Intergenerational Transfers Within Families of International Immigrants in the United States and France: A Comparison of Latin Americans and North Africans

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Introduction

Intergenerational relationships are among the most durable and enduring of human bonds and serve as important conduits through which tangible and symbolic resources are exchanged. While these attributes of intergenerational relations hold almost universally, their stakes are higher for individuals living closer to the margins of society, as are many immigrants who moved from developing nations. In this paper we explore intergenerational financial transfers within the families of international migrants living in the United States and France, two nations that have long been destinations for those from abroad seeking economic opportunities and a better standard of life. We further concentrate our attention on the dominant émigrés to each nation, namely those from Latin America living in the United States, and those from North Africa living in France. Both groups of immigrants were principally motivated to emigrate by limited economic opportunities in their countries of origin and tended to arrive with lower education and fewer skills than other immigrants.

Overall the representation of migrants in France is comparable to that in the United States, with the foreign-born comprising about 10% of each nation (Dumont & Lemaître, 2008). Slightly more than one-third (35%) of French immigrants originated from North African nations of Algeria and Morocco (Borrel and Durr, 2005), and almost half (47%) of the foreign-born in the U.S. identified themselves as Hispanic or Latino, with about one-third originating in Mexico (US Bureau of the Census, 2006 American Community Survey).

We focus on mature immigrants in each nation, a group likely to face demands from older parents and adult children, despite its relatively low levels of human and financial capital. Data about France come from the 2002-2003 *Immigrants and Retirement Survey* (Passage à la Retraite des Immigrés, PRI), a nationally representative sample of 6,211 immigrants aged 45 to

70, as well as the French component of the *Survey of Health, Ageing and Retirement* (Attias-Donfut Tessier & Wolff , 2005). Data about the U.S. come from the 2004 *Health and Retirement Study*, a nationally representative sample of 20,129 persons aged 50 and over that includes 1,106 immigrants from Latin America.

Our findings reveal that the foreign-born in each country were more likely to provide transfers than their native-born counterparts. This differential was primarily driven by the elevated propensity of immigrants to provide to aging parents. Those with stronger preferences to speak Spanish were more likely to provide transfers to parents, paralleling similar results among immigrants in France with respect to French proficiency. Immigrants in both nations were more likely to provide cash gifts than they were to receive them.

Our research suggests that intergenerational transfers are vital safety-nets for immigrant families, particularly older family members. That remittances sent by migrants went to older parents living in countries with weak pension systems suggests the continued importance of children for old age support in those sending nations. Because they must balance the demands of older and younger generations, immigrants face challenges to investing sufficiently in their own well-being. In the next phase of this research we will pool French and American samples to explicitly compare transfers and their various predictors between the two countries. Because the French study was partially based on HRS protocols, comparable measures are available.