The 2014 reports by the Observatoire des territoires (Territories Observatory) and ONZUS* describe and analyse identical phenomena at various territorial levels: disparities in terms of income, access to jobs and training, access to healthcare and services, etc. The ONZUS report highlights the difficulties encountered by the inhabitants of urban-policy neighbourhoods, as well as gaps between those neighbourhoods and the other territories. The Observatoire des territoires (Territories Observatory) report highlights the wide disparities between territories that are likely to constitute inequalities to be fought as well as potential to be explored, and brings out the main processes that give rise to them.


Since 2008, the crisis has increased inequalities between individuals within territories

Sharper income inequalities between individuals than between territories

The feeling of wellbeing is strongly linked to the level of income: households with the highest income show, on average, a satisfaction level that is higher than for households with low income.

In the territories, the measure of inequalities in terms of income depends in great measure on the geographic mesh used. The bigger the chosen mesh, the less significant the disparities between territories appear to be. Income inequalities are thus more marked between communes or employment zones than between regions. In mainland employment zones, the median tax income per consumption unit in 2011 varied from € 14,513 in the Lens-Hénin (Pas-de-Calais) employment zone to € 28,679 in Houdan (Yvelines) employment zone, a gap of over € 14,000.
In the regions, the median tax income per consumption unit varies from € 17,265 in Nord-Pas-de-Calais region to € 22,243 in Île-de-France, a gap of a little less than € 5,500. Moreover, income disparities are shown to be much more significant within the territories themselves, i.e. between their inhabitants, than between the territories. For example, within employment zones, the unequal spread of income between inhabitants can be highlighted by using the inter-decile ratio per consumption unit, which gives the ratio between the minimum tax income of the richest 10% and the maximum tax income of the poorest 10%. In 2011, in mainland France, that ratio was 5.6.

The highest income inequalities are observed at the country’s geographical extremes: in the north and in the Mediterranean area (especially the Languedoc-Roussillon coast), as well as in Paris and French Genevois). In those territories, the median tax income per consumption unit of the richest 10% is seven times higher than that of the poorest 10%. There is no relationship between the income level (median tax income) and size of income disparities. The most favoured employment zones in terms of median tax income are characterised, in some cases, by strong internal inequalities, such as in Paris and French Genevois. However, in other cases, they stand out by reason of a relatively even income distribution, like Rambouillet and Houdan, in Les Yvelines. On a reciprocal basis, amongst employment zones with low median tax income some are characterised by wide gaps between individuals, like Maubeuge and Valenciennes in Nord, whereas other employment zones show a lower degree of inequality between inhabitants, e.g. Mauriac and Saint-Flour (Cantal) as well as Villeneuve-sur-Lot (Lot-et-Garonne).

Within the urban units that contain priority neighbourhoods (Sensitive Urban Areas - SUAs), income gaps are very marked between the latter and the rest of the urban unit. Reducing those gaps (as well as those in terms of education, access to jobs, etc.) is precisely the objective of urban policy. In 2011, the average tax income per unit of consumption of SUAs inhabitants was just 54% of that of all inhabitants of their urban units. In 2012, the poverty rate, defined at the proportion of individuals whose living standard is below the poverty threshold (60% of median income), was 38.4% in SUAs, i.e. thrice as high as outside SUAs.

THE CRISIS ACCENTUATED INCOME INEQUALITIES BETWEEN INDIVIDUALS, ON THE ONE HAND AND BETWEEN SUAS AND OTHER NEIGHBOURHOODS, ON THE OTHER HAND.

Between 2007 and 2011, on a macro level, income disparities between territories tended to diminish. Thus, in general, the most favoured territories (except frontier areas) experienced a lesser increase...
in median income than the most disadvantaged territories. The finding in terms of changes in inequality is quite different if we consider income gaps between individuals at a micro level. During the same period, monetary inequalities within employment zones increased overall, due to a reduction in low incomes (first decile) and to an increase in the highest incomes (last decile). However, that change is variable form one employment zone to the next, the crisis having strongly affected low incomes in the most fragile areas, i.e. industrial and workers' areas.

That finding of insecurity of the most fragile areas and populations due to the crisis is also valid for urban-policy neighbourhoods. Several indicators highlight an increase in gaps in terms of income and poverty between SUAs and the rest of the territory over the last ten years or so. Thus, between 2004 and 2011, the average tax income per consumption unit did, indeed, increase in the SUAs (up by 5.5%), but less quickly than across the whole of the mainland (up by 8.8%). The gap arose almost constantly over the whole of the period. At the end of the period, between 2009 and 2011, that average tax income per consumption unit stagnated and even retreated between 2010 and 2011 in the SUAs, whereas it continued to increase everywhere else.

**LEVEL OF TRAINING: STRONG DISPARITIES BETWEEN TERRITORIES**

Levels of education vary strongly from one region to the next. In 2013, in mainland France, 44.1% of people aged 30-34 held a higher-education qualification, but that proportion varied from 32% in Corse to 52.2% in Île-de-France. At a more granular level, that of employment zones, disparities are even more marked. Large conurbations, which are attractive and which have a varied training offer, are the ones that have the highest rates of qualified people, with over half of 30- to 34-year-olds having a higher-education qualification.
Conversely, the low level of qualifications held by young adults in the employment zones around Caen (Calvados), Reims (Marne), Orléans (Loiret), and Clermont-Ferrand (Puy-de-Dôme) arise in part from the migration deficit of young people, especially the most qualified. In southern employment zones, especially in Languedoc-Roussillon and Corse, strong attractiveness (which goes together with development that is increasingly focused on the presentational economy), takes the form of a large amount of manpower arriving that is often underqualified, thus lowering the rate of holders of higher-education qualifications.

**AN ENDURING TRAINING HANDICAP FOR SUA POPULATIONS**

In 2012, in the SUAs, the proportion of people aged 15 to 64 with a level of education beyond the baccalauréat was almost 3 times lower than in the surrounding urban units (12.9% and 34.4%, respectively). That lag in SUAs in terms of education level is also observed for the school results of pupils. In 2013, the success rate for the brevet reached 75.5% in schools within SUAs, as opposed to 83.7% for those outside SUAs. For the general baccalauréat, success rates across all streams were about 4 points lower in SUAs. That lag in terms of education and qualification has direct implications for access to jobs; the qualification plays a crucial role everywhere, especially in a time of crisis. Those with the most qualifications obtain jobs more easily, in SUAs and elsewhere. However, from that point of view, qualified individuals from SUAs remain handicapped with respect to those from other urban neighbourhoods. Thus, for equivalent markers of age, sex, and origin, a person with a qualification higher than the baccalauréat and living in an SUA is distinctly less likely to be in work than a person living in another neighbourhood within the urban unit (77.9% as against 89.1%).

**A JOB MARKET WITH FEW YOUNG PEOPLE IN IT**

Young people are following studies in greater numbers; overall, the job market has few of them in it. In 2011, 44% of 15- to 24-year-olds were active, i.e. in work or seeking work. Activity rates are at their lowest in large cities with university clusters. In cantons (French districts) with low population density, 54.9% of 18- to 24-year-olds are active and 20.7% are following courses of study, those percentages being 42.3% and 36.9%, respectively, in urban cantons. Pursuing studies often means leaving isolated rural areas, with young people who remain in those areas thus having a higher probability of being active.

In the Overseas Départements, the low proportion of active young people (37.5%) is explained by a strong proportion of young people who are not socially (i.e. who are not in employment or in education). In France, 16.6% of 15- to 24-year-olds are in that situation, with significant gaps between territories; young people who are not socially included are relatively few in number in Île-de-France, Rhône-Alpes, south of the Massif Central, in the Pays de la Loire, and in Bretagne, unlike the Overseas Départements, Nord, and Languedoc-Roussillon, where they are more likely to experience that situation.

In SUAs, the activity rate amongst young people is very low (38.1% amongst 15- to 24-year-olds in 2013). Amongst those active persons, a relatively significant proportion is unemployed (42.1%, as against 22.6% in the rest of the conurbation), which is an expression of particularly acute difficulties with professional insertion, partly linked to their lower level of study. In those neighbourhoods, the proportion of young people who are not socially included is also very high, affecting more than one in four 15- to 24-year-olds.

Finally, when they are in work, young people from SUAs mostly hold jobs with a low level of qualification.