

France

Exchange rate: US\$1.00 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1910 (worker's and farmer's pension).

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), 2010 (retirement), 2012 (financing), and 2014 (retirement reform).

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

Coverage

Social insurance: Employed persons in commerce and industry, nonagricultural self-employed persons, and 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; and agricultural self-employed persons.

Mandatory occupational pension: Employed persons in commerce and industry, salaried agricultural workers, and dependent spouses under certain conditions.

Special occupational pensions cover categories similar to those covered by the special social insurance systems (with some exceptions).

Social assistance: Residents of France.

Source of Funds

Insured person

Social insurance: 6.9% of monthly covered earnings (old-age and certain survivor benefits) and 0.40% of earnings (survivor allowance).

The voluntary insured pay contributions quarterly based on 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 €3,311.

Mandatory occupational pensions: 3.1% to 8.1% of monthly covered income, depending on the program.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions varies depending on the program, 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 €3,311.

Social assistance: None.

Self-employed person

Social insurance: For self-employed persons in trade, manufacturing, and crafts, a flat-rate contribution of €1,340 (old age) plus €98 (disability and survivors) in the first year of self-employment; €1,328 (old age) plus €97 (disability and survivors) in the second year of self-employment; thereafter 17.75% of annual declared income up to €39,732 plus 0.60% of declared annual income exceeding this amount (old age), plus 1.3% of declared annual income up to €39,732 (disability and survivor benefits).

For self-employed persons in liberal professions, 8.23% of declared annual income up to €39,732 plus 1.87% of declared annual income above €39,732 up to €198,660 (old age); contributions for disability and survivor benefits vary depending on the sector.

Microentrepreneurs pay a unified contribution each month or quarter that varies depending on sector. The contribution finances old-age, disability, and survivors benefits; sickness and maternity benefits; and family allowances.

Mandatory occupational pension: 7% of annual declared income up to €39,732 plus 8% of annual declared income above €39,732 up to €158,928 for self-employed person in trade, manufacturing, and crafts. The contributions of self-employed persons in liberal professions vary depending on the sector.

Social assistance: None.

Employer

Social insurance: 8.55% of monthly covered payroll (old age) and 1.9% of gross monthly covered payroll (survivor allowance).

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €3,311.

Employer contributions are reduced on earnings 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.

Companies with sales revenues below €1 billion pay a social solidarity contribution of 0.16% for old-age benefits for certain self-employed persons under Sickness and Maternity.

Mandatory occupational pension: 4.65% to 12.75% of monthly covered payroll, depending on program.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions varies depending on the program, ranging from one to eight times the maximum monthly earnings used to calculate contributions for the social insurance program.

The maximum monthly earnings used to calculate contributions for social insurance programs are €3,311.

Social assistance: None.

Government

Social insurance: Pays contributions for long-term unemployed persons and certain persons being reintegrated into the labor market.

Mandatory occupational pension: None.

Social assistance: Finances the total cost using revenues from the general social contribution (a tax levied on all individual income) and other sources.

Qualifying Conditions

Old-age pension (Retraite de base, social insurance): The legal minimum retirement age is 62. The age of automatic entitlement to a full pension is 67.

The qualifying period for a full pension varies depending on the insured's month and year of birth: 163 quarters of coverage for persons born before 1951; 164 to 167 quarters of coverage for persons born from 1952 to 1960; or 172 quarters of coverage for persons born since 1973.

Coverage may be credited for periods the insured received an unemployment benefit or a disability pension (with an assessed degree of disability of greater than 66%). Up to eight quarters of coverage may also be credited to insured women for each child; under certain conditions, 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.

Employment must cease at retirement. Under certain conditions, a pensioner can begin a new gainful activity immediately after receiving the pension; the pensioner must wait six months before resuming the same gainful activity undertaken before retirement.

Partial pension: Age 62 and does not meet the coverage requirements for a full pension. Must have at least one quarter of coverage.

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

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

A minimum monthly old-age pension is paid if the insured does not receive more than €1,160.04 a month from all old-age pensions combined (including foreign pensions).

Old-age pension (mandatory occupational pension): Must receive the social insurance old-age pension.

Employment must cease (with some exceptions).

Dependent child supplement: Paid for a dependent child.

Solidarity allowance for the elderly (Allocation de solidarité aux personnes âgées, social assistance, means tested): Paid to low-income pensioners at age 65 and insured persons who have reached the legal minimum retirement age and are assessed as unable to work or with at least a 50% permanent disability.

Means test: Annual income must be less than €9,638.42 for a single person; €14,963.65 for a couple.

Disability pension (Pension d'invalidité, social insurance): Must be younger than the normal retirement age, have at least a 66.7% assessed loss of earning capacity in any occupation, and have 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 €9.88.

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

The disability pension is replaced by the old-age pension at the legal minimum retirement age if the insured is unable to work from age 60 to 62.

Spouse's pension (Pension de veuve/veuf, social insurance, means tested): There is no minimum qualifying period for the deceased.

Eligible survivors include a widow(er) 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 €5,137.60. The means-test threshold is adjusted annually in January.

The widow(er)'s pension may be reduced upon remarriage or cohabitation.

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

Spouse's pension (Pension de veuve/veuf, mandatory occupational pension): There is no minimum qualifying period for the deceased.

Eligible survivors include a widow(er) 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. The pension is paid at any age if the spouse has two dependent children younger than age 18 (age 21 if a full-time student, an apprentice, or unemployed and part of the managers' program; age 25 if unemployed and part of the salaried employees' program; no limit if disabled).

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

Spouse's allowance (Allocation de veuvage, social insurance, means tested): The deceased must have at least three months of coverage in the 12 months before the month of death.

Eligible survivors include a widow(er) younger than age 55 who resides in France and has not remarried or cohabited since the insured's death.

Means test: Quarterly personal income must be less than €2,278.275.

Death grant (Capital décès, 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%) at the time of death.

Old-Age Benefits

Old-age pension (Retraite de base, social insurance): 50% of the insured's average annual earnings is paid.

Average annual earnings based on adjusted annual earnings in the best 25 years for insured persons born since 1948.

The maximum monthly earnings used to calculate benefits are €3,311.

Partial pension: The benefit is reduced by 1.25% for each quarter of coverage less than the number required for a full benefit. There is no reduction if the insured retires at the age of automatic entitlement (age 67).

The minimum partial pension is 37.5% of the insured's reference earnings.

Deferred pension: The pension is increased for each quarter of coverage greater than the number required for a full pension. The percentage of the increase varies depending on the period during which the contributions were made (1.25% for contributions made since January 2009).

If the insured continues to work part time after the legal minimum retirement age and has at least 150 quarters of coverage 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 old-age pension is €7,615.94 a year with at least one quarter of coverage.

Dependent child supplement: 10% of the old-age pension is paid.

Old-age pension (mandatory occupational pension): The monthly pension is the insured's lifetime pension points multiplied by the value of a pension point at retirement.

The value of a pension 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 supplement: 10% of the old-age 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 (Allocation de solidarité aux personnes âgées, social assistance, means tested): Paid to increase the old-age pension to €9,998.40 a year for a single person; €15,522.54 for a couple.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Permanent Disability Benefits

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

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

The maximum monthly earnings used to calculate benefits are €3,311.

The minimum annual disability pension is €3,359.

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

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 based on changes in the consumer price index.

Survivor Benefits

Spouse's pension (Pension de veuve/veuf, social insurance, means tested): 54% of the social insurance old-age 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 based on the length of their marriage to the deceased.

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

The maximum annual spouse's 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 (Pension de veuve/veuf, mandatory occupational pension): 50% of the occupational 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 (Allocation de veuvage, social insurance, means tested): €607.54 a month is paid for up to two years; may be extended until age 55 if the widow(er) is at least age 50.

Death grant (Capital décès, 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 €3,311.

The minimum death grant is €370.32.

The maximum death grant is €9,258.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Administrative Organization

Ministry for Solidarity and Health (<http://solidarites-sante.gouv.fr/>) and Ministry of Economy and Finance (<https://www.economie.gouv.fr/>) provides general supervision and issues regulations.

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

Until December 31, 2019, the National Social Security Fund for Independent Workers (CNSSTI) (<https://www.secu-independants.fr/>) administers social insurance old-age pensions and survivor allowances for nonagricultural self-employed persons.

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

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

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

Joint collection agencies (<https://www.urssaf.fr/>) collect contributions and the general social contribution (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), 2004 (sickness insurance reform), and 2017 (self-employed persons).

Type of program: Social insurance system.

Coverage

Persons employed or residing in France for at least three months, students, apprentices, interns, beneficiaries of certain social security benefits, and asylum seekers.

Pensioners residing in France or abroad 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; and agricultural self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 0% to 6.5% of declared income, depending on the insured's income and profession.

Employer: 13.3% of payroll.

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

Government: Pays contributions for long-term unemployed persons and certain persons being reintegrated into the labor market; partially finances health insurance through the general social contribution, a tax levied on all individual income.

Government contributions also finance disability and survivor benefits.

Qualifying Conditions

Cash sickness benefit: Must have at least 150 hours of employment in the last three calendar months or in the 90 days immediately before 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 in 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 earnings.

Cash maternity benefit (Congé de maternité): 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 in 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 (Congé de paternité): 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 in 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 earnings 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 in 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 3; 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 €9.88.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average daily earnings in the three months before the incapacity began is paid; if the insured has at least three dependent children, the sickness benefit is increased to 66.7% after 30 days.

The benefit is paid after a three-day waiting period (the employer generally pays benefits for 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 the benefit for up to three years.

The legal hourly minimum wage is €9.88.

The maximum monthly earnings used to calculate benefits are €3,311.

The maximum daily sickness benefit is €44.34 (€59.12 if the insured has three or more dependent children from the 31st day to the seventh month).

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

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

Maternity benefit (Congé de maternité): 100% of the insured's average daily earnings in the three months before the maternity leave began (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 €3,311.

The minimum daily maternity benefit is €9.29.

The maximum daily maternity benefit is €86.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index.

Paternity benefit (Congé de paternité): 100% of the insured's average daily earnings in the three months before the paternity leave began is paid after a three-day waiting period for up to 11 consecutive days; 18 consecutive days for multiple births. (The employer pays benefits for 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 €3,311.

The minimum daily paternity benefit is €9.29.

The maximum daily paternity benefit is €86.

Schedule of payments: The benefit is paid every 14 days.

Benefit adjustment: Benefits are adjusted annually based on 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 copayment 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 copayment, the amount reimbursed varies depending 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 €20 or €15 in a hospital's psychiatric ward). The insured also pays €18 for any medical procedure that costs more than €120.

Certain categories of beneficiaries (disabled persons, 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.

Salaried workers 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 for Solidarity and Health (<http://solidarites-sante.gouv.fr/>) and Ministry of Economy and Finance (<https://www.economie.gouv.fr/>) provide general supervision and issue regulations.

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

National Sickness Insurance Fund (<https://www.ameli.fr/>), governed by a bipartite body, administers the program for salaried employees.

Until December 31, 2019, the National Social Security Fund for Self-Employed Workers (<https://www.secu-independants.fr/>) administers the system for nonagricultural self-employed persons.

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 (<https://www.acoss.fr/>) oversees the joint collection agencies and administers the central accounts for contributions.

Joint collection agencies (<https://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.

Exclusions: Self-employed persons.

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 depending on the assessed degree of risk.

Self-employed person: Not applicable.

Employer: Pays the total cost. Contributions vary depending on the assessed degree of risk.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

60% of the insured's average daily earnings 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.

Average daily earnings are the insured's total earnings in the last month divided by 30.42.

The maximum daily temporary disability benefit is €198.82 during the first 28 days and €265.09 thereafter.

Schedule of payments: The benefit is paid monthly.

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

Permanent Disability Benefits

For a total (100%) disability, 100% of the insured's annual reference earnings is paid.

Annual reference earnings are the insured's total earnings in the last 12 months, up to €36,673.29, plus 33.33% of earnings exceeding €36,673.29.

The minimum annual earnings used to calculate benefits are €18,336.64.

The maximum annual earnings used to calculate benefits are €146,693.16.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, €553.73 to €1,661.22 a month is paid.

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

The maximum annual earnings used to calculate benefits are €146,693.16.

For an assessed degree of disability of less than 10%, a lump sum of €412.35 (for an assessed degree of disability of 1%) to €4,122.39 (for an assessed degree of disability of 9%) is paid.

Schedule of payments: Benefits are paid monthly.

Benefit adjustment: Benefits are adjusted annually in January based on 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

Survivor pension

Spouse's pension (Pension de veuve/veuf): 40% of the deceased's annual reference earnings is paid.

Annual reference earnings are the deceased's total earnings in the last 12 months of work, up to €36,673.29, plus 33.33% of earnings exceeding €36,673.29.

The minimum annual earnings used to calculate benefits are €18,336.64.

The maximum annual earnings used to calculate benefits are €146,693.16.

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

Orphan's pension (Pension d'orphelin): 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 additional child; 30% each full orphan.

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 proportionately reduced.

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 based on changes in the consumer price index.

Funeral grant (Allocation funéraire): The cost of the funeral is paid, up to €1,655.50.

Administrative Organization

Ministry for Solidarity and Health and Ministry of Economy and Finance (<https://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 (<https://www.ameli.fr/>), governed by a bipartite body, administers the program.

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 (<https://www.acoss.fr/>) oversees the joint collection agencies and administers the central accounts for contributions.

Joint collection agencies (<https://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

Social 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.

Social assistance: 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 persons.

Source of Funds

Insured person

Social insurance: 0.95% of gross covered earnings (none as of October 1, 2018).

The maximum monthly earnings used to calculate contributions are €13,244.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 4.05% of covered payroll; and 0.15% of covered payroll to finance the salary guarantee fund if the employer becomes bankrupt.

The maximum monthly earnings used to calculate contributions are €13,244.

The employer pays an additional contribution for employees with contracts of less than three months duration.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Unemployment benefit (Indemnisation du chômage, social insurance): Must be younger than the legal minimum retirement age (or, under certain conditions, the age of automatic retirement for a full pension). Must have at least 88 days of contributions or 610 hours of work in the last 28 months before unemployment if younger than age 53 (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 must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Specific solidarity allowance (Allocation de solidarité spécifique, social assistance, income tested): Must have at least five years of employment in the last 10 years before unemployment, no longer be entitled to unemployment benefits, and be 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: Average monthly household income (excluding social benefits, savings, and alimony) before entitlement to unemployment benefits ceased must not exceed €1,153.60 for a single person; €1,812.80 for a couple.

Temporary waiting period allowance (Allocation temporaire d'attente, social assistance, income tested): Paid to certain unemployed persons (persons awaiting reintegration, asylum seekers, certain foreigners) who are

not entitled to unemployment benefits. The insured must be actively seeking employment.

Income test: Monthly income must be less than the active solidarity income.

Unemployment Benefits

Unemployment benefit (Indemnisation du chômage, social insurance): 57% to 75% of the insured's average daily wage in the last 12 months is paid after a seven-day waiting period. 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 €13,244.

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

Specific solidarity allowance (Allocation de solidarité spécifique, social assistance, income tested): If household income is from €659.20 to €1,153.60 for a single person or from €1,318.40 to €1,812.80 for a couple, the monthly benefit is the difference between the household income and €1,153.60 or €1,812.80, 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 beneficiary may work and receive the solidarity allowance (up to a maximum) for up to 12 months.

Temporary waiting period allowance (Allocation temporaire d'attente, social assistance, income tested): €311.49 a day 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

Ministry of Labor, Employment, Vocational Training, and Social Dialogue (<http://travail-emploi.gouv.fr/>) provides general supervision and administers the social assistance program.

National Inter-occupational Union for Employment in Industry and Commerce (<https://www.unedic.org/>) managed by bipartite bodies, administers the social insurance program.

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

Family Allowances

Regulatory Framework

First law: 1932.

Current law: 1946 (family benefits).

Type of program: Universal system.

Coverage

Residents of France.

Source of Funds

Insured person: None.

Self-employed person: 2.15% to 5.25% of declared income, depending on income level.

Employer: 3.45% of monthly payroll for earnings up to 3.5 times the legal monthly minimum wage; 5.25% for earnings exceeding that amount.

The legal monthly minimum wage is €1,498.47.

Government: Provides variable subsidies to cover contributions for the long-term unemployed, and for people being re-integrated into the labor market under certain circumstances. A portion (0.85%) of revenues from the general social contribution, a tax levied on all individual income.

Qualifying Conditions

Family allowance (Allocations familiales): Must have two or more dependent children (except in overseas departments, where a reduced allowance is paid) aged younger than age 20 (up to age 21 if family allowances have been paid for at least three children in the same household). The monthly earnings of a working child must not exceed €907.19 (€918.35 as of April 2018).

Supplement: Paid for a dependent child aged 14 or older (except for the first child in families with two dependent children).

Early childhood benefit (Prestation d'accueil du jeune enfant): Paid for a newborn child, an adopted child, or a foster child in the process of adoption.

The benefit has four components:

Birth or adoption grant (Prime à la naissance ou à l'adoption, income tested): Paid for a birth if the pregnancy is declared within the first 14 weeks or for the adoption of a child aged younger than age 20.

Income test: Total annual family income must not exceed a maximum that varies depending on the number of children and family situation. For a single person or a couple with two incomes, €45,575 with one child, €52,044 with two children, €58,513 with three children, plus €6,469 for each additional child; for a couple with a sole breadwinner,

€35,872 with one child, €42,341 with two children, €48,810 with three children, plus €6,469 for each additional child.

Base allowance (Allocation de base, income tested): Paid from the month after the child's birth or adoption until the child reaches age 3, or for one year in the case of the adoption of a child aged older than age 3 but younger than age 20. The benefit is only paid for one child at a time, except in the case of multiple births, and cannot be combined with a family supplement.

Income test: Total family income must not exceed a maximum that varies depending on the number of children and family situation. For a single person or a couple with two incomes, €38,223 with one child; €43,648 with two children, €49,073 with three children, and €5,415 for each additional child; for a couple with a sole breadwinner, €30,086 with one child, €35,511 with two children, €40,936 with three children, plus €5,415 for each additional child.

Benefit for reduced work (Prestation partagée d'éducation de l'enfant): 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.

The benefit is paid for up to six months (up to 12 months for a single-parent) for the first child up to age 1; for up to 24 months (up to 36 months for a single parent) for the second and each additional child up to age 3; and for up to 48 months (up to 72 months for a single parent) for a child up to age 6 in the case of multiple births.

The benefit can be shared between two parents working part-time.

Supplement for childcare (Complément de libre choix du mode de garde): Paid for children younger than age 6 who were born or adopted before January 1, 2015. The parents must be working and paying for childcare by an accredited caregiver or home worker for at least 16 hours a month. The parents' contribution to the child caregiver's salary must not be less than 15% of the caregiver's total salary. If childcare is provided in a daycare center (microcrèche), the cost may not exceed a certain hourly amount.

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

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 younger than age 20 who is seriously sick, injured, or disabled and requires the constant attendance of others. May not receive a benefit 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, income tested): The benefit is paid to an orphan or abandoned child or as a supplement to alimony for a child that is raised by a single parent who lives alone with the child.

Back to school benefit (Allocation de rentrée scolaire, income tested): Paid to schoolchildren, apprentices, or students aged 6 to 18. The net monthly earnings of a working child must not exceed €907.17 (€918.35 as of April 2018). Children aged 16 to 18 must provide evidence of continuing studies or apprenticeship.

Income test: Total annual family income must not exceed €24,404 for families with one child; €30,036 with two children; €35,688 with three children; plus €5,632 for each additional child.

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: Total annual family income must not exceed a maximum that varies depending on the number of children and family situation. For a single person or a couple with two incomes, €23,111 for three children; €26,260 for four children; €29,409 for five children; €32,496 for six children; plus €3,149 for each additional child. For a couple with a sole breadwinner, €18,893 for three children; €22,042 for four children; € 25,191 for five children; €28,286 for six children; plus €6,297 for each additional child.

Housing allowance (Allocation de logement sociale, means tested): Paid to low-income households to subsidize housing costs.

Means test: Total family income must not exceed a maximum that varies depending on 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 (Revenu de solidarité active, income tested): Paid to persons aged 25 or older with low or no income. There are no age requirements for pregnant women, parents with at least one dependent child, or employed persons aged 18 to 25 who were working full-time for at least two of the last three years.

Income test: Total monthly income must not exceed €550.93 for a single person without children; €826.40 with one child; €991.68 with two children; plus €220.37 for

each additional child. For a single parent with one child, €943.28; €1,179.10 with two children; plus €235.82 for each additional child. For a couple without children, €826.40; €991.68 with one child; €1,156.96 with two children; plus €220.37 for each additional child. (April 2018).

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

Income test: Income must not exceed a maximum that varies depending on the type of activity.

Allowance for disabled adults (Allocation aux adultes handicapés, income tested): Paid to persons older than age 20 (age 16 under certain conditions).

Income test: The annual income must not exceed €9,728.28 for a single person; €19,456.56 for a couple. The income threshold is increased by €4,864 for each dependent child.

Family Allowance Benefits

Family allowance (Allocations familiales): The amount varies depending on the number of eligible children and family income: €32.47 (€32.79 as of April 2018) to €129.86 (€131.16 as of April 2018) with two children; €74.06 (€74.80 as of April 2018) to €296.24 (€299.2 as of April 2018) with three children; and €41.60 (€42 as of April 2018) to €166.38 (€168.04 as of April 2018) for each additional child.

A monthly supplement of €16.23 (€16.39 as of April 2018) to €64.93 (€65.58 as of April 2018) is paid for children older than age 14 (except for the first child in a two-child family).

A monthly flat-rate allowance of €20.53 (€20.73 as of April 2018) to €82.11 (€82.93 as of April 2018), 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 (Prestation d'accueil du jeune enfant): The benefit has four components:

Birth or adoption grant (Prime à la naissance ou à l'adoption, income tested): A lump sum of €923.08 (€941.08 as of April 2018) is paid for each child two months after birth (€1,846.15 for an adopted child; €1,883.36 as of April 2018).

Base allowance (Allocation de base, income tested): A monthly allowance of €92.31 (€85.36 as of April 2018) or €184.62 (€170.71 as of April 2018), depending on family income, is paid from the month after childbirth up to the month preceding the child's third birthday.

Benefit for reduced work (Prestation partagée d'éducation de l'enfant): The full monthly rate is €392.09 (€396.01 as of April 2018); €253.47 (€256.01 as of April 2018) a month if the insured person works less than half the normal working period; €146.21 (€147.67 as of April 2018) a month if working from 50% to 80% of the normal working period.

The benefit 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.

Supplement for child care (Complément de libre choix du mode de garde): An income-related cash benefit based on the number of children and family income is paid to compensate for childcare costs. The benefit is paid for each child if 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 supplement for child care varies from €175.07 and €462.78 for a child younger than age 3, and from €87.54 to €231.39 for a child aged 3 to 6.

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 childcare provider. Social security contributions are paid on the care provider's salary, up to a maximum.

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

If the child attends a daycare center, the fee varies depending on family income.

Parental allowance for a sick child (Allocation journalière de présence parentale): A daily benefit of €43.14 (€51.26 for a single-parent family) 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 parent 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 €110.34 is provided.

Special parental allowance for a disabled child (Allocation d'éducation de l'enfant handicapé): €130.51 a month is paid. A supplement varying from €97.88 to €1,107.49 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): €109.65 a month is paid for a single parent caring for a child; €146.09 a month if the child is not supported by either parent.

Back to school benefit (Allocation de rentrée scolaire, income tested): The benefit is €364.09 if the child is aged 6 to 10; €384.17 if aged 11 to 14; €397.49 if aged 15 to 18. The benefit is paid in August for children younger than age 16.

Family supplement (Complément familial, income tested): A monthly flat-rate allowance of €169.03 or €236.71, depending on family income, is paid.

Housing allowance (Allocation de logement sociale, 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): Paid to cover the cost of moving to another home, up to a maximum based on the number of children (€974.90 for three children plus €82.24 for each additional child).

Minimum income guarantee (Revenu de solidarité active, income tested): The difference between a flat-rate amount and individual or family income is paid. The flat-rate amount varies depending on the size of the household: from €545.48 for a single person with no children to €1,145.50 for a couple with two children. A supplement of €218.19 is paid for each additional child. The amount is increased for a pregnant woman who lives alone or who has one or more dependent children: €700.46 for a pregnant woman who lives alone; €933.94 for a single parent with a dependent child; €1,167.43 for a single parent with two dependent children; plus €233.48 for each additional child.

In-work benefit (Prime d'activité, income tested): A monthly flat-rate allowance of €524.68 is paid. The flat-rate allowance is increased to €787.02 for persons living alone with one dependent child, and to €944.42 with two dependent children. A supplement is also paid depending on 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 additional 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, based on forecasted changes in the retail price index. Means-tested benefits are adjusted in July based on the average change in the retail price index during the reference calendar year.

Allowance for disabled adults (Allocation aux adultes handicapés, income tested): Up to €810.69 a month (€819 as of April 2018) is paid for disabled persons with an assessed degree of disability of at least 50%.

Persons assessed with an assessed degree of disability of at least 80% receive a supplement of up to €179.31.

Administrative Organization

Ministry for Solidarity and Health (<http://solidarites-sante.gouv.fr/>) and Ministry of Economy and Finance (<https://www.economie.gouv.fr/>) provide general supervision and issue regulations.

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

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

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

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