

France

Exchange rate: US\$1.00 = 0.92 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1910.

Current laws: 1945 (nonagricultural employees), 1975 (disabled persons), 1996 (administration of social security), 2001 (dependency benefits), 2003 (pensions), 2006 (retirement), 2009 (disability benefit and gainful activity), and 2010 (retirement).

Type of program: Social insurance, mandatory complementary pension, and social assistance system.

Coverage

Social insurance: Employed persons in commerce and industry, salaried people in agriculture; dependent spouses under certain conditions.

Voluntary coverage for nonworking heads of household (old-age pension only), noncovered persons who previously had mandatory coverage for at least six months, nonemployed persons caring for a family member with a disability, and French citizens working abroad.

Special systems for mining, railroad, public utility, and public-sector employees; seamen; nonagricultural self-employed persons; and agricultural self-employed persons.

Mandatory complementary schemes: Employed persons in commerce and industry, salaried people in agriculture; dependent spouses under certain conditions.

Special complementary schemes cover similar categories as for the special social insurance systems (with some exceptions).

Social assistance: Residents of France.

Source of Funds

Insured person

Social insurance: 6.9% of covered earnings (old age and some survivor benefits) and 0.35% of earnings (survivor allowance).

Voluntary contributors pay quarterly according to fixed income bands.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions for old-age benefits are €3,218.

Disability benefits and part of the cost of survivor benefits are financed under Sickness and Maternity.

Mandatory complementary schemes: 3% to 8% of monthly income, depending on the scheme.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions depends on the scheme, from the maximum monthly earnings used to calculate contributions for social insurance programs to three times that amount.

The maximum monthly earnings used to calculate contributions for social insurance programs are €3,218.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Mandatory complementary schemes: Not applicable.

Social assistance: None.

Employer

Social insurance: 8.55% of covered payroll (old age) and 1.85% of gross payroll (survivor allowance).

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €3,218.

Employer contributions are reduced on wages less than 1.6 times the legal hourly minimum wage; contributions on behalf of newly recruited employees younger than age 23 are reduced under certain conditions.

Disability benefits and part of the cost of survivor benefits are financed under Sickness and Maternity.

The employer pays a social solidarity contribution for old-age benefits for certain nonsalaried workers under Sickness and Maternity.

Mandatory complementary schemes: A variable rate from 4.65% of monthly payroll up to the maximum monthly earnings used to calculate contributions for social insurance programs to 12.75% of monthly payroll up to four to eight times the maximum monthly earnings used to calculate contributions for the social insurance schemes.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €3,218.

Social assistance: None.

Government

Social insurance: Variable subsidies to cover old-age pension contributions for the long-term unemployed, and people being re-integrated into the labour market under

certain circumstances. A portion of revenues from the general social contribution (CSG), a tax levied on all individual income, subsidize the solidarity allowance for the elderly.

Mandatory complementary schemes: None.

Social assistance: None.

Qualifying Conditions

Old-age pension (social insurance): The legal minimum retirement age is 61 and seven months (gradually rising to age 62 by 2017). The age of automatic entitlement to a full pension is 66 and seven months (gradually rising to age 67 by 2017). The legal minimum age and age of automatic retirement vary according to the month and year of the insured's birth; the minimum ages are 60 and 65, respectively, for workers born before July 1, 1951.

The qualifying insurance period depends on the insured's month and year of birth: 150 to 162 quarters of coverage for persons born before 1951; 163 to 171 quarters of coverage for persons born from 1951 to 1972; and 172 quarters of coverage for persons born since 1973.

A pensioner can begin a new gainful activity immediately after receiving the pension but must wait six months before resuming the same gainful activity undertaken before retirement.

Periods during which the insured received an unemployment benefit, or a disability pension (with an assessed degree of disability of more than 66%) are taken into account for the calculation of the coverage period. Insured women are credited with up to eight quarters for each child; in certain circumstances, four of these quarters may be awarded to the father.

There are special qualifying conditions for persons with disabilities, working mothers, persons working in arduous conditions, persons with long careers, and war veterans.

Partial pension: Age 61 and seven months (gradually rising to age 62 by 2017) and does not have the required quarters of coverage for a full pension. Must have at least one quarter of coverage.

Deferred pension: The insured qualifies for a full pension and remains in the labor force.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: Paid if the insured has raised at least three children.

A minimum pension is paid if the insured does not receive more than €1,135.73 a year from all social insurance and mandatory complementary pensions.

Old-age pension (mandatory complementary schemes): Must receive the social insurance old-age pension. Employment must cease (with some exceptions).

Dependent child's supplement: Paid for a dependent child.

Solidarity allowance for the elderly (means tested): Paid to low-income pensioners at age 65 (at the legal minimum retirement age if assessed with at least a 50% loss of earning capacity).

Means test: A single pensioner must have an annual income of less than €9,600; €14,904 for a couple.

Disability pension (social insurance): Must be younger than the normal retirement age, have at least a 66.7% assessed loss of earning capacity in any occupation, with at least 12 months of coverage before the disability began and 600 hours of employment in the last 12 months, including 200 hours in the last three months; or have contributed based on earnings of at least 2,030 times the legal hourly minimum wage, including at least 1,015 times the legal hourly minimum wage in the last six months.

The legal hourly minimum wage is €9.67.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Spouse's pension (social insurance, means tested): Paid to a surviving spouse aged 55 or older or who is disabled, (including a divorced wife who has not remarried). Unmarried surviving partners are ineligible, even if they had a civil partnership with the deceased.

Means test: A survivor who has not remarried must have quarterly income of less than €5,028.40. A reduced benefit may be paid on remarriage or cohabitation. The means-test threshold is adjusted annually in January.

Child's supplement: Paid if the surviving spouse is aged 55 or older, and has given birth to, or raised, three or more children.

Spouse's pension (mandatory complementary schemes, no means test): Paid to a surviving spouse aged 55 or older or who is disabled (including a divorced wife who has not remarried). Unmarried surviving partners are ineligible, even if they had a civil partnership with the deceased. No age condition if the spouse has two dependent children under age 18 (21 if a full-time student, apprentice or unemployed (for the managers' scheme) or age 25 (for the salaried employees' scheme); no limit if disabled.

Child's supplement: The deceased received or was entitled to receive the child's supplement to the old-age pension. The children must be the deceased's own children.

Spouse's allowance (means tested): Paid if the deceased had at least three months of compulsory or voluntary coverage in the last 12 months before death, and paid old-age insurance contributions during at least three months of the twelve-month period before death, not including the month of death. The survivor must be younger than age 55, reside in France or in French Polynesia, be married to and not divorced from the deceased, and have not remarried or cohabited since the insured's death.

Means test: Personal income must be less than €2,260.27 a quarter.

Death grant (social insurance): The deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension (with an assessed degree of incapacity of at least 66.67%).

Old-Age Benefits

Old-age pension (social insurance): 50% of the insured's reference earnings is paid.

Reference earnings are average adjusted earnings in the best 25 years for those born after 1948.

The maximum monthly earnings used to calculate benefits are €3,218.

Partial pension: The benefit is reduced by 1.25% for each missing quarter of coverage (less than the required quarters for a full benefit) at the date of retirement, up to 20 quarters. There is no reduction if the insured retires at the age of automatic entitlement (age 65 to 67 depending on the month and year the insured was born).

Deferred pension: The pension is increased by 0.75% for each quarter with one to four quarters of coverage exceeding the required number of quarters for the birth cohort (160 to 172); or by 1.25% for each quarter of coverage exceeding the age of automatic entitlement to a full pension (age 65 to 67 depending on the month and year the insured was born).

If the insured continues to work part time after the retirement age, 20% to 60% of the old-age pension is paid, depending on the number of working hours. The total amount of the pension and income from gainful activity must not exceed the insured's last wage before retirement.

The minimum pension is €7,555 a year with a least one quarter of coverage (€8,256.09 with at least 120 quarters).

Constant-attendance allowance: €13,236.98 a year is paid.

Child's supplement: 10% of the pension is paid.

Old-age pension (mandatory complementary schemes):

The amount depends on the number of points accrued during the insured person's career multiplied by the value of a point when the insured person retires.

The value of a point is €1.25 for salaried employees; €0.43 for managers; and €0.47 for private-sector employees working under contract in the public sector.

Child's supplement: 10% of the pension is paid for salaried employees; 6% for managers, and private-sector employees working under contract in the public sector.

Solidarity allowance for the elderly (means tested): Paid to increase the old-age pension to €9,600 a year for a single person; €14,904 for a couple.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension (social insurance): If the insured is assessed as incapable of any professional activity, the pension is 50% of the insured's average earnings; 30% if capable of some gainful activity.

Average earnings are based on adjusted earnings in the best 10 years.

The maximum monthly earnings used to calculate benefits are €3,218.

The minimum annual pension is €3,359.

Constant-attendance supplement: 40% of the disability pension is paid. The minimum supplement is €1,096.49 a month.

The monthly disability pension is replaced by the old-age pension if the insured is unable to work from age 60 to 62.

If the insured resumes gainful activity, the disability pension continues to be paid for six months without an income test; thereafter, the pension is suspended if total income from the pension and earnings exceeds the insured's average wage paid during the calendar year before the year the disability began.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Survivor Benefits

Spouse's pension (social insurance, means tested):

54% of the old-age social insurance pension the deceased received or was entitled to receive is paid. If the deceased was married more than once, the spouse's pension is split among the surviving widow(er)s according to the length of their marriage to the deceased.

If the deceased had at least 60 quarters of coverage, the minimum annual pension is €3,406.47; the pension is reduced proportionately for less than 60 quarters of coverage.

The maximum annual pension is €10,426.32

Child's supplement: 10% of the spouse's pension is paid (also reduced if the spouse's pension is means tested).

Spouse's pension (complementary schemes): 50% of the complementary pension the deceased received or was entitled to receive is paid for salaried employees and managers; 60% for private-sector employees working under contract in the public sector.

Spouse's allowance (means tested): €602.73 a month is paid for up to two years when the insured dies; may be extended until age 55 if the surviving spouse is at least age 50.

Death grant (social insurance): A lump sum of 90 times the deceased's average daily wage in the three months before death is paid.

The maximum monthly earnings used to calculate benefits are €3,218.

The minimum lump-sum benefit is €370.32.

The maximum lump-sum benefit is €9,258.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr>) provide general supervision and issue regulations.

National Old-Age Pension Insurance scheme (<http://www.lassuranceretraite.fr>) administers social insurance old-age pensions and survivor allowances for employees in the private sector.

Federation Agirc-Arrco (<http://www.agirc-arrco.fr>) administers complementary schemes for salaried employees and managers in the private sector.

Deposits and Consignment Fund (IRCANTEC) (<https://www.ircantec.retraites.fr>) administers complementary schemes for private-sector employees working under contract in the public sector.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts for contributions.

Joint collection agencies (<http://www.urssaf.fr>) collect contributions and the CSG.

Sickness and Maternity

Regulatory Framework

First law: 1928.

Current laws: 1945 (nonagricultural employees), 1996 (social security organization), 1999 (universal coverage), 2001 (paternity leave and mutual benefit societies), 2004 (maternity insurance), and 2004 (sickness insurance reform).

Type of program: Social insurance system.

Coverage

Employed persons, job seekers, students, and persons in vocational training.

Pensioners and some groups of nonemployed persons are covered for medical benefits.

Voluntary coverage is available, including for French citizens working abroad.

Special systems for agricultural, mining, railroad, public utility, and public-sector employees; clergy; seamen; nonagricultural self-employed persons; and agricultural self-employed persons.

Source of Funds

Insured person: 0.75% of gross earnings. Old-age pensioners contribute 3.2% of the social insurance old-age pension (low-income pensioners are exempt), and 1% of any complementary pension. Students, young persons, and other groups make flat-rate contributions (the unemployed are exempt). For voluntarily insured persons working abroad, see Old Age, Disability, and Survivors.

The insured's contributions also finance disability and survivor benefits.

Self-employed person: Not applicable.

Employer: 13.14% of payroll.

The employer's contributions also finance disability and survivor benefits.

Government: Variable subsidies to cover contributions for the long-term unemployed, and people being re-integrated into the labour market under certain circumstances. A portion of revenues from the general social contribution, a tax levied on all individual income.

Government contributions also finance disability and survivor benefits.

Qualifying Conditions

Cash sickness benefits: Must have at least 150 hours of employment in the last three calendar months or in the 90 days immediately preceding the sick leave, or have contributed based on earnings of at least 1,015 times the legal hourly minimum wage in the last six calendar months. Job seekers who are currently receiving, or who have received, an unemployment benefit during the last 12 months, or who have ceased work within the last 12 months are eligible for cash sickness benefits calculated based on their last wage.

Cash maternity benefits: Must have at least 10 months of coverage and 150 hours of employment in the three calendar months before certification of pregnancy or before the prenatal maternity begins. The insured must cease work for at least eight weeks. The same qualifying conditions apply for the adoption of a child. The adoption leave period may be shared between the adopting mother and father if both are eligible. Paid to female job seekers receiving, or who have received, an unemployment benefit during the last 12 months or who have ceased work within the last 12 months.

Additional parental and early childhood benefits are provided under Family Allowances.

Paternity benefit: Paid to the child's natural father with at least 10 months of coverage. Paid to male job seekers receiving, or who have received, an unemployment benefit during the last 12 months or who have ceased work within the last 12 months.

Additional parental and early childhood benefits are provided under Family Allowances.

Medical benefits: Must have at least 60 hours of employment in the last month, paid contributions on wages of at least 60 times the legal hourly minimum wage in the last month, 120 hours of employment in the last three months, or contributions of at least 120 times the legal hourly minimum wage in the last three months. Job seekers must be currently receiving, or have received an unemployment benefit during the last 12 months or have ceased work within the last 12 months. Also paid to the dependent survivors of an insured person for up to one year after the insured's death or until the youngest child reaches the age of three; no limit for a married or divorced surviving spouse who is raising or has raised three children and for work injury beneficiaries and their dependents.

The legal hourly minimum wage is €9.67.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average daily wage in the three months before the incapacity began is paid for the first 30 days of sick leave after a three-day waiting period; thereafter, 66.7% if the insured has at least three dependent children.

The benefit is paid after a three-day waiting period (the employer generally pays the first three days) for up to six months if the insured has at least 150 hours of employment in the last three months; 12 months with at least 800 hours of employment in the last 12 months, including at least 150 hours in the first three months or has contributed based on earnings of at least 2,030 times the legal hourly minimum wage including at least 1,015 times the legal hourly minimum wage in the last six months. The benefit is paid for up to 360 days in a three-year period. Insured persons with a chronic or prolonged illness may receive benefit for up to three years.

The legal hourly minimum wage is €9.67.

The maximum monthly earnings used to calculate benefits are €3,218.

The maximum daily benefit is €43.40 (€57.86 if the insured has three or more dependent children).

A partial or full benefit is paid if the beneficiary resumes part-time work for rehabilitation purposes.

Benefit adjustment: Benefits are adjusted according to changes in wages once benefits have been paid for more than three months.

Maternity benefit: 100% of the insured's average earnings in the three months before the maternity leave period (minus a tax deduction) is paid for six weeks before and 10 weeks after the expected date of childbirth for the first and second child; for eight weeks before and 18 weeks after for the third child; for 12 weeks before and 22 weeks after for twins; and for 24 weeks before and 22 weeks after for multiple births of three or more children.

The benefit is paid for two additional weeks if maternity hospital care is required as the result of complications arising from the pregnancy or childbirth, except in cases of multiple births of three or more children.

If the mother dies as a result of complications arising from childbirth, the father is eligible for a paid leave period equal to the postpartum leave period followed by a paternity benefit leave period.

In the event of a miscarriage, the duration of the benefit paid is based on the duration of the maternity benefit normally paid after childbirth.

For the adoption of a child, benefits are paid for 10 weeks if the insured is raising one or two children; 18 weeks with at least three children; or 22 weeks for multiple adoptions, regardless of the number of children. The adoption leave period can be shared between the adopting mother and father, in which case the combined leave period is extended by 11 days (18 days for multiple adoptions at the same time).

The maximum monthly earnings used to calculate benefits are €3,218.

The minimum daily benefit is €9.67.

The maximum daily benefit is €83.58.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index

Paternity benefit: 100% of the insured's average earnings in the three months before the paternity leave begins is paid from the fourth day up to 11 consecutive days; 18 consecutive days for multiple births. (The employer pays the first three days.) The paternity leave period must be taken in the first four months after the date of childbirth.

The maximum monthly earnings used to calculate benefits are €3,218.

The minimum daily benefit is €9.67.

The maximum daily benefit is €83.58.

The benefit is paid every 14 days.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, laboratory services, medicine, optical and dental care, maternity care, appliances, and transportation. The insured normally pays directly for services and is reimbursed by the local sickness fund.

Cost sharing: The insured pays a €1 flat-rate contribution for each medical service up to €50 a year, €0.50 for each box of medicine and for paramedical services, and €2 for transportation costs, up to €50 a year.

After deducting the flat-rate contribution, the amount reimbursed depends on the type of service: 70% to 80% for

medical services; 60% to 80% for paramedical services; 15% to 100% for pharmaceuticals; 60% or 100% for laboratory services; 60% to 100% for optical and appliance fees up to an annual maximum; and 80% for hospitalization (after a daily contribution of €18).

Certain categories of beneficiaries (invalids, war victims, persons suffering from chronic diseases, occupational accident victims, and pregnant women up to the twelfth day after childbirth) are exempt from cost sharing.

Most private-sector employees must enroll in an employer-sponsored supplementary coverage through private insurance, such as mutual benefit societies, to pay all or part of the flat-rate or daily contributions.

Insured persons who are eligible for means-tested universal sickness insurance have access to free supplemental insurance.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr/>) provide general supervision and issue regulations.

National Union of Sickness Insurance Funds negotiates agreements with health practitioners and helps set the medical fees reimbursement schedule.

National Sickness Insurance Fund (<http://www.ameli.fr>), governed by a bipartite body, administers the system.

101 Primary Sickness Insurance Funds and four Overseas General Sickness Insurance Funds governed by bipartite bodies, register insured persons, pay cash benefits, and administer reimbursements of medical expenses.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts (for contributions).

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.

Work Injury

Regulatory Framework

First law: 1898.

Current laws: 1946 (work injury) and 1972 (agriculture).

Type of program: Social insurance system.

Coverage

Employed persons, students, and certain job seekers.

Voluntary coverage for French citizens employed abroad and for employed persons without mandatory coverage.

Special systems for agricultural, mining, railroad, public utility, and public-sector employees; seamen; nonagricultural self-employed persons; and self-employed persons.

Source of Funds

Insured person: None; voluntarily insured persons pay variable contributions according to the assessed degree of risk.

Self-employed person: Not applicable.

Employer: The total cost. Contributions vary according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

60% of the insured's average daily earnings in the last month divided by 30.42 is paid for the first 28 days; 80% from the 29th day. The benefit is paid from the day after the incapacity for work began until recovery or certification of permanent disability.

The maximum daily benefit is €193.23 during the first 28 days and €257.65 thereafter.

Schedule of payments: The benefit is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in wages once benefits have been paid for a period exceeding three months.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 100% of reference earnings a year is paid.

Reference earnings are total earnings during the last 12 months up to €36,527.08 plus 33.33% of earnings exceeding €36,527.08.

The minimum annual earnings used to calculate benefits are €18,263.54.

The maximum annual earnings used to calculate benefits are €146,108.32.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, up to €41,654.63 a month is paid.

Partial disability: The annual benefit is 100% of reference earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability from 10% and 50% and by 1.5 for the portion greater than 50%.

France

Reference earnings are total earnings during the last 12 months up to €36,527.08 plus 33.33% of earnings exceeding €36,527.08.

The maximum annual earnings used to calculate benefits are €146,108.32.

A lump sum of €410.71 is paid for an assessed degree of disability of 1% up to €4,105.96 for an assessed degree of disability of 9%.

Schedule of payments: Benefits are paid monthly.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include necessary care, including medical treatment and surgery, hospitalization, medicine, appliances, rehabilitation, and transportation. The sickness fund pays for services directly.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 40% of the deceased's average earnings in the last 12 months of work is paid.

Eligible survivors include a surviving or separated spouse or partner whose marriage or civil partnership began before the accident occurred or the onset of the occupational disease that resulted in the insured's death. The condition of marriage or partnership is waived if the couple had a child.

A divorced or separated spouse receiving alimony receives a pension equal to the amount of the alimony but not exceeding 20% of the deceased's average earnings in the last 12 months of work.

Supplement for an elderly or disabled survivor: 20% of the pension is paid. The survivor must be aged 55 or older or have an assessed disability of at least 50%.

The pension ceases on remarriage and a lump sum of three years of pension is paid; if the survivor cares for one or more children receiving an orphan's pension, the survivor pension is paid until payment of the orphan's pension ceases.

Orphan's pension: 25% of the deceased's average earnings in the last 12 months of work is paid for each of the first two children younger than age 20; 20% for each subsequent child. Full orphans receive 30% each.

Other eligible survivors: 10% of the deceased's average earnings in the last 12 months of work is paid for each dependent parent, up to 30%.

If all survivor benefits combined exceed 85% of the deceased's average earnings in the last 12 months of work, pensions are reduced proportionately.

Schedule of payments: Benefits are paid quarterly; monthly if the total survivor pension is 50% or more of the deceased's earnings.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Funeral grant: The cost of the funeral is paid, up to €1,609.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr>) provide general supervision and issue regulations.

National Union of Sickness Insurance Funds negotiates agreements with health practitioners and sets the medical fees reimbursement schedule.

National Sickness Insurance Fund (<http://www.ameli.fr>), governed by a bipartite body, administers the system.

101 Primary Sickness Insurance Funds and four Overseas General Sickness Insurance Funds, governed by bipartite bodies, register insured persons, pay cash benefits, and administer reimbursements of medical expenses.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts (for contributions).

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.

Unemployment

Regulatory Framework

First law: 1905.

Current laws: 1958 (unemployment), 1973 (social assistance), 1984 (social insurance and social assistance), 1988 (minimum benefit), 2009 (unemployment compensation), 2013 (interprofessional agreement), and 2014 (unemployment compensation).

Type of program: Social insurance and social assistance system.

Coverage

Unemployment insurance: Employed persons residing in France or in the principality of Monaco, including apprentices, household workers, and child caregivers.

Exclusions: Civil servants and self-employed persons.

Special systems for construction workers, dockworkers, merchant seamen, aviators, household workers, doorkeepers, disabled personnel in sheltered workshops, journalists, performing artists, and certain expatriates.

Unemployment assistance (means tested): Long-term unemployed persons residing in France who are not entitled to unemployment insurance benefits or whose benefits have

been exhausted and certain other designated categories of unemployed person.

Source of Funds

Insured person: 2.4% of covered earnings.

The maximum monthly earnings used to calculate contributions are €12,872.

Self-employed person: Not applicable.

Employer: 4% of covered payroll; and 0.25% of covered payroll to finance the salary guarantee fund if the employer becomes bankrupt.

The maximum monthly earnings used to calculate contributions are €12,872.

The employer pays an additional contribution for employees with short-term contracts: 7% of covered payroll for contracts lasting up to one month; 5.5% for contracts from one up to three months; 4.5% for other short-term contracts lasting up to three months.

Government: The total cost of social assistance.

Qualifying Conditions

Social insurance benefits

Unemployment benefit: Paid to insured persons younger than the legal minimum retirement age (or the age of automatic retirement for a full pension). Must have at least 122 days of contributions or 610 hours of work in the last 28 months before unemployment if younger than age 50 (36 months if aged 50 or older). The insured must be registered at an employment office, and be capable of, and available for, work. Unemployment is not due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Social assistance benefits

Specific solidarity allowance (income tested): At least five years of employment in the last 10 years before unemployment, no longer entitled to unemployment benefits, and registered at an employment office. An insured person aged 50 or older can choose between the specific solidarity allowance and the unemployment benefit.

Income test: The household's average monthly income (excluding social benefits, savings, and alimony) before entitlement to unemployment benefits ceased must not exceed €1,137.50 for a single person; €1,787.50 for a couple.

Temporary waiting period allowance (income tested): The benefit provides a temporary income to certain unemployed persons (persons awaiting reintegration, asylum seekers, certain foreigners) who are not entitled to unemployment insurance benefits. The insured must be actively seeking employment.

Income test: Monthly income must be below the active solidarity income.

Unemployment Benefits

Social insurance benefits

Unemployment benefit: 57.4% to 75% of the insured's average daily wage during the last 12 months is paid. The benefit is paid for as many months as the insured has contributed, up to 24 months (36 months if aged 50 or older).

The maximum monthly earnings used to calculate benefits are €12,872.

The insured may work and receive an unemployment benefit. The insured's total income must not exceed the insured's average daily wage during the last 12 months.

Certain financial support is provided to unemployed persons to encourage geographical relocation and vocational training. Employers who hire job seekers registered at an employment office for at least six months may receive financial incentives.

Social assistance benefits

Specific solidarity allowance (means tested): If household income is from €650 up to €1,137.50 for a single person and from €1,300 up to €1,787.50 for a couple, the monthly benefit is the difference between the household income and €1,137.50 or €1,787.50 respectively. The benefit is awarded for a six-month period and is renewable if qualifying conditions are still satisfied. The benefit ceases when the insured reaches the legal minimum retirement age (or the automatic age of entitlement for a full pension).

The insured may work and receive the solidarity allowance (up to a maximum) for up to 12 months.

Temporary waiting period allowance (means tested): €343.50 is paid for up to 12 months.

The insured may work and receive the temporary waiting period allowance (up to a maximum) for up to 12 months.

Administrative Organization

Unemployment insurance

Ministry of Labour, Employment, Vocational Training, and Social Dialogue (<http://www.travail.gouv.fr>) provides general supervision.

National Interoccupational Union for Employment in Industry and Commerce (<http://www.unedic.fr>) managed by bipartite bodies, administers the program.

Employment Center (<http://www.pole-emploi.fr>), nationally governed by a tripartite institution and organized in regional agencies, collects contributions, registers job seekers, and pays benefits.

Unemployment assistance

Ministry of Labour, Employment, Vocational Training, and Social Dialogue (<http://www.travail.gouv.fr>) administers unemployment social assistance.

Employment Center (<http://www.pole-emploi.fr>) pays social assistance benefits.

Family Allowances

Regulatory Framework

First law: 1932.

Current law: 1946.

Type of program: Universal system.

Coverage

Family allowances: Residents of France.

Source of Funds

Insured person: None.

Self-employed person: 5.4% of income.

Employer: 5.425% of payroll.

Government: Variable subsidies to cover contributions for the long-term unemployed, and for people being re-integrated into the labour market under certain circumstances. A portion of revenues from the general social contribution, a tax levied on all individual income.

Qualifying Conditions

Family allowances: Children must be younger than age 20 (up to age 21 if the child lives in the same household, and there are three or more children in the household for whom family allowances are paid until the month before the child's 20th birthday). The earnings of a working child must not exceed €893.25 a month).

The legal hourly minimum wage is €9.67.

Early childhood benefit: Paid for a child born, adopted, or fostered after December 31, 2003 (for a transitional period, children born, adopted, or fostered before January 1, 2004, receive alternative benefits).

The benefit has several components:

Birth or adoption grant (income tested): Paid for a birth or an adoption.

Income test: The total family income must not exceed a maximum that varies according to the number of children and family situation (a single person, a couple with a sole breadwinner, or a couple with two incomes).

Base allowance (income tested): Paid from the month after the child's birth until the child is age 3. The benefit is only paid for one child at a time, except in the case of

multiple births, and may not be paid in addition to a family supplement.

Income test: The total family income must not exceed a maximum that varies according to the number of children and family situation (a single person, a couple with a sole breadwinner, or a couple with two incomes).

Supplement for reduced work (complément de libre choix d'activité): Paid to parents who suspend or reduce work to raise a child younger than age 3. The parent must have contributed to social insurance for at least eight quarters in the two years before the child's birth for the first child, in the last four years for families with two children, or in the last five years for families with three or more children.

Optional supplement for reduced work (complément optionnel de libre choix d'activité): Parents with three or more children including at least one child younger than age 1 who stop working to raise their children. Eligible parents must choose between the optional supplement and the supplement for reduced work.

Supplement for child care: Paid for children younger than age 6 if the parents are working and pay for child care by an accredited caregiver or home worker. The parents' contribution to the child caregiver's salary must not be less than 15% of the caregiver's total salary.

Parental allowance for a sick child (allocation journalière de présence parentale): Paid to a parent who has fully or partially ceased employment to care for a child who is seriously sick, injured, or disabled. May not receive a supplement for reduced work or the special parental allowance for a child with a disability.

Special parental allowance for a child with a disability (allocation d'éducation de l'enfant handicapé): Paid for children up to age 20 with an assessed disability of at least 50%. May not receive the parental allowance for a sick child at the same time.

Family support allowance (allocation de soutien familial): The benefit is paid to an orphan or abandoned child, or to a single parent who receives no alimony or child support from the other parent.

Back to school benefit (allocation de rentrée scolaire, income tested): Paid to schoolchildren, apprentices, or students aged 6 to 18. The earnings of a working child must not exceed €893.25 a month. Children aged 16 to 18 must provide evidence of continuing studies or apprenticeship.

Income test: The total family income must be less than €24,306 for families with one child; €29,915 with two children; €35,524 with three children; plus €5,609 for each additional child (July 2015).

Family supplement (complément familial, income tested): Paid to families with at least three children older than age 3 but younger than age 21.

Income test: The total family income must not exceed a maximum that varies according to the number of children

and family situation (a single person, a couple with a sole breadwinner, or a couple with two incomes).

Housing allowance (means tested): The claimant is entitled to at least one of the family allowance benefits.

Means test: The total family income must not exceed a maximum that varies according to the number of children, family situation, amount of rent paid, and the location and type of housing.

Home moving allowance (prime de déménagement, means tested): Paid to large families (with three or more children) who move homes because of an increase in their household size as the result of a birth or an adoption. The family must be entitled to the housing allowance.

Minimum income guarantee (revenue de solidarité active, income tested): Paid to persons with low or no income.

In-work benefit (prime d'activité, income tested): Paid to low-income workers, including students, interns, apprentices, and persons on parental leave or work-related sabbatical.

Income test: Income must not exceed a maximum that varies according to the type of activity.

Family Allowance Benefits

Family allowances: The amount varies according to the number of children and family income: €32.37 to €129.47 with two children; €73.84 to €295.35 with three children; or €115.31 to €461.23 with four children (April 2016).

A supplement of €16.18 to €64.73 a month (April 2016) is paid for children older than age 14 (except for the first child in a two-child family).

A flat-rate allowance of €20.47 to €81.86 a month (April 2016), depending on family income, is paid for up to a year to families with three or more children whose family allowances are reduced when the older child reaches age 20.

Early childhood benefit: The benefit has several components:

Birth grant (income tested): A lump sum of €923.08 is paid for each child two months after birth (€1,846.15 for an adopted child).

Base allowance (income tested): €92.31 or €184.62 a month, depending on family income, is paid from the month after childbirth up to the month preceding the child's third birthday. For the adoption of a child, the benefit is paid for up to three years.

Supplement for reduced work (complément de libre choix d'activité): The full rate is €390.92 a month; €252.71 a month if the insured person works less than half the normal working period (nonsalaried persons must work less than 77 hours a month); €145.78 a month if working from 50% to 80% of the normal working period (nonsalaried persons

must work less than 122 hours a month for a nonsalaried person).

The supplement is paid from the month after childbirth, adoption, or the end of the maternity, paternity, or adoption leave period. The duration depends on family situation and the number of children and ranges from six months if there is only one child in a two-parent family to 36 months in a single-parent family.

If both parents have part-time jobs and both are eligible for the supplement, the combined maximum amount of both supplements must not exceed the full monthly rate.

Optional supplement for reduced work (complément optionnel de libre choix d'activité): €638.98 a month (April 2016) is paid for up to 12 months in the first year of birth or adoption. If the beneficiary is not entitled to the base allowance, the supplement is raised to €819.14.

Supplement for child care: An income-related cash benefit based on the number of children and family income is paid to compensate for child care costs. The benefit is paid for each child where care is provided by an accredited caregiver or as a global payment to the family if the caregiver is not an accredited caregiver (families must share the payment for caregivers who work for more than one family).

The family allowances fund also reimburses the total social security contributions for an accredited caregiver or 50% of the social security contributions for a home-based child care provider. Social security contributions are paid on the care provider's salary, up to a maximum.

A family that uses the services of an accredited caregiver and a home-based child care provider may receive two types of child care supplements under certain conditions.

The child care supplement can be combined with the supplement for reduced work to parents who work part time.

If the child attends a daycare center, the fee varies according to family income.

Parental allowance for a sick child (allocation journalière de présence parentale): A daily benefit of €43.01 (€51.10, for a single-parent family) (April 2016) is paid for each day of leave up to 22 days a month. The benefit is paid for up to six months. A reduced benefit is paid to each of the parents if both reduce their activity to take care of the child.

Parents can opt for a parental leave period of up to 310 working days spread over a three-year period to provide care for a sick child. A means-tested health care cost supplement of €109.90 is provided.

Special parental allowance for a disabled child (allocation d'éducation de l'enfant handicapé): €130.12 (April 2016) a month is paid. A supplement varying from €97.59 to €1,104.18 (April 2016) is paid for care provided by a third person. An additional amount may be paid for expenses related to the child's medical condition.

Family support allowance (allocation de soutien familial, income tested): €104.75 a month (April 2016) is paid for a single parent caring for a child; €139.58 a month (April 2016) if the child is not supported by either parent.

Back to school allowance (allocation de rentrée scolaire, income tested): The benefit is €363 if the child is aged 6 to 10; €383.03 if aged 11 to 14; €396.30 if aged 15 to 18 (April 2016). The benefit is paid in August for children younger than age 16.

Family supplement (complément familial, income tested): A monthly flat-rate allowance of €168.52 or €219.12 (April 2016), depending on family income, is paid.

Housing allowance (means tested): A variable monthly amount is paid depending on rent level, income, and the number of children.

Home moving allowance (prime de déménagement, means tested): The benefit covers the cost of moving to another home, up to a maximum depending on the number of children (€975.89 for three children plus €81.32 (April 2016) for each subsequent child).

Minimum income guarantee (revenue de solidarité active, income tested): The difference between a flat-rate amount and individual or family income is paid. The flat-rate amount varies according to the size of the household: from €524.68 for a single person with no children to €1,101.83 for a couple with two children. A supplement is paid for each subsequent child.

In-work benefit (prime d'activité, income tested): A monthly flat-rate allowance of €524.68 (April 2016) is paid. The flat-rate allowance is increased for persons living alone with dependent children. A supplement is also paid according to the composition of the household: an additional 50% of the flat-rate allowance for the first additional person; 30% for second additional person; and 40% for each subsequent person if there are more than two dependent children or persons younger than age 25 in the household.

Benefit adjustment: Family benefit amounts are adjusted annually on April 1, according to forecasted changes in the retail price index. Means-tested benefits are adjusted in July according to the average change in the retail price index during the reference calendar year.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr>) provide general supervision and issue regulations.

National Family Allowances Fund (<http://www.caf.fr>), governed by a tripartite body, coordinates funds and ensures financial equalization.

102 Local Family Allowances Funds, governed by a tripartite body, pay benefits.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts (for contributions).

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.