioration is reflected in generational inequalities: in all countries, at a given age, the cohorts that entered the labour market before 1975 have higher than average incomes, especially in the so-called "conservative" and "mediterranean" regimes (Chauvel & Schröder, 2014). The opinions of young adults on the social welfare system can therefore be expected to differ more from those of their elders in both of these types of national contexts, as well as in Central and Eastern Europe, where the shift towards a market economy has been achieved through a "generational policy" consisting, in particular, of limiting the political costs of deregulation by introducing support or maintaining certain protections for older workers (Vanhuysse 2006; Cerami & Vanhuysse, 2009).

In any case, to the extent that the 2008 crisis affected young adults more than retirees, it should have caused greater changes in the opinions of young people than in those of their elders. However, a number of studies covering the previous period conclude that there is a phenomenon of "parallel evolution" of opinion movements in various population groups (Page & Shapiro, 1992), and a trend common to all social groups seems to have emerged between 1990 and 2008 in 23 European countries: at the turn of the century, "*It is as if the Europeans interviewed were expressing a growing distrust of the market economy as an optimal means of distributing wealth*" (Gonthier, 2015). Another recent study on France also finds a parallel evolution of people's opinions of the social welfare system over the period 2010-2014 (Grislain-Letrémy & Papuchon, 2017).

From this brief review of the literature, we draw four major hypotheses:

- [H1] on the effect of the social welfare regime: the perceived role of the state is most extensive in the social-democratic regime (Scandinavian countries) and most restricted in liberal countries, with conservative and familial countries in an intermediate position.

- [H2] on the effect of the individual characteristics: support for social welfare expenditure depends on the immediate costs and benefits of the policies for individuals.

- [H3] on the effect of the crisis: the crisis causes an increase in support for public intervention between 2006 and 2016, and this increase is more pronounced among young adults than among their elders.

- [H4] on the opinion evolution trajectories (parallel publics): the opinions of young adults and those of people aged 65 or over evolve following a parallel trajectory.

2. Data, Indicators and Initial Statistical Overview

2.1. Data and Indicators

The data used are taken from the ISSP which, together with the "Values" surveys (*European Values Survey* and *World Values Survey*) and *Eurobarometers*, constitutes one of the three main traditions of international comparison surveys on views and attitudes (Bréchon, 2002). These surveys have been collecting comparative data on attitudes and opinions in industrialised countries since the mid-1980s, with one edition of thematic surveys being conducted each year, with a new edition every 10 years.

National samples (minimum 1,000 individuals) are created using a random sampling procedure[5] (Faaβ *et al*. 2008; ISSP, 2018). They are representative of the population living in ordinary housing, except in Norway and New Zealand, where their scope includes people living in institutions. The interview conditions can vary more from one country to another, although written self-surveying is the most common.[6] This variation can affect the quality of comparisons between countries, but it appears less problematic when the analysis focuses on the dynamics observable within each national context.

5. Stratification variables have been used, except in France, Norway and Sweden (as well as New Zealand in 2006).

6. In the Czech Republic, Germany (in 2006: self-surveying with the presence of the interviewer), Hungary, Latvia, Spain, Switzerland and the United States, the questionnaire is conducted face-to-face. Except in Germany, the method used to conduct the questionnaire is similar in 2006 and 2016.

We rely here mainly on data collected during the last two editions of the "Role of Government" module in 2006 and 2016.[7] The 14 countries selected[8] are countries from Europe and North America for which data and literature on social welfare regimes and social stratification are available, as well as New Zealand. The 2005 and 2015 editions of the ISSP ("Work Orientations") will be used occasionally to shed light on certain results. In order to ensure clear and appropriate limits for comparing different national contexts and sample sizes, young adults are considered to be respondents under 31 years of age, with the distinction between the youngest and the oldest within this age group – whose social profiles differ among themselves and between countries – to be deferred to subsequent work.

The ISSP therefore not only provides an opportunity to compare the opinions of young people and the differences between young adults and their elders in many countries, but also to determine how their opinions have evolved in the decade since the onset of the 2008 crisis. The issue of the impact of the social position of young people within their cohort, although important in the context of the problem in question (Irwin, 1996; Reeskens & Wim van Oorschot, 2012; Papuchon, 2018a), must be deferred to subsequent work due to the limited size of the samples available in each country (see Appendix 1).

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7. References of the databases used:
ISSP Research Group (2018), Role of Government V - ISSP 2016. https://doi.org/10.4232/1.12994; ISSP Research Group (2008), Role of Government IV - ISSP 2006. https://doi.org/10.4232/1.4700; ISSP Research Group (2017), Work Orientations IV - ISSP 2015. https://doi.org/10.4232/1.12848; ISSP Research Group (2013), Work Orientation III - ISSP 2005. https://doi.org/10.4232/1.11648.

8. See Appendix 1 for figures by country. Italy could not be included in the analysis as it did not participate in the 2006 edition of the ISSP. Denmark is excluded due to the coding of the "age" variable.

Box – **Questions on the Role of the State and the Desired Evolution of Social Welfare Expenditure and Construction of the Scores**

The *question on social expenditure* is phrased as follows:

"Listed below are various areas of government spending. Please show whether you would like to see more or less government spending in each area. Remember that if you say "much more", it might require a tax increase to pay for it".

Four major areas of expenditure are considered in this study:

- health;
- education;
- pensions;
- unemployment benefits.

The responses are in the form of a scale with five options: Spend much more / Spend more / Spend the same as now / Spend less / Spend much less.

The *question on the role of the state* is phrased as follows:

"On the whole, do you think it should or should not be the government's responsibility to..."

We consider six intervention areas:

- providing a job for everyone who wants one;
- providing healthcare;
- providing a decent standard of living for the elderly;
- providing a decent standard of living for the unemployed;
- reducing differences in income between the rich and the poor;
- providing financial support for students from underprivileged families.

Four responses were possible: Definitely should be / Probably should should be / Probably should not be / Definitely should be.

Construction of the two scores:

For desires regarding the evolution of expenditure (social expenditure score), each response saying that expenditure "should be much more" scores 2 points, each "spend more" response scores 1 point; 2 points are deducted for each "spend much less" response and 1 point is deducted for "spend less" responses; "spend the same as now" responses score 0.

For state interventions (role of the government score), the principle is the same: 2 points for "the government definitely should be responsible" responses, 1 point for "the government probably should be responsible" responses; 2 points are deducted for "the government should definitely not be responsible" responses, and 1 point for each "the government should probably not be responsible" response.

A negative score therefore indicates a desire to restrict social expenditure or a view of that the state should have a low level of intervention.

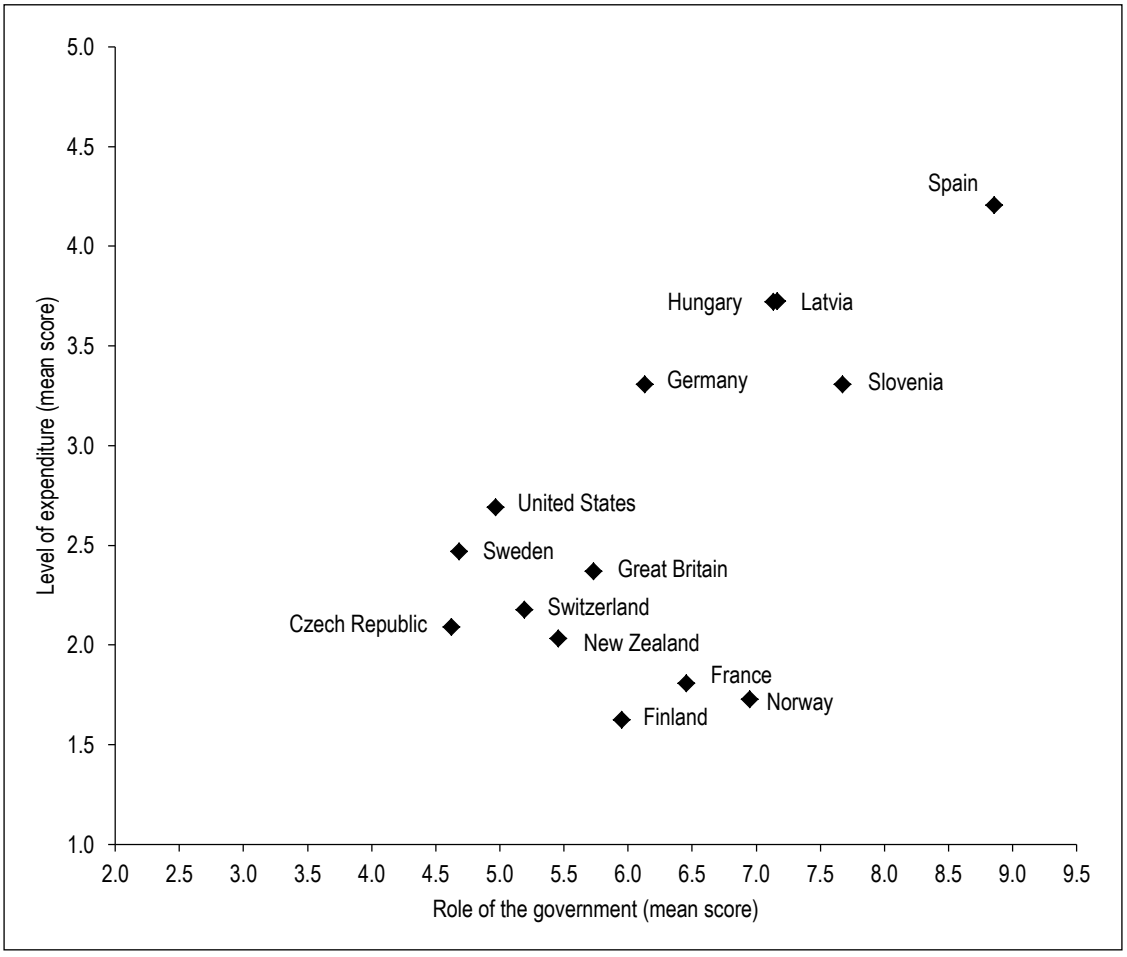
The distribution of the scores for all adults in 2006 and in 2016 is shown in Appendix 2.

We mainly use two sets of questions: the first concerns the desired evolution of the level of government expenditure, while the second concerns the extent of the role that the state should play in social welfare and financial redistribution. The responses make it possible to calculate two scores of support for state intervention: one on "social expenditure", the value of which depends on the desire for increased expenditure in relation to health, education, pensions and unemployment benefits, and the other on the "role of the state", the value of which depends on the opinion on the role that the state should play in various areas of intervention (see Box). These scores are then used to define a spectrum of opinions regarding public intervention, in which to situate the average opinions of young adults or "seniors" (aged 65 and over) in 2016, and to analyse changes between 2006 and 2016 in the various countries considered.

2.2. Young Adults and Public Intervention: Initial Descriptive Approach

Within the spectrum of opinions in 2016, the countries in which young adults have the most restrictive view of the role of the state are the Czech Republic, Sweden and the liberal countries (United States, Great Britain, New Zealand and Switzerland) (Figure II). At the other end of the spectrum is Spain, then the countries of Central and Eastern Europe (excluding the Czech Republic). In all of the countries considered, the responses tended to favour an increase in social expenditure, with a much higher demand in Spain and the countries of Central and Eastern Europe. Germany, France, Finland and Norway are in an intermediate position with regard to the role of government; nevertheless, it is in the last three countries that the desire for an increase in social expenditure is least pronounced (France and Finland are the first

Figure II – **Young people's opinions on the role of the state and social expenditure in 2016**



Sources and Coverage: ISSP 2016; people aged 18-30.

and third-placed countries in the EU-15 in terms of the share of GDP devoted to financing social services), while Germany is instead among the countries in which the demand for more social expenditure is stronger.

As expected (H1), the responsibilities of the state are viewed the most narrowly in liberal countries, while conservative countries are in an intermediate position. In contrast, the position of Spain and the Scandinavian countries is fairly unexpected. This is particularly the case in Spain, where the score for the role of the state is very high, and in Sweden, where it is rather low, as is support for increased social expenditure.

Has the 2008 crisis resulted in a shift in opinions about public intervention that is specific to young adults? An initial set of answers can be provided by comparing the scores of those aged 18-30 in 2006 and 2016 in each national context, and by comparing this evolution with the dynamics that affect the opinions of their elders aged at least 65 (Figure III).

Between 2006 and 2016, young people's opinions shifted, practically everywhere, in favour of greater state intervention and increased social expenditure. This trend is very pronounced in France for both scores and in liberal countries for state intervention. This increase is not part of a pre-crisis trend: the previous edition of the "Role of Government" module (ISSP 1996) shows that, except in the case of Germany, Spain (increased expenditure) or Sweden (restriction of the role of government), there is no continuity in the trends observed between 1996 and 2016 (see Appendix 3). The exceptions to the general trend come from the Scandinavian countries: in Finland and Norway, the desire for increased social expenditure is declining, while in Sweden the idea of state intervention became more restricted between 2006 and 2016.

Among people aged 65 and over, shifts in opinions differ more between countries and have led, in most cases, to the opinions of young adults and those of their elders coming closer together. This time, it is in the liberal countries that a specific situation emerges, with the opinions of the two age groups on the role of government diverging markedly between 2006 and 2016.

Thus, in accordance with the expected effect of the crisis (H3), a shift towards increased support from young people for state intervention is seen, except in the Scandinavian countries. In contrast, due to the very disparate evolutions from one country to another for seniors, the hypothesis of the parallel evolution of opinions (H4) is not verified overall (it is only observed for Sweden).

The results observed for the Scandinavian countries echo the literature that highlights the proliferation of liberal ideas in those countries during the 1980s and 1990s (Chenu & Herpin, 2006). In addition, the new generations are now socialising in a social and political context that is very different from that experienced by the post-war generations. Many of the young 25 year-olds surveyed in 2016 were born to parents who were themselves young adults in the 1990s: they therefore represent the first post-crisis generation of the "social democratic regime". Finally, though these young Scandinavians today differ from other young people in respect of their idea of the role of the state, it is above all from the point of view of the decline in their support for public intervention.[9]

The incompatibility with the hypothesis of parallel publics, though validated by previous work, can be explained by the difference in the variables used in each study and by the overly general interpretation of previous results. It is also possible that the impact of the shock caused by the outbreak of the financial crisis on attitudes towards the social welfare system (Grislain-Letrémy & Papuchon, 2017) may reveal the specific effect of the deterioration in conditions of entry into adulthood and of the concern for the future of their social trajectory.

Finally, the results presented indicate that interpretations that postulate intergenerational conflict are based on an overly schematic view of intergenerational relationships and their respective "interests", with the very notion of generational interest being questionable.[10] The respective opinions of the two age groups studied do not correspond to the supposedly more or less favourable orientation of different social welfare systems towards certain age groups, with the Scandinavian systems often being presented as relatively more favourable to young people and conservative systems or those of the former Eastern Bloc being presented as more protective for retirees than for young working people.

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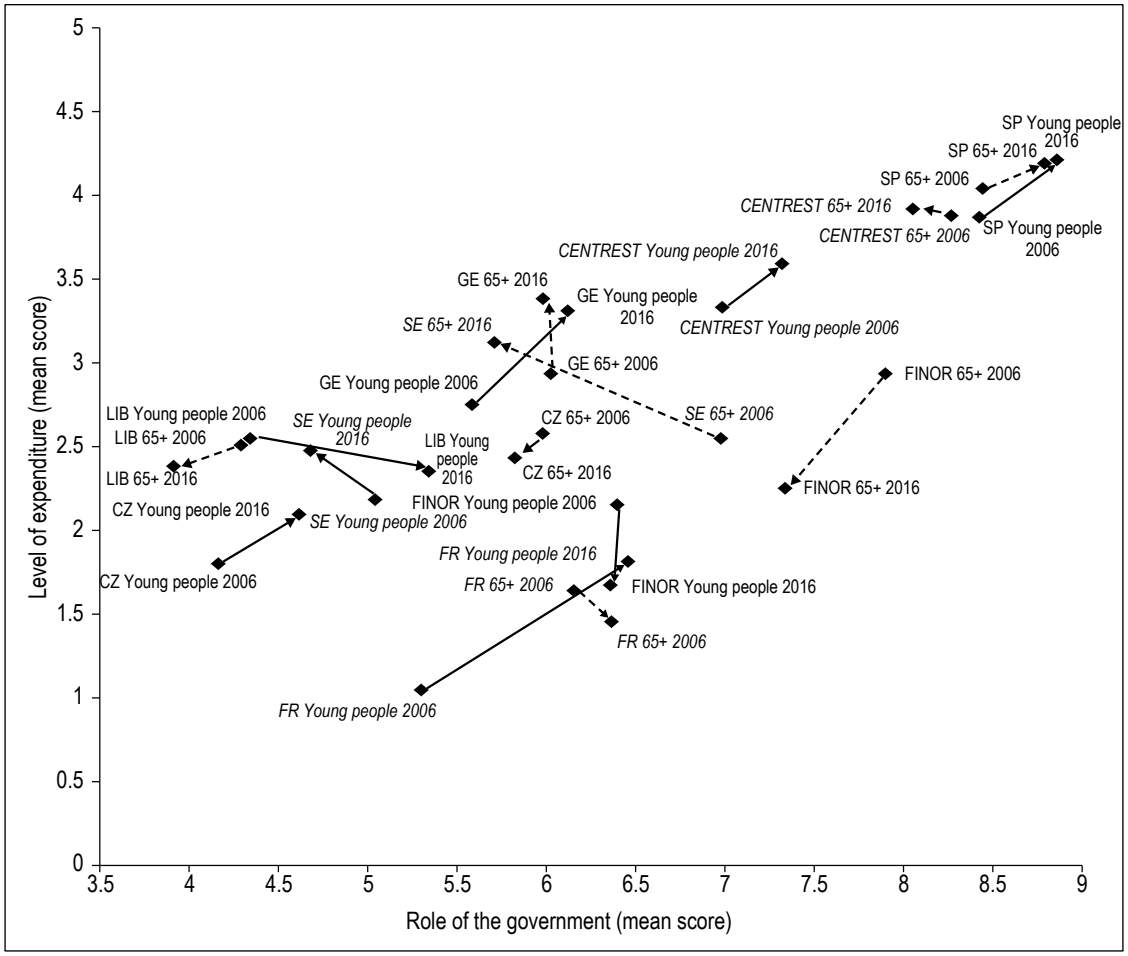
9. However, in Sweden there is growing support for increased expenditure, which is perhaps a first sign of a break with the surge in liberalism seen in the Scandinavian countries.

10. Concerning the construction of the issue of intergenerational relationships as an "intergenerational problem", see, for example, the work of Hummel & Hugentobler (2007).

Figure III – **Evolution of the scores for opinions on the role of the state and social expenditure**



Notes: LIB: United States, Great Britain, New Zealand, Switzerland. CENTRAL-EASTERN: Hungary, Latvia, Slovenia. FINOR: Finland and Norway. DE: Germany; ES: Spain; FR: France; SE: Sweden; CZ: Czech Republic.
Sources and Coverage: ISSP 2006, 2016; people aged 18-30 and people aged 65 and over.

3. Effects of Age, Country and Period

Does being a young adult have a statistically robust effect on people's ideas of the role of the state and its social policy expenditure? Is this effect more pronounced in 2016 than in 2006?

To respond to these questions, we rely on a test of interaction effects built into the linear regression models estimated using ordinary least squares rather than multilevel models. The limitations of the latter for international comparisons are in fact increasingly stressed in recent literature (small number of countries available and non-random nature of their selection).[11] More specifically, two sets of models are used, the dependent variables of which are the two synthetic scores studied and into which the following independent variables are introduced: age group, gender, length of education, employment status (employed or not) and survey year. For the country variable, Germany is chosen as the reference country, as a country in an intermediate position and which has descriptive results that appear similar for young adults and people aged 65 and over (cf. Figure III). The first pair of models contains no interaction terms. The second aims to test the interaction between the effect of the survey year and that of the age group. The third pair of models shows the interaction between age group and country of residence.

11. In cases where the number of level 2 units is low (less than 25, 30 or even 50), the estimates made by conventional multilevel models are unreliable, particularly with regard to random parameters (Browne & Draper, 2006; Bryan & Jenkins, 2016; Stegmueller, 2013). The estimates made by such types of models, carried out using frequentist or Bayesian methods, nevertheless lead to conclusions similar to those presented in this article.

3.1. The Crisis and State Intervention: Greater Impact on the Opinions of Young People than on their Elders

Support for state intervention ("role of state" score) appears significantly higher for young adults than for those aged 65 and older, all other things being equal (Table 1). In contrast, being a young adult rather than a "senior" does not have a significant effect on support for an increase in social expenditure. The estimated effect of being a young adult thus diverges from what the descriptive results suggested, in which the average scores of young people were generally lower than the scores of those aged 65 or older in 2016 and even lower in 2006 (see Figures II and III). If, all other things being equal, it is the responsibility of the state to intervene in more areas for young people than for their elders who have become inactive, it is likely due to the greater range of social risks faced by young people or the relatively lower level of public protection they currently receive in many countries (unemployment benefit, access to statutory minimums, etc.).

Compared to other working-age adults, young adults are significantly less supportive of an increase in social expenditure, but this difference is not significant with respect to the role of the state once employment status is taken into account. This result highlights the importance for young people of the stage where they enter the labour market, as their first work experiences can be decisive in changing their perception of inequalities and the social welfare system (Amadieu & Clément, 2016; Papuchon, 2018). However, it is difficult to interpret the effect of age group on the score for preferred evolution of expenditure in a clear-cut way.

The difference between the effects of age apparent in the descriptive statistics (see Figure 1, which showed that the average scores of young people tend to be lower than or equal to those of people aged 65 and over) and those of the modelling results could be explained by various compositional effects: in particular, young adults have a higher level of education (the effect of which is negative) and seniors are more likely to be female than male (and being female is associated with higher scores).

Having a job and a high level of education, markers of more valued social positions, are associated with opinions that are rather less supportive of the expansion of public intervention in social matters, from the point of view of both the scope of intervention and desirable expenditure. These results tend to support the hypothesis that people in more favourable circumstances, who benefit less from state intervention, are less supportive of such intervention [H2].

Finally, opinions are more supportive of public intervention in 2016 than in 2006, particularly with regard to the principle of intervention, which supports the hypothesis that the crisis has led to increasing demand for public intervention [H3]. The introduction of an interaction between the survey year and the age group makes is possible to verify that, for the role of the state, this effect is greater among young adults than seniors (see Table 2). It does not come down to, for example, the lower probability of being in employment, which is controlled in the model.

3.2. The Effect of Age Varies Across Countries

The differences between countries of residence do not appear to be negligible for either score (Table 1), which confirms the idea that the opinion on the role of government and the amount of its social expenditure depend on the national context. However, the results of the estimates only partially align with the corresponding hypothesis [H1]. Concerning the role of the state, the results are in line with expectations for liberal countries (negative coefficients), as well as for Norway and Finland (positive coefficients) or Germany and France (intermediate position), but not for most of the Central and Eastern European countries (positive coefficients except for the Czech Republic), Spain (positive coefficient) or Sweden (negative coefficient). The model that seeks to explain the opinion on how social expenditure should evolve also leads to conclusions that diverge from the expected results: compared to Germany, opinions are more in favour in Spain, and they are less in favour in the Scandinavian countries and especially in France.

Beyond these average variations in scores, the effect of age also differs from country to country – especially with regard to the role of the state – even with identical social characteristics, as indicated by the tests on the effect of interaction between age group and country (see Table 3). Compared to Germany, where the average responses of young adults and those aged 65 or over are very similar for each survey edition (including after controlling for the variables

Table 1 – **Linear regression models**

	Model without interaction	
	Role of the state	Expenditure
Young adults	0.48***	-0.02 (ns)
Aged 31-64	0.40***	0.18***
65 or over	Ref.	Ref.
Male	Ref.	Ref.
Female	0.64***	0.33***
Number of years of education (numerical variable)	-0.13***	-0.05***
Unemployed	Ref.	Ref.
Employed	-0.82***	-0.33***
2006	Ref.	Ref.
2016	0.23***	0.07***
Germany	Ref.	Ref.
Czech Republic	-0.74***	-0.85***
Finland	0.55***	-0.71***
France	0.40***	-1.44***
Hungary	1.53***	0.85***
New Zealand	-1.65***	-0.83 ***
Norway	1.89***	-0.73 ***
Slovenia	2.57***	0.12 (ns)
Spain	2.82***	1.07***
Sweden	-0.53***	-0.36***
Switzerland	-1.51***	-0.92***
Great Britain	-0.88***	-0.56***
United States	-1.92***	0.01 (ns)
Latvia	1.05***	0.81***
Adjusted R2	0.17	0.13

Notes: *** Coefficient significant at the 0.001 threshold; ** Coefficient significant at the 0.01 threshold; * Coefficient significant at the 0.05 threshold; (ns) Coefficient not significant at the 0.05 threshold.
Sources and Coverage: ISSP 2006, 2016, people aged 18 and over.

Table 2 – **Interaction between the effects of age group and year**

	Year*age interaction	
	Role of the state	Expenditure
Effect of being in 2016 rather than 2006…		
for people aged 65 or over	0.06 (ns)	0.01 (ns)
for young adults, compared to the effect for people aged 65 or over	0.47***	0.10 (ns)
for people aged 31-64, compared to the effect for people aged 65 or over	0.14 (ns)	0.07 (ns)
Adjusted R2	0.17	0.13

Notes: The control variables are the same as those introduced in the models in Table 1 (results available from the author). *** Coefficient significant at the 0.001 threshold; ** Coefficient significant at the 0.01 threshold; * Coefficient significant at the 0.05 threshold; (ns) Coefficient not significant at the 0.05 threshold.
Sources and Coverage: ISSP 2006, 2016, people aged 18 and over.

introduced into the model),[12] this interaction effect is significant in 9 out of 13 countries for the role of the state and in 4 out of 13 for expenditure. Being aged 30 or under rather than 65 or over has a positive effect on the score for the role of the state, which is clearly very pronounced in liberal countries (excluding Great Britain), and

12. See the descriptive results presented in Figure 3 and the coefficients that are not significant at the 0.05 threshold in the first row of Table 3.

a negative effect in the Scandinavian countries, the Czech Republic and Latvia. In the case of the score for desired expenditure, while the effect of being a young adult rather than a senior is not significant at the level of the entire sample (see Table 1), the effect of the interaction between age and country nevertheless proves to be significant due to Finland, Sweden and the Czech Republic on the one hand (negative coefficient) and the United States on the other (positive coefficient) (Table 3).

This set of results thus tends to confirm that the difference of opinion between age groups varies in accordance with the national context, but not in the way suggested by the approach in terms of social welfare regime, according to which the differences should be small in social democratic and liberal regimes and high in the others. These estimates are consistent with the descriptive results presented in Figure III.

The effect of being a young adult thus varies in accordance with the national context and it is higher in 2016 than at the threshold of the crisis, at least with regard to what is the responsibility of the state. All other things being equal, young adults are no less supportive of public intervention than seniors. The deterioration of the conditions for entering adulthood and its effect on expected social trajectories thus seem to have led to a broadening of the desired scope of public intervention in the field of social policies.

However, do the variations analysed come from the same social policy areas in all countries? What is the basis for this unexpected distribution of international differences between the opinions expressed by young people and their elders? How can we understand the counter-trend described for the Scandinavian countries and what about the much discussed intergenerational divide in relation to conservative countries, as defined by Esping-Andersen? These are the questions addressed below.

4. Welfare State Regimes and Evolution of the Opinions of Young Adults

To stay within the framework of the article, we focus here on the situation in the liberal countries, the Scandinavian countries and three conservative/mediterranean countries that have been the subject of most of the recent work on young adults: Germany, Spain and France.

Table 3 – **Interaction between the effects of age group and country of residence**

	Country*age interaction	
	Role of the state	Expenditure
Effect of being a young adult rather than being aged 65 or over in Germany	0.42	0.06
Compared to Germany		
Czech Republic	-1.30***	-0.45*
Finland	-0.70*	-0.65**
France	-0.32	-0.08
Hungary	0.22	-0.27
New Zealand	0.79*	-0.33
Norway	-0.93**	-0.31
Slovenia	-0.60	0.03
Spain	0.82**	0.26
Sweden	-0.73*	-0.43*
Switzerland	1.57***	0.37
Great Britain	0.34	0.16
United States	2.19***	0.57**
Latvia	-1.00**	-0.35
Adjusted R2	0.17	0.14

Notes: The control variables are the same as those introduced in the models in Table 1 (results available from the author). *** Coefficient significant at the 0.001 threshold; ** Coefficient significant at the 0.01 threshold; * Coefficient significant at the 0.05 threshold; (ns) Coefficient not significant at the 0.05 threshold.
Sources and Coverage: ISSP 2006, 2016, people aged 18 and over.

4.1. A Surge in Demand to Reduce Economic Inequality in the Liberal Countries

In 2016, young people are more supportive than seniors of the development of the role of the state in the liberal countries (see Appendix 4).[13] This difference has increased significantly in the United States and Switzerland over the past 10 years. In 2006, it was even the oldest people who had the highest averages in New Zealand and Great Britain.

This growing demand for public intervention among young people is based on a strong increase in the aspiration to reduce inequalities, which accounts for half of the increase in the overall score. In 2006, 56% of them felt that the state should intervene to reduce the gap between the rich and the poor, compared to 72% in 2016 (Figure IV), with 23% "absolutely" believing this in 2006, compared to 31% a decade later.

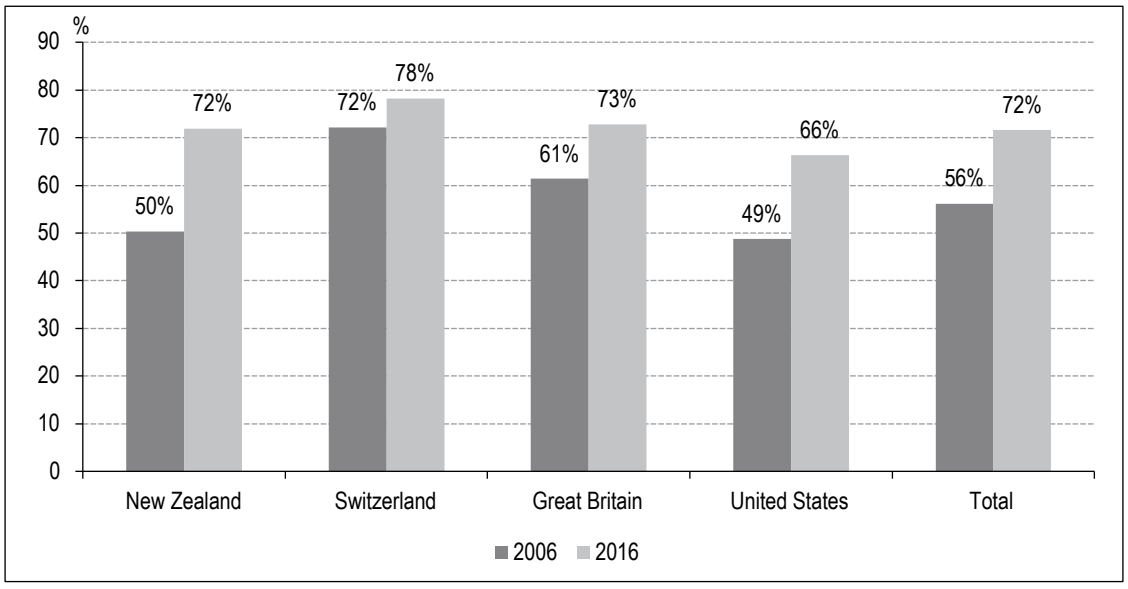
This change is mainly due to young people who have studied for longer than the median: the share of respondents who "absolutely agree" increases by 11 points, while the overall proportion of those who are in favour increases by 22 points.[14] The increase is particularly noticeable among young people who are not employed at the time of the survey (+21 points), although it is also marked among those who are employed (+13 points).

The other major increase concerns the need to ensure a minimum standard of living for the unemployed. This accounts for one third of the increase in the average score for the role of the state among young people, while no change is observed in this respect among people aged 65 and over. Among young adults, opinions in favour of this type of intervention increase from 53% to 65% between 2006 and 2016, and this growth is similar regardless of whether they are employed or not, or whether they have studied longer or not. In contrast, differences among young people regarding the need for the government to ensure employment for all increased over the period. This idea is now supported by two thirds of those who have completed the shortest studies (+9 points), compared with half of those who have studied for longer than the median (stable).[15]

In the context of liberal regimes, in which the trajectories of each generation seem closer than elsewhere, albeit with strong inequalities between people of the same age and also between age groups (Chauvel & Schröder, 2014; Hausermann & Schwander, 2013), the crisis is thus manifesting itself through significant effects on the opinions of young adults. The

13. In contrast, opinions on the level of expenditure tended to converge.
14. The differences among those who have studied less, 5 points and 7 points respectively, are not significant.
15. The former are twice as likely as the latter to strongly support this objective (25% vs. 13%).

Figure IV – **Reducing differences between the rich and poor: government responsibility according to young adults**



Sources and Coverage: ISSP 2006, 2016; people aged 18-30 in the United States, Great Britain, New Zealand and Switzerland.

deterioration of their situation (lower employment rate, higher student debt), the spread of insecurity and the development of intra-generational inequalities is reflected among young people by a shift in attitudes not only in favour of reducing inequalities, but also – especially among those with fewest qualifications – in favour of public employment and support for the unemployed. The considerable increase in support for the objective of reducing inequalities among those who have completed longer studies could point to a particularly marked mismatch between their hopes based on their studies – and the personal and family investments required – and the conditions encountered at the beginning of their working life. The responses of those with fewest qualifications also underline the difficulties that they face on the labour market.

4.2. A Decline in the Expected Role of the State in Finland and Norway, but not in Sweden

The situation in the Scandinavian countries appears to be quite different from that in the liberal countries, not so much because of the level of the scores – those of young Scandinavians and Anglo-Saxons are not that different – but because of their respective dynamics, with less homogeneous evolutions in the Scandinavian countries and no increase in the score for the role of the state (Figure V). In Finland and Norway, the "social expenditure" score among seniors fell the most between 2006 and 2016. However, the decrease is also statistically significant among young people (-0.3 points), with two thirds of the decrease stemming from the opinion on unemployment benefit expenditure. In 2016, young people are more likely to be in favour of decreasing such expenditure than in 2006 (37% *vs*. 26%), especially those who are employed.

It should be noted that, based on data from the "Work Orientations" module of the ISSP 2015, young people in Scandinavian countries, who are less exposed to the risk of unemployment than young people in other countries, are more exposed to the risk of having to combine two jobs: 3 out of 10 young people were in this situation at least once during the 12 months preceding the survey, which is double the proportion observed for those aged 31-60 (Figure VI), a level and differences of the same order as those observed for the liberal countries or the Czech Republic. Thus, the evolution of opinions on expenditure to deal with unemployment cannot be interpreted as younger generations being less concerned about their situation. On the contrary, the perceptions of young people in Scandinavian countries about their position on the social scale are worsening: [16] the proportion of young people in the lower half of the social scale increases from 37% to 47% between 2006 and 2016, while the proportion of those in the upper third decreases from 17% to 10%.

Sweden stands out from Finland and Norway due to a rise in opinions in favour of increased social expenditure. From the point of view of public policies aimed at young adults, the work of Thévenon (2015) set out two sub-units made up of Finland and Denmark on the one hand, and Sweden and Norway on the other. However, the divergence of opinions is related to a certain number of features specific to Sweden's profile: it is the only one of these four countries whose social expenditure did not increase sharply as a share of GDP during the crisis,[17] despite the increase in unemployment among young adults. It is also the country where, in 2015, the OECD workplace stress indicator[18] was the highest for those aged 15 to 29 out of all the countries studied (after Spain). Thévenon also stresses that Sweden is the Scandinavian country with the highest rate of unemployed young people who have left the education system and are not in receipt of any public support (Thévenon, 2015).

Young adults' opinions could also be affected by the rise in inequalities and poverty, which has been greater in Sweden than in Finland or Norway over the last 20 years. Between 1995 and 2016, the Gini coefficient rose by one third in Sweden, while the poverty rate (at the 50% threshold) of people aged 65 and over tripled (OECD, 2019, pp. 187-189). The erosion of the subjective social position of young Scandinavians observed between 2006 and 2016 echoes the decline of the middle class in society that seems to have been taking place in countries with social democratic regimes since the mid-1990s.

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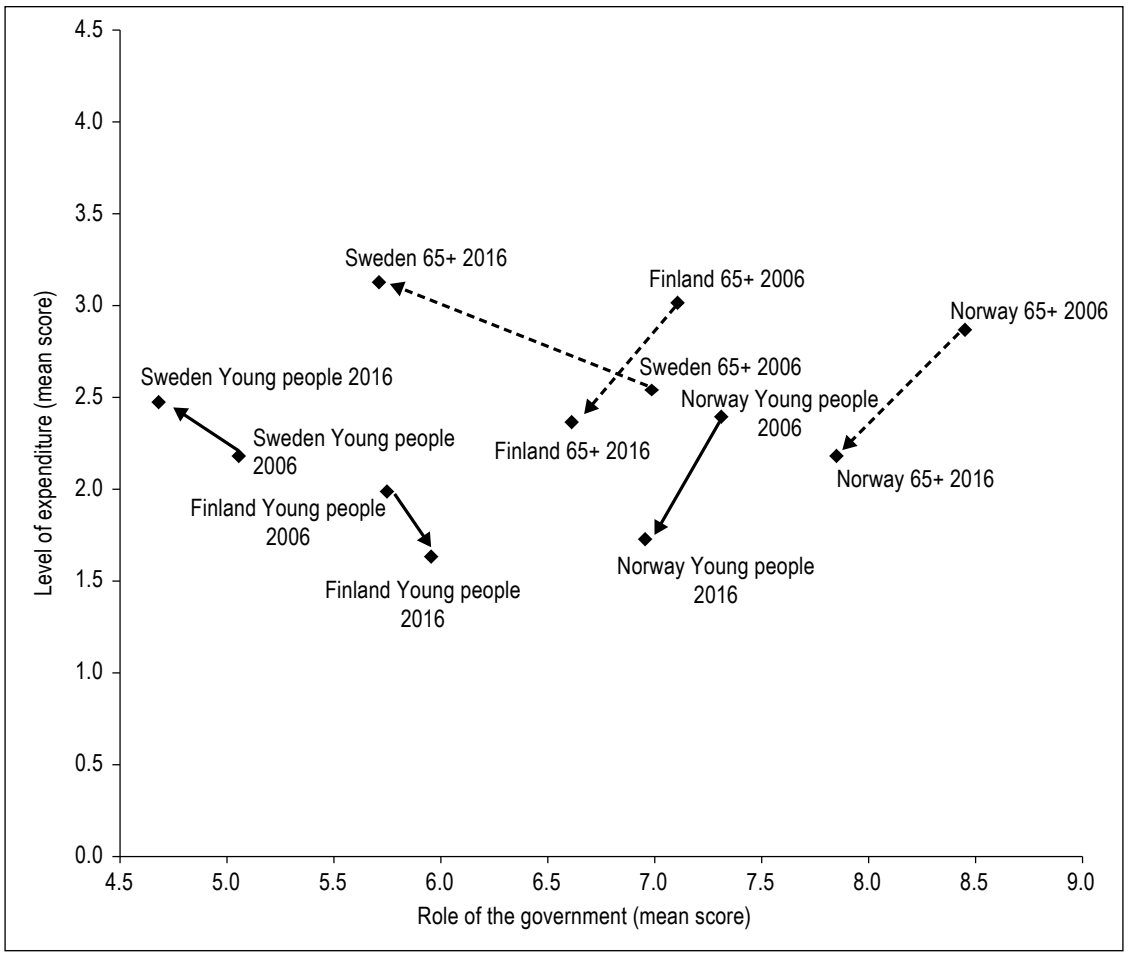
16. Graduated scale from 1 to 10: "In our society, there are some groups that are higher up in society and those that are lower down. Here is a scale that goes from the top to the bottom. Where would you place yourself on this scale?"

17. OECD social expenditure database (SOCX).

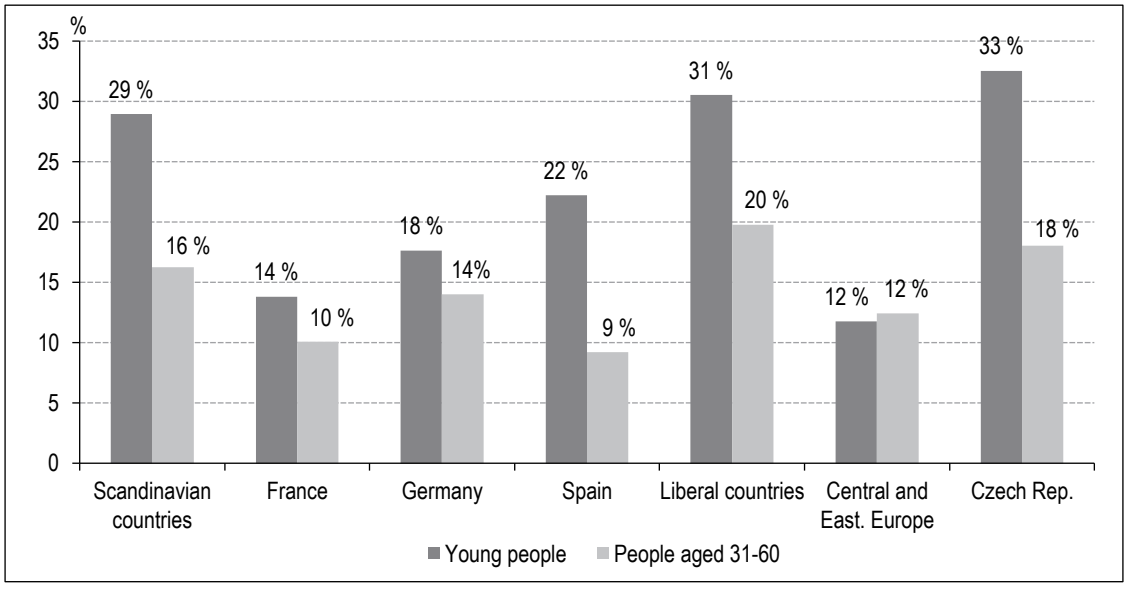
18. A job is considered a factor of stress when the worker faces demands that exceed the resources at his or her disposal (OECD, 2013, Chapter V).

Figure V – **Range of scores in the Scandinavian countries**



Sources and Coverage: ISSP 2006, 2016; people aged 18-30 and people aged 65 and over.

Figure VI – **Proportion of people with a second job over the last twelve months**



Sources and Coverage: ISSP 2015; people aged 18-30 and people aged 31-60.

4.3. Conservative and Mediterranean Countries: an Intergenerational Divide that is Becoming Blurred

With relatively similar opinions on the role of the state, the Germans and the French differ in respect of the desired evolution of social expenditure (see Figure III), with the Germans being much more in favour of increasing social expenditure. However, what these two countries both have in common is a clear increase in support among young adults for public intervention, from the point of view of both the role of the state and its expenditure. This is based primarily on the evolution of opinions with regard to the areas from which, at first glance, they benefit least directly: retirement and health policies, with increases of 10 to 20 points for "Definitely" responses (Tables 4 et 5). With the exception of the question on health expenditure in Germany, the responses of people aged 65 and over were relatively stable from one survey edition to the next and the opinions of young people tended to move closer to those of their elders between 2006 and 2016.

The idea that there is a divide between young adults and their elders in relation to social welfare policies in Bismarckian or "conservative" countries therefore seems to have less and less empirical validity. It is possible that this alignment between age groups is the result of a general shift in how young people judge the standard of living or social situation of retirees. In France, for example, the proportion of young adults who believe that the average standard of living of retirees is lower than that of the population as a whole increased from 33% in 2006 to 63% in 2016, while the rate of increase was much lower – from 40% to 47% – among those aged 65 and over. [19]

19. *DREES Opinion Barometer, 2006-2016.*

Table 4 – **Opinion on policies for health and the elderly in France**

(%)

	Aged 30 or under		Aged 65 or over	
	2006	2016	2006	2016
It is the responsibility of the government…				
To provide a decent standard of living for the elderly				
Definitely	36	55	65	63
Yes	54	40	32	34
No	8	6	3	3
Definitely not	2	0	3	2
To provide healthcare				
Definitely	48	60	60	60
Yes	42	37	32	34
No	7	2	7	5
Definitely not	4	1	2	1
The government should spend more or less…				
For pensions				
Spend much more	9	15	19	21
Spend more	32	43	36	32
Spend the same as now	48	36	42	42
Spend less	9	5	2	4
Spend much less	3	2	1	1
For health				
Spend much more	11	16	25	21
Spend more	35	45	38	37
Spend the same as now	45	34	32	34
Spend less	6	5	5	8
Spend much less	3	0	0	1

Sources and Coverage: ISSP 2006, 2016, people aged 18-30 and people aged 65 or over living in metropolitan France.

Table 5 – **Opinion on policies for health and the elderly in Germany**

(%)

	Aged 30 or under		Aged 65 or over	
	2006	2016	2006	2016
It is the responsibility of the government…				
To provide a decent standard of living for the elderly				
Definitely	40	52	52	57
Yes	53	43	43	38
No	6	5	4	5
Definitely not	1	0	1	0
To provide healthcare				
Definitely	47	61	59	59
Yes	50	38	37	37
No	3	1	3	3
Definitely not	0	0	1	1
The government should spend more or less…				
For pensions				
Spend much more	18	28	21	25
Spend more	33	46	40	40
Spend the same as now	40	23	37	34
Spend less	8	3	2	1
Spend much less	2	0	0	0
For health				
Spend much more	20	26	21	32
Spend more	48	46	46	45
Spend the same as now	24	27	28	22
Spend less	8	1	4	1
Spend much less	1	0	0	0

Sources and Coverage: ISSP 2006, 2016, people aged 18-30 and people aged 65 or over living in Germany.

Young French people today also differ from young Germans in respect of their position on the labour market. The 2005 and 2015 editions of the ISSP show that, in France, concerns about the idea of becoming unemployed and the opinion that it would be difficult to find another job of the same level have increased significantly in 10 years, with the deterioration of the situation facing young people on the labour market. In Germany, however, the difficulty in finding work has decreased notably, if these subjective indicators or the unemployment rate for young people are to be believed. However, the poverty rate among young people has risen sharply in Germany since 2010 and is now well above the rates seen in France. It also appears that the proportion of young people working more than 40 hours per week and those working fewer than 20 hours increased in Germany between 2005 and 2015 (ISSP). However, the small sample sizes make it very difficult to study how these inequalities affect the opinions of young adults.

Spain – where social policies have little focus on young people – stands out due to its high scores and the similarity between the results of young adults and those of people aged 65 and over. Although the economic and social shock caused by the crisis has been particularly severe there, the indicators used do not make it possible to determine the impact on opinions about social welfare policies. The 2005 and 2015 editions ("Work Orientations") appear more relevant from this point of view: the proportion of young people employed who think it would be difficult for them to find a job comparable to their own rose from 28% in 2005 – the lowest level among the countries studied – to 60% in 2015 – the highest level – while the proportion of young people who believe that they are in the bottom third of the social scale increased from 3% to 13%.

* *
*

For the first time, this article studies the opinions of young adults on social policies – the role of the state and the level of its expenditure – in Europe and in the liberal countries, as well as the differences in opinion between young adults and their elders and how those opinions have evolved in a period marked by the 2008 crisis.

Analysis of the ISSP data reveals that the crisis years have resulted in an increase in support among young adults for public intervention in the area of social welfare, as well as a tendency for their opinions to converge across countries, with the exception of the Scandinavian countries. This increase is interpreted as an effect of the deterioration of the conditions for young people entering adulthood and of their prospects, which is occurring in different ways depending on the different national contexts. By primarily affecting those who have only recently entered the labour market or are preparing to do so, the crisis has resulted in a greater increase in support for public intervention among young adults than among other working-age adults or their elders.

Neither the hypothesis concerning parallel publics nor the inferences drawn from a reading of the traditional typologies of social welfare regimes through the generational prism are validated by the results presented. Strong divergences are observed in countries usually considered to be similar: between France and Germany, between the Czech Republic and the other countries of Central and Eastern Europe, or even between Sweden and Finland or Norway. In the so-called "liberal" countries, young people tend to be much more in favour of an expanded role for the state than people aged 65 or over, especially after the 2008 crisis.

From a point of view of dynamics, the differences between young people and their elders are increasing in the liberal countries and decreasing in the conservative countries, while the desire for greater social welfare remains high in countries where it was relatively less developed (Spain and Central and Eastern Europe). In contrast, a phenomenon of parallel evolution of the opinions of young adults and seniors is observed in Sweden and Norway, which is part of an earlier trend that is rather less supportive of the increase of public intervention than elsewhere.

There are, however, some limitations arising from data constraints to be highlighted. The small sample size makes it impossible to distinguish between students, employees, those who are studying and working and, generally, to establish the class position of the young people, which reduces the likelihood of understanding the trajectories that young people are likely to enter. The fact that it is not possible to take into account that some young adults still live in the parental home is also a notable drawback, as this form of family support varies greatly from one country to another. To the best of our knowledge, there continues to be little study of the impact of these parent-child close relationships on young adults' political and social opinions. Finally, the available control variables remain too rough to allow for the examination of the economic situation of young adults with a satisfactory degree of precision; in particular, the resources available to them are especially difficult to determine, as is regularly highlighted in work concerning this population.

These results suggest various avenues for future research, for example on youth in liberal countries or on the loss of effectiveness of "generational rhetoric" (Hummel & Hugentobler, 2007) in conservative countries. Further work could also seek to take more specific account of the policy decisions taken in the wake of this crisis, in order to make a distinction between the effect of the reforms adopted and other manifestations of the deterioration in the conditions for young people entering adulthood. The results presented also implicitly invite a study of class differentiations in the pathways for entering adulthood and their subjective interpretation: a new diversity, but perhaps also new connections between young people in different countries could thus be revealed, which have so far escaped sociology that too often tends to consider youth as a homogeneous whole, essentially constructed by the interaction between public policies and national models of intra-family support. □

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APPENDIX 1

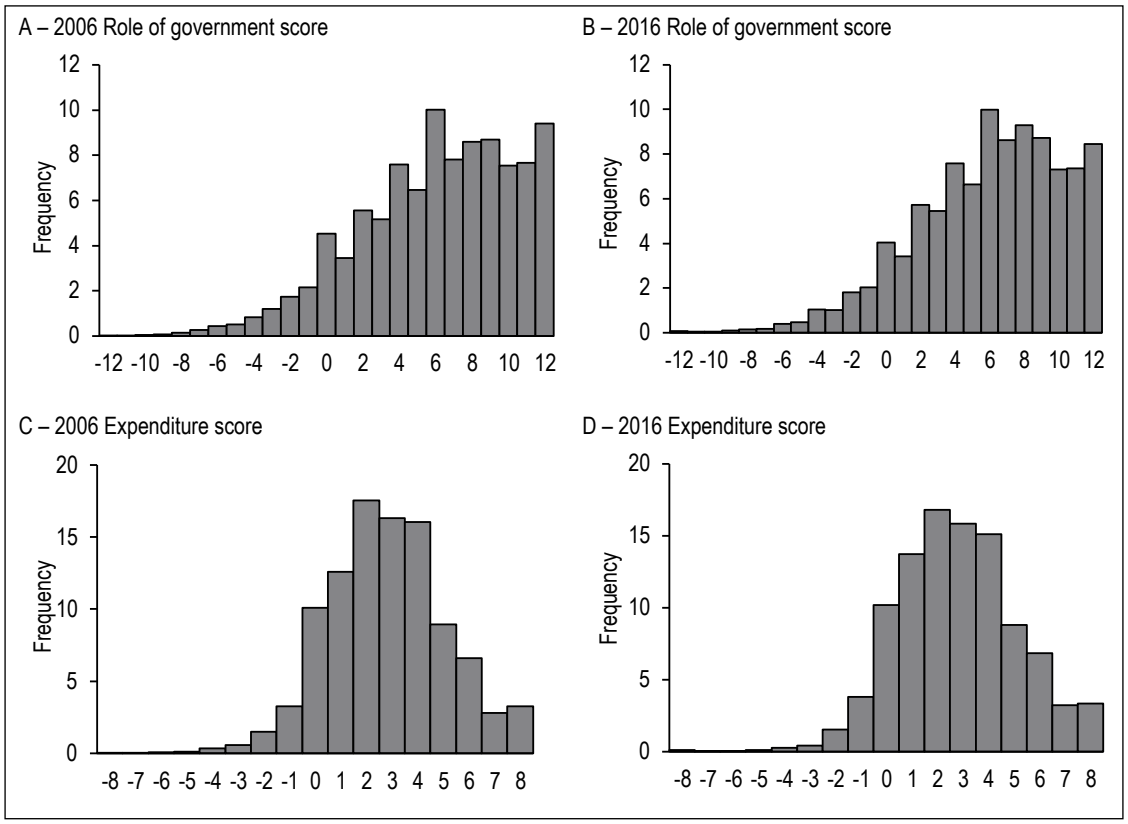
NUMBER OF OBSERVATIONS BY YEAR AND COUNTRY

	Aged 18-30		Aged 65 or over	
	2006	2016	2006	2016
Finland	280	255	169	247
Norway	230	213	214	270
Finland - Norway Total	510	468	383	517
Sweden	204	141	215	365
United States	263	267	235	310
Great Britain	171	194	196	480
New Zealand	193	257	281	363
Switzerland	137	187	245	225
Liberal Regimes Total	764	905	957	1378
Hungary	196	122	231	182
Latvia	279	212	170	165
Slovenia	244	186	190	265
Central and Eastern Europe Total	719	520	591	612
Czech Republic	214	209	258	305
Germany	267	259	385	425
France	201	137	477	513
Spain	526	282	507	419
Total	3,405	2,921	3,773	4,534

Sources: ISSP 2006, 2016.

APPENDIX 2

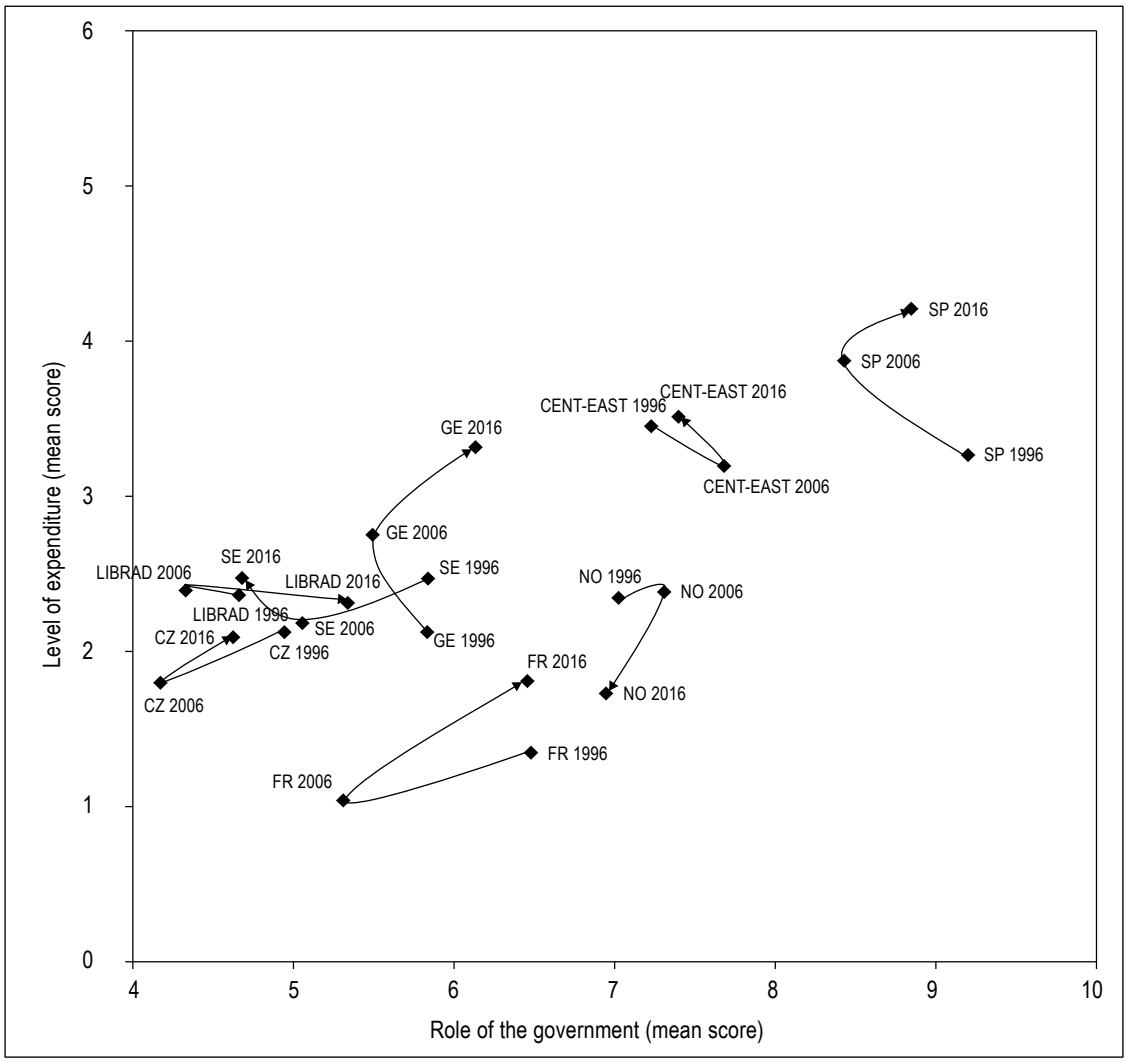
DISTRIBUTION OF SYNTHETIC SCORES BY SURVEY EDITION (%)



Sources and Coverage: ISSP 2006, 2016; aged 18 and over.

APPENDIX 3

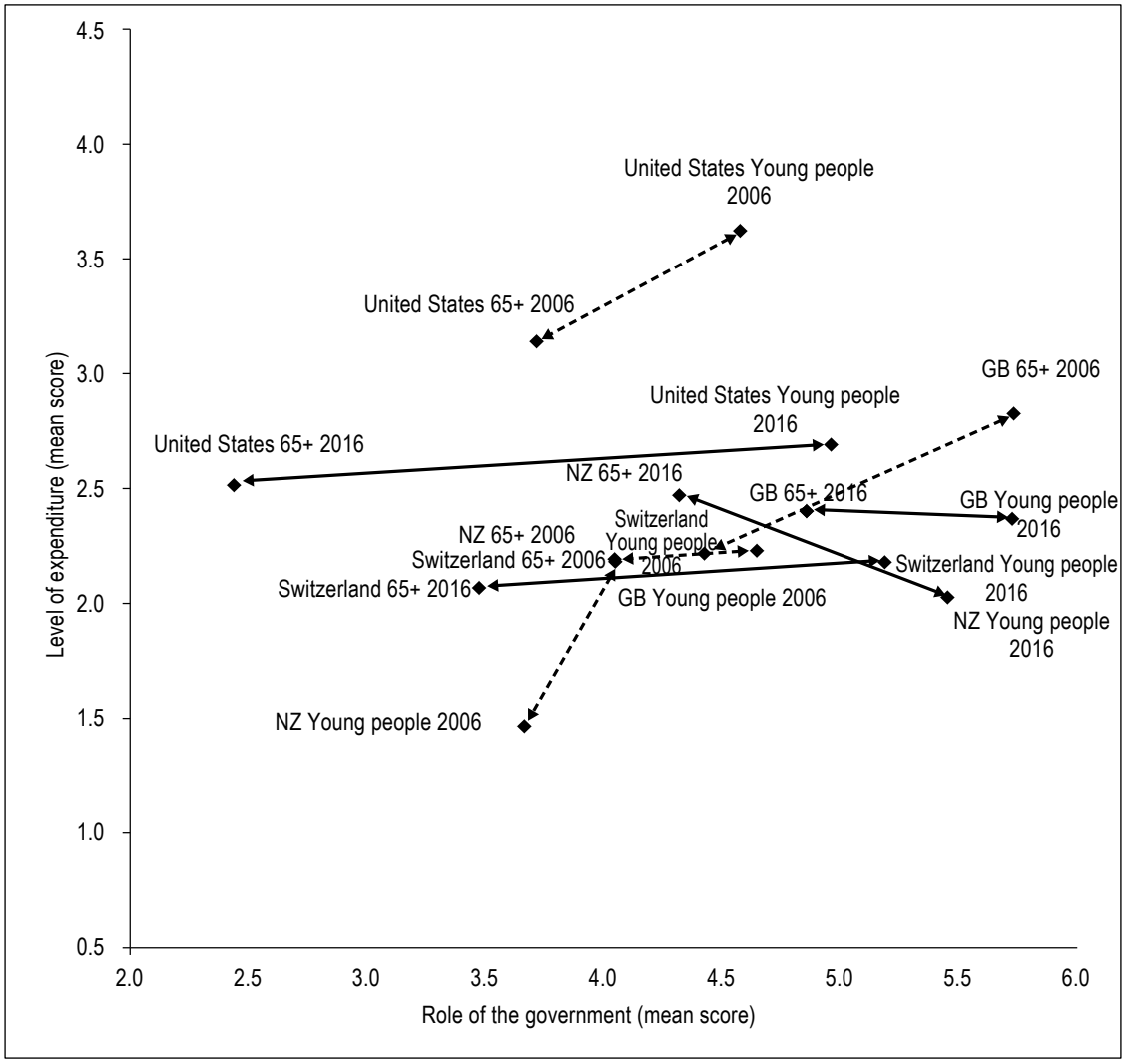
EVOLUTION OF YOUNG PEOPLE'S OPINIONS ON THE ROLE OF THE STATE AND SOCIAL EXPENDITURE BETWEEN 1996 AND 2016



Notes: LIBRAD: United States, Great Britain, New Zealand, Switzerland. CENTRAL-EASTERN: Hungary, Latvia, Slovenia. NO: Norway. GE: Germany; SP: Spain; FR: France; SE: Sweden; CZ: Czech Republic.
Sources and Coverage: ISSP 1996, 2006, 2016; people aged 18-30.

APPENDIX 4

RANGE OF SCORES: COUNTRIES WITH RESIDUAL SOCIAL WELFARE



Sources and Coverage: ISSP 2006, 2016; people aged 18-30 and people aged 65 and over in the United States, Great Britain, New Zealand and Switzerland.

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