



**Debate on the Green Paper of the European Commission  
« Confronting demographic change :  
a new solidarity between generations »**

**Contributions from  
CCMSA, CNAF, CNAMTS,  
CNAV, EN3S and ORGANIC**

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REIF

Représentation des institutions françaises de sécurité sociale auprès de l'Union européenne

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## REIF at a glance

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La « Représentation des institutions françaises de sécurité sociale auprès de l'Union européenne » ou REIF constitue l'antenne à Bruxelles de l'ensemble de la sécurité sociale française obligatoire. The REIF therefore brings together in Brussels all the fields of the French general scheme (CNAMTS for health insurance, CNAV for retirement, CNAF for the family and ACOSS for collection) as well as occupational schemes in charge of compulsory social insurance (CCMSA for the agricultural scheme, CANSSM for the mining industry scheme, CANAM for health insurance for self-employed professionals, CANCAVA for retirement pensions for craftspeople and ORGANIC for retirement pensions for tradespeople and industrialists) and finally two specialised structures in training and human resources (UCANSS and EN3S).

The French social security institutions took a very important step in deciding to set up the REIF in 2002. In effect, this representative office is a concrete expression of the fact that developments in social policy at Community level are being taken into account. It asserts the will to defend, beyond national borders, the values and principles that have made the development of the French social protection system possible. Finally, it demonstrates a desire to strengthen partnerships and synergies with actors in social protection in Brussels.

The REIF is located at 50, rue d'Arlon in the Maison Européenne de la Protection Sociale, which also houses several institutions working in the field of social protection like the European Social Insurance Platform (ESIP), to which numerous national funds of the Member States of the European Union belong or the International Association of Mutual Benefit Societies (AIM).

## Contribution from REIF

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The present contribution to the Green book of the European Commission « Confronting demographic change : a new solidarity between generations » give the point of view of organisms concerned, it CCMSA, CNAF, CNAMTS, CNAV, EN3S et ORGANIC.

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## 1- The challenge of European demography

### 1.1- The challenge of low birth rate

- How can a better work/life balance help to tackle the problems associated with demographic ageing?

#### *CNAF*

All over Europe, the female work rate is continually increasing. Nonetheless there is no correlation, far from it, with the brake on the desire to have a child. Therefore this growing rate does not appear incompatible with a balanced demographic situation; it could even be a very favourable factor in the advancement of fertility.

Many parents (and of course above all mothers), can legitimately feel the need for a choice when planning their life possibilities. It would be simplistic to think in terms of going from the “mother at home” model to the “mother at work” model. We should aspire at the very least to relax the constraints driving the choice. Without failing to acknowledge these constraints (social stratum from which one comes, level of training, the family’s income level, family history), the policy of family life / working life reconciliation must try its best to make more fluid, in terms of choice, the time for beginning active employment, the time of its suspension because of the desire for a child and the time for returning to employment.

If the legitimate concern is taken into consideration of a Europe in the grip of a deep demographic crisis where the middle-ranking strata (lower or upper strata of the population) often have the leading demographic behaviours, a generous policy for providing care for young children cannot be too selective in terms of income. Its duty is to be as universal as possible. As an example, French family policy excludes only less than 20% of the total population in question from basic public subsidies. Moreover, without underestimating the constraints brought about by care provision policies and their cost, collective and individual care models coexist more and more. Respecting this diversity forms an integral part of a real policy for reconciling family life / working life. The combination, in connection with the advancement of the labour market and its typology of several methods of care with their flexibility, consequently seems the wave of the future to be explored in order to reconcile the times of working life and the times of family life.

Both within the framework of family life / working life reconciliation and through the European Pact for Youth, it is also important to act at the level of companies through their participation in policies for providing care for young children (in-company day nurseries for example), through the connection maintained with the company during parental leave and through preparation for the return to employment without penalisation on the career path.

#### *CCMSA*

The question of the birth rate in the rural milieu is also intimately connected with the question of a reconciliation between working life and family life. It is also necessary to develop responses that are appropriate for the changes in employment (especially female) and in accord with the different professional milieus (there is no single solution). Therefore it is a matter of promoting access to the structures for caring for young children (nurseries, day nurseries, child minder shifts) by financial aid to families to reduce the cost of access to them. At the same time, extracurricular child care structures must be developed or created

(day care centres, recreational centres) appropriate for the various milieus (urban, rural, etc.), and local services must be developed. Within this framework, it is necessary to do our best to erase the disparities existing between families, especially between urban and rural families.

Moreover, there is a need to keep in mind that an effect on fertility is possible, because there are several specific factors which the public authorities are in a position to influence. First of all, female employment appears to be a preponderant parameter. This explains why the ability of the different States to make coordination between family and work responsibilities possible, or not to make it possible, remains a determinate explanatory factor of fertility.

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| <ul style="list-style-type: none"><li>• How can a more balanced distribution of household and family tasks between men and women be encouraged?</li></ul> |
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### *CNAF*

Equality between men and women is indisputably one of the essential pillars for the construction of social Europe. Although it can concern an approach based on long-standing reflection, it must avoid the traps connected on the one hand with formal regulations that enter into the facts only with difficulty, and on the other hand with a strict egalitarian ideology that is not very respectful of differences, and which therefore distances itself here and there even from what is realistic and possible. This approach must be handled in terms of equality of access to goods and services. Whether we like it or not, freedom of access to goods for men and women is by means of the power of solvency. This power is provided for the most part through the exercise of a work activity and through the systems of social transfers.

In terms of the equality of solvency in the social transfer systems concerning family policy, an active policy of care provision for young children must allow women, like men, to reconcile their family life with their work life. How? While respecting the freedom of individual choices by lifting the constraints surrounding birth to the maximum extent possible (at a minimum, a policy of monetary compensation, a range of childcare services that is sufficiently diversified to allow the free choice of individual or collective care, with a maximum of local availability, attention given to the most modest families, parental leave policy not focussed solely on women, preparation for women upon their return to employment in the event of pregnancy). In plain language, the issue is a policy concerning the right to family services where, within the couple, the sharing of rights occurs through the free choice of the couple who are married or living together.

As far as the specific question of access to housing is concerned, this, at least in France, has constitutional value, and is, just like access to the labour market, a powerful factor in social integration and family security. In terms of equal access for men and women, the current state of affairs requires clearly weighing the operational principles, taking into account the following two elements:

- on the one hand the disparities between men and women in the remuneration of work and, furthermore, the disparities of disposable income between men and women, too often lead to a dominant characteristic status of owner or tenant for men.
- on the other hand, in the event of de facto separation or divorce, it is appropriate that the parent entrusted with the care and raising of the children be able to keep the benefit of

support in the home. On this point, women are protected well enough through national legislation in many countries.

Furthermore, the subject doubtless merits bringing out:

- a strengthening of policies of access to housing for the most deprived with reasonable rates of effort; this could constitute one of the essential focal points of the concept which could be proposed at European level on the “right to family life”;
- in the case of a couple living together, an idea of housing as a “common good” for the man and the woman (this goes back to the concept of joint ownership);
- in a situation of a separation or break-up, a strict right of maintenance in place for the parent to whom custody of the child is entrusted, with very special attention given to the maintenance of the child’s bonds with both parents, matched for the most marginalised people with an appropriate policy of aid for the care of the child by the other parent, especially in the event of alternating custody.

### **CCMSA**

As a general rule, in the rural milieu the sharing of familial and domestic tasks between men and women still remains unequal. But, within a context where female employment is becoming generalised, the importance of this factor is increasing. Consequently it would be interesting, as a first step, to remedy the lack of information generally noted insofar as the rights of men to family measures is concerned. Stopping there would not be sufficient. In fact, some data show evidence of this: thus, 84% of men questioned in 2004 by Eurobarometer stated “that they had not taken parental leave or did not have the intention of doing so, although they were informed of their rights.” Therefore it is more a matter of making changes in people’s ways of thinking, of making men aware of their responsibilities as fathers and of encouraging them to take as much advantage of these rights as their spouses, rather than creating new measures.

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| <ul style="list-style-type: none"><li>• Should the award of certain benefits or advantages (leave, etc.) be linked to an equal distribution of tasks between the sexes? How best to ensure an adequate income for both parents on parental leave?</li></ul> |
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### **CNAF**

It is advisable to make a distinction between parental leaves and maternity and paternity leave (when the latter exist) surrounding birth. On this point, European harmonisation should advance, especially by pointing to the importance in some Member States of the extension of maternity leave for pathological reasons (this is the case in 56% of maternity leaves in France).

There would be good reason to bring efforts to bear on the following aspects:

- A recognition of the fact that for lack of a very long period of maternity leave, the existence in labour law of a status of parental leave allows the mother, and the father, to freely suspend their work activity, without breaking with the company and the world of work, to be physically close to the child.

- The conditions of opening up the rights to parental leave must not encourage people to distance themselves from the labour market for a long time, especially insofar as women are concerned. When the parental leave time has been substantial enough, especially for large families, social assistance actions for the return to employment must be put in place or at least facilitated. The same goes for single-parent families.
- The level of compensation for parental leave must be set at a sufficient amount so as not to cause too great a fall in the level of life for the family after the birth. Conversely, in the long term, it must not, by virtue of its level, cause “unemployment traps”.
- Companies should be encouraged to maintain a minimum of information on their internal life vis-à-vis the beneficiary of the leave. They must try their best to prepare well for their return to employment.
- Specific measures should be encouraged for the professions, for craftspeople and agricultural workers, so that parental leave is not solely the prerogative of the salaried world. In this respect it is advisable to facilitate mechanisms for “replacement” and household aid.

- How can the availability of child care structures (crèches, nursery schools, etc.) and elderly care structures be improved by the public and private sectors?

### **CNAF**

To respect the freedom of parents, the correct formula would doubtless be to have a policy open to several possible solutions, including for the same day of care. Other directions could be suggested, such as for example that of acquiring a response that is sufficiently flexible and meaningful in respect of demographic changes. When a care service for young children has been made obligatory by the Member State, either at national level or at local level, the stimulation will reside more in the necessary vigilance in respect of the territorial homogeneity of the qualitative response to the needs. When this is not the case, a long-term effort must be carried out to increase the financing services via the Member State, the local authorities, the social security institutions and the companies. This is doubtless one of the most realistic responses to needs. Nonetheless, this necessitates formalising partnerships suited to taking stock of the needs by territories, to building policies, to regulating the supply and the demand and to using effective tools, for which a part must be defined at national level to avoid territorial gaps in the adaptation of the supply to the demand that are difficult to accept.

As for the supply of care, it must be qualitatively guaranteed through mechanisms of the “approval” type in order to ensure a minimum of skill in the care of young children for the host family. This will go through the promotion of statutes, especially for childminders, but also for the staff members of the collective structures, or even for the servants. Within this framework, mechanisms called “job service vouchers” (chèques emplois services) could be the occasion for promoting quality approval procedures.

### **CCMSA**

In the rural milieu, the problems of the care of youngsters are not posed in the same terms as in the urban areas, but they are just as significant. Although traditionally the mothers themselves frequently raised their children or the grandparents dealt with it, this scheme is less and less widespread: women work, the different generations no longer live together or

nearby, in this way creating needs and calling for effective responses. On this level local initiatives are the most suitable. The opening up of heavy structures, such as collective day nurseries, does not always constitute the ideal solution, without even going into questions of profitability. Therefore there is an interest in varied and innovative local initiatives, like setting up travelling day nurseries. These projects must be carried out in coordination with the social protection schemes concerned, the municipalities and the local authorities.

- Can a reduced rate of VAT contribute to the development of care services?

#### *CNAF*

The problem of whether the day care service for young children is a general service of non-economic interest hardly arises. On the other hand, there is reason for wondering about it for private bodies in the service of companies. Without distorting the stakes of competition, it would be eminently desirable to encourage their development through an exemption from VAT or by subjecting it to a greatly reduced rate of VAT.

- How can parents, in particular young parents, be encouraged to enter the labour market, have the career that they want and the number of children they want?

#### *CNAF*

The emergence of the dual desire for children and for the exercise of employment can paradoxically be a key element for supporting European demography. There is a need to create, amongst the social transfer mechanisms, precise measures for fighting against unemployment traps. Depending on the history, the culture, and the economic and sociological situation of each Member State, they could take on different aspects: specific tax credits for families where both parents are employed, so-called profit-sharing schemes when employment is resumed, employment incentive through the integration of job searching into the aid services and into those of unemployment insurance (as with the recent German reform), or employment premiums. This being stated, it appears that the most high-performance mechanisms are those where the financial advantage is immediately readable, and where social assistance complements monetary aid.

#### 1.2- The possible contribution of immigration

- To what extent can immigration mitigate certain negative effects of demographic ageing?

#### *CNAV*

In the long term the ageing demography is going to cause a labour shortage and could generate recessionary economic tendencies because of a contraction of demand. But the fertility rates of the populations that are of immigrant origin are likely to lead to a rejuvenation of the host populations. But this effect is limited, because as from the second generation the demographic behaviour of the migrants approaches that of the natives. Consequently the ageing demography remains difficult to counter: immigration slows down

the trend but will not be able to reverse it. Moreover, the question of the ageing of the immigrants is another factor to take into account when they become established in the host country, as happens in the majority of cases.

However, studies conducted by the ILO, the IMF and the OECD tend to show that immigration produces positive effects on the economy. It is one of the principal factors explaining the long period of prosperity of the United States in the 1990s and explains the noticeable rejuvenation of their population. Conversely, the stagnation of the Japanese economy during the last decade is especially due to the overly strict control of its immigration, maintained at too low a level to allow it to cushion the increasing scarcity and the rapid ageing of the labour supply. As a general rule, in the developed and ageing countries, immigration therefore has the effect of increasing the demand for goods and services and, as a consequence, the demand for labour. In terms of supply, contrary to certain preconceived ideas, it does not appear that immigration has the effect of increasing unemployment. On the other hand, it is likely to favour employment because it increases the flexibility of the labour market. This is particularly true insofar as temporary migrations are concerned. In addition, the skills and the qualifications of migrants are often complementary to those of the nationals of the host country.

- What policies should be developed for better integrating these migrants, in particular young people?

### *CCMSA*

The necessity for an overall coherency of immigration, integration and employment policies – at all levels and in all areas – must be stressed: although this strategy must be conducted by the governments, it should benefit from the cooperation of the social protection institutions. At first, specific actions aiming at the immigrants seem to be necessary to facilitate their access to common services, so that they are able to make beneficial use of them. The best practices observed generally illustrate an approach that, based on diagnostics over a given territory and in a precise context, provides a concrete solution to well-defined needs. The point of these actions is to facilitate the later access of the immigrants to the general programmes, as the study carried out in 2004 by the CCMSA on “The integration of immigrants and their children in the European Union - the role of social protection organizations” shows.

Within the migrant populations, the children of the immigrants deserve special attention. Taking into consideration in practice the specific needs of the children of immigrants is found in effect at the intersection of two very current problems: children in poverty and immigration. From this point of view, the actions observed do not benefit the children of immigrants and their families because they are immigrants, but because they suffer from poverty, marginalisation or social exclusion. Nonetheless the problem arises of a distinction between children of immigrants and immigrants in general. It is in fact possible that an approach oriented only toward the children of immigrants could also have perverse effects – by making the integration of the parents and the children advance at different speeds. Consequently, actions that benefit the children are difficult to carry out without the cooperation of the family, and in particular of the mothers.



## *CNAV*

With regard to this question, it could be worthwhile to differentiate the problem by age brackets. In this way, as shown by the survey "Passage à la retraite des immigrants" (Transition to retirement for immigrants), conducted by the CNAV, immigrants 45-70 years old show evidence of a high level of integration in French society. Here we need to recall that integration is defined by the European Commission<sup>1</sup> as being "on the one hand to enable immigrants to function independently and be self-supportive and, on the other, to enable them to participate actively in all aspects of life" by benefiting from the same rights as the natives and by respecting the same obligations.

Although integration "through the family" hardly raises the major problem in France, which has recognised the right to families regrouping, three areas remain where progress must still be made and where the recognition of the law is not always perceptible in fact:

- Integration into the labour market: in order to reduce the gap in unemployment rates between the migrants and the natives, it would be necessary on the one hand to recognise and develop the experience and the qualifications acquired before migration, and on the other hand to fight against discrimination in the workplace.
- Teaching and education: before thinking about remedies, it would be necessary to try our best to understand why situations of academic failure are more numerous among certain children of immigrants than in the general population. Academic support campaigns adapted for the youngest children and for the elimination of illiteracy for their parents are indispensable in this context.
- Access to housing and to social and health care services.

Obviously the problem of the exercise of citizenship remains on the table, in particular through the debate on the participation of immigrants in local elections.

### 2- A new solidarity between generations

#### 2.1- Better integration of young people

- How can Community policies contribute more to combating child poverty and poverty among single-parent families and to reducing the risk of poverty and exclusion among young people?

## *CNAF*

In France, during the preparatory work for the Conférence de la famille 2005 (Conference of the family), the Hirsch Commission proposed ambitious objectives in this area to the public authorities. It must be noted that the concept of poor children is ambiguous. It is clear only in the event of the pure and simple abandonment of the child. In the vast majority of cases, one can hardly speak of a poor child, because it belongs to a poor family. It is advisable therefore not to mistake the target in this matter. The eradication of children's poverty can be carried out only if one wants to take into consideration that it is the poor family that leads the child to be poor. This better reflects the pressure exercised on the real budget of families. And this justifies an active policy directed at large families for reasons that are more social than connected with the birth rate, allowing couples who want more than two children to achieve

<sup>1</sup> In the Communication of the Commission on integration policies for the European Council in Thessaloniki, 20 and 21 June 2003.

this desire, without sliding toward poverty. Support to the parental function can be a substantial element in avoiding social compensation expenditures later. The child's poverty can form the object of an approach in monetary concepts, but must also be analysed through indicators of the degree of training and social integration.

### **CCMSA**

In order to take into account the needs specific to children and to fight against the risks of exclusion, two principal objectives must be recalled. The first consists of encouraging the socialisation and self-development of children by allowing them to have access to recreational and cultural structures, by watching over their equilibrium and health, by helping them in their academic work and also by involving them in the institutions that concern them. The second takes the form of support to the parents in their educational function, by informing them and advising them on their rights and duties, the prevention of risky behaviours and the promotion of a healthy diet.

- How can initial training and adult training schemes be improved? What can non-formal education and voluntary activities contribute? How can the structural funds and the instruments for achieving better access to the knowledge society contribute?

### **EN3S**

One cannot respond straightaway to this question "*How can initial training and adult training schemes be improved?*" without reaffirming two statements that must necessarily be shared. The first statement is that better integration of young people necessarily occurs through the acquisition of knowledge and skills permitting them to exercise a job. Training, whatever the moment of intervention – initial or continuing – is only a tool in the service of this objective. The second statement is connected with the first. There are in fact tools other than training which contribute to achieving this objective of integration into the labour market.

Therefore there is a dual question: it is necessary at the same time to make up our minds about the significance of the "training" tool and the conditions under which it is effective (what form, what public, with what objectives, what methods, for what effectiveness and what cost?), but also to make up one's mind about better coordination with other tools (taking care of mobility, communication promoting knowledge of what is on offer, etc.).

Questioning ourselves about the improvement of the initial and continuous systems of training (for adults) implies unblocking the principal weaknesses of the measure. Three of them can be noted.

First of all, an absence of objectives and of steering of the system masked to a great extent by the effects of public announcements and a confusion between the performance objectives of the system and the quality indicators of the training process. An example: attaching an objective of success in the French baccalaureate or licence (first university degree) does not mean anything in and of itself. The only objective is the rate of integration in the labour market; at best, one can consider that if x% of students leave the educational system without a qualification, the pedagogical engineering system must be reviewed, especially the methods of learning and of evaluating the knowledge acquired. However, it is necessary to

note that the European policy of harmonisation of high level qualifications (LMD) as well as the will to recognise experience acquired beyond the initial courses are moves in the right direction.

Next there is a difficulty in adapting the systems to the individual. The systems leave little room for individualisation of the course followed or for individual support. The question of support for the personal development of young people must be handled. But this question is fundamental, because it makes it possible to determine the individual objectives that students set with regard to their own motivations and desires, their abilities and therefore for the knowledge and skills that remain to be acquired. In other words, tackling individual support of students doubtless will avoid individual disappointments and collective failures.

Finally, the current training systems still leave too much room for outdated teaching methods. Teaching through play, through diversions, learning through experience and debriefing which allow students to re-conceptualise what has been “lived” after the fact (the analogy with the return on experiments in physical chemistry is rather clear on this point) must be resolutely introduced into the training systems. On this point, there is a need to emphasise the importance of connections between the systems of training and those for support to innovation and research: everyone is participating in the same problem complex, that of transcending the traditional angles of attack, of innovation and creativity.

In the end, the challenge for training systems is no longer to train, but to detect and develop individual potentials for the benefit of society, then to transform them into knowledge and skills that can be sold on the labour market. Here as elsewhere, it seems that it will be necessary to promote work between European universities and “grandes écoles” to understand, compare and, if need be, export.

Asking the question about the contribution of non-formal education and voluntary service work amounts to wondering about the actors that can legitimately operate in the area of training. Mechanically, there are legitimate actors who must take their place in the training systems: educational systems up through higher education, companies, etc.

But beyond that, it is a matter of promoting better individual support of students through systems of coaching (a hackneyed word with a faddish effect, but certainly better than the French term “tutorat”, which symbolises rigidity and the inability for the “tutee” to develop his/her own path) in the French sense of support to the development of potentials. This form of support can definitely be provided in the form of voluntary work but presupposes that the people selected have the profiles and use the techniques of support that comply with the rules of coaching. The experience acquired on this subject by EN3S (support for the development of students’ potentials) shows that the generation of 20/25 year olds especially value this form of support and make full use of it.

Another point that is worth examination is the enhancement of the time and the work devoted to training activities in the form of volunteering. How can a company head or a salaried worker be helped in transmitting, helping, training, explaining? Must we consider these activities exclusively a matter for people who are retired?

Finally, the contributions of the structural funds and of instruments aiming at better access to the knowledge society could tend to financially support the technological investments of the actors operating in the training area (PCs, network connections, etc.) as well as work aimed

at sharing and disseminating experience. They could also financially encourage the integration experiences of young people “in difficulty” in courses leading to qualifications, by means of positive discrimination.

### **CCMSA**

The French law on professional training and the social dialogue of 2004 are strengthening the professionalisation in continuing education measures. The contracts for professionalisation that take up methods of alternating between times for theoretical learning and putting learning into operation in work activities can reinforce initial training that is uncompleted. Periods of professionalisation open up the way to innovative courses that allow continuation on the job through the adaptation of skills, both for personnel confronted with organisational changes and powerful technologies and for those who are starting the second part of their career or for those who are again taking up work after a long absence.

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| <ul style="list-style-type: none"><li>• What forms of solidarity can be fostered between young people and elderly people?</li></ul> |
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### **CNAV**

Until the present time, solidarity between generations has been developed and maintained above all within the family and through the intermediary of social protection or of school, taking concrete shape through collective or private financial transfers, the exchange of goods and services, and the transmission of a memory made up of know-how and experience. However, outside of these circuits that have been traditional until now, initiatives of associations, of cantons, of communes or of educational establishments aiming at promoting or supporting activities set up by retired people for the benefit of the younger generations are multiplying. The nature of the activities developed is extremely varied, because they go from caring for children to artistic creation, passing through the fight against illiteracy and the enhancement of the local cultural heritage. The objective is always to combat segregation by age, to foster exchanges and understand each other better. The effectiveness of these actions does not depend solely upon the dedication of the actors and their desire to do well, but also on methodology rules, good practices that were recently made the subject of a guide.<sup>2</sup>

At the same time, major structural unemployment which is weakening social protection and destabilising the family seems to require intergenerational solidarity in the field of employment – and therefore of companies. What is in question is both the employment rate of people less than 25 years olds and that of people more than 55 years old.

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<sup>2</sup> “Des générations en actions”, (The generations in actions) a methodological guide to intergenerational work, by Mohammed Malki, President of the association Accordages, submitted in March 2005 to the Secretary of State for elderly people.

## **CCMSA**

There is no lack of paths. Couldn't we develop systems of coaching in companies carried out by pre-retirees and retired people, in order to promote the transmission of know-how, or encourage the sharing of space between nurseries and retirement homes or promote academic support provided by retired people? As far as social protection is concerned, it will be necessary to keep in mind the limits of intergenerational solidarity: it will be important not to put too heavy a strain on the disposable income of the younger generations to take care of the older generations, which in the end could generate inequalities of disposable income and a conflict between generations. One possible answer to be provided could be to make taking care of dependence be based on a dual system of solidarity and insurance.

### **2.3- A new place for elderly people**

- Should there be a statutory retirement age, or should flexible, gradual retirement be permitted?

## **CNAV**

There is a need to recall that in France, strictly speaking (except for certain professional categories, in particular in public functions) no "legal" age for going into retirement exists, but a possibility is offered to salaried workers of ceasing their work as from a certain age and, as far as the general scheme is concerned, of obtaining a pension at full rate as from 60 years of age under the condition of duration of the insurance. This being said, "retirement at age 60" is far from representing a generality today, since many salaried workers find themselves in a situation of unemployment before this age, and others continue their career beyond to obtain the full rate. In addition, the reforms introduced in 1993 and 2003 could have the effect of extending the duration of employment (increase of the duration of insurance to obtain the full rate, surcharge, buying back the years spent studying), even though some policy holders are authorised to interrupt their career before age 60. Therefore flexibility is definitely a tangible given of the French retirement system. What is more, for all the old age insurance schemes (except for the agricultural scheme) there is a gradual formula for retirement (or "pre-retirement"). Put in place in 1988 as far as the general scheme is concerned, it affects only a few hundred policy holders. Its granting conditions are very restrictive. The recent retirement reform of August 2003 loosens up the conditions and the procedures for its implementation.

## **ORGANIC**

Although they are subject to the same regulations as salaried workers, self-employed workers are not actually dependent on the legal age for going into retirement. In effect, their status as entrepreneurs offers them simultaneously the choice of the date of retirement (no "forced" retirement) while imposing a constraint on them as to the resale of their undertaking. Thus the age of the beginning of retirement for shopkeepers can turn out to be a rather complex notion. In fact there are different things that make possible a better comprehension of this concept.

At first glance, the age of the definitive cessation of employment depends upon regulatory arrangements. In effect, the retirement pension schemes stipulate a minimum for opening upon rights to a pension, arguing that the service of an old age pension that comes into effect from an age set by decree, or later, is subject to the definitive breaking of all professional ties with the employers, and for policy holders who do non-salaried work, the definitive cessation of this work. They leave to each individual the freedom to choose the age of departure into retirement after this legal age. For the scheme for manufacturers and shopkeepers, the legal age for going into retirement corresponds to the “biological” age of 60 years. Shopkeepers have the possibility, but not the obligation, of taking their retirement pension as from the age of 60. De facto, shopkeepers can capitalise on their period of professional work to claim old age services that will guarantee them an acceptable lifestyle. Thus this legal age does not reflect the actual age for going into retirement, but rather a minimum age which limits the choice of individuals as to their date of definitive cessation of work activity. Non-salaried workers find themselves confronted with a “spectrum” of dates for going into retirement after this minimum age.

Thus it is observed that self-employed workers leave on average one year later than salaried workers. This postponement can be explained by the specific status of non-salaried workers. In effect, retirement for self-employed workers does not come down to a simple transition from a period of work activity to a period of inactivity. They find themselves faced with a constraint: “the future” of their individual undertaking. For non-salaried workers the undertaking represents capital which is generally indispensable to them for exercising their work activity. De facto, non-salaried workers have to anticipate the use of their professional capital during the transition to retirement; the sale, the rental, making available without charge, leasing,... to a third party or transmission to their spouse or to their children. Moreover, the capital obtained during the liquidation of the undertaking can allow an increase in the resources for retirement. This capital comes as a complement to the pensions that the old age insurance scheme brings them. Holding professional assets thus comes to influence the behaviour of non-salaried workers in respect of the cessation of work.

As regards the flexibility of the age for retirement, this can be linked with the idea of actuarial neutrality. The characteristic of actuarial neutrality makes it possible to reconcile a certain freedom in the choice of the age of retirement with the financial equilibrium of the pension system. In this respect, the systems called “notional accounts” implemented especially in Italy and in Sweden seem worthwhile because they make it possible to combine the techniques used within the framework of capitalisation with a foundation based on distribution. Thus the amount of the pension is connected with the amounts of contributions paid, the age of retirement and the life expectancy. It makes it possible to truly arbitrate between the age of cessation of work and the amount of the pension anticipated and thus avoids any “bolt from the blue” effect that could be caused by an idea of a legal age of retirement.

- How can elderly people participate in economic and social life, e.g. through a combination of wages and pensions, new forms of employment (part-time, temporary) or other forms of financial incentive?

### *CNAV*

Today in France, simultaneous employment-retirement is possible, even though there is a hope for certain rules to be loosened, among others by allowing salaried workers combining a pension and work income to acquire additional rights to the pension. Other paths would consist of eliminating the legal obligation of a definitive break with the employer or to align the complementary schemes with the general scheme. Moreover, two measures are currently being studied: the first would be to limit the exemption from job seeking to unemployed people more than 60 years old, the second would consist of eliminating the Delande contribution. This measure aimed at reducing the unemployment of salaried workers more than 50 years old by imposing a financial penalty on companies that dismiss them. In reality, it includes perverse effects. In effect, when an employer hires an employee more than 50 years old who has not been on unemployment for at least three months, it takes the risk, in the event of a later separation, of having to pay this penalty. This constitutes a handicap to the development of job mobility for seniors. It goes without saying that temporary and part-time work also constitute a way of increasing the employment of senior citizens.

But this problem must be posed in other terms, more general than those of the strict adaptation of working hours or of financial incentives, without for all that denying their importance. Thus for France, a number of actors are advocating a revolution of the cultural type consisting of replacing the management of the ends of careers with a policy for the management of all ages. The range of changes to be undertaken is very broad: redeployment of training over the whole professional career, internal professional mobility connected with regular career assessments, adaptation of the work organisation and environment, modulation of working hours taking into account functional gradation due to age, etc.

It remains to be said that the employability of seniors is also linked with the overall employment level. Two ways of increasing it can be envisaged. That taken by the Anglo-Saxon countries – the market method – which gives preference to the reduction of labour costs, and that of the Nordic countries, focused on quality activities.

- How can activities employing elderly people in the voluntary sector and the social economy be developed?

### *CNAV*

In France, broad voluntary participation of seniors and pensioners is noted in these sectors, participation which must naturally be encouraged. It is in effect a pledge of social cohesion, thanks to the participation of all the generations in collective life. But when the question of paid jobs is approached, one comes up against the problem of information, in other words, of the lack of knowledge of the opportunities offered by the social economy. Moreover, the insufficiency of financial resources of the association sector is another major hazard. This means that the hiring of seniors in these sectors involves increased support – both

institutional and financial – on the part of the public authorities. It would also be necessary to grant a training effort in the new information technologies towards seniors.

### **ORGANIC**

This problem of the development of work activity employing “seniors” must be linked with the creation of a coaching system for the buyers of undertakings and for measures that can be adopted to benefit greater flexibility in the cessation of work activity. During a transmission of an undertaking, support for the buyer by the grantor is a guarantee of success for the takeover. Keeping the grantor in the undertaking during the first few months that follow the takeover facilitates the transfer of know-how and improves knowledge of the customer base and the market. This measure aims at allowing all the grantors who have liquidated their pension to remain in the undertaking at the request of the buyer. This work can be remunerated. This development of work for seniors can also be performed in a voluntary way within the framework of the association sector. Nonetheless it seems necessary to legalise this work with regard to social welfare law and labour law.

- What should be the response to pensioner mobility between Member States, in particular with regard to social protection and health care?

### **CNAMTS**

The implementation of the Community rules (Regulation 1408/71 and following) already allows the mobility of pensioners between Member States. On the one hand when these people circulate in a temporary way in the territory of the European Union, taking care of their “necessary medical care” is carried out within the framework of the European Health Insurance Card (EHIC). On the other hand, if these pensioners transfer their residence, they give evidence of their rights to their new State of affiliation with the help of form E 121. Their care is then covered in the one case or the other under the conditions stipulated by the regulations of this new State of affiliation on behalf of the State that services their pension.

When pensioners or Community nationals settle in France, they must give proof, as the Community rules stipulate, that they belong to a social security scheme in another Member State. If this is not the case, they can be affiliated to a French health insurance scheme under the residence criterion, and by means of a contribution depending on their taxable income. Nevertheless there is no choice but to accept that the income paid into another State is not always communicated by some nationals, nor even by the institutions requested in these States. This can cause, in an unjustified way, the coverage of their care to be free of charge. It is therefore important that exchanges between the departments in the institution in the different countries be encouraged and developed at Community level so that paying for these citizens is done with respect for the Community rules and national laws.



- How should we be investing in health promotion and prevention so that the people of Europe continue to benefit from longer healthy life expectancy?

### *CNAMTS*

France shows satisfactory health indicators with a life expectancy at birth in 2004 of 83.6 years for women and 76.7 years for men, a life expectancy at age 60 of more than 25 years for women and 20 years for men. On the other hand, “avoidable” mortality between 0 and 60 years of age must be improved. To continue to benefit from increases in life expectancy and good health, but also to obtain a reduction in avoidable mortality, it is therefore advisable to allow everyone access to high-quality care and to develop a policy of prevention.

In France, for people who are marginalised, Universal Health Coverage (Couverture Maladie Universelle (CMU)) allows every person residing lawfully in the national territory – and not having a right on any account to service provision from a health insurance scheme – to benefit from rights to health insurance, independently of their level of resources. Basic CMU (CMU-B) covers more than 1.6 million people in this way. Moreover, and on condition of resources, around 4.3 million people benefit from complementary cover (CMU-C). This offers third party paying, taking care of the co-payment, a daily flat rate and an increased payment for certain consultations.

On the basis of the French experience, it would seem useful, moreover, to put into operation measures promoting the prevention, diagnosis and treatment of certain pathologies, as well as a correct use of medications. Good practice recommendations could be developed and addressed to health care professionals and to the patients. In France, numerous measures have already been proposed in the law relating to public health policy. Some of them concern periodic prevention consultations paid for by the health insurance and screening examinations. This mobilisation has closely followed the evolution of ideas and approaches, passing from traditional health education to a promotion of health and more targeted interventions, aiming at definite pathologies and publics.

Priority should consequently be given today to the development of a culture of prevention that would allow a reduction of avoidable mortality and a decrease in morbidity. Here it would be a matter of covering the policy holder overall, by involving the health care professional in a prevention approach that would aim at exceeding the simple stage of healing, as well as by participating in the education of the patient. In order to do this, the reform adopted in August 2004 by the French Parliament sets up a dynamic in a decisive way that makes it possible to give better care while spending better. The establishment of the course of care coordinated by an attending physician is in line with this objective thanks to greater coordination of care, which leads to an improvement in the quality of the medical follow-up: the attending physician has at his/her disposal all the information necessary to deal with the patient well; it avoids examinations or consultations that are useless because they are redundant or poorly targeted, and this also allows an effective prevention policy thanks to the fact that the patients remain with the same physician.

## **CCMSA**

It could be worthwhile to carry out an action at several levels in order to lead the patients to become aware of key elements in their health behaviour, and especially in the correct usage of medication and its alternatives. This process of making people responsible is always coupled with parallel information and/or intervention with the attending physician. Through prevention actions (whose economic benefit can be seen only in the long term) in various versions over the local structures, there will be an effort to educate patients so that they develop a responsible attitude vis-à-vis their health or their chronic disease. The qualitative approach of these actions will also lead patients to modify their relationship with their attending physician in order to make it much less vertical. In addition, through direct intervention actions abusive prescribers of medications subject to iatrogenic risks, especially with elderly people, a supervisory role is undertaken in respect of the quality of pharmaceutical prescriptions that are prescribed.

It will also be possible to introduce actions in order to make seniors actors in their own health, as is the case in France. They will be built around information meetings focussed on the keys to ageing well, with a specific part on medications, as well as on the delivery of a health agenda. The second phase of these actions will be based on setting up thematic workshops for health education.

But a public health policy directed at seniors will not be able to stop at this action situated far upstream. Experiments could also be introduced in order to evaluate the benefit of therapeutic education session on patients more than 60 years old with long-term illnesses, especially insofar as coronary diseases or heart failure is concerned. Here it is a matter of tertiary prevention in order to transmit skills for better managing their chronic illness to the patients and to decrease its complications. A study of this type is in the course of being carried out by the MSA. Direct actions with the prescribers could be developed for patients receiving several medications and to develop health assessments.

We should recall that pension funds or association clubs can be good relay stations for actions for prevention and for health promotion. On the same order of ideas, it is indispensable to mobilise all the resources around prevention. Complementary institutions have an important role to play in this area. The High council for the future of health insurance, then the law of 13 August 2004 relating to health insurance, greatly stressed in this regard the partnership to be created between obligatory health insurance and complementary health insurance.

### **2.4- Solidarity with very elderly**

- The coordination of national social protection policies is due to be extended to long-term care for the elderly in 2006. How can this help to manage demographic change?

## **CNAMTS**

The health care sector is a sector where exchanges of best practices must be encouraged. The Open Coordination Method (OCM) makes it possible to take into account the diversity of national practices through a process of exchanges of information, of research, of comparison and adaptation of the social policy of the Member States on the basis of common and precise

objectives, mutually agreed, from which the Member States draw the necessary lessons. “Best practices” must be understood in the literal sense. The European Union must in effect display ambition at the level of social policy: it is a matter of determining “criteria of excellence”. An overall evaluation increases transparency and makes possible better policy choices as well as a solidly supported democratic debate. This evaluation, relying on objective criteria and measurable indicators, must be multidisciplinary and multidimensional. It is important to include the users, the consumers, the social partners, the service providers and of course the health insurance institutions.

Starting from the statement that it is not age that makes people dependent, but the pathologies and disorders connected with age, a true policy of support for chronic pathologies must thus be established. Another important focus of coverage could be the supplying of appropriate care while at the same time keeping people in their homes.

From this viewpoint, the recent French reforms contain two principal focal points, i.e. the development of the range of structures providing health care as well as the extension and increased structure of financial aid for autonomy. Created in 2001, the Allocation personnalisée d'autonomie (personalised autonomy allowance) is a service provision of national solidarity managed by the departments: it covers the need for aid and assistance of elderly dependent people, in order to allow them to deal with the charges brought about by the loss of autonomy. Its mission is to finance the “dependency” fees of these establishments, the “care” being financed by the health insurance within the framework of the health care provision plan mentioned above and the “accommodation” fee remaining the responsibility of the person – if their resources are sufficient – or of social welfare assistance. A Caisse nationale de solidarité pour l'autonomie (National solidarity fund for autonomy CNSA) was also created by the law of 30 June 2004 relating to solidarity for the autonomy of old people and of handicapped people, in order to centralise the financing, to supervise its equitable distribution, and to pilot the necessary studies and evaluations on the loss of autonomy.

## **CCMSA**

The Green Paper stresses the necessity of a proportional and consistent Community approach. The latest developments concerning health care, the closely related communications on health care and the recent high-level discussion process on the mobility of patients emphasise the relevance of a European approach. It is in this framework that the Open Coordination Method (OCM) can intervene: through its exchanges of good practices and the establishment of a true European dialogue, the method makes it possible to be enriched with the operating methods of others and to improve one's own governance.

The exchange of good practices on the subject will therefore support the establishment of real health policies with old people. Within an approach centred on making people aware and responsible common to health care professionals, the OCM can make possible the more frequent establishment of actions responding to well defined subjects, which could be for example medically caring for elderly people. On the operational level, it will be a matter of mobilising local health care professionals for the procedures and of setting up local partnerships, in order to make very old people aware of the correct use of medications and of the keys to ageing well.

Within this framework, the OCM should identify long-term illnesses as a major issue in terms of regulations on the provision of health care. The economic burden of patients with long-term illness, most often elderly people, is heavier and heavier. Within such a context it could be advantageous to establish a real policy of support for chronic pathologies of the elderly subject. For a patient, coming down with a long-term illness could become one of the high points furthering his/her information on rights and duties to the maximum, on his/her illness and its optimum treatment. Several focal points could be developed: harmonisation of opinions in order that each instance of long-term illness is treated with the same fairness, the distribution of repositories to health care professionals or to the patient subject to a long-term illness, the promotion of the feedback of information to the physicians in terms of therapeutic treatment, a better therapeutic education.

- In particular, should a distinction be drawn between retirement pensions and dependency allowances?

#### *CNAV*

The distinction exists in France and it responds to a logic of separation of risks, reinforced by the recent creation of the Caisse nationale de solidarité pour l'autonomie (National solidarity fund for autonomy). It implicitly recognises the existence of a fifth risk, that of dependency. There was a time when retirement was confused with ageing (we speak for that matter of the old age pension). Today the meaning of retirement has changed and it is only in the last phase of life in retirement that old age strictly speaking occurs, leading in numerous cases to the loss of autonomy.

#### *CCMSA*

It is fundamental to bring about this distinction because the retirement pension is paid to numerous non-dependent people. The autonomy allowance must be reserved for dependent people and make it possible to partially cover the supplementary charges connected with this condition.

- How do we train the human resources needed and provide them with good quality jobs in a sector which is often characterised by low salaries and low qualifications?

#### *CCMSA*

It will be necessary to avoid searching for "hyper qualification", especially in the rural environment, because requiring skills that are too high risks increasing the difficulties of recruitment. Nonetheless, for the moment these jobs are very feminised, very fragmented and not well recognised. That is why it would be necessary to develop systems of management and of formalisation of these professional, especially by means of the validation of the experience acquired.

- How do we arrive at a balanced distribution of care for the very old between families, social services and institutions?

### *CCMSA*

Several routes should be explored. As an example one could cite giving responsibility to the policy holders, increased cooperation with general practitioners, the preventive roles of health and social action (it is important not to separate the two), the development of multidisciplinary interventions (psychologists, neurologists, general practitioners, social workers, nurses, families, helpers, etc.), the development of aid to the helpers and recognition of the role of the institutions of social protection, which are there to make the connection between all these actors and the local authorities, and to be a creative force in projects and networks.

- What can be done to help families ? What can be done to support local care networks?

### *CCMSA*

It is important to provide policy holders with high-quality services and to contribute to improving the performance of the national health care systems. Within this perspective, the social protection institutions concerned can set up, support and launch experimental care networks, especially in the area of gerontology. These can respond to the specific needs of the populations and bring relief to families by mobilising all the professions concerned.

In fact there are numerous situations that have to be taken care of rapidly and under the best and safest conditions. The appropriate response can be supplied from one case to the next by the family doctor, the emergency services, a health care professional on duty, etc. While offering a better quality of care to the patient, a good orientation can also make it possible to control the care system better and to remedy certain difficulties (as is the case for the emergency systems). It is necessary to carry out a type of selection between really vital emergencies and those that are felt as such, in order to avoid jamming the local health care services. This is even more necessary in areas where a range that is already limited has the tendency to become further impoverished. Therefore it is urgent to fight against this vicious circle: in effect, if these difficulties of access to care pose great problems in terms of public health, the conditions of life of the health care professionals suffer from this and therefore do not encourage colleagues to take up the baton in these areas which, beyond the lack of health care services, simply lack services, full stop. Consequently it is necessary to make efforts in order to make these areas attractive and encourage the demography through the whole of the territory of the Union.

- And what can be done to reduce inequality between men and women when they reach retirement age?
- How can new technologies support older people?

### **CNAV**

This question can be approached in two ways. In the first place, it can be examined from the angle of the differences observed between the amounts of pensions. For lack of modifying the procedures for calculating the benefits, the equality of men - women must be sought by means of actions on the labour market and its environment. What is in question here is the discrimination of which women are victims in terms of hiring, of salaries and of professional development. It is also the setting up of measures and structures that make possible an easier reconciliation between family life and working life. In the second place, this question can be handled from the angle of intergenerational solidarity. The studies on taking care of dependency show that the "load" of family help weighs above all on the women of the pivotal generation (50-55 years old), a consequence of the gendered division of roles. Except for declaring a revolution on the subject, the lightening of this load is occurring through a quantitative and qualitative improvement of professional help through measures for aid and financial coverage of the beneficiaries to make them solvent.

### **ORGANIC**

The inequalities between men and women at retirement age come from the gaps in the duration of validated insurance. De facto, especially taking into account the familial constraints, women's careers are shorter and less organised, which most often leads them to delay their decision about the definitive cessation of work activity in order to benefit from the "full" rate (50% of the average work income).

The extension of the duration of the school career, which decreases the average duration of insurance for men, and the validation of additional periods for children for women only partially compensates for the gaps. This is all the more true in the sphere of shopkeepers who often enough (although this phenomenon is on a decline), see the couple involved in the commercial undertaking without the woman benefiting from any old age coverage. These inequalities are tending to be reduced, however, taking into account the importance of female work in the younger generations and the fact of the rise in qualifications and professional experience of women.

Moreover, in France, a project aiming at offering a mandatory status to shopkeepers' spouses who participate in the work activity is under discussion in the Parliament. These types of measures make it possible to strictly limit career interruptions (at least the periods not covered by a pension insurance scheme).

### **CCMSA**

The inequalities between men and women at retirement age are going to be reduced in certain cases, especially in terms of life expectancy, taking into account the rapprochement of behaviours of women to those of men (concerning tobacco addiction, for example).

Nonetheless, actions will have to be carried out upstream in order to raise the level of women's pensions, via appropriate remuneration policies.

The new information and communication technologies are improving the multidisciplinary care of elderly people thanks to the development of tele-medicine and the setting up of the shared medical file. On the whole they can facilitate the development of networks, especially in the rural areas. Thanks to them the medical-social care of elderly people is furthered. They can enable, for example, a complementarity between the health care networks and the social contributors, which is indispensable in the area of caring for elderly people who are ill and/or dependent. Moreover, Internet sites, especially e-health sites, can contribute to the development of prevention and of health care education for senior citizens. In the event of distance, they can also promote contacts with the family and close relatives, or facilitate the access to certain services (administrative measures, courses, etc.). Tele-assistance will be able to play a decisive role in remaining at home.

## Members of REIF participating to this consultation

### **CCMSA – Caisse centrale de la mutualité sociale agricole**

First professional fund, MSA manages compulsory social welfare for the whole of the agricultural profession: farmers, employers, employees and their families: more than 4 million people in all. It is these people's sole point of contact for all social welfare: health, family, retirement, collection, social action, services.

The MSA embodies the values of mutualism in everything it does: solidarity, responsibility, democracy. The society has a dense territorial network allowing it to keep its car to the ground and give its members what they actually need.

The MSA is in a position to make proposals to the public authorities and promote innovation. The society is constantly aiming to express its ability to respond to new environmental requirements and the needs of the agricultural population. Drawing on its values as an inter-professional mutual society - especially solidarity - the MSA, which is managed by representatives who are elected by the members, remains a key player in social welfare and its development.

In 2005, MSA set up the European Network of Agricultural Social Protection Systems (ENASP).

**Président : Gérard Pelhate**

**Directeur général : Yves Humez**

**Site Internet : [www.msa.fr](http://www.msa.fr)**

### **CNAF – Caisse nationale d'allocations familiales**

The expression "family branch" designates the network formed by the Caisse nationale des allocations familiales (National Family Benefit Fund) and the 123 local family benefit funds (CAFs), which are responsible for legal, family and social welfare benefit services and for family-related social welfare action, under the supervision of the state, which defines the missions of the branch, benefits to be provided and resources to be allocated.

The family branch fulfils its mission, the fundamental purpose of which is to help families in their daily life by taking into account a certain number of factors, such as caring for, paying for and accommodating children, housing, recreation and education.

It therefore has considerable weight within family policy, because nearly 48 billion euros in legal and family benefits are paid by the CAFs to 10.2 million beneficiaries in mainland France and the Overseas Departments, within a context of a recovery in the birth rate and of economic fluctuation. Family benefits alone constitute an important share of families' incomes (on the order of 20% for families with three children, more for larger families and single-parent families). The family branch also earmarks 2.4 billion euros for all of its family-oriented, decentralised, preventive and partnership-based social welfare activities.

**Présidente : Nicole Prud'homme**

**Directeur : Philippe Georges**

**Site Internet : [www.cnaf.fr](http://www.cnaf.fr)**

### **CNAMTS – Caisse nationale d'assurance maladie des travailleurs salariés**

With coverage of 84% of the population, health insurance under the general scheme, a solidarity-based insurer, has the objective of allowing all those covered by social insurance and their families access to the highest quality care possible. It functions in a network made up of decentralised, autonomous bodies that perform a public service mission. To this end, they work in conjunction with other actors: on the one hand, the state and its decentralised authorities, on the other, health care professionals, public and private hospitals and companies. To fulfil its missions, which are broken down at the operational level into reimbursement of care, compensation for lost wages, prevention of illness, and health and social action, this health insurance system is organised into several levels.

A public establishment of an administrative nature, the Caisse Nationale d'Assurance Maladie des travailleurs salariés (National Health Insurance Fund for Salaried Workers) is at the head of 250 health insurance bodies. It is tasked with providing financing via two separate administrations: on the one hand, health, maternity, disability and death cover, and on the other, insurance for workplace accidents and occupational illnesses. In this capacity, the CNAMTS is consulted and gives an opinion on all draft laws and regulations.

**Président : Michel Régereau**

**Directeur : Frédéric van Rookeghem**

**Site Internet : [www.ameli.fr](http://www.ameli.fr)**



### **CNAV – Caisse nationale d'assurance vieillesse**

The basic social security retirement pension constitutes the foundation of the French pension system. It is based on the principle of redistribution; that is, current contributions by the working population finance current pensions. The salaried employees of today consequently establish rights to their future pensions. With 16 million contributors and more than 10 million pensioners, the social security retirement pension constitutes the main retirement pension scheme in France.

The social security retirement pension concerns all salaried employees in the private sector, that is, around 68% of the working population (32% consists of blue- and white-collar workers in agriculture, salaried workers in the public sector and non-salaried people who benefit from specific schemes).

The main retirement pension scheme in France is supported by a national fund, the Caisse nationale d'assurance vieillesse (National Fund for Old-Age Insurance), which is a national public establishment of an administrative nature with a network of 20 funds in the regions and in the Overseas Departments. The CNAV implements legal guidelines concerning the pensions branch and defines its social action policy. It manages salaried employees' retirement pensions and keeps contributors' accounts, and calculates and pays retirement pensions and social action benefits.

**Présidente : Danièle Karniewicz**

**Directeur : Patrick Hermange**

**Site Internet : [www.cnnav.fr](http://www.cnnav.fr)**

### **EN3S – Ecole nationale supérieure de la sécurité sociale**

EN3S, by recruiting and providing initial training for future social security management officials, further training for management executives and management officials of social protection bodies and by organising training courses for French-speaking foreign interns, is at the leading edge in the dissemination of knowledge.

Each year EN3S organises competitive entrance examinations: the first aimed at the officials of social security bodies (general scheme, agricultural scheme, mining scheme, health insurance scheme for self-employed professionals, retirement pension schemes for self-employed professions for tradespeople and for artisans), the second for Bac + 3 graduates. In total, classes of 80 students coming from very diverse backgrounds are trained each year.

A specialised programme of further training in the "trades" is offered to computer specialists, accountants, advising practitioners and consulting engineers in particular. It is complemented by study days and seminars on topics of current interest (management of institutions, current developments in social protection, seminars abroad) and à la carte training sessions (mutual societies, training for administrators).

In addition to training courses for French-speaking foreigners (with numerous trainees from European countries such as Greece, Poland and Romania), EN3S participates in auditing activities in the countries of French-speaking Africa and Central and Eastern Europe. It develops partnerships, twinning schemes and various cooperation programmes with numerous countries, such as Poland, Algeria and Senegal.

**Président : Jean-Marie Spaeth**

**Directeur : Claude Bigot**

**Site Internet : [www.en3s.fr](http://www.en3s.fr)**

### **ORGANIC - Organisation Autonome Nationale de l'Industrie et du Commerce**

ORGANIC is the only compulsory social security scheme responsible for old-age and death and disability insurance for self-employed industrialists and for members of certain professions that are associated with it (such as salespeople, butchers, bakers, restaurant owners, etc.). ORGANIC is a private institution with a public service mission offering retirement pensions under a pay-as-you-go system.

ORGANIC currently has 1,600,000 members, two-thirds of whom are working. ORGANIC also offers several possibilities for voluntary membership to the spouses of tradespeople working in an enterprise without a specific status (neither salaried nor a partner), to allow them - especially if they are enrolled in the register of commerce as a spouse working in a company - to build up a personal retirement pension while benefiting from significant reductions in taxes and social contributions.

From 1st of January 2006, ORGANIC, CANCAVA and CANAM will merge and constitute « le Régime Social des Indépendants (RSI – Social fund for independents) ». Mr. Jacques Augustin has been appointed as the new Director General and Mr Gérard Quevillon will be the President of the temporary national authority.

**Président : Louis Grassi**

**Directeur : Jean-Jacques Jammet**

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