



ESPN Thematic Report on retirement regimes for workers in arduous or hazardous jobs

France

2016

Gaby Bonnard
May 2016



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
Directorate C — Social Affairs
Unit C.2 — Modernisation of social protection systems

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European Social Policy Network (ESPN)

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retirement regimes for
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Summary

Over the last four decades a succession of policies, mostly aimed at combating rising unemployment, have attempted to encourage older people to withdraw from the labour market before the legal retirement age. A collateral feature of these policies has been that of taking arduous conditions into account when determining early-retirement rules. These policies have been devised to accompany the general reform of retirement rules and to align the different schemes. There is however a danger that, if proactive prevention policies were not developed concurrently to reduce the risk of exposure to arduous conditions, compensation would make these jobs attractive and reduce the rationale and political impetus towards improving working conditions and reducing risks.

Starting from the 2000s, recent policies have been aimed at pushing up the retirement age and encouraging older people to stay in work. The 2010 pension reform, which increased the legal retirement age from 60 to 62, accentuated this trend. An effect of these new policies is that early retirement for older people is now more centred on health issues and arduous working conditions.

This change concerns all pension schemes: public, private and special regimes (transport).

An official definition of the factors that characterize arduous jobs is gradually being drawn up, and the 2014 Act¹ consolidates the following criteria defined by the 2010 Act²:

- Substantial physical constraints: manual handling of heavy weights, awkward postures, and mechanical vibrations.
- Aggressive physical environments: hazardous chemical substances, work in hyperbaric environments, extreme temperatures, and noise.
- Some work patterns: night work, work in alternating successive shifts, and repetitive tasks.

The creation of 'personal arduous conditions accounts' (C3P) constitutes the key innovation of this policy trend. People working in arduous conditions can use their accounts to acquire points that can be converted into either vocational training, access to part-time work on the same pay, or early retirement.

This measure is implemented through the national pension fund and involves a basic contribution rate of 0.01% of salary paid by all private employers – except for individual employers (people who employ staff in the home, such as cleaners and gardeners).

The measure came into force on 1 January 2015 for four risk factors and was due be extended to cover six more factors on 1 July 2016.

An initial non-official review in mid-April 2016 observed that 500,000 employees had opened a C3P. It is however still too early to say whether these 500,000 people represent one-third, one-half or three-quarters of those who will ultimately take part in the scheme. The true figure is the subject of numerous discussions between experts and political leaders, but remains uncertain. This is a new measure that will oblige companies to make a genuine assessment of the conditions that their employees face at work.

It is also obviously impossible at this stage to determine how the points acquired will be used.

Concerning measures giving people the right to claim their pension before the full legal age, successive reforms – particularly since 2003 – have involved the application of 'mark-downs' (discount allowances) and 'mark-ups' (premiums) in an actuarially neutral

¹ Act No. 2014-40 of 20 January 2014 to ensure the future and justice of the pension system.

² Act No. 2010-1330 of 9 November 2010 on pension reform.

approach. Put simply, the measures allow individuals in arduous or hazardous jobs to make a choice about their retirement that remains neutral for the pension system.

1 Overall description of the policy mix targeted at workers in arduous or hazardous jobs

1.1 Multiple objectives of measures aimed at older people's withdrawal from the labour market but affecting employees working in arduous jobs

Over recent decades, due to economic difficulties, persistent mass unemployment, transformations in production modes and the need lower the average staff age in companies, public policies have significantly favoured measures to enable employees aged 55 and over to withdraw from working life before the legal retirement age. Not all of these measures have been aimed at enabling people working in arduous or hazardous jobs to retire before the legal age. Although public authorities have used these measures for different motives over the years, one report (Struillou, 2003) notes that, when considering who is affected by these measures, *'we have reason to believe that these measures have contributed to the consideration of arduous conditions by enabling gradual withdrawal from working life'*.

From the 1970s onwards, several early-retirement measures were set up in the public sector to combat rising unemployment by encouraging older people to retire from the labour market. However, these measures did not target arduous and dangerous jobs. Since the 2000s, there has been a tendency to treat arduous conditions as the only justification for retiring before the legal age. This approach has become more clear-cut over the years, with the 2003 law³, inter-professional negotiations from 2005 to 2008, and the laws of 2010 and 2014.

This targeting is not new. Arduous and hazardous working conditions have been a constant subject of conflict between trade unions and employers' organizations from the end of the 19th century until now, and have always been at the centre of debates on retirement.

The fundamental difference between the laws of 2010 and 2014 is the creation of the 'personal arduous conditions account' (C3P). This is a personal right and logs the holder's exposure time to different factors. It gives the holder the opportunity to use the points acquired in three different ways, as indicated in the relevant section below. Under the 2010 law, the impact of arduous conditions has to be confirmed in order to activate the possibilities for retiring before the legal age: that is, individuals must prove a recognized permanent incapacity rate following an occupational disease or an occupational accident.

1.2 Measures increasingly targeted at arduous jobs since the start of the 2000s

Starting from this period, measures encouraging early retirement for older employees were mostly 'centred on issues of health and arduous conditions' (DARES, 2013).

Faced with low employment figures for the over-55s (DARES, 2016), **from the late 1990s and early 2000s**, progressive and early retirement measures were significantly reduced in order to encourage older people to remain in work, while enabling employees working in arduous and hazardous jobs to benefit from retirement before the legal age. This policy was enshrined into all private, public and special retirement schemes. (Special retirement schemes concern a certain number of sectors of activity. Most of them date back to the 19th century. When the social security system was created, these specific regimes did not become part of the general social security regime. Some very heated

³ Act No. 2003-775 of 21 August 2003 on pension reform.

conflicts took place, especially in reaction to the suggestion of creating a single regime. Although the decree of 4 October 1945 established a general social security regime intended to include all salaried employees, it also recognized the possibility of maintaining some existing specific social security regimes known as 'special'.)

In the private sector, an early retirement package (*Cessation Anticipée d'Activité, CATS*) for some employees dating from 2000, was redirected in 2003 towards employees who had worked in particularly arduous conditions (i.e. 15 years working in shifts or on an assembly line or regularly working 200 nights or more a year for over 15 years) or towards very disabled people. However, the measure was phased out from 2005, when, on certain conditions, people who started working very young (14 to 20 years) have been permitted to retire before the legal age.

An **early retirement package for asbestos workers (*Cessation Anticipée d'Activité des Travailleurs de l'Amiante, CAATA*)**, created by the Finance and Social Security Act of 1999⁴, allows some employees exposed to asbestos to take early retirement, and is one of the key measures in the focus on arduous and hazardous jobs.

In the public sector, the measure on active categories '*Catégorie Actives*', which had been long established for civil servants, was modified by an act of 9 November 2010. The term 'active categories' groups all functions that present 'a particular risk or exceptional fatigue'. Jobs classed in this category are defined by decree or ministerial order, depending on the appraisal of the arduousness of certain jobs. Employees who have undertaken an 'active' job have the right to take early retirement.

1.3 Objective definition of arduousness

It is not necessary here to go back over the long debate that has fuelled controversies on arduous conditions since the end of the 19th century and the compensation arrangements under retirement regimes (Bruno, 2015). Although scientific results on how arduous conditions impact on life expectancy informed the public debate surrounding the 2003 reform and its preparation, the issue is not entirely new. A report (Struillou, 2003) for the Retirement Advice Body, Conseil d'Orientation des Retraites (COR), highlighted two key components of the debate:

- **Continued existence of arduous work situations.** Despite a long-term improvement in working conditions, arduous jobs are still a reality, and are actually more prevalent in some economic sectors.
- **More precise definition of arduousness.** The report distinguishes three types of arduousness:
 - Reduction of life expectancy (including healthy life expectancy).
 - Hazardous tasks.
 - Stress in the work place: ageing, fatigue, pain, distress.

In an attempt to explore the potential ways in which a compensation system could work and in order to '*measure the effects of the most penalizing forms of arduousness*', the report recommended '*using the criterion of life expectancy without incapacity, in an approach that aims to compensate observed or potential impacts that irreversibly or seriously reduce individuals' capacity to lead a normal life within and outside the work place*' (COR, 2013).

⁴ Act No. 98-1194 of 23 December 1998 on social security finance and Decree No. 99-247 of 29 March 1999 relating to the allowance for early cessation of activity

2 Pension rules for workers in arduous or hazardous jobs

2.1 Sources of law

The **2003 law** established early retirement for long careers and, in its article 12, invited social partners to negotiate the consideration of arduous work for granting early retirement, but inter-professional negotiations failed. The **2010 law** stipulates that arduousness means professional risk factors determined by decree and linked to '*marked physical constraints, an aggressive physical environment or certain work patterns likely to have lasting, identifiable and irreversible impacts on health*'.

The 2010 legal definition⁵, and the factors contained in it, were taken from a draft agreement of July 2008 and were the subject of consensus between social partners. However, the compensation measure and modes are highly restrictive and financed by a contribution paid by the occupational accident/disease branch of the social security fund.

The **2014 law** confirms the arduousness factors established by the 2010 law, and puts them into three categories:

- **Significant physical constraints:** manual handling of heavy weights, awkward postures, mechanical vibrations.
- **Aggressive physical environment:** hazardous chemical substances, work in hyperbaric environments, noise.
- **Some work patterns:** night work, alternating shift work, repetitive tasks.

There is no list of occupations stipulating the workers exposed to arduous conditions. Occupational sectors are given a significant role under the legislation, drawing up benchmarks to be used by companies in their field to position employees exposed to the factors above, according to the sector's characteristics and the work carried out. This procedure requires making an assessment of the tasks done that reflects the realities experienced by the workers as closely as possible. The aim of the benchmarks is to help companies make their assessment and position their employees. These benchmarks must be filed with the DGT (general directorate of labour), which grants approval following consultation with the COCT (working conditions advisory committee).

2.2 Existing measures and how they are accessed

Several measures are currently in place that allow workers to retire before the legal age. These measures concern incapacitated workers, workers exposed to asbestos, workers who have had long careers, workers with a permanent disability resulting from an occupational accident or occupational disease, and (in the civil service) employees concerned by 'active categories' (see paragraph 1.2 for a definition).

These measures do not particularly target arduous working conditions, although a number of the people concerned have often been exposed to them.

With the **personal arduous conditions account** (C3P), arduous factors recognized as having an impact on the healthy lifespan of workers will for the first time give rise to compensation enabling employees exposed to these factors to retire before the legal age.

2.2.1 Creation of a personal arduous conditions account (C3P)

How the measure works

⁵ This definition was stipulated by decree No. 2011-354 of 30 March 2011, which lists the professional risk factors associated with these three types of arduousness.

2.2.2 Points system

All employees can acquire points according to their exposure to one or more of the ten risk factors:

- Each quarter of a year of exposure to the same risk factor gives the right to one point.
- Each quarter of a year of exposure to several risk factors gives the right to two points.
- The total number of points is limited to 100 points.

To acquire points, employees must be exposed to arduous condition factors, for which intensity and time thresholds are determined.

| Risk factors | Action or situation | Minimum intensity threshold | Time threshold |
|--------------------------|---------------------------|-------------------------------------|---------------------|
| Night work | | 1 hour of work between 12pm and 5am | 120 nights per year |
| Manual handling of loads | Accumulated load handling | 7.5 tonnes per day | 120 days per year |

Each year, employers must make a declaration of the employees exposed, with their number of points. Benchmarks drawn up by their occupational sector and approved by the DGT will facilitate the task for them. Reporting is done during the first quarter of the year following their acquisition. Employers pay a contribution. The measure is described below in paragraph 2.2.4.

2.2.3 Ways of using points

- **Vocational training** (one point = 25 hrs training)
 - The first 20 points are reserved for vocational training (except for insured parties born before 1/01/1960).
 - For insured parties born between 1/01/1960 and 31/12/1962, only ten points are reserved for training.
- **Part-time work on the same pay** (ten points = one quarter of a year of part-time work without a drop in salary)
 - Part-time work must be between 20% and 80% of the working hours applied in the company, and the points are used in batches of ten.
- **Early retirement** (ten points = one quarter of a year of additional length of insurance used for early retirement)
 - No more than two years earlier than the legal retirement age (80 points max).
 - Points are used in batches of ten.
 - Points can be used from age 55.

2.2.4 How the measure is managed, financed and operated

The CNAV (national insurance pension fund) and its network are responsible for implementing the measures, and funding comes from national insurance contributions.

Basic contribution of 0.01% starting from 2017 for all private employers (except for individual employers).

An additional contribution is due from companies employing people exposed to risk factors above the statutory thresholds, starting from the 2015 financial year (0.1% for 2015 and 2016, and 0.2% from 2017). In the case of multiple exposure (at least two risk factors) the supplementary contribution rate is 0.2% for 2015 and 2016, and 0.4% from 2017.

Creation of a management fund for the arduous conditions account. This fund, which falls under the authority of the Ministries of Labour, Social Security and Finance, is jointly administrated by representatives of social security contributors and employers with joint regional commissions to deal with disputes.

2.2.5 Implementation of the measure

1 January 2015: measure came into force for four risk factors: night work, alternating shift work, repetitive tasks, and hyperbaric activities.

Since January 2015, for employees exposed to one or more of the first four risk factors in force: employers declared in January 2016 the exposure observed during 2015 in their annual declaration. Employers can make this declaration using company employment titles (titre emploi service entreprise) for employees under the general social security scheme; they can use their quarterly declaration or agricultural employment titles (titre emploi service agricole) for employees under the agricultural social security scheme.

An initial unofficial review in mid-April reported that 500,000 employees had opened a C3P featuring the first four risk factors in force since 1 January 2015⁶.

Entry into force of the other six factors on 1 July 2016: manual loading of heavy weights, awkward postures, mechanical vibrations, hazardous chemical substances, extreme temperatures, and noise.

3 Retirement patterns and retirement income of workers in arduous or hazardous jobs

3.1 Quantitative overview of current measures on retiring from work

At the time of writing official figures for the number of C3P are not available. However, we can consider 500,000 to be a high figure. Since 1 January 2015, only four arduous conditions factors have been in place (night work, alternating shift work, work in hyperbaric environments, and repetitive tasks) with the remaining six factors only applying from 1 July 2016. Of the first four factors, two (i.e. night work and alternating shifts) are fairly easy to identify and measure. However, it is more complex to identify employees exposed to the other two factors (work in hyperbaric environments, and repetitive tasks), since exposure is not continuous and the current exposure thresholds are high. It will take time for this measure to be fully established, as occupational sectors need do the work of drawing up the legally required benchmarks, which will help companies position their employees in terms of arduous conditions. It is therefore still too early to say whether the estimate of 500,000 represents one-third, one-half or three-quarters of those who will ultimately take part in the C3P scheme. The true figure is the subject of numerous discussions between experts and political leaders, but remains uncertain. This is a new measure that will oblige companies to make a genuine assessment of the conditions that their employees face at work.

⁶ Announcement by the Ministry for Social Affairs and Health, 24 April 2015.

Table 1: Early retirement in aligned schemes and the civil service in 2013 (DARES, 2015)

| | Early retirement for long careers | Other early retirements | All early retirements | Share of early retirements among the newly retired with direct rights (%) |
|---------------------------------------------------------------------------------------------|-----------------------------------|-------------------------|-----------------------|---------------------------------------------------------------------------|
| Cnav*.... | 141,200 | 11,300 | 152,500 | 22.9 |
| Mutualité sociale agricole (agricultural mutual insurance) employees | 19,500 | 900 | 20,400 | 23.7 |
| Mutualité sociale agricole (agricultural mutual insurance) non-employees | 4,500 | 300 | 4,800 | 16.6 |
| Régime social des indépendants commerçants (social security scheme for independent traders) | 6,100 | 0 | 6,100 | 15.3 |
| Régime social des indépendants artisans (social security scheme for independent artisans) | 8,600 | 0 | 8,600 | 28.7 |
| Civil service | 6,300 | 200 | 6,500 | 11.6 |
| CNRA (territorial and hospital civil servants) | 9,900 | 200 | 10,100 | 19.1 |

* Note that these figures may differ from those used in the document because the scopes and sources are not the same. Scope: retired people who acquired an initial direct right in 2013, are resident in France or abroad, and alive on 31 December 2013. Source: EACR and ANCETRE model – Drees; DARES calculations.

3.2 Unresolved issues

3.2.1 Connecting arduous working conditions with the age for early retirement: COR studies and the 2003 reform

During the preliminary studies for the pension reform of 2003, the debate on arduousness was reopened. Expert studies (especially the Struillou Report) and the debates that followed in the COR examined the connection between retirement and working conditions. The question was whether changes in criteria for defining retirement age should apply to everyone without distinction, or whether they should take into account the fact that working conditions accentuate biological ageing, with irreversible impacts, and can reduce disability-free life expectancy (Jolivet, 2011).

The Fillon law of 2003 placed consideration of this issue within the ambit of negotiations between social partners⁷, including (in article 12) an inter-professional negotiation on prevention and compensation of arduous working conditions.

The COR – created in 2000 – made a significant contribution to moving the retirement debate forward in the public domain, which led to a focus on the question of arduous conditions. COR debates have taken a more objective approach to the ways that retirement regimes treat arduous conditions, including compensation for certain factors.

A number of expert studies and reports have also fuelled this debate and contributed to its increasing clarity. The fact that the history of health in the workplace has become a research subject in its own right is significant, as pointed out by Anne-Sophie Bruno in her article mentioned above (Bruno, 2015).

In its annual report in 2013, the Retirement Advice Body, Conseil d'Orientation des Retraites (COR), stated that: 'The Council dismissed the concept that arduous working conditions, of whatever form, should be treated systematically and *a priori* via the retirement regimes' (COR, 2012).

The reason for this is that such an approach risks considering arduousness as acceptable because it attracts compensation, whereas the aim should be to implement prevention policies that lead to improved working conditions.

On the other hand, Serge Volkoff, a member of the COR has said: 'Since it is work that opens up the right to a pension, if some modes have the effect of reducing the probable duration of pension rights, or of undermining their quality, then the compensations that that would merit have a reason to exist' – which is not the case for everything that constitutes the term 'arduous conditions' (Volkoff, 2015).

3.2.2 Targeting of arduous conditions that reduces inequalities and encourages retirement regimes to align

Although the measures are not identical, all regimes today centre their early retirement measures on arduous conditions.

As stated by the Inequality Observatory, differences in life expectancy between socio-professional categories can mostly be put down to the jobs people have done. However, '*The jobs that are currently the most arduous and 'wear people down' the most are not the ones that allow people to retire earlier and enjoy their retirement longer*'. (Observatoire des inégalités, 2013).

That is why it is important that reforms should make arduousness a more significant factor when establishing the retirement age. It is one of the major features of the 2014 reform, with the creation of C3P.

Early retirement due to long careers and permanent disability is a feature of all regimes. People who started working very young and who benefit from so-called "long career" measures are not directly targeted by arduous conditions in the sense of the factors set out in the 2010 and 2014 laws; this measure mostly concerns employees who have worked in arduous jobs. It is, however, reasonable to assume a significant amount of overlapping between arduous working conditions and long careers.

The asbestos measure has been extended to cover civil servants since 2015.

The implementation of C3P, by identifying the factors that impact on life expectancy, is likely to lead to an increased consideration of arduous conditions in civil service regimes.

⁷ Article 12 of the law invites social partners to '*take up inter-professional negotiations to define how arduous conditions should be taken into account*'.

3.2.3 Fairer measures connecting length of social contributions and arduous conditions

Once again, we can refer to the comments of the Inequality Observatory: *'A system is fairer when calculations are based only on the duration of social contributions rather than on legal age. Those who started early stop earlier. Differences in life expectancy are thus partially compensated for in retirement by the fact that the least qualified employees start working earlier'* (Observatoire des Inégalités, 2013).

The measures implemented in 2003, which made the length of social contribution a crucial criterion for early retirement, and the 2014 law encouraging the consideration of arduous conditions, bring several advantages:

- Employees who started working young, often in arduous jobs, can benefit from early retirement with no impact on the level of their pension.
- Employees who have been exposed to arduous factors accumulate points that give them access to early retirement or to training schemes that enable them to find a new professional position and escape exposure to arduous conditions. Concerning the level of pension, it would be desirable to take a close look at the impacts of early retirement under the C3P: however it is currently too early to do so as no retirements under the scheme have taken place yet (the measure to calculate points is taking effect at present).

3.2.4 Early retirement measures and level of pensions

In considering pension levels and how they relate to retirement age, we should bear in mind that, as stated in a COR document of 25 November 2014: *'in France, the amount of pension, in the basic scheme for private employees varies with age depending on different factors, i.e. average annual salary, duration of national insurance, and premiums and discounts'* (COR, 2014).

We note that employees who benefit from the arduous conditions account do not receive a reduced pension.

In fact, thanks to the reforms, the pension system allows people to retire on full pension before the legal retirement age. This is the case for long careers, as mentioned above, but also for the inaptitude measure, incapacity measure, permanent disablement measure, and the arduous conditions measure (COR, 2014).

Concerning measures giving people the right to claim their pension before the full legal age, successive reforms – and in particular reforms since 2003 – have aimed to apply 'mark-downs' (discount allowances) and 'mark-ups' (premiums) in an actuarially neutral approach. Put simply, the measures allow individuals to make a choice about their retirement that remains neutral for the pension system. As stated above, these are not currently the most frequently employed measures.

3.2.5 Women, inequality and working conditions

The C3P measure is intrinsically fairer to women, and more likely than other measures to take into account the actual conditions of women's work (provided that companies establish proper diagnoses of the real-life conditions of their workers). Measures such as those related to long careers have tended to penalize women, whose working careers have been shortened by, for example, maternity leave and parental leave. However, it is too soon to be able to identify the actual impact of CP3 on women, given how recent the measure is.

On average, women's pensions are 42% lower than men's (Observatoire des Inégalités, 2013). This significant inequality is not the result of early-retirement measures or the pension system, but rather women's work and working conditions, and in particular two main factors:

- Lower pay for women (especially part-time work).
- Incomplete careers for women resulting from child-rearing.

The question of retirement is fundamentally linked to the question of work. Although certain measures can obviously contribute to making retirement systems more equal, it is not just a financial approach that will ensure the sustainability of our retirement regimes. Longer life expectancy requires extended working lives: however, if we want the latter to be a satisfactory experience and a means for social progress, measures aimed at boosting the value of work are vital. Initial and continued vocational training policies should be reinforced. The quality of working life should also be significantly improved. This is the challenge of the agreement signed in 2013 on the 'Quality of working life'⁸, which makes it a component of business performance and a way to combat professional inequalities between men and women, amongst other things.

Longer life expectancy is highly unequal, and work conditions play a decisive role. Retirement regimes need to be levers of action against these inequalities. Consideration of the age of start of career and exposure to arduous conditions should be a significant factor in determining retirement systems. The latest reforms (especially 2003 and 2014) show a move in this direction. However, it is important that the consideration of age of start of career and arduousness should not lead to the idea that these situations cannot change:

- Early career starts are often a feature of young people with no or few qualifications who work in arduous environments. Action is required to diminish the number of young people without qualifications, e.g. through initial and continuous training.
- Arduous jobs are not an inevitability. Compensation for them should not lead us to forget the role of prevention. From this point of view, C3P, which aims at both dimensions, is a defining element of retirement regimes. In addition, the Work Health Plan 2016-2020⁹, which puts the priority on prevention in the work place and social dialogue, is likely to make our approach to work and retirement regimes more consistent.

⁸ National inter-professional agreement on the quality of working life, 19 June 2013

⁹ Occupational health plan 2016-2020, Working Conditions Advisory Committee, 9 December 2015.

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