



## **COUNTRY FRAMING REPORT**

### **France**

**Authored by:**

**Jim Ogg<sup>1</sup>  
Julie Rochut<sup>1</sup>**

---

<sup>1</sup> Caisse nationale de l'assurance vieillesse

## **A preliminary review of existing literature in their countries relating to the gender and health implications of extending the working life**

### **Context**

Research in France on the gender and health consequences of extending the working life has been framed within the context of a welfare state built on the principles of intergenerational solidarity. This is reflected in the organisation of the State Pension scheme which is based on a pay-as-you-go system whereby the contributions of the working population are transferred to retirees. Pensions are therefore financed by the working population and the main objective of the system is to ensure that the income of retirees is maintained at a level that is close to what the worker received during his/her working life. The French State pension system, which was set up in 1945, has contributed considerably to raising the living standards of retirees and reducing poverty. It can generally be considered as Bismarkien, i.e. based on social security contributions from paid work, and this can be seen in the strong link between the two key parameters of the system – the length of time spent in the working life and the retirement age at which one is eligible for a full State pension. In 2015, the State Pension system covered 91% of workers employed in the private sector (industry, commerce, etc.). Civil servants belong to a separately run pension scheme, as do certain professions such as agricultural workers and self-employed workers.

However the future of the French State pension system has come under threat due to the demographic transformation of the population. A succession of reforms since 1993 have been undertaken in order to ensure the durability of the system whilst maintaining the principles of intergenerational solidarity. In general, the reforms aim to increase the duration of the working life thereby pushing back the age at which a worker becomes eligible for a pension. This has been done by a series of measures, notably by reducing mechanisms that favour exit from the labour market prior to the legal age of retirement and a succession of reforms (1993, 2003, 2008, 2010). These reforms include increasing the length of time needed to ensure full pension rights; making it possible to combine retirement and paid work (*cumul emploi retraite; surcôte*); and raising the legal retirement age from 60 to 62. This latter measure was

undertaken in 2010, although in 2012 a further reform has made it possible, for people with an unusually long career to retire at age 60.

During the period 2002-2012, the labour force participation rates for persons aged 55-64 rose from 36.1% to 45.7%, both rates remaining below the 50% objective set by the European Council in the Lisbon agreements in 2000. Nevertheless, despite the reforms, several studies have shown that raising the official retirement age remains unpopular and that current generations of workers who are approaching retirement age do not want to extend their working lives. In a study on the motives for retirement, Barthélémy et al. 2012, found that a majority of recently retired persons (between 1<sup>st</sup> July 2010 and 30<sup>th</sup> June 2011) retired as soon as they could (i.e. reaching the official retirement age with a sufficient number of points accumulated over the life course to attain a pension without a discount) in order to benefit from the longest possible period of retirement.

Institutional measures to increase the working life have also been hindered by the trend of increasing unemployment rates of older workers. During the period 2003-2013 unemployment rates among men in the age group 55-59 rose from 4.7% to 8% and for women in the age group 55-59 from 4.4% to 6.8% (Minni, 2015). In 2012, redundancy rates for workers on a full-time contract were 16% for the general population but more than 25% for workers aged 58 to 60 years (Minni, 2013). Also in 2012, one third of people who became eligible and claimed the State pension were not in paid employment immediately prior to retirement. For these retirees, the end of their working life was characterised by unemployment, invalidity, pre-retirement schemes or family obligations (Govillot, 2013). A recent study has shown that approximately 60% of unemployed persons aged 55 and above have been unemployed for one year or more compared to 40% in the general population (Minni, 2015). Being exposed to demanding manual work across the life course is also associated with an early labour force exit around the age of 50 (Collet et al. 2013). Unemployment therefore remains a major barrier to increasing the working life.

Several factors are contributing to the creation of a fragile labour market in which seniors are finding it increasingly difficult to maintain or obtain a full-time, secure job. These include the continued effects of the economic crisis, and the increase in the number of short-term contracts. It is estimated that almost 20% of the work-force experience these fragile working conditions (France Stratégie, 2015) and that older workers (those over 55) have a higher probability to accumulate short-term contracts than younger workers (those under 30) (Picart, 2014). Part-time work among individuals aged 55+ is more common (for both men and women) than in the

general population. However part-time work among older women is much more common in the service sectors. During the period 2011-2013, almost 70% of women aged 55 and above working in the domiciliary/home services sector were working part-time, compared with 50% under the age of 55 (refs).

In this context the issues that have concerned researchers can be identified as follows:

***A sociological approach that emphasises the impact of the life course***

Several sociologists have contributed towards developing conceptual and theoretical approaches to extending the working life, among whom notable pioneers are Anne-Marie Guillemard and Xavier Gaullier. Anne-Marie Guillemard (1972; 2010) has accentuated the role of social policy in determining different stages of the life course. According to Guillemard, the organisation and structure of retirement systems therefore play an important role in defining of 'old age' as a period of inactivity that follows a working career. Guillemard has identified 3 consequences arising from this process: a hierarchical structure of the life course in three stages (youth, working life and retirement) in which the working life is the key stage; the chronological institutionalisation of the life course which places an emphasis on biological age as an important marker; and the standardisation of the life course, by which a long period of retirement becomes the norm. More generally, Guillemard has emphasised the three dimensions that shape representations of ageing and old age: the labour market, the organisation of systems of social protections and the temporal nature of the life course (Guillemard, 2010).

Within this framework, Guillemard and colleagues has analysed the phenomenon of early withdrawal from the labour market which was a strong feature of the French retirement system during the 1980s and 1990s (Guillemard 2013; Guillemard and Jolivet 2008). In the early 1970s, each of the major social actors (the state, the labour unions and the employers' national organisation) attempted to impose its own version of a policy for older workers. However, following the oil crisis of 1973 and the resulting slowing of the economy, social policy converged by focusing on early withdrawal by older workers from the labour force. According to Guillemard, early retirement schemes not only had major financial consequences for the government, but increasingly led to a disincentive for ageing workers to remain in the labour market. This policy consequently had the effect of changing the pattern of the life course whereby the notions of old age and retirement became blurred and whereby an early transition (compared to many other European countries) from the labour market to retirement became a normative feature of French society.

Guillemard has continued to develop her conceptual framework to explain the phenomenon of a comparative early exit from the labour market by older workers that still exists in France today. For Guillemard, early withdrawal from the labour has predominately negative consequences: it does not result in providing younger generations with jobs (as witnessed by continuing high levels of youth unemployment); and far from providing workers with a secure period of retirement, policies directed towards early labour market exit among older workers are driven by economic uncertainties and rapidly changing organisational structures of employers that have become an enduring feature of French society. Guillemard also argues that in France (but also in Germany, Holland and Finland), although older workers have relatively high levels of protection against unemployment, few innovative measures exist to encourage older workers to remain or to reintegrate into the work force.

To a lesser extent, Guillemard's framework can be found in the work of Xavier Gaullier (2003). However, whereas Guillemard emphasises the negative consequences of excluding older people from the work force, Gaullier places the emphasis on wider transformations that affect the organisation of social time and life stages. For Gaullier, the idea that societies should institutionalise retirement as a period of social protection against poverty is outdated, Gaullier therefore places the emphasis on the need to redefine retirement and the end of a working life, by focusing on the ages of 50 to 70 during which work and social life become fluid.

In addition to Guillemard's and Gaullier's theoretical orientations concerning extending the working life, the research unit 'Ageing and Work' at the Centre for Employment Studies (Volkoff 2012; Volkoff and Molinie, 2013) has been instrumental in developing conceptual and theoretical approaches to work, ageing and health. Firmly grounded in a life course approach, research at the unit takes account of gender differences relating to ageing, work and health. Attention is given not only to how ageing men and women adapt in relation to work but also how the workplace and employers' attitudes towards workers develop in the context of an ageing workforce. This has led to important work being undertaken on issues relating to poor working conditions and manual work. An inter-disciplinary approach with a particular focus on ergonomics and the social demography of the work force is a key feature of the research unit. David et al. (2000) observe that industries and business mostly regard the ageing of their workforce as a negative phenomenon, both in terms of financial cost and the capacity of workers to undertake their jobs. However, their research has challenged this assumption by adopting an ergonomic approach that focuses on the balance between declining capacities and

experience and consequently the need to reassess performance measures in the work place.

More recently, attention has been refocused on the notion of ‘hardship’ [*penibilité*] encountered in the workplace. In the context of extending the working life, the question of workplace conditions and health and safety issues is inextricably linked to life expectancy trends and health conditions in old age. However, the notion of hardship is hard to define, since it covers everyday exposure to observable risks as well as long-term toxic exposure which do not pose any ‘hardship’ at the moment of exposure (Struillou 2003). Recent policy measures have been introduced in France that take into account period of the working life where individuals have been exposed to hardships or hazardous working environments (see WG2/WG4 for details of the *compte pénibilité*).

Research has also been undertaken on the wider consequences extending working life for social and voluntary participation, grandparenting and caring for older parents (Jolivet and Zahiri, 2010). These studies focus on the potential consequences for intergenerational solidarity arising from increasing the length of the working life, both in the public and private domains. Concerning women, combining work and caring has increasingly attracted attention, given the fact that older women are key carers for both their ageing parents and grandchildren (Bonvalet *et al.* 2015; Le Bihan, 2010)

### ***An economic approach that relates to the pensions and economic consequences of ageing populations***

The rise in the proportion of women in the labour market during the latter half of the twentieth century that has been a feature of many European countries is also present in France. Marchand and Thélot (1991) have identified two main phases in the development of women’s work in the 20<sup>th</sup> century. The first phase, extending from the 1900s to the 1960s, was characterized by a decline in women’s employment, after a full century of growth throughout the 19<sup>th</sup> century, while the second, starting in around 1965, saw a dramatic reversal in that trend. This turnaround in the 1960s can be attributed mainly to the massive entry of married women – with children – into the labour market (Norvez, 1990), combined with a major shift in values, where the model of the working mother supplanted that of the stay-at-home or fulltime mother. According to the Eurobarometer studies, in 1991, 48% of French women aged 34-44 years continued to work fulltime after the birth of their first child, compared with only 13% in Britain, while 15% of French women opted for part time jobs, compared with 20.6% for their

British counterparts. Only 37% of French women gave up work after the arrival of their first child, compared to 66% of British women.

A greater proportion of women are in part-time jobs than men and this exposes them to greater risks of poverty in retirement than men. According to one study (Pak, 2013) approximately 80% of part-time workers are women and more than 75% of them would prefer to work full-time. Moreover, 70% of women have experienced at least one career break since their first job compared with only 50% of men, and other than redundancy, the main reason for this career break among women is for child-rearing motives. Although labour force participation rates for women are only marginally lower than for men, women experience much more discrimination and inequalities in terms of employment and career opportunities and salaries.

The gender inequalities that are observed in early years are exacerbated in the latter part of the working life. Also, large generational differences exist in income levels for women in later life. These differences are mainly due to the rise in female labour force participation that has been associated with the generation of baby boomers, who differ from the majority of current retired women for whom many women permanently left the labour force after the birth of their first child. In 2012, one in four retired women had less than 25 years of accumulated working life (Hourriez, 2015). A short working life is in turn reflected in significantly lower pension levels among current female retirees. At the end of 2012, the mean State pension for men was 1,680€ compared to 1,000€ for women (Collin, 2015; Hourriez, 2015 ;). However, pension levels for women still remain lower than men even when women have had a full working life, although this income gap has narrowed over recent years (Bonnet et al., 2010). The succession of retirement reforms has narrowed gender inequalities in retirement income, although the fact that women continue to experience gaps in their working life histories places them at a disadvantage in terms of obtaining a full rate pension. This effect means that women are increasingly working longer in order to maximise their pension (Bonnet et al., 2010).

Research by Aubert (2012) has shown that successive generations of retirees receive higher levels of pensions, but this progression is much more marked among women. Compared to other countries, France has a relatively generous system of unemployment benefits for older workers to the extent that income levels in retirement have not been significantly affected by periods of unemployment toward the end of the working life. However, as Hourriez (2015) notes, future generations of retirees have experience unemployment towards the end of their



working life will be significantly less covered by unemployment.

Research has also been undertaken on the timing of retirement decisions in couples (Sédillot and Walraet, 2008). Drawing on the theory of the interdependence of retirement decisions in couples which assumes that couples try to retire within the shortest possible time scale of each other, these authors have shown that this effect is negligible in the French context, which places strong disincentives on early retirement through discount measures on the calculation of the final pension. At the same time, their research has shown that women are more likely to take into account the retirement timing of their partner when making their own retirement decision.

A further gender difference in income levels in the context of increasing the working life concerns divorced women. As in other European countries, divorce rates have increased and the consequences of this trend can be seen in significantly lower levels of income among divorced older women which matches the low income levels of widows. Increasing divorce rates will undoubtedly have an effect on labour market participation rates but current research also highlights gender difference in retirement income levels that are strongly related to extending the working life. Approximately 75% of retirees who receive top-up benefits for their pensions are people who live alone (single, divorced and widowed) and among them women are largely over-represented (Bouffartigues *et al.*, 2010). When asked about their working life, 95% of men retirees and 71% of women retirees who received State top-up benefits for their pensions stated that they had had a period of paid working prior to retirement. However, their working life tended to be short, with periods of unemployment, inactivity, or poor health. When the situation immediately prior to claiming a top-up benefit to their pension is examined, these retirees tend to have had major difficulties in the second half of their working life : only 14% were in employment, 7% were unemployed, 15% were already receiving a form of income support and 15% were inactive.

### ***Epidemiological studies on health, work and ageing***

Several French epidemiological studies have demonstrated the effect of workplace conditions and organisational transformations for the ageing worker. As David et al. (2000) note, work has a central place in the process of declining physical and functional capacities with advancing age. These deteriorations can be induced by work, but ‘conversely, well-adapted working conditions and work organisation may have a protective effect on certain deteriorations in health’ (p. 9). The ESTEV (*enquête santé travail et vieillissement*) panel survey that was undertaken in 1990 and 1995 on a sample of 20,000 salaried employees of both sexes born in

1938, 1943, 1948 and 1953 has provided valuable data on the gendered effects of ageing and work. Respondents took part in a self-administered questionnaire study that covered occupational exposures, conditions at work, and psychosocial work factors and general health (Derriennic *et al.*, 1996). The results clearly demonstrated that for both men and women, manual workers had a higher prevalence of musculoskeletal disorders and high blood pressure than non-manual workers. Furthermore, “From the results obtained, after adjustment for age and socioprofessional category, it is clear that for each sex, these health problems depend at the same time on the work’s physical requirements or constraints (carrying heavy loads, efforts on tools, constraining postures, etc.) that affect physical mobility, the work schedule requirements (alternating, atypical schedules, etc.) that lead to sleep problems, and on other organizational choices such as the decisional latitude and high psycho-cognitive demand that characterize many workstations” (David *et al.*, 2001, p. 10). The implications for older workers arising from the findings of these epidemiological studies include adapting to the multiplication of disparate tasks required in new organisational structures and the availability of training measures in place.

Research has also been undertaken on life expectancy without disability and the implications for extending working life. As in other European countries, inequalities in life expectancy without disability exist between men and women but they are compounded by social factors among which work and career histories are prominent. Research has shown that not only do blue collar workers and managers have a greater life expectancy than manual workers, but also that manual workers have a greater number of average years spent with a disability (Cambois *et al.* 2013). This phenomenon is known as the ‘double penalty of manual workers’.

According to Chappert (2012) there exists little research on certain aspects of working conditions and especially how they are experienced by women. These include gender differences in the exposure to hazardous risks, psycho-social risks, older workers, working hours and professions that are predominately mono-gender. Bouffartigues *et al.* (2010) have found that a higher proportion of women report a positive effect of work on their health than men. At the same time, women are more likely to experience higher levels of psycho-social problems.

## Selected bibliography

Barthélémy, N., Mamache, M. et Benallah, S. (2012). Les motivations de départ à la retraite : stabilité entre 2010 et 2012. *Etudes et Résultats*, Drees, N° 838 • avril 2013.

Bonvalet, C., Clément, C., Ogg, J. (2015) *Renewing the Family: A History of the Baby Boomers*. Series: INED Population Studies, Vol. 4. 268 p.

Bonnet, C., Buffeteau, C. et Godefroy, P. (2010) Les effets de la réforme des retraites : une disparité homme/femmes. In *Travailler plus longtemps*, Dossier par Annie Jolivet; coordination par Eva Zahiri . n. 973- 974.

Bouffartigues, P. Pendarès, J. R. et Bouteiller, J. (2010) “La perception des liens travail santé” *Revue française de Sociologie*.

Cambois, E., Laborde, C., Romieu, I. et Robine, J.-M. (2013) Occupational inequalities in health expectancies in France in the early 2000s: Unequal chances of reaching and living retirement in good health. *Demographic Review*, 25, 12, 407-436.

Chappert, F. (2012) Genre, santé et conditions de travail. Les défis de l'intervention en santé sécurité au travail – Université du Québec en Outaouais, 06/2012.

Collin C., 2015, Retraites : les femmes perçoivent une pension inférieure de 26 % à celle des hommes en 2012, *Etudes et Résultats* n° 904, DREES, janvier 2015.

David, H., Volkoff, S., Cloutier, E. and Derriennic, F. (2000) Vieillesse, organisation du travail et santé (Ageing, Organization of Work and Health).

France Stratégie, (2015) *Le compte personnel d'activité, de l'utopie au concret*. Paris, France Stratégie.

Guillemard, A.-M. (2010). *Les défis du vieillissement. Âge, emploi, retraite. Perspectives internationales*, Paris, Armand Colin, 368 p.

Gaullier, X. (2003) *Le temps des retraites. Les mutations de la société salariale*, Paris : Seuil. Collection La république des idées.

Guillemard, A.-M. (2013) Prolonging Working life in an Aging world: A cross-national Perspective on Labor Market and Welfare Policies Toward Active Aging, in Field, Burke, Cooper (eds), *The SAGE Handbook of Aging, Work and Society*, SAGE, London, p. 60-73.

Guillemard, A.-M. et Jolivet, A. (2008) Pulling up the early retirement anchor in France in P. Taylor (dir.), *Ageing Labour Forces Promises and prospects*, Edward Elgar, Cheltenham, p. 158-173.

Guillemard, A.-M. (1972) *La retraite, une mort sociale*, Paris, Mouton.

Govillot S., (2013), « Le passage de l'emploi à la retraite : travailler pendant la retraite, une situation qui se développe ». Insee Première, 1449.

Hourriez, J.-M. (2015), Les revenus des retraités, *Retraite et Société*, **70**, 139-150.

Jolivet, A. and Zahiri, E. (eds) (2010), *Travailler plus longtemps*, Dossier par Annie Jolivet; coordination par Eva Zahiri . n. 973-974.

Le Bihan-Youinou et Martin, C. (2010) Prise en charge d'un parent âgé dépendant et vie professionnelles. In *Travailler plus longtemps*, Dossier par Annie Jolivet; coordination par Eva Zahiri . n. 973-

974. Marchand, O. and Thélot, C. (1991) *Deux siècles de travail en France*, Paris, Insee.

Minni C., (2015). Emploi et chômage des 55-64 ans en 2013 : Tassement du taux d'activité, forte hausse du taux de chômage, *Dares Analyses*, 12, février, 2015.

Minni C., (2013), Les ruptures conventionnelles de 2008 à 2012, *Analyses*, 31, mai.

Pak, M. (2013), Le temps partiel en 2011 : des profils et des conditions d'emploi très contrastés selon que le temps partiel est "choisi" ou "subi", *Dares Analyses*, n° 005, janvier.

Picart C. (2014), Une rotation de la main-d'oeuvre presque quintuplée en 30 ans : plus qu'un essor des formes particulières d'emploi, un profond changement de leur usage, in *Emploi et salaires*, coll. Insee Références, septembre, p. 29-45.

Sédillot B. and Walraet, E. (2008) Interdépendance des conjoints dans leur choix de départ en retraite, in *Travailler plus longtemps*, Dossier par Annie Jolivet; coordination par Eva Zahiri. n. 973-974.

Struillou Y., (2003) Pénibilité et retraite, Rapport pour le Conseil d'orientation des retraites, [www.cor-retraites.fr/IMG/pdf/doc-300.pdf](http://www.cor-retraites.fr/IMG/pdf/doc-300.pdf)

Volkoff S., (2012), Les "sénior" pourront-ils travailler plus longtemps ?, in Thiel, M.-J. (dir.), *L'automne de la vie. Enjeux éthiques du vieillissement*, Presses Universitaires de Strasbourg, coll. « Chemins d'éthique », p. 109-122.

Volkoff, S., Molinié, A.-F., 2013, *Emploi des séniors : les conditions d'un travail 'soutenable'*, CEE, Connaissance de l'emploi, 106.

### **Research Publications of l'Unité de recherché sur le vieillissement, Cnav**

Renaut S., Ogg J., Aouici S., 2016, « Fin d'activité et passage à la retraite, une période empreinte d'incertitude », in Arnaud Régnier-Loilier, (dir.) *Parcours de familles*, Ined, Grandes enquêtes, p. 359-377.

Ogg J., 2015, « Sécurités sociales et sécurisation des parcours de vieillissement : systèmes de retraite et pauvreté », in Viriot Durandal, J-P., Raymond, E., Moulaert, T. (sous la direction) « *Droits de vieillir et citoyenneté des aînés : Pour une perspective internationale* », Québec, Presses de l'Université de Québec, p. 31-44.

Ogg J., Renaut S., 2013, « Activité et retraite en Europe : une exploration des données SHARE », *Espace, Populations, Sociétés*, 2013-3, p. 91-104.

Renaut S., Ogg J., 2009, « Parcours de vie et situation professionnelle en seconde partie de carrière », in Arnaud Régnier-Loilier (dir.) *Portraits de familles*, Ined, *Les grandes enquêtes*, p. 341-363.

Ogg J., Renaut S., 2007, « Situation conjugale et emploi en France, illustration pour les cohortes 1945- 1954 (50-59 ans en 2004) », in Feld S. (dir.), *Changements des structures d'âge et populations actives*, Louvain Academia Bruylant, p. 219-249.

Ogg J., Renaut S., 2007, « The influence of living arrangements, marital patterns and family configuration on employment rates among the 1945-1954 birth cohort – evidence from ten European countries », *European Journal of Ageing*, vol. 4, n° 3, p. 155-169.

## France

### A preliminary review of existing late work employment policies and data bases available in France

#### Late work employment policies

##### a. Gender perspective

In France, policies are rarely differentiated by gender. In fact, there is no difference in duration of entitlement for unemployment or retirement. Even if, for retirement, women can get trimesters for caring child(ren). However, policies may have an impact differentiated by gender.

For instance, the employment rate gap between men and women aged between 55-64 years old, has been around five percentage point since 2007 (whereas it has been around 10 pp for 25-54 years old), although unemployment rate is very similar between men and women (around 6 percent).

The Labor Force Survey indicates also that the rate of access to training programs for men between 55-64 years old is lower than the one of women (12.6 % against 19 %).

##### b. Life-course perspective

Several political measures have been implemented. First, the ones related to **retirement**:

- *Postponing the legal retirement age.*

The aim of the reforms was to push back the age at which a worker is eligible for a pension. Since 2010, the legal retirement age has been raised, progressively by four month every generation, for people born in 1951 to people born in 1956, to reach 62 years old. The same rise for full rate retirement age from 65 to 67 years old have been implemented since 2010. On the other hand, in 2012, it has been made possible to retire earlier, at age 60, for people with an unusually long career.

If the worker decides to retire earlier than the full rate a discount factor can be applied. It is a coefficient applied for each missing quarter therefore the discount induces a decrease compared to the full rate. The discount of 1.25% (for an insured born before 1944) by quarter missing (5% per year) was gradually reduced to 0.625% (for an insured born after 1952).

If the worker decides to retire later after the legal age and beyond the required assurance, an “overprice” can be set to increase the pension under certain conditions. However, any quarter contributed beyond the statutory retirement age increases the retirement pension by + 0.75% to 1.25 %, depending on the case, by quarter.

- *Préretraite* – pre-retirement or early retirement

Despite the establishment of a tax burden for companies implemented early retirement, many employers continue to use these early retirement also called "home pre-retirement." Choice of pre –retirement is motivated by a better restructuring management, often in a plan job protection. However, the use of early retirement as a tool to manage pyramid age was predominant in the years 1970-1980, has almost disappeared. The strengthening of taxation has led some companies reduce the scope of their early retirement by tightening

access conditions.

During 2009, 7260 people of the private sector entered a public early retirement scheme in France, down 12% compared to 2008. Ten times more numerous in 1999, entries early retirement have fallen since 2003, under the effect of tightening conditions access and public funding. In late 2009, 50 650 employees private sector get a public early retirement. There were more than 200,000 in 1999. Three quarters of new retirees are in early retirement Asbestos Workers (CAATA). The special grant from the National Fund of Employment (AS-FNE) but endures with a number of new beneficiaries divided by five between 2000 and 2009. Most early termination agreements were for employees with disabilities and those with suffered particularly painful working conditions, and very few new agreements have been signed since. Finally, the progressive early retirement scheme (PRP) which allowed senior employees to work part time until retirement, dies out.

- *Les dispenses de recherche d'emploi* –Exemption of job search

Most job seekers registered at employment center are expected to perform positive and repeated acts of job search. However, under certain conditions, older job applicants could be exempted from this obligation: they benefit in this case to a job search exemption (DRE).

They come out of employment center lists, and are no longer counted as unemployed. At the time of transformation from job seeker to that of exempted job search, they do not lose their right to compensation, provided they meet the required conditions.

Created in 1984, the job-search exemption has been modified several times. Access conditions have been gradually tightened after 2009 before removal scheduled in 2012.

In effect since	Conditions	
	Aged of :	Being :
1984	55 years old or more 57 years and 6 months	Claimant of the solidarity benefit system Claimant of the unemployment benefit system
1999	55 years old 55 years old 57 years old et 6 mois 55 years old	Claimant of the unemployment benefit system + 160 trimesters Claimant of the solidarity benefit system (ASS benefit) Claimant of the unemployment benefit system Non indemnisés
From 2002	No condition on age	Claimant of the solidarity benefit system (AER benefit)
2009	58 years old 56 years old et 6 mois 56 years old et 6 mois	Claimant of the unemployment benefit system Claimant of the solidarity benefit system (ASS benefit) No benefit
2010	59 years old 58 years old 58 years old	Claimant of the unemployment benefit system Claimant of the solidarity benefit system (ASS benefit) No benefit
2011	60 years old 60 years old 60 years old	Claimant of the unemployment benefit system Claimant of the solidarity benefit system (ASS benefit) No benefit
2012	Abolition of the measure	

- *Contribution Delalande - Taxation*

The Delalande tax was introduced in France in 1987 in order to internalize the social cost of a senior dismissal, in the company's cost function. Originally, the principle was to charge a fee equal to 3 months of the gross salary to the employer who dismissed an over 55 years old employee. The intended effect was the retention effect.

- *Convention d'assurance chômage – Unemployment benefit conditions*

Until 2009, each unemployment insurance convention defined several benefit profiles which were characterized by a maximum compensation scheme and conditions of access in terms of age and times worked before the loss of employment. The unemployment insurance agreement established in 2009 defines a single benefit profile where the length of compensation is equal to the covered work experience. Since 2009, a worker must contribute a minimum of 4 months during the last 28 months (or 36 months for those aged 50 years old or more) to a maximum of 24 months for those under 50 years and 36 months for 50 years old or more.



- Contrat de generation –“Generation contract”

The « generations’ contract » is a measure to support employment of older workers, and younger workers, combining integration into employment of youth and transmission of skills within the company. It includes two components: the negotiation of collective agreements and financial assistance to companies that hire young with a permanent contract and maintain or hire an old worker (conditional on the size of the company).

#### c. Health and well being

- *Compte pénibilité* – Harsh working conditions account

The increase in life expectancy and longer careers operate too unevenly across occupations: many employees can not extend working life and reach retirement age in deteriorated physical conditions.

A personal account aiming at prevent the impact of harsh working conditions has been settled. The definition of annual thresholds associated with each of ten occupational risk factors have been set out in the Labor Code, they are defined as factors of strain (carrying heavy loads, night work, etc.). Employers have to point out employees for whom the threshold is exceeded for one or more factors. Hence, the account allows employees exposed beyond the thresholds to gain points, he can choose to use to fund either, a training allowing access to a less exposed to arduous jobs or a reduction in working hours with wage loss compensation or an anticipation of the retirement age within the limit of 8 quarters (2 years).

### **Database regarding policies on late work employment policies**

Several data bases can be used to study late work employment policies in France.

- On employment:
  - o Administrative data on employment
- *Déclaration Annuelle des Données Sociales* (DADS) are administrative linked employer- employee data collected by each employer on employee and position. They are available from 1976. They are mandatory for each employer of the private sector. It contains mainly, for each position, and employee, the amount of salary received, number of hours worked.
  - o The statistical monitoring of labor movements comes from two sources:
    - *Enquête sur les mouvements de mains d’oeuvre* (EMMO): the survey of labor movements, where each quarter, the ministry of labor polls the establishments 1 to 49 employees using a comparable questionnaire; about 50 000 establishments are surveyed using a stratified by area of employment, sector and size;
    - *Déclaration sur les mouvements de main d’oeuvre* (DMMO): monthly reporting of labor movements where each month, establishments with 50 or more employees return to the administration a detailed statement indicating concluded or terminated contracts during the previous month.
      - o Survey of the national statistics institute
  - *Enquête Emploi*: this Labour Force Survey is conducted by the INSEE since 1950. The Employment Survey is the statistical source for measuring unemployment according to the ILO. It also provides data on occupations, working hours, precarious jobs. It allows to better understanding of the situation of the unemployed and

changes in circumstances with respect to the work. Since 2003, the Employment Survey is quarterly and the collection of a sample of households, is carried out continuously on every week of each quarter;

- *SRCV*: the statistical survey on resources and living conditions (SILC) is the French part of the EU system EU-SILC (European Union-Statistics on income and living conditions). He took over in 2004 from the old European Panel, European Community Households Panel (ECHP), discontinued in 2001. It is a face to face survey on income (of the calendar year preceding the collection), the financial situation and living conditions of households. From the collection of 2008, income data are collected by pairing with administrative and social files (DGFIP, CNAF, CNAV and FWCC). It also incorporates since 2008 financial earnings estimates generated by products tax exempt or subject to withholding tax. It serves as a reference for comparisons of rates of poverty and income distribution between Member States of the European Union and for Community actions in the fight against exclusion.
  - On retirement
    - o Administrative data base
- Datasets of the State pension named Caisse Nationale d' Assurance Vieillesse (Cnav)

The statistics concern the pension insurance of the general social security scheme which is the basic compulsory scheme for employees in business, industry and services. The general scheme is the first pension plan in France with more than 13 million pensioners.

  - On health
- *Santé et itinéraire professionnel (SIP)* – Health and Professional Career: it is a longitudinal survey of the general population. The main goal is to have a better understanding on the interactions between work and health: The first wave took place in late 2006 - early 2007 and the second in late 2010. The survey allows identifying the impact of health status on the professional careers of individuals, career opportunities or possible discrimination encountered. For instance, it allows to determine if professional environment lead to health events, that induce breaks or on the contrary, do not affect career path.
  - On unemployment
- *Fichier Historique et Statistique*: this file contains all job applications at the public employment agency, which allows us to know the day-to-day entries and exists. It contains information about the job seeker (year of birth, gender , nationality, level of education , qualification, marital status, number of children, disability, department of residence) and on the job application (date and reason of registration , date and reason for cancellation), and the compensation scheme, the type and amount of allowance, and the entitlement periods.
  - On training
- *Formation et Qualification Professionnelle*: the survey on training and professional qualification (FQP) is used to study the evolution of the performance of diplomas and effectiveness of the education system. It is made to understand how the influence of the "cultural" component and "socio- economic" background on educational attainment and professional achievement. This survey addresses the issues of

professional mobility, training and further training, social origin and income from work. It is a periodic survey conducted among a sample of people aged 18-65 years in households (in the sense of household).

- On caring
- Like other European countries, France depends heavily on informal care within families to address the care and support of elderly parents. Care policies combine informal family support with health insurance schemes, and home help provided by the State and the voluntary sector. A cash-for care system has been introduced in 2007 (l'aide personnalisée de l'autonomie, Apa), in an attempt to combine the three dimensions of caring, the family, the market and the state. Concerning the employees' rights, a new measure of legislation (28 December, 2015) gives a legal right for unpaid leave for an employee to care for a family member (in particular a frail or dependent elderly parent). The employee must fulfill certain conditions (for example a minimum of two years in the current employment. The employee must send a recorded delivery letter of intention to the employer at least 2 months before the start of the period of leave (except in periods of emergency when this period is reduced to 15 days. The period of unpaid leave is for 3 months renewable but it cannot exceed one year.