“Connecting Inequality and Intergenerational Mobility: Looking Ahead, Not Behind”

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Inequality of outcome or Inequality of opportunity?

• Americans care much more about inequalities in opportunity than inequalities in outcomes (income, wealth, etc.).

• Intergenerational mobility (IGM) is determined by two forces:
  1. differences in opportunities
  2. differences in taking advantage of opportunities

• Both are important
Outline of Seminar

1. Three ways to look at IGM and connect to policy
2. Is the trend important, and if so why?
3. How about outcome of constant IGM?
4. Way #3 Looking forward, parents/families are VERY important, from the start
5. Way #3 --how are we doing step by step?
6. Way #2-- new tools for mobility research
7. Policy: IGM and inequality and what to do about it? (may have to skip over)
1. “Looking Ahead, Not Behind”
Three Ways to Go with IGM Research

• **Way #1** – Traditional IGM way: start back (observe parents in 60’s 70’s) and then observe their grown children (when they are older, 40)

• **Way #2**  Start now (observe cross-section of parents and kids today) and look back to find our about parental status at various earlier ages

• **Way #3**  Determine what attributes, institutions and policies today’s children will need to be successful tomorrow.
Way #1. The usual view of IGM and its metrics

- The usual relative IGM approach is to estimate social ‘destination’ based on social ‘origin’:

  \[ \ln Y_{i \text{ children}} = \alpha + \beta \ln Y_{i \text{ parent}} + \varepsilon_i \]

- Beta is the persistence coefficient (1-Beta is IGM coefficient) for society as a whole
- Can also look at mobility at various points in the distribution, eg “stickiness” in top quintiles or bottom quintiles for parents and children
Way #1 -- existing estimates – ‘usual’ view has some flaws

• Even carefully compared estimates have large ranges of outcomes depending on: dataset; years and ages where fathers/sons or parents/children are observed (usually at ages 37-40); years over which averaged (usually 3-5); quality of data; index of adult well-being: family income, men's earnings, wealth, etc.

• Almost all studies also show less relative mobility from the bottom up or the top down vs. middle

• All exclude most all who have emigrated to the USA since 1980 (40 m total and 11 m undocumented immigrants) and those who are incarcerated
Intergenerational Mobility: The Correlation (Elasticity) Coefficient Relating Parental Status to Child Status, with 90 percent confidence intervals, Jo Blanden, (2011)
Figure 1. Estimates of Intergenerational Income Elasticities for Fathers and Sons Plotted with GINI Coefficients for Eleven Developed Countries during the Early 1980s.

Data provided by M. Jantti from Figure 20.1, Bjorklund, A., and M. Jantti. 2009. Intergenerational Income Mobility and the Role of Family Background. In W. Salverda, et al. (eds.), The Oxford Handbook of Economic Inequality. Oxford: OUP.
2. How about TRENDS in IGM—and the recent Chetty, et. al. study?

- Many think overall IGM has fallen.
- Chetty, Saez, et al. (2014, NBER 19844) confirm much older Lee and Solon (2009) results that using Way #1, IGM is flat, now through the 1993 birth cohort.
- Wait a minute—if you were born in 1993, you just turned or will turn 21 this year! How can they know your adult economic status?
- Measure destination age at 30 and ‘project’ the rest from age 21 on??
On average, children from the poorest families grow up to be 30 percentiles lower in the income distribution than children from the richest families, a gap that has been stable over time. For children born 1983-86 estimates are based on income at age 26; after 1986, estimates are predictions based on college attendance rates.
To measure IGM conventionally, at what age to observe grown kids in the 2000’s?

- Before ages 35-40? (no one believes this, Chetty uses 30 as the oldest ages at which we can observe children who grew up in the inequality era!!- rest is “projection” )
- Ages 40– better (some do this, but 40 is top age in literature)
- What if incomes peak about age 50 now? (next slide)
- And what if the peak for the highest income units is rising more steeply beyond age 30 or 40 than those at the bottom?
- Answer: If education and parental income/status are correlated, you understate persistence of status for the most well off kids by observing them before their incomes near their peak (say about age 45 for average) and so far all IGM studies have done this, and the ones that “project” or measure kids status at age 30 are the most biased
2007 IRS data on peak AGI by age of main filer and percentile of IRS return

(Auten, Gee, et al., May 2013, AER)
And so the usual IGM look back can’t capture the inequality boom

• If inequality takes off in early 80’s, and you wait until 45 for your LR average adult status, you can wait until 2025 or later to capture these effects.

• A different way (this seminar) is Way #3, to look at youth and adults under ages 30-35 today and ask how they are moving through their lives, and how likely they are to hit success markers for IGM compared to older cohorts.

• Another (future) way is to take a current cross-section or cohort of adults and go back to find their parental situation when they were children (Way #2).
3. Regardless of trend beliefs or estimates, our LEVEL of mobility is comparatively low

- Regardless of the trend in mobility, we know that the USA has the lowest mobility at the ends of the distribution (especially from the bottom up where over 40 percent of sons up in same bottom quintile as do their fathers using PSID or NLSY)
- The rungs of the ladder have gotten wider (next slide), so even if mobility stays the same generation to generation, the gap between the top and the bottom has widened substantially
- Mobility in our country today is too low compared to other nations and may well be falling if we look forward
- Moral of my story: Looking back is not always a good guide to the future and not a good guide to policy to increase mobility today
CBO After Tax Income Mean of Bottom (CBO, 2013) and Top Quintiles and Gap in 2010 Dollars

Wait a minute, Smeeding

- Isn’t the mean of the top quintile biased by the top 1%? Your figures show the gap in incomes rising by almost $80,000 or 93% from 1979-2010, how much is it driven by the top 1% in any given year?
- Suppose you used the mean of the following percentiles to gauge the change at the top, then how much bigger are the differences between top and bottom?

81st - 90th: gap grows $32,100 55% (diff)
91st - 95th: gap grows $52,400 75% (diff)
95th - 99th: gap grows $90,700 86% (diff)
4. Way #3. Looking forward using the evidence on IGM that we have

- What do you need to achieve the American dream?
- Say the ‘American Dream’—picket fence and all—is being in a family 3 x poverty line about $68,000 for 4, or $54,000 for 3 – more or less making it to middle quintile or above?
- Life course approach (CRITA) is way to analyze it – compare views of ingredients for IGM from Brookings Social Genome to hit this success mark with evidence from other sources (below)
- But first realize the importance of parental money and skills and family structure
The first steps (and part of all steps beyond): parents’ money and skills

• All parents want to do everything they can for their kids, but some are better able and more skilled at navigating life’s challenges than are others—money and skills are both important

• In 2010, children born to a family at the 90th percentile (middle of the top quintile) had $45,000 per child to spend on each kid; children born to a family at the 10th percentile (middle of the bottom quintile) had $7,000 per child to spend on each kid

• Top-quintile spending on kids’ enrichment is now multiple times that of low-income quintile

• Top quintile activities spent on literacy and other investments also vary enormously

• Early is important and early means very early --
If early is good – how early is too late?

• What about before pre-school: in-utero to age 3 or 4—next slides?

• Key factors:
  - birth and early home environment (Currie et. al.)
  - parental skills and behaviors (e.g. ‘30 million’ words)
  - parental mental health—the pediatrics taskforce story, and the ACA opportunity
  - other barriers to learning: vision problems, hearing deficits, undertreated asthma, anemia, dental pain, hunger and behavioral problems.
• Disparities in child outcomes are evident at 9 months and grow larger by 24 months of age.
• These disparities exist across cognitive, social, behavioral, and health outcomes.
• Nearly half of all infants and toddlers – approximately 1.5 million children – in families with incomes below 200% of poverty at 9 and 24 months of age have multiple risk factors.
• The most prevalent risk factors are low family income and low maternal education at both 9 and 24 months.
Figure 3: Disparities on the Bayley Cognitive Assessment by Race/Ethnicity at 9 and 24 Months

Mean score for non-Hispanic white children

Standard Deviation

-0.1
-0.2
-0.3
-0.4
-0.5
-0.6
-0.7
-0.8
-0.9
-1

Non-Hispanic Black
Hispanic
Non-Hispanic Asian
American Indian/Alaska Native
Other

9 months
24 months
Kaushal, Magnuson and Waldfogel: annual spending on children's enrichment
Phillips: parents to kids: literacy skills, not just money –relative to top quintile

Figure 21: Disparities in Weekly Time Spent in Literacy Activities by Age and Household Income Quintile

Source: Meredith Phillips, based on Panel Study of Income Dynamics, 2009. Bars show difference relative to children whose family is in the top quintile, adjusted for child's age in month and gender. *Denotes statistically significant difference at the p<0.05 level.
Weak and strong parents matter all the way to adulthood (and beyond)

• Basis: CNLSY ‘HOME’ assessments at various life stages (includes pictures, observation, interviews, etc.)

‘Weak Parents’ — bottom 25 percent

‘Strong Parents’ — top 25 percent

‘Average parents’ — middle 50 percent

• And number of parents and parental stability matter too (see below under family)
Parenting quality at Social Genome life stages

5. Way #3, back to looking forward

- Life course approach—heuristic
- CRITA model and cross-national results
- Social Genomes stages (as in parenting scores above)

Q: Are we making progress?
A: In general no—but there are a few “green shoots” amidst the depressing trends
Shameless self promotion

Available at https://www.russellsage.org/publications/parents-to-children
Figure 2. Model of Intergenerational Transmission of Advantage by Life Stage.

*It is implicit in the model that outcomes at any life stage can be associated with outcomes at any subsequent life stage.

Table A. Variable Definitions and Examples of Proposed Measures at Different Points in the Life Course

<table>
<thead>
<tr>
<th>Parental SocioEconomic Variables (Parental_{SE})</th>
<th>Childhood/Early Adulthood Life Stages</th>
<th>Adolescence_{Age 12-17}</th>
<th>Adulthood (Age 30+)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measures: Education, Income, Earnings, SES, Occupation, Wealth, Employment</td>
<td>BirthYear_{Age 0-1}, Early Childhood_{Age 2-6}</td>
<td>Middle Childhood_{Age 7-11}, Adolescence_{Age 12-17}, Early Adulthood_{Age 18-29}</td>
<td>Measures: Child SES, Income, Education, Employment, Labor Market Attachment</td>
</tr>
<tr>
<td></td>
<td>Middle Childhood_{Age 7-11}</td>
<td>Early Adulthood_{Age 18-29}</td>
<td>Investments_{t} and Institutions_{t} are assumed to be different public and private investments and institutions contributing to children's development that vary by country.</td>
</tr>
</tbody>
</table>
Brookings “Social Genome” ingredients for lifecycle stage markers—what are trends in each?

Measure whether or not one achieves the American dream of having a “middle class” life – what are the stepping stones?

1. Born at normal birth weight to a non-poor, married mother with at least a HS diploma
2. Acceptable preparation for formal schooling: reading and math skills and generally school appropriate behavior
3. Cumulatively adding to “basic” skills: reading and math and socio-emotional skills as child progresses through school
4. Graduate from HS with 2.5 GPA and not convicted of a crime
5. Live independently and with post-secondary degree (late 20s)
6. Reach middle class (earnings and family income at least 300 percent poverty, with adjustments for family size)
The first life-course step up the ladder: (here especially Parents are VERY Important)

• **Step 1: Born at normal birth weight to a non-poor, married mother with at least a HS diploma**

**FACTS:**

- 40 percent of US births are out of wedlock (vs. 11 percent in 1970) and half of all births to women under 30 are out of wedlock
- Marriage rates are falling -especially for whites (Murray and Cherlin) and family complexity is rising
- Childbearing is higher for youngest first birth, lowest ed. mothers, most of whom are poor or near poor and who have more kids per woman than average. In contrast well-educated parents have fewer children later (in marriage) under much better economic circumstances (McLanahan, 2004; et al, 2011)
- For unmarried women under 30, 70% of pregnancies are unintended, and are most common among those with least advantages
- For these parents, family complexity is greatest
Unmarried Births as a Percent of All Births in the U.S.

Source: National Center for Health Statistics
Decline in Marriage

Proportion of Youth Married, by Age Cohort and Year

Bottom line: all falling and not too many married young, see also Cherlin, 2011 at http://www.irp.wisc.edu/newsevents/seminars/Presentations/2010-2011/Cherlin_4-14-11.pdf
Unmarried Births by Mothers’ Education

Source: IPUMS Census/ACS; McLanahan and Tach, 2012
Never married moms by education status

Never-Married Mothers by Educational Attainment: 1968-2009

- Less than 12 years
- 12 years
- 13 to 15 years
- 16 or more years

Year:
- 1968
- 1973
- 1978
- 1983
- 1988
- 1993
- 1998
- 2003
- 2008

- Less than 12 years:
  - 1968: 0%
  - 1973: 12.6%
  - 1978: 19.8%
  - 1983: 23.6%
  - 1988: 23.6%
  - 1993: 25.3%
  - 1998: 24.1%
  - 2003: 20.1%
  - 2008: 15.4%

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  - 1968: 0%
  - 1973: 12.6%
  - 1978: 19.8%
  - 1983: 23.6%
  - 1988: 23.6%
  - 1993: 25.3%
  - 1998: 24.1%
  - 2003: 20.1%
  - 2008: 15.4%
A little good news-next slide

• Teen pregnancy is way down
• 20-24 year old pregnancy is also down
• Cyclical or structural changes (see later) ?
• Would love to believe the latter –the older the mother at time of birth of the child, the better the outcomes as the child ages.
Figure 3. Birth rates, by selected age of mother: United States, final 1990-2011 and preliminary 2012

Rate per 1,000 women in specified age group


15-19 years
20-24 years
25-29 years
35-39 years
30-34 years
40-44 years

NOTE - Due to software limitation, this graph could not be plotted on a log scale. The published version of this graph will be plotted on a log scale.

NOTES: Rates are plotted on a logarithmic scale.
The next step up the ladder:
Pre-school

- **Step 2 :** Acceptable pre reading and math skills and generally school appropriate behavior

**FACTS:**

- Big gaps between readiness by parental education and income, esp. in USA, so access to institutions matter too.
- Gaps are larger now than in past, in part because parents at top spend more in time and money on developmentally oriented goods and activities than at bottom (above).
From Parents to Children (RSF, 2012): When Do Differences By Parental SES Emerge?

- Gaps in outcomes by parental SES (parental education) emerge early in childhood in all countries, by the time that a child’s characteristics or abilities first become measurable (age 4-5 in CRITA; earlier in ECLS-B, above)
- Gaps are apparent in health, cognitive, and socio-behavioral domains
- They result from a combination of the influences of parenting and heredity (environment, including in-utero environments, and genes) and socio-emotional skills, especially for boys in complex families
- In no country do we find that high-and low-SES children start out equally prepared for schooling and in the USA the gradient is steepest across parent education levels
Vocabulary Scores at age 5: Difference between Average Scores of Parents with ‘Middle Education’ (circa 2003)
Next Step: Middle Childhood

• **Step 3**: “Basic” skills: reading and math and socio-emotional skills are at acceptable levels

**FACTS:**

-- 38 percent don’t have them by 5th grade (Brookings)

-- Big differences in skills are by SES — e.g., test skills and reading attainment, by parents’ education/income/SES (below); also big gaps in self regulation and behavior

-- Increasing achievement gaps by SES and not race most probably means that richer parents buy into better schools and leave poorer parents to worse schools

-- Low income mothers who move have education considerations way down the list in terms of desirable characteristics of a new location (Deluca and Edin, 2012)
Differences in the Percentage in the Top and Bottom Quartiles of Test Scores at ages 11-17 by Parents’ Education
Estimated Gaps in Reading Achievement Between High-Low Income (90/10 Ratio) and Black-White Students, by Birth Year, 1940-Present.
BUT some added hope?

- Duncan and Magnuson have some evidence that things are not getting much worse as kids age through elementary and middle schools—limited “fanning out” which lends some credence that early is better.

- Top appears to pull away a bit in cognitive reading and math scores (consistent with Reardon’s recent work—90/50 not 90/10).

- Behavioral scores have less variance to begin with.
Low-income children enter school with low-levels of academic skills & these differences persist.
Low-income children enter school with higher levels of problem behavior & these differences persist
Adding it up: fanning out?

- Gaps widen very early (9 months) to age 2
- Gaps evident, may be larger (I think) at ages 4-5 pre-k assessments
- Gaps don’t widen more ages 6-14, but they don’t narrow either

- So what for policy—is ECE too late?
The Secondary School
Graduation Step

- **Step 4**: Graduate from HS with 2.5 or better GPA and not convicted of a crime

**FACTS:**

-- If you do not count GED as HS degree, HS grad rates are flat from 1980-2008, only slightly up if GED is counted until 2010 when things finally start to change

-- Crime has risen especially for minority men over the past 30 years with terrible consequences for their lives and dreams and for their kids

-- Fragile Family data—77% unmarried dads with MPF have some incarceration history (jail or prison time) by kid age 9!!

-- SAT scores increase consistently by parental income, for those who take the tests
Figure 1.1  U.S. Imprisonment Rate, 1925 to 2008

Source: Author’s compilation based on data from U.S. Department of Justice (2009).
Note: Total includes inmates in prisons and jails.
SAT Test Scores by Family Income

Source: College Board
Step 5: Live independently, and college degree

FACTS:
- Most college going and college attainment gains go to upper income families (next 2 slides)
- College attainment in US has been flat for last four generations especially for men (meaning gains for one group vs. another), until fall 2012 when college graduation rates went up 2 percentage points
Bailey and Dynarski – college going

Figure 19a: Fraction of Students Entering College, by Income Quartile and Birth Year

- 1979 to 1982 birth cohorts
- 1961 to 1964 birth cohorts
Figure 19b: Fraction of Students Completing College, by Income Quartile and Birth Year

Adulthood

- **Step 6: reaches middle class (family income at least 300 percent poverty)**

**FACTS:**
- By age 30, 70 percent of men with only a HS degree or less are fathers
- Less than half live with their children (deep shades of “unmarriageable men”?)
- In 2007 only 40 percent of these men made more than $20,000 per year (NSFG)
- The recession has made it much worse
- US ‘income gain’ action is mainly above the BA where the IGM correlation of parents and kids education is highest (Torche, 2012)

The family safety net –at the top– “strategic transfers” and the “glass floor” ??

- Top quintile parents have built in their own private safety nets for kids:
  1. Graduate college with no debt, 529 financed
  2. Intern in expensive cities to overcome high end job mismatch and “doubling up “
  3. Helping buy a first home at favorable interest rates by co-signing the mortgage
  4. Plus –perhaps-- direct lifetime jobs for kids (DK and CN evidence on top 5 percent)
Consider the source– but- see the numbers too

Fig. 7: Financial assistance to adult children
Parents aged 47–65 who have provided financial support to adult children

- Helped with college loans or tuition
- Allowed to move home rent free
- Helped to buy a car
- Helped with car insurance
- Helped with rent or utilities
- Co-signed a loan or lease
- Helped with medical insurance
- Helped with paying credit card debt
- Helped with house down payment
- Helped with a mortgage payment

Source: Ameriprise Financial
Summary: IGM, child development and inequality

• Most all of the ingredients for healthy child development are very much affected by parental inequality at a point in time, and the trends in inequality of development by parental incomes, education and SES that we can observe are almost all on the upswing.

• Cross-national comparisons of IGM suggest that the SES gradients are steepest in the USA when looking at any child outcome at any life stage.

• Even if trend is questioned, level of mobility is too low, especially from the bottom, and and rungs of the ladder have moved farther apart.
6. Way #2. A better data system to go forward or backward in IGM or other studies?

- NAS plan to improve measures of social mobility – build a social architecture or “mini-registry”
- Closest to what we have now is SIPP gold standard file (cranberry on next slide) – but can be IGM motivated as well – and also for education, health, etc.
- ‘Dream-vision’ on next slides
- May need your support to make to happen
The Possibilities with Census and ACS data
And SIPP, as an example

1990 Census Long form
(Income, Occupation, Education, Work status, Family composition)

2000 Census Long form
(Income, Occupation, Education, Work status, Family composition)

2008-2012 ACS
(Income, Occupation, Education, Work status, Family composition)

2013-2018 ACS
(Income, Occupation, Education, Work status, Family composition)

SSA Earnings records (1978-2012)

IRS 1040 data (1995-2012)

SSN Parent/Child link

SIPP 1984
SIPP 1990-96
SIPP 2001
SIPP 2004
SIPP 2008
SIPP 2014
Steps along the way

• KEY—“PIC” the 1990 Census to get SSN from name, address, occupation and so on—cost about $25 million--
• Then link across Censuses and ACS (5 year summaries)
• Note PIC-ing other Censuses allows going further back
• Use SSN to link to SSA and then IRS admin data
Slide in/plug in survey possibilities other than SIPP

• WITH permission to link one can ‘look back’:
  1. at parents/ grandparents as well as current generation :
     -- with SIPP, or --NHANES/AdHealth/NES/GSS/Fragile Families, etc. –as in Way #2
  2. at children and grandchildren of a current generation :
     --with HRS, PSID, NLS ( e.g. find the ones you didn’t follow in your survey to get at effects of complexity in LR), etc.
  3. Or you can take an older sample of any outcomes, e.g. kids, and ‘look forward’ to see LR effects of ‘treatments ‘ :
     -STAR/any job training program/any child care dataset, etc.
  4. Link to any state or national survey/ admin. data where one can skip ‘economic’ reporting and get better income and earnings data from the federal registers in many cases
7. Finally-- What to do about IGM: policy lessons-- modesty?

- It is possible to provide more equal life chances than is the case in the USA and some other rich countries, in ways that do not violate family autonomy or the principle of merit in assigning ‘income positions’ (e.g., jobs) in society.

- But there are also limits to such policies as parental influences are evident at every stage of the life course.

- Self-interested parents have reason to fight against such policies to give their children better advantages; and so such polices are difficult to establish and after that, they will be difficult to sustain.
First policy steps: Early childhood policy and IGM

• Do our best to **stop out-of-wedlock childbirth** for those who have not finished school or found employment (next slide)
• In France and Denmark there is causal evidence that **universal preschool programs partially close the SES gap in school achievement and subsequent wages** and therefore the high-child poverty countries might benefit from policies to improve economic well-being for low-income families, especially single parents
• **Support for parents to improve their parenting skills in the general context of intervening early in a child’s life** (nurse home visiting) is about to take place in the USA as part of health care and health reform and efforts by Am. Pediatrics Association (above)
• Higher child allowances and comprehensive policies to reduce disadvantage for low-income families with children are two such options which work well in Canada
• Increasingly money seems to matter for child achievement and higher child allowances may be the cheapest way to help young kids, under age 5 (though Heckman and Mosso, 2014, NBER 19925) disagrees
What can be done to reduce unintended pregnancies?

• **Focus on education.** Education gives a person the motivation to delay childbearing. E.g., through career and technical training programs like [Career Academies](#) or [Year Up](#).

• **Encourage the use of Long Acting Reversible Contraception (LARCs).** LARCs (such as IUDs or implants) are much more effective at preventing unwanted pregnancy than other forms of contraception. (20 times better than the pill)

• **Use social marketing to change norms about family planning.** Social marketing is an effective tool for changing social norms and behavior, a recent TV show (16 and Pregnant) accounted for one-third of the reduction in the teen birth rate in an 18 month period.
Next policy steps: K-12 education

• The educational system is likely to be the most widely used and most acceptable policy tool we have for equalizing life chances, especially for working class and low-SES kids. But the education system does not seem, so far, to achieve this goal.

• The net effect of education systems so far is not to reduce the relationship between parental SES and child achievement. At best, education systems may be offsetting existing processes of cumulative advantage in keeping the overall IGM gradients stable as children age. At worst they reinforce these differences.

• Schooling reforms (Schools for All, socio-emotional learning tools) can help reduce the disadvantages of having low-SES parents but not eliminate them.
Finally: Tertiary education policy

- Activist educational efforts for school completion and tertiary degrees amongst low-SES kids are needed to overcome high SES parental advantages: money, know-how and place.

- Lower-SES graduates from tertiary education do much better and there is less association between parental SES and later jobs for these graduates. The trick is to produce more college graduates and tertiary degrees from low-SES families.

- Create opportunities and take them—the under placement problem.

- Even those with ‘technical training’ and degrees have to be able to use computing and understand basic mathematics, science, technology and engineering.

- Technical schooling needs an upgrade in quality and curriculum.

- The cost/loan problem grows in USA.
USA is Losing the Race: Percent of Adults with an Associate's Degree or Higher by Age Group: Selected Top Countries

Conclusions

• I cannot for the life of me see how IGM can be even constant, much less increasing, given what we know about growing inequality and the increasingly high hurdles of the next generations whose parents are below the 60th to 80th percentiles of income.

• In the end, we will never be able to eradicate SES differences in child outcomes, especially in highly unequal societies, and we will never be able to, and may not wish to, override parental autonomy.

• This specter of unequal opportunity and falling IGM is the biggest negative social outcome of the continuing American inequality boom in income, wealth and parenting.