Enfances Familles Générations

46 | 2024
Le patrimoine : une affaire de famille

Wealth: A Family Matter

Le patrimoine : une affaire de famille
Patrimonio: un asunto de familia

Céline Bessière et Maude Pugliese

Traducteur : Valentina Baslyk

Édition électronique
URL : https://journals.openedition.org/efg/21099
ISSN : 1708-6310

Cet article est une traduction de :
Le patrimoine : une affaire de famille - URL : https://journals.openedition.org/efg/20608 [fr]

Éditeur
Centre Urbanisation Culture Société (UCS) de l'INRS

Référence électronique
Céline Bessière et Maude Pugliese, « Wealth: A Family Matter », *Enfances Familles Générations* [En ligne], 46 | 2024, mis en ligne le 14 octobre 2024, consulté le 17 janvier 2025. URL : http://journals.openedition.org/efg/21099

Wealth: A Family Matter

Le patrimoine : une affaire de famille
Patrimonio: un asunto de familia

Céline Bessière et Maude Pugliese

Traduction : Valentina Baslyk

1 This issue of *Enfances Familles Générations* challenges the trend in family social studies that began with Émile Durkheim and continued through the 20th century. Studies carried out during this period generally focused on family ties and left out the more material issue of assets. The articles in this thematic issue were written in response to a call to reverse this trend and place wealth at the centre of questions about the institution of the family, and the family at the centre of questions about asset and debt inequality. Before introducing and contextualizing the various articles, we provide an overview of the research on wealth and its unequal distribution, highlighting its tendency to obscure familie processes.

Wealth inequality: a major issue for the social sciences

2 For the past decade, and particularly since the publication of Thomas Piketty's book *Capital in the Twenty-First Century* (2014), social science research has been vigorously renewed by a measurement of socio-economic inequality that now encompasses wealth as well as socio-professional conditions, employment income and levels of education (Killewald *et al.*, 2017; Duvoux and Papuchon, 2022; Waitkus *et al.*, 2024). The term "wealth" refers to the stock of assets, whether financial, professional, in land or in property, held by an individual at a given time. Gross wealth is assessed on the sum of these assets, while net wealth is deducted from debt. Wealth can provide income and access to credit, but it can also allow one to start a business, enable children to attend university, or make it possible to afford housing in societies based on home ownership. Wealth is also a determining factor in the well-being of retirees, particularly in situations where public pensions are relatively limited, as they are in Canada (Mo, 2010; Foster, 2011; Carrière *et al.*, 2015; McCarthy, 2017). In addition, it is a source of

economic and political power, independence and material support in the course of life's ups and downs (Beckert, 2024). In times of economic uncertainty, characterized by precariousness in both one's professional and personal life (for example, marital instability), the ability to maintain or accumulate wealth has become essential, and increasingly helps to define the social position of individuals at different stages of life (Adkins *et al.*, 2020).

3 For these reasons, wealth inequality is a central issue for all current research in the humanities, social sciences and economics, including history (Les Annales, 2015), sociology (Bessière and Gollac, 2023; Savage, 2021; Duvoux and Papuchon, 2022), political philosophy and law (Schmidt am Busch *et al.*, 2022; Plouviez, 2024).. Studies show that wealth inequality has risen sharply since the 1980s, both within countries and globally, reaching levels not seen since the first decades of the 20th century. In 2021, the wealthiest 10% of the world's population controlled more than three-quarters (76%) of wealth, while the poorest 50% represented barely 2% (Chancel *et al.*, 2022). At the national level, the share of wealth held by the wealthiest group varies, reaching over 80% in Chile and over 70% in the US, compared with 60% in France and 58% in Canada (Pfeffer and Waitkus, 2021; Chancel *et al.*, 2022). There are also significant inequalities between minority and dominant racial groups, particularly between Afro- and Euro-descendants in the US (Derenoncourt *et al.*, 2023). The gender wealth gap is also striking, most notably in South Africa (Casale and Oyenubi, 2024), Quebec (Pugliese, Benoit *et al.*, 2023), France (Frémeaux and Leturcq, 2020), Germany (Trinh, 2024) and a number of other European countries. In 2017 this gender gap, expressed as the percentage of men's average wealth held by women, ranged from 12.5% (Croatia) to 42% (Luxembourg), exceeding 25% in most countries identified by Kukk and his colleagues (2023). Unlike wage inequality, the gender wealth gap shows no signs of narrowing, and in some countries, notably the US and France, it even seems to have widened since the 1990s (Frémeaux and Leturcq, 2020; Lee, 2022).

Wealth: a family matter and a matter for family social studies

4 Wealth is a family matter. This is self-evident in Latin languages: the word *patrimoine/patrimonio* (patrimony) is commonly used in French, Spanish, Italian, Portuguese (and occasionally in English) to designate the rights that an individual possesses over certain assets, i.e. wealth. From the Latin *patrimonium*, it means that which comes from the father (*pater* is father, *munire* means to provide). There are three main ways to accumulate patrimony/wealth: by inheriting or receiving it from others, by saving, or through investment returns. In all cases, family relationships are involved. This is obvious with respect to inheritance and the transfer of wealth. In countries governed by the Civil Code, such as France, much of continental Europe and South America, the law favours the transfer of wealth to direct descendants. As rightful heirs, children cannot be disinherited, regardless of their sex or rank. These transfers are also highly advantageous from a tax perspective. However, inheritance is no less familial in situations where there is testamentary freedom, i.e., the power to dictate the distribution of one's assets after death (as in Canada, the United States and Great Britain). In the US, for example, intergenerational inheritance is as common as it is France (Wolff and Gittleman, 2014), because it is generally expected that wealth will be

passed on by both parents or children (Schaeffer, 2014; Cotton, forthcoming). In addition, lifetime gifts are becoming more common, and these too are negotiated primarily within the family (Kim, 2021; Tisch and Schechtl, 2024). The family also plays a role in handling savings and investment returns, as parents not only pass on their assets to their children, but also teach them the value of saving and financial know-how (Henchoz *et al.*, 2014; Luhr, 2018; LeBaron and Kelley, 2021). The ability to put money aside and make it grow depends on individual income, as well as on the division of labour within couples, matrimonial regimes and budget management practices: who in the family controls the inflow and outflow of money, who is authorized to spend what on whom, who decides on specific investment strategies and the acquisition of various assets? (Vogler and Pahl, 1994; Zelizer, 2005; Bennett, 2013).

5 In this context, family ties should be central in all research on wealth inequalities, yet paradoxically they are often not given enough attention. For example, the life-cycle hypothesis, an approach that has long been dominant in economics, posits that the main motive for accumulating wealth is to prepare for retirement, amassing it during the working years and spending it in old age (Ando and Modigliani, 1963). While this theory recognizes that a majority of people will live as a couple for at least part of their life stages of accumulating and then spending money for their retirement, it does not take into account the ways in which spouses manage and allocate their assets. Most often, it is simply assumed that the spouses agree on savings strategies and distribute their financial assets equally (Bennett, 2013; Metzger, 2018). The life-cycle hypothesis also does a poor job of including inheritance and other transfers of wealth from parents to children as a means of building wealth for the former and accessing capital for the latter. Thomas Piketty’s team and a number of other economists and sociologists integrate the concept of social stratification into their approach, which partly addresses this gap by highlighting the growing role of inheritance in contemporary wealth inequality, particularly as the return on capital increasingly exceeds labour remuneration (Piketty, 2014; Piketty *et al.*, 2014; Saez and Zucman, 2016; De Nardi and Fella, 2017; Elinder *et al.*, 2018; Feiveson and Sabelhaus, 2018; Frémeaux, 2019; Palomino *et al.*, 2022). However, while acknowledging that inheritance mainly takes place within the family and its descendants, these studies rarely investigate why (Pfeffer and Killewald, 2018). The transfer of wealth after death is simply taken for granted: whatever has not been spent by the deceased during their lifetime is passed on to their descendants out of altruism, love, custom or legal obligation, as Anne Gotman (1988) points out in the case of France.

6 Although specialists in inequality and social stratification have shown little interest in the logistics of inheritance and the family dimension of wealth, one might expect that sociologists and other experts in family studies would have long made this a central issue in their field of research. But this is not the case. At the end of the 19th century, Durkheim predicted that industrialization would undermine the role of the family in controlling inheritance, forcing testators either to leave their assets to civil institutions that reflected their values or to leave nothing at all (Schwartz, 1993). This prediction has not been realized, as the process of transferring estates to children continues. And yet until recently, little attention has been paid to this situation by experts studying the contemporary Western family. The few analyses available on the subject have typically reduced inheritances to their symbolic dimension: they serve to maintain the memory of the dead and affirm the place of each child in their family of origin

(Gotman, 1989; Finch and Mason, 2000; Ramos, 2005). The analysis thus focuses on the individual's "right to inventory" in relation to their family history, with little consideration given to questions of money, amounts, assets or power, "all things which... contribute not a little to the devolution of social status" (Barthélémy, 2004). Similarly, studies in the sociology, history and anthropology of the family have paid little attention to the wealth regimes of couples. The management of income and expenditure has been the subject of extensive analysis (Pahl, 1989; Vogler, 1998; Henchoz, 2009; Belleau and Proulx, 2010), but the abundant literature on home ownership still almost completely ignores its distribution between spouses (with a few exceptions: (Lersch and Vidal, 2016; Pugliese and Belleau, 2022)): and as noted earlier (Pugliese and Belleau, 2021), there is very little research on how spouses manage financial assets.

7 This tendency to neglect family wealth issues can be traced back to the "grand narrative of the modern family" produced by family social studies in the 20th century., In this narrative, wealth issues were relegated to the past: to so-called "traditional" families, to an exotic other of supposedly less advanced societies still on the road to modernity, or to certain restricted social groups in Western societies (the super rich, independents, family businesses) (Bessière and Gollac, 2023: 17-21). This grand narrative exists primarily in sociology, but also in history and anthropology. It defines the "modern family" purely by its interpersonal emotional relationships, in isolation from economic concerns that in industrial and post-industrial societies are controlled by the state or the market rather than the family (Giddens, 1992; Beck and Beck-Gernsheim, 1995; De Singly, 2014). In the end, by conceptualizing the "modern family" as the matrix for the construction of individual autonomy in the 20th century, family social studies have shifted the focus away from the transfer of wealth and its crucial role in the social reproduction of contemporary societies, something that has been thoroughly documented both historically and statistically. Current studies also tend to ignore the accumulation of wealth by couples and the potential gender inequalities that may result. These areas of research are left almost entirely to experts in social stratification and inequality who either give little thought to the family and perpetuate often invalid assumptions about it, or reduce it to a non-essential component of larger political and economic power structures.

Wealth inequality within and between families

8 To understand wealth inequality, we need a new sociology, history and anthropology of the family, addressing the formation and circulation of wealth among relatives. In recent years, a burgeoning field of research has brought these issues to the fore, highlighting the importance of studying the formation of wealth inequalities both between and within families (Bessière and Gollac, 2023).

9 Between families, the concept of *family strategies of social reproduction*, borrowed from Pierre Bourdieu, is proving fruitful (Bessière and Gollac, forthcoming). Developed as part of an analysis of the peasant society in the South West of France in the 1960s, this concept highlights the concrete practices of family groups and individuals – fathers, mothers, brothers, sisters, spouses and children – to maintain or improve their position in a social hierarchy (Bourdieu, 2002; 1980). There are various types of family strategies of social reproduction that may involve marriage, fertility, property, inheritance,

education and/or schooling, and they are interrelated (Bourdieu, 2002 [1972]). In the Béarn region studied by Bourdieu in the 1960s, social hierarchy was essentially based on land: the preservation of property assets was therefore the main means of social reproduction. It was ensured, in particular, by marriage and inheritance strategies that involved the formation of a *habitus* that balanced, sometimes precariously, subjective provisions (having the makings of an heir) and objective social conditions (being the eldest son or at least being old enough to take over the farm when the father retires). In contemporary societies, which are characterized by mass education and the financialization of the economy, it is important to question and reflect on family groups and their members, since they are the ones who actually implement the strategies (Bessière and Gollac, forthcoming). The renewal of these mechanisms should also be analyzed in relation to ongoing upheavals in the family institution, including, in many countries, a decline in the number of marriages, the frequency of marital separations, an increase in single-parent and blended families, the legalization of same-sex families, etc.

10 A number of contemporary works can be read from this perspective, exploring how certain families have a monopoly on wealth in its various forms and retain it from one generation to the next, while others are permanently deprived of any possibility of accumulating wealth. This perpetuates the trend of defining social class through wealth, which also overlaps with the ethno-racial divisions that persist within these societies (Conley, 1999; Shapiro, 2005; Addo *et al.*, 2016). For example, Lorraine Bozouls (2022, in the Paris region), Rachel Sherman (2017, in New York) and Luna Glucksberg (2018, in London) demonstrate the crucial role played by urban upper class wives in maintaining the family property assets. They spend a considerable amount of time looking for a house with all of the right characteristics (neighbourhood, size, room layout), and carry out the expensive work of decorating and maintaining the interior, often without realizing that this is actually a job. In any case, this represents a division of labour between spouses that contributes to the accumulation of wealth and the maintenance of the family's social status. Men pursue the most remunerative careers in globalized sectors that require a high degree of geographical mobility and availability (such as finance), while women are responsible for education and lifestyle. Hansen and Toft (2021, in Norway) have also shown how vital access to mortgage credit is in maintaining the social position of families from one generation to the next.

11 Within families, the gender wealth gap is not only due to income inequality but also to family relationships. Gender plays a role in the transfer of wealth from parents to children, both during their lifetime and through inheritance. This applies to the parents who pass on their wealth (Lersch *et al.*, 2017; Maroto, 2019), as well as to their children, who inherit it according to the order of their birth and their sex (Bessière and Gollac, 2023; Gollac, 2013). In France (Bessière et Gollac, 2023), Germany (Tisch and Schechtl, 2024; Trinh, 2024) and Taiwan (Chu *et al.*, 2023), sons (especially the eldest) receive not only more shares of the family business and more property than their sisters, but also more early gifts. This is because sons are more likely to have been socialized into family business affairs and thus are seen as being more capable and legitimate managers at the time of transfer. These gender inequalities are particularly evident in the wealthiest families in Germany, according to Trinh (2024), as well as in those who pass on a family business (Bessière, 2010, for example the Cognac wine

companies; Stamm, 2016, family businesses in Germany; Delabie, 2021, and industrial families in Picardy).

12 Recent studies have also looked at the gender arrangements of couples and how they manage their assets. These studies usually quantify co-ownership versus individualization of assets (Kan and Laurie, 2014; Lersch and Vidal, 2016; Nutz and Gritti, 2021; Pugliese and Belleau, 2021; Pugliese, Belleau *et al.*, 2023), although some also report on the values, meanings and family motivations that govern couples' arrangements (Tisch and Lersch, 2021). The studies confirm that the various components of wealth are more or less held mutually to a highly variable degree: while property is frequently held jointly by married spouses (especially the primary residence, to a lesser degree investment properties or secondary residences, Gollac, 2017), it is more likely to be owned individually in unmarried couples and those with unequal incomes (Pugliese and Belleau, 2022). Financial wealth is most often held individually (Kan and Laurie, 2014), although it is necessary to distinguish between the various types: from bank accounts that may be individual or joint, to stock portfolios and life insurance policies that can be a means of passing on wealth to one's spouse or children, variation exists. In some countries, pensions are a personal asset but are unique in the marital pooling they legally involves (in Canada, for example, married and common-law spouses receive a survivor's pension upon the death of their partner). In other countries, such as France, pension rights are not recorded as individual assets because they are subject to collective regulations. The transfer of property to the partner in the event of death can also vary considerably: spouses are usually included among the heirs if they are married, but less commonly if they are not, especially in the case of a second union. Wealth inequality within marriage is also linked to class status: the more affluent the couple, the less economic power the women have in the union (Herlin-Giret, 2019; Lareau, 2022), while women from less affluent families are the ones who manage debt and poverty issues (Guérin, 2008; Perrin-Heredia *et al.*, 2018). Often, such gender inequalities within couples are hidden or latent during the unions, but their end typically reveals their extent. This has been shown in a number of studies that describe the particularly detrimental financial consequences for women of break-ups and recomposition (Halpern-Manners *et al.*, 2015; Bessière and Gollac, 2023; Boertien and Lersch, 2021; Kapelle and Baxter, 2021).

13 In examining how family institutions and transitions shape wealth inequalities, it is essential to situate them in their social, cultural and political contexts. As a number of authors have recently written in reference to the US, failure to do so can result in exaggerating the role of the family as a driver of inequality, and in obscuring the contributions of other social forces, including racism (Parolin, 2021; Baker and O'Connell, 2022; Cross *et al.*, 2022). Ultimately, this facilitates the development of a conservative rhetoric that advocates a return to traditional family values as a vehicle for shared prosperity (Kearney, 2023). In response to this, a number of studies conceptualize couples and families within a family field composed of various actors and institutions – state, educational, legal – that guide and regulate their decisions and actions regarding their wealth, as well as the range of possibilities open to them (Dandurand, 1995). Law and its many professionals have the greatest impact here, structuring the family's approach to the distribution and transfer of wealth. This is particularly true among the very wealthy, who are usually the ones most surrounded by legal and financial experts dedicated to wealth accumulation, from wealth managers to bankers, chartered accountants, tax lawyers and notaries (Marcus and Hall, 1992;

Harrington, 2016; Herlin-Giret, 2019; Bessière and Gollac, 2023; Bessière, 2022). Families of more modest means are supported in ways that seem more akin to monitoring, with their budgets and, very often, their debts being scrutinized by various private (especially banks and landlords' debt collection agencies) or public bodies (social workers, social and family financial advisers, judges, etc.) (Perrin-Heredia, 2013; Lazarus, 2012 et 2022; François, 2023). From another perspective, Addo and Lichter (2013) find that Black women in the US are less financially disadvantaged than white women in unstable marital trajectories, as the effects of separation are in some ways shaped by the many institutional disadvantages associated with racial discrimination. This analysis underscores the importance of keeping the wider social and political context in mind when assessing the financial consequences of marital separation.

Wealth is at the heart of family life

14 But beware of the swing of the pendulum! Having neglected the economic aspects of family life for so long, we must avoid going to the opposite extreme and overemphasizing those aspects. In an important book, *The Purchase of intimacy*, devoted to *intimate transactions* – that is, the many social exchanges that are based on both mutual trust and economic relations – Viviana Zelizer warns us against two (unsatisfactory but dominant) polarized approaches (Zelizer, 2005). The first, "hostile worlds," a characteristic of "the grand narrative of the modern family," posits that the economy and the family belong to two distinct spheres, instrumental rationality versus emotional solidarity, which can only contaminate each other when they come into contact. The opposing "nothing but" reductionist theories posit that family relationships are actually an expression of economic rationality (along the lines of Gary Becker's economics of the family (1981) or of the law and economics movement) or, conversely, an expression of cultural values or power relations (a tempting morsel for feminist theory). Zelizer proposes a third approach: to distinguish between various "circuits" of commerce" based on the types of relationships between people, and to study, for each type of circuit, the characteristics of the "media of exchange" associated with it. In short, this involves "relational work," which consists of building, reproducing and intensifying intimate relationships by adopting the "right" type of circuit, one that is culturally appropriate to the relationship in question.

15 This research programme is directly related to economic ethnography (Weber, 2006; Dufy and Weber, 2007), which analyzes the practices of individuals at the intersection of different worlds that are both habitually separated and socially intertwined, especially those of domestic economy and the market (Weber, 2000). From this perspective, the family can be seen as factor in the reproduction of wealth inequalities between and within families, but the issue of wealth can also be viewed as a determining element in the making of the family. However, it is important to think of the two as intertwined: wealth as an entry point into understanding contemporary family dynamics, and the family and its life events as the shifting foundation of wealth accumulation. The work of Sibylle Gollac (2005; 2019) illustrates the effectiveness of such an approach. While many authors think of inheritance as a transfer from one person (usually a parent) to another (usually a child), Gollac shows that when many children inherit the same family business, they each use their individual inheritances according to the collective logistics of both the household and the descent group. They

coordinate their efforts to preserve or liquidate property in order to maintain their residential proximity and to promote the family business. This defines the contours of the family network in one fell swoop, and legitimizes the losses of some and the gains of others at the same time. In a very different vein, but equally illustrating the relevance of Zelizer's approach, Hayes and O'Brien (2021) demonstrate that family members who engage in financial investment adjust their level of risk and return depending on whether they are acting on their own behalf or for the benefit of another family member, such as a child or parent. The family link is therefore affirmed by the differentiation of financial strategies, just as it is the basis of the returns achieved.

Contributions and limitations of the issue

16 The objective of this special issue is to make a contribution to the rapidly expanding field of research that explores the links between family and wealth. It brings together articles that address both the manner in which the accumulation and transfer of capital form a crucial role in family life, and the role played by family dynamics – the interactions of the numerous actors in the family field – in wealth accumulation and the structuring of inequalities, particularly from a gender perspective. Until now, this research has been overly concerned with looking at society through the prism of its elites (Beckert, 2022), the underlying assumption being that the wealthiest social classes stand out from the rest of society because of their special concern with issues of wealth. One of the major contributions of this issue is to show that wealth – its accumulation, preservation and transfer – is in fact a concern within families of all social classes.

17 For example, Camille Biron-Boileau has calculated for the first time the number of inheritances and their evolution since 2005 in the Canadian setting. Her analysis shows that between 2005 and 2019, the proportion of households claiming to have inherited increased from 22% to 29%. While some analysts attribute this phenomenon, which has also been observed in other countries, to the ageing of the population, the author suggests that other mechanisms may be at work, in particular the marked spread of home ownership not only among the rich, but also among the middle and working classes, especially in Quebec. It may also be due in part to a new norm of intensive parenthood, which is helping to spread the desire to pass on wealth to children across all social classes. In line with these assumptions, a statistical adjustment for the change in the average age of household heads between 2005 to 2019 is not sufficient to explain the upward trend in inheritances in Canada. Moreover, the percentage of heirs increased most among household heads with low levels of education and in the province of Quebec over the period studied. Biron-Boileau's article calls for a more serious approach to the inheritance dynamics of the middle and working classes, which remain understudied, particularly in Canada.

18 One of the contributions of Cécile Vignal's article is precisely to make progress in this direction, as part of a study of working-class North African immigrant families who become landlords in Northern France. Although owning rental real-estate property is often portrayed as a characteristic of the affluent classes, Vignal shows that almost 20% of landlords in France are working-class households. The field study describes the family, inheritance-related and gender strategies used to acquire this type of property, and how they form part of social mobility trajectories. The real estate investments of

these working and immigrant families are not aimed at enrichment, but rather at responding to the contingencies of deindustrialization and to supplement modest or unstable incomes. The properties are often owned by widowed or separated women, and an extended family of children and stepchildren are involved in their maintenance. This exhausting “domestic work” reflects a household situation similar to that observed by Gollac (2017), Weber (2000) and others, in which men’s manual labour is explicitly recognized, while women’s work tends to be undervalued, as Glucksberg (2018) also observed even among the ultra-rich in London. Even though inheriting investment property does not always guarantee social advancement for the generations that acquire it, the real estate is nevertheless passed on to the next generation that has contributed to its maintenance. Vignal’s article is thus a useful addition to our knowledge of the property and housing strategies of immigrant families in France over several generations, both in the host country and in the country of origin (Delon, 2019; Bidet, 2021).

19 The article by Caroline Henchoz, Tristan Coste and Anna Suppa focuses on people with high debts and low incomes. The authors shed light on how the law shapes family wealth relationships by examining the situation in Switzerland, which is unique in making debt a family matter. Spouses are jointly liable for many types of debt, including tax debts, which are among the most common in Switzerland. Arrears on compulsory health insurance premiums are the other main form of debt among low-income households in Switzerland, and when children reach the age of majority, they become jointly liable for their parents’ arrears. A number of previous studies, notably those by Isabelle Guérin and her colleagues (2023, in India), showed that it is the women who are primarily responsible for “juggling with debts,” i.e., acquiring new debts to pay off old ones. Henchoz, Costa and Suppa reveal that Swiss women take on “debt work” within their families, work which involves managing debt and its consequences. This hyper-familialization of debt puts women under strong pressure to avoid late repayments, reinforcing the link that women make between debt work and care work. In order to maintain family harmony when their husbands refuse to deal with creditors out of stress or pride, and to avoid the worst or even the unacceptable option of passing on their debts to their children when they come of age, women negotiate terms, seek solutions and try to increase their own income. In many cases, they use their personal savings to repay loans that they did not even take out themselves. The familialization of debt and the link between debt and care work thus promotes the de-patrimonialization of women and the gaps between them and men, while benefiting creditors, state coffers and the financial sector in general.

20 Juliette Eyméoud addresses the wealth strategies of economic elites, as many others have done before her, but her article has a unique and quite original subject: the unmarried men and women of 17th century French nobility. This choice may come as a surprise to contemporary readers: in today’s Western societies in which couples are the norm (Roseneil *et al.*, 2021), single men and women, particularly among the wealthy, are viewed at best as epiphenomena (of secondary significance), and at worst are caricatured as old bachelors and old maids, “sometimes clinging fiercely to their nest egg, sometimes equally determined to ruin their family,” as Eyméoud writes. In the four families that Eyméoud followed over two centuries, approximately one-third of the 648 individuals she traced died single. However, renouncing alliance and offspring does not mean that single men and women freed themselves from the logic of the patriarchal lineage of their time, “which places all hope of biological and social

reproduction in male elders." On the contrary, they were an essential part of it, as almost without exception their properties were passed on to the eldest male members of their lineage (brothers, nephews, etc.), thereby promoting their survival and prestige. This article is a wonderful illustration of how following the thread of asset transfers reveals ways of constructing family that might otherwise remain obscure. As Eyméoud notes: "There is nothing that obligates single men and women to favour certain members of their family, [and] no custom indicates priority lines of inheritance (unlike the situation of married individuals, especially fathers and mothers)." But this does not prevent them from disposing of their assets in remarkably consistent ways that reveal their personal definition of the family and their role within it.

21 Together, these articles affirm the value of studying family wealth strategies across all social classes, and of expanding the study to include historical, national and cultural contexts. They also point to other limitations in the existing literature that have not been addressed in this issue, specifically, the issue of wealth shifts that are associated with marital separation and widowhood. While there are a few studies that quantify the average loss of wealth suffered by women following separation, these have largely been carried out in Germany (partly because of the availability of the longitudinal data required for such studies) Boertien et Lersch, 2021; Kapelle et Baxter, 2021). It would be useful to study these consequences in all countries, especially those where women's property rights are restricted. In addition, beyond quantification, qualitative research is needed to understand the dynamics of wealth and family in relation to marital separation, as proposed by Bessière and Gollac (2023, in France). Although some studies highlight the role of the law and legal professionals in structuring the dynamics of family wealth (including the contributions by Eyméoud and Henchoz, Coste and Suppa presented in this issue), they remain few in number and mainly concern French civil law. However, it would be relevant to apply this approach to common law, in particular because of the legal form of "trust" that it permits (Harrington, 2012; Shiffer-Sebba, forthcoming). This involves a third party in the transfer of wealth to descendants, and gives legatees considerable power to dictate the uses to which their wealth can be put after their death, potentially greatly transforming the logic of inheritance and its functions.

22 Despite the growing financialization of wealth, the management of financial assets by families and the role of financial professionals also remain understudied, other than within families of the elites. However, financial assets raise very different issues for couples and their descendants compared to other types of assets, such as real estate, especially when they are owned as part of a capitalized pension fund, as is increasingly common in Europe and North America (Montagne, 2006). For example, tax-registered investment accounts cannot typically be held by two people, forcing couples to individualize their capital, and funds associated with pension plans cannot be sold before retirement without significant penalties. Defined benefit plans (which provide a life annuity) can never be sold or transferred after death, except to a spouse who can receive a survivor's pension. To better understand the implications of these particular cases, one promising approach is to compare countries such as Canada, where well-being in retirement depends largely on private pensions and other financial assets, with others such as France, which provides a more generous public pension. A comparative approach could also make it easier to understand the role of other public policies, such as family policies (access to parental leave, child care, etc.), as well as the role of taxation in organizing family wealth strategies and creating wealth inequalities.

We hope that this issue will help to stimulate future interdisciplinary and comparative research in the social sciences in the French-speaking world, so that wealth can be more comprehensively viewed as a family affair.

BIBLIOGRAPHIE

Addo, F. R., J. N. Houle et D. Simon. 2016. « Young, Black, and (Still) in the Red: Parental Wealth, Race, and Student Loan Debt », *Race and Social Problems*, vol. 8, p. 64-76.

Addo, F. R. et D. T. Lichter. 2013. « Marriage, marital history, and black–white wealth differentials among older women », *Journal of Marriage and Family*, vol. 75, no 2, p. 342-362.

Adkins, L., M. Cooper, et M. Konings. 2020. *The asset economy*, Hoboken, John Wiley & Sons.

Ando, A. et F. Modigliani. 1963. « The "life cycle" hypothesis of saving: Aggregate implications and tests », *The American economic review*, vol. 53, no 1, p. 55-84.

Baker, R. S. et H. A. O'Connell. 2022. « Structural racism, family structure, and Black–White inequality: The differential impact of the legacy of slavery on poverty among single mother and married parent households », *Journal of Marriage and Family*, vol. 84, no 5, p. 1341-1365.

Barthélémy, T. 2004. « Introduction : L'héritage contre la famille ? De l'anthropologie a l'économie, des approches plurielles », *Sociétés contemporaines*, no 56, p. 5-18.

Beck, U. et E. Beck-Gernsheim. 1995. *The Normal Chaos of Love*, Hoboken, John Wiley & Sons.

Becker, G. S. 1981. « Altruism in the Family and Selfishness in the Market Place », *Economica*, vol. 48, no 189, p. 1.

Beckert, J. 2022. « Durable Wealth: Institutions, Mechanisms, and Practices of Wealth Perpetuation », *Annual Review of Sociology*, vol. 48, no 1, p. 233-255.

Beckert, J. 2024. « Varieties of wealth: toward a comparative sociology of wealth inequality », *Socio-Economic Review*, vol. 22, no 2, p. 475-499.

Belleau, H. et R. Proulx. 2010. « Équilibre et déséquilibre des comptes amoureux contemporains : le revenu familial remis en question. L'exemple Québécois », *Recherches familiales*, vol. 7, no 1, p. 85-101.

Bennett, F. 2013. « Researching Within-Household Distribution: Overview, Developments, Debates, and Methodological Challenges », *Journal of Marriage and Family*, vol. 75, no 3, p. 582-597.

Bessière, C. 2010. *De génération en génération: arrangements de famille dans les entreprises viticoles de Cognac*, Cours et travaux, Paris, Raisons d'agir.

Bessière, C. 2022. « Reversed accounting: legal professionals, families and the gender wealth gap in France », *Socio-Economic Review*, vol. 20, no 1, p. 233-256.

Bessière, C. et S. Gollac. 2023. *The Gender of Capital. How Families Perpetuate Wealth Inequality*, trad. J. Rogers, Cambridge, Harvard University Press.

Bessière, C. et S. Gollac. forthcoming. « Les stratégies familiales de reproduction : comment se transmettent le capital économique et le capital culturel dans la France contemporaine », dans *La*

Reproduction au 21e siècle. Actualité de Bourdieu et Passeron, Vulaines sur Seine, Éditions du Croquant.

Bidet, J. 2021. *Vacances au bled. La double présence des enfants d'immigrés*, Paris, Raisons d'agir.

Boertien, D. et P. M. Lersch. 2021. « Gender and Changes in Household Wealth after the Dissolution of Marriage and Cohabitation in Germany », *Journal of Marriage and Family*, vol. 83, no 1, p. 228-242.

Bourdieu, P. 1972. « Les stratégies matrimoniales dans le système de reproduction », *Annales ESC*, no 4-5, p. 1105-1127.

Bourdieu, P. 1980. *Le Sens Pratique*, Paris, Éditions de minuit.

Bourdieu, P. 2002. *Le Bal des célibataires*, Paris, Points.

Bozouls, L. 2022. « Le pouvoir discret du patrimoine immobilier. Argent et logement chez les classes supérieures du pôle privé », *Politix*, vol. 140, no 4, p. 77-101.

Carrière, Y., J. Légaré, et J. Purenne. 2015. « Vivre et travailler plus longtemps au Canada : la réalité des baby-boomers », *Cahiers québécois de démographie*, vol. 44, no 2, p. 251-278.

Casale, D. et A. Oyenubi. 2024. « Measuring the gender wealth gap in South Africa using individual-level data », *South African Journal of Economics*, vol. 92, no 1, p. 80-92.

Chancel, L., T. Piketty, E. Saez, et G. Zucman. 2022. « World inequality report 2022 », *World Inequality Lab*.

Chu, C. Y. C., Hsu, P.-H. et Y.-T. Wang. 2023. « The gender gap in the ownership of promising land », *Proceedings of the National Academy of Sciences*, vol. 120, no 24, p. e2300189120.

Conley, D. 1999. *Being Black, Living in the Red: Race, Wealth, and Social Policy in America,* Berkley, University of California Press.

Cotton, C. Forthcoming. « Staying apart for the kids? Older adult daters and the preservation of family wealth », *British Journal of Sociology*.

Cross, C. J., Fomby, P. et B. Letiecq. 2022. « Interlinking structural racism and heteropatriarchy: Rethinking family structure's effects on child outcomes in a racialized, unequal society », *Journal of Family Theory & Review*, vol. 14, no 3, p. 482-501.

Dandurand, R. 1995. « Famille, État et structuration d'un champ familial », *Sociologie et sociétés*, vol. 27, no 2, p. 103-119.

De Nardi, M. et G. Fella. 2017. « Saving and wealth inequality », *Review of Economic Dynamics*, vol. 26, p. 280-300.

De Singly, F. 2014. *Sociologie de la famille contemporaine*, Paris, Nathan.

Delabie, C. 2021. *Production et reproduction des patronats familiaux. Hériter et transmettre dans le Vimeu (Somme)*, Amiens, Université de Picardie Jules-Verne.

Delon, M. 2019. « Des "Blancs honoraires" ? Les trajectoires sociales des Portugais et de leurs descendants en France », *Actes de la recherche en sciences sociales*, no 3, p. 4-28.

Derenoncourt, E., Kim, C. H., Kuhn, M. et M. Schularick. 2023. « Wealth of Two Nations: The U.S. Racial Wealth Gap, 1860–2020* », *The Quarterly Journal of Economics*, p. qjad044.

Dufy, C. et F. Weber. 2007. *L'ethnographie économique*, Paris, La découverte.

Duvoux, N. et A. Papuchon. 2022. « Class and relative wealth accumulation in five European countries: Sociological lessons from the Household Financial and Consumption Survey (European

Central Bank, 2014 Wave) », *European Journal of Sociology/Archives Européennes de Sociologie*, vol. 63, no 3, p. 321-362.

Elinder, M., Erixson, O. et D. Waldenström. 2018. « Inheritance and wealth inequality: Evidence from population registers », *Journal of Public Economics*, vol. 165, p. 17-30.

Feiveson, L. et J. Sabelhaus. 2018. « How Does Intergenerational Wealth Transmission Affect Wealth Concentration? », *The Federal Reserve Board of Governors in Washington DC.*

Finch, J. et J. Mason. 2000. *Passing On: Kinship and Inheritance in England*, Abingdon, Routledge.

Foster, L. 2011. « Privatisation and pensions: what does this mean for women? », *Journal of Poverty and Social Justice*, vol. 19, no 2, p. 103-115.

François, C. 2023. *De gré et de force, Comment l'Etat expulse les pauvres*, Paris, La Découverte.

Frémeaux, N. 2019. « 13. Patrimoine et héritage : retour vers le passé ? », *Regards croisés sur l'économie*, vol. 24, no 1, p. 194-201.

Frémeaux, N. et M. Leturcq. 2020. « Inequalities and the individualization of wealth », *Journal of Public Economics*, vol. 184, p. 104145.

Giddens, A. 1992. *The Transformation of Intimacy: Sexuality, Love, and Eroticism in Modern Societies*, New York, Polity.

Glucksberg, L. 2018. « A gendered ethnography of elites: Women, inequality, and social reproduction », *Focaal*, vol. 2018, no 81, p. 16-28.

Gollac, S. 2005. « Faire ses partages. Patrimoine professionnel et groupe de descendance », *Terrain. Anthropologie & sciences humaines*, no 45, p. 113-124.

Gollac, S. 2017. « Le genre caché de la propriété dans la France contemporaine », *Cahiers du Genre*, vol. 62, no 1, p. 43-59.

Gollac, S. 2013. « Les ambiguïtés de l'aînesse masculine », *Revue française de sociologie*, vol. 54, no 4, p. 709-738.

Gollac_Sibylle. 2019. *Comment passer de l'ethnographie à l'analyse de données statistiques ? Une étude des stratégies immobilières familiales*. https://www.ethnographiques.org/2006/Gollac

Gotman, A. 1988. *Hériter*, Paris, PUF.

Gotman, A. 1989. « "Le vase c'est ma tante". De quelques propriétés des biens hérités », *Nouvelle revue d'ethnopsychiatrie*, vol. 14, p. 125-150.

Guérin, I. 2008. « L'argent des femmes pauvres : entre survie quotidienne, obligations familiales et normes sociales », *Revue Française de Socio-Économie*, vol. 2, no 2, p. 59-78.

Guérin, I., Kumar, S. et G. Venkatasubramanian. 2023. *The Indebted Woman: Kinship, Sexuality, and Capitalism,* Stanford, Stanford University Press.

Halpern-Manners, A., Warren, J. R., Raymo, J. M. et D. A. Nicholson. 2015. « The impact of work and family life histories on economic well-being at older ages », *Social Forces*, vol. 93, no 4, p. 1369-1396.

Hansen, M. N. et M. Toft. 2021. « Wealth Accumulation and Opportunity Hoarding: Class-Origin Wealth Gaps over a Quarter of a Century in a Scandinavian Country », *American Sociological Review*, vol. 86, no 4, p. 603-638.

Harrington, B. 2016. *Capital without Borders: Wealth Managers and the One Percent*, Cambridge, Harvard University Press.

Harrington, B. 2012. « Trust and Estate Planning: The Emergence of a Profession and Its Contribution to Socioeconomic Inequality », *Sociological Forum*, vol. 27, no 4, p. 825-846.

Hayes, A. et R. O'Brien. 2021. « Earmarking Risk: Relational Investing and Portfolio Choice », *Social Forces*, vol. 99, no 3, p. 1086-1112.

Henchoz, C. 2009. « Le trésor conjugal : analyse du couple par son argent », *Enfances, Familles, Générations*, no 10, s.p.

Henchoz, C., F. Poglia Mileti, et F. Plomb. 2014. « La socialisation économique en Suisse: récits rétrospectifs sur le rôle des parents et des enfants durant l'enfance et l'adolescence », *Sociologie et sociétés*, vol. 46, no 2, p. 279-299.

Herlin-Giret, C. 2019. *Rester riche. Enquête sur les gestionnaires de fortune et leurs clients*, Lormont, Bord de l'eau (Le).

Kan, M. Y. et H. Laurie. 2014. « Changing patterns in the allocation of savings, investments and debts within couple relationships », *The Sociological Review*, vol. 62, no 2, p. 335-358.

Kapelle, N. et J. Baxter. 2021. « Marital Dissolution and Personal Wealth: Examining Gendered Trends across the Dissolution Process », *Journal of Marriage and Family*, vol. 83, no 1, p. 243-259.

Kearney, M. S. 2023. *The Two-Parent Privilege: How the decline in marriage has increased inequality and lowered social mobility, and what we can do about it*, Chicago, The University of Chicago Press

Killewald, A., Pfeffer, F. T. et J. N. Schachner. 2017. « Wealth inequality and accumulation », *Annual review of sociology*, vol. 43, p. 379-404.

Kim, D. 2021. « The Gender–Equal Inheritance Law Amendment and Intergenerational Transfers in South Korea, 1970–2010 », Rochester, Social Science Research Network.

Kukk, M., J. Meriküll, et T. Rõõm. 2023. « The Gender Wealth Gap in Europe: Application of Machine Learning to Predict Individual-level Wealth », *Review of Income and Wealth*, vol. 69, no 2, p. 289-317.

Lareau, A. 2022. « Downplaying Themselves, Upholding Men's Status: Women's Deference to Men in Wealthy Families », *RSF: The Russell Sage Foundation Journal of the Social Sciences*, vol. 8, no 7, p. 112-131.

Lazarus, J. 2012. *L'Épreuve de l'argent: banquebanquiers clients*, Paris, Calmann-Lévy.

Lazarus, J. 2022. *Les politiques de l'argent*, Paris, Presses universitaires de France.

LeBaron, A. B. et H. H. Kelley. 2021. « Financial Socialization: A Decade in Review », *Journal of Family and Economic Issues*, vol. 42, no 1, p. 195-206.

Lee, A. W. 2022. « The gender wealth gap in the United States: Trends and explanations », *Social Science Research*, p. 102745.

Lersch, P. M., Jacob, M. et K. Hank. 2017. « Parenthood, Gender, and Personal Wealth », *European Sociological Review*, vol. 33, no 3, p. 410-422.

Lersch, P. M. et S. Vidal. 2016. « My house or our home? Transitions into sole home ownership in British couples », *Demographic Research*, vol. 35, p. 139-166.

Les Annales. 2015. « Lire Le capital de Thomas Piketty », *Annales. Histoire, Sciences Sociales*, vol. 70, no 1, p. 5-6.

Luhr, S. 2018. « How Social Class Shapes Adolescent Financial Socialization: Understanding Differences in the Transition to Adulthood », *Journal of Family and Economic Issues*, vol. 39, no 3, p. 457-473.

Marcus, G. E. et P. D. Hall. 1992. *Lives In Trust: The Fortunes Of Dynastic Families In Late Twentieth-century America*, Boulder, Westview Press.

Maroto, M. 2019. « Sharing or Limiting the Wealth? Coresidence, Parental Support, and Wealth Outcomes in Canada », *Journal of Family and Economic Issues*, vol. 40, no 1, p. 102-116.

McCarthy, M. A. 2017. *Dismantling solidarity: capitalist politics and American pensions since the New Deal*, Ithaca, Cornell University Press.

Metzger, C. 2018. « Intra-household allocation of non-mandatory retirement savings », *The Journal of the Economics of Ageing*, vol. 12, p. 77-87.

Mo, L. 2010. « Jusqu'à quel point les baby-boomers seront-ils plus à l'aise financièrement que leurs parents au moment de leur retraite ? Revenu, patrimoine, protection offerte par les pensions et facteurs démographiques à travers les générations au Québec », *Cahiers québécois de démographie*, vol. 39, no 1, p. 27-57.

Montagne, S. 2006. *Les Fonds de pension : Entre protection sociale et spéculation financière*, Paris, Odile Jacob.

Nutz, T. et D. Gritti. 2021. « Dyadic employment biographies and within-couple wealth inequality in Britain and Western Germany », *Journal of Marriage and Family*, vol. 84, no 2, p. 552-569.

Pahl, J. 1989. *Money and Marriage*, Basingstoke, Palgrave Macmillan.

Palomino, J. C., G. A. Marrero, B. Nolan, et J. G. Rodríguez. 2022. « Wealth inequality, intergenerational transfers, and family background », *Oxford Economic Papers*, vol. 74, no 3, p. 643-670.

Parolin, Z. 2021. « Temporary Assistance for Needy Families and the Black–White child poverty gap in the United States », *Socio-Economic Review*, vol. 19, no 3, p. 1005-1035.

Perrin-Heredia, A. 2013. « La mise en ordre de l'économie domestique. Accompagnement budgétaire et étiquetage de la déviance économique », *Gouvernement et action publique*, vol. 2, no 2, p. 303-330.

Perrin-Heredia, A., A. Lambert, P. Dietrich-Ragon, et C. Bonvalet. 2018. « La gestion du budget : un pouvoir paradoxal pour les femmes des classes populaires », dans *Le monde privé des femmes. Genre et habitat dans la société française*, Paris, Ined Éditions, p. 193-212.

Pfeffer, F. T. et A. Killewald. 2018. « Generations of Advantage. Multigenerational Correlations in Family Wealth », *Social Forces*, vol. 96, no 4, p. 1411-1442.

Pfeffer, F. T. et N. Waitkus. 2021. « The Wealth Inequality of Nations », *American Sociological Review*, vol. 86, no 4, p. 567-602.

Piketty, T. 2014. *Capital in the Twenty-First Century*, trad. A. Goldhammer, Cambridge, Harvard University Press.

Piketty, T., G. Postel-Vinay, et J.-L. Rosenthal. 2014. « Inherited vs self-made wealth: Theory & evidence from a rentier society (Paris 1872–1927) », *Explorations in economic history*, vol. 51, p. 21-40.

Plouviez, M. 2024. *L'injustice en héritage : repenser la transmission du patrimoine*, Paris, La Découverte.

Pugliese, M. et H. Belleau. 2022. « Mine, yours, ours, or no one's? Homeownership arrangements among cohabiting and married couples », *Canadian Review of Sociology/Revue canadienne de sociologie*, vol. 59, no S1, p. 48-73.

Pugliese, M. et H. Belleau. 2021. « The Management of Retirement Savings Among Financially Heterogamous Couples », *Social Policy and Society*, vol. 20, no 4, p. 580-598.

Pugliese, M., Belleau, H. et C. Biron-Boileau. 2023. « Conjugal testamentary practices in Canada: The gendered effect of children from other unions », *Journal of Marriage and Family*, vol. 85, no 1, p. 134-152.

Pugliese, M., Benoit, P. Diallo, M. et D. P. Ruiz. 2023. « The Gender Wealth Gap in Québec », *Canadian Studies in Population*, vol. 50, no 4.

Ramos, E. 2005. « Des stratégies individuelles de composition avec les règles de transmission : de l'héritage à l'héritier », *Lien social et Politiques*, no 53, p. 45-55.

Roseneil, S., Crowhurst, I., Hellesund, T., Santos, A. C. et M. Stoilava. 2021. *The Tenacity of the Couple-Norm: Intimate Citizenship Regimes in a Changing Europe*, London, UCL Press.

Saez, E. et G. Zucman. 2016. « Wealth Inequality in the United States since 1913: Evidence from Capitalized Income Tax Data », *Quarterly Journal of Economics*, vol. 131, no 2, p. 519-578.

Savage, M. 2021. *The return of inequality: Social change and the weight of the past*, Cambridge, Harvard University Press.

Schaeffer, M. 2014. « The Social Meaning of Inherited Financial Assets. Moral Ambivalences of Intergenerational Transfers », *Historical Social Research / Historische Sozialforschung*, vol. 39, no 3 (149), p. 289-317.

Schmidt am Busch, H.-C. S., Halliday, D. et T. Gutmann. 2022. *Inheritance and the Right to Bequeath: Legal and Philosophical Perspectives*, Oxon and New York, Taylor & Francis.

Schwartz, T. P. 1993. « Testamentary Behavior: Issues and Evidence About Individuality, Altruism and Social Influences », *The Sociological Quarterly*, vol. 34, no 2, p. 337-355.

Shapiro, T. M. 2005. *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*, Oxford, Oxford University Press.

Sherman, R. 2017. *Uneasy Street: The Anxieties of Affluence*, Princeton, Princeton University Press.

Shiffer-Sebba, D. forthcoming. « 'An Appetite for Complexity': Elite Family Bureaucratization Processes and Intergenerational Wealth ».

Stamm, I. K. 2016. « Coordination tasks and negotiation modes of linked lives in entrepreneurial families », *Journal of Marriage and Family*, vol. 78, no 4, p. 939-956.

Tisch, D. et P. M. Lersch. 2021. « Distributive Justice in Marriage: Experimental Evidence on Beliefs about Fair Savings Arrangements », *Journal of Marriage and Family*, vol. 83, no 2, p. 516-533.

Tisch, D. et M. Schechtl. 2024. « The gender (tax) gap in parental transfers. Evidence from administrative inheritance and gift tax data », *Socio-Economic Review*, p. mwae038.

Trinh, N. A. 2024. « Class origin, intergenerational transfers, and the gender wealth gap », *Socio-Economic Review*, p. mwae054.

Vogler, C. 1998. « Money in the household: some underlying issues of power », *The Sociological Review,* vol. 46, no 4, p. 687-713.

Vogler, C. et J. Pahl. 1994. « Money, power and inequality within marriage », *The Sociological Review*, vol. 42, no 2, p. 263-288.

Waitkus, N., Savage, M. et M. Toft. 2024. « Wealth and Class Analysis: Exploitation, Closure and Exclusion », *Sociology*, p. 00380385241275842.

Weber, F. 2000. « Transactions marchandes, échanges rituels, relations personnelles. Une ethnographie économique après le Grand Partage », *Genèses. Sciences sociales et histoire*, vol. 41, no 1, p. 85-107.

Weber, F. 2006. « Viviana Zelizer, "l'argent social" », *Genèses*, vol. 65, no 4, p. 126-137.

Wolff, E. N. et M. Gittleman. 2014. « Inheritances and the distribution of wealth or whatever happened to the great inheritance boom? », *The Journal of economic inequality*, vol. 12, no 4, p. 439-468.

Zelizer, V. 2005. *The Purchase of Intimacy*, Princeton, Princeton University Press.

RÉSUMÉS

Cadre de la recherche : Depuis une dizaine d'années, la recherche en sciences sociales a été profondément renouvelée par une mesure des inégalités socio-économiques qui ne tient plus seulement compte des situations socio-professionnelles, des revenus d'emploi ou des diplômes, mais aussi des patrimoines. Or, le patrimoine – qu'il soit hérité, épargné ou accumulé par les rendements sur investissement – est une affaire de famille, qui met en jeu les trois grandes dimensions de la parenté : la filiation, la germanité et l'alliance.

Objectifs : Faire dialoguer la littérature sur les inégalités socio-économiques de patrimoine avec les sciences sociales de la famille.

Méthodologie : Cet article introductif s'appuie sur une revue de littérature de diverses disciplines en sciences sociales en économie, sociologie, démographie, histoire, anthropologie, philosophie politique et droit.

Résultats : Ce numéro de la revue *Enfances Familles Générations* est un plaidoyer pour que les sciences sociales tiennent compte tout à la fois des liens et des biens familiaux à partir des questions concrètes de l'héritage, du mariage, de l'endettement, de l'accession à la propriété immobilière. Le patrimoine, son accumulation, sa préservation et sa transmission sont en fait des préoccupations au sein des familles de tous les milieux sociaux.

Conclusion : Les dynamiques familiales - en interaction avec les multiples acteurs du champ familial – participent à la structuration des inégalités économiques intrafamiliales (notamment de genre) et interfamiliales (notamment de classe et de race). Mais l'exploration des inégalités en matière d'avoirs et de dettes permet aussi de mieux comprendre les rapports familiaux puisque le patrimoine est au cœur du faire famille.

Contribution : Cet article introductif affirme l'importance d'étudier les stratégies patrimoniales familiales au sein de toutes les classes sociales et de multiplier les contextes historiques, nationaux et culturels d'étude.

Research framework: Over the past decade, social science research has been profoundly renewed by the measurement of socioeconomic inequalities, which no longer takes into account only socio-professional status, labor income, or qualifications, but also wealth. Family matters for inheriting wealth, saving it, or accumulating it through returns on investments. The accumulation of wealth brings into play the three major dimensions of kinship: descent, siblingship, and alliance.

Objectives: To establish a dialogue between the literature on socio-economic inequalities and the social sciences of the family.

Methodology: This introductory article is based on a literature review of various social science disciplines in economics, sociology, demography, history, anthropology, political philosophy and law.

Results: This issue of the journal *Enfances Familles Générations* is a plea for the social sciences to take into account both family ties and family assets, based on the concrete issues of inheritance, marriage, indebtedness and home ownership. Inheritance, its accumulation, preservation and transmission are, in fact, concerns within families of all social backgrounds.

Conclusion: Family dynamics - in interaction with the multiple actors in the family field - play a part in structuring economic inequalities within the family (especially gender inequalities) and between families (especially class- and race-based inequalities). But exploring inequalities in asset and debt also provides a better understanding of family relationships, since wealth participates in the making of the family.

Contribution: This introductory article affirms the importance of studying family wealth strategies across all social classes, and of multiplying the historical, national and cultural contexts of study.

Marco de la investigación: En la última década, la investigación en las ciencias sociales ha sido profundamente renovada por la medición de las desigualdades socioeconómicas, que ya no solo toma en cuenta el estatus socioprofesional, los ingresos laborales o los títulos, sino también los patrimonios. El patrimonio—ya sea heredado, ahorrado o acumulado por los rendimientos de las inversiones—es un asunto familiar que involucra las tres grandes dimensiones del parentesco: la filiación, la hermandad y la alianza.

Objetivos: Establecer un diálogo entre la literatura sobre las desigualdades socioeconómicas y las ciencias sociales de la familia.

Metodología: Este artículo introductorio se basa en una revisión de la literatura de diversas disciplinas de las ciencias sociales, como la economía, la sociología, la demografía, la historia, la antropología, la filosofía política y el derecho.

Resultados: Este número de la revista *Enfances Familles Générations* es un llamado a que las ciencias sociales tomen en cuenta tanto los lazos familiares como los activos familiares, enfocándose en cuestiones concretas como la herencia, el matrimonio, el endeudamiento y el acceso a la propiedad inmobiliaria. El patrimonio, su acumulación, preservación y transmisión son, de hecho, preocupaciones que afectan a las familias de todos los contextos sociales.

Conclusión: Las dinámicas familiares, en interacción con los diversos actores del ámbito familiar, influyen en la estructuración de las desigualdades económicas intrafamiliares (particularmente de género) e interfamiliares (especialmente de clase y raza). Además, la exploración de las desigualdades en cuanto a activos y deudas permite una mejor comprensión de las relaciones familiares dado que el patrimonio está en el centro de la vida familiar.

Contribución: Este artículo introductorio afirma la importancia de estudiar las estrategias patrimoniales familiares en todas las clases sociales y de multiplicar los contextos históricos, nacionales y culturales de estudio.

INDEX

Palabras claves : patrimonio, deuda, herencia, matrimonio, propiedad inmobiliaria, desigualdades económicas
Mots-clés : patrimoine, dette, héritage, mariage, propriété immobilière, inégalité économique
Keywords : wealth, debt, inheritance, marriage, homeownership, economic inequality

AUTEURS

CÉLINE BESSIÈRE

Professeure de sociologie, Paris-Dauphine, PSL, Institut Universitaire de France

MAUDE PUGLIESE

Professeure agrégée, Institut national de la recherche scientifique