



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to social protection for young people

France

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Social Europe

EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
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European Social Policy Network (ESPN)

**ESPN Thematic Report:
Access to social protection for
young people**

France

2021

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Manuscript completed in June 2021

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QUOTING THIS REPORT

Chevalier, Tom; Huteau, Gilles; Legros, Michel; Martin, Claude (2021). *ESPN Thematic Report on Access to social protection for young people – France*, European Social Policy Network (ESPN), Brussels: European Commission.

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SUMMARY

This report focuses on access to social protection for young people aged 15-29, considering five main sectors: unemployment benefits; sickness and healthcare benefits; maternity, paternity and parental benefits; guaranteed minimum incomes; and housing benefits.

The French welfare system was conceived based on two key components: on the one hand, protection based on worker status, and on the other, a strong familialist orientation, insofar as the unit taken into consideration is the household and its composition. These two characteristics explain why access to social protection for young people is hampered by both the idea that their families provide a source of protection and the labour market situation of today's young people.

The family component means that young people remain protected when they are still in their family, thanks to: an extended right for parents to claim family benefits up to age 20 (for young people still dependent on their parents, notably in higher education) and even up to age 21 for large families or economically disadvantaged families; housing benefits; and coverage of their healthcare expenditure, because they can be considered as children entitled to beneficiary rights.

Regarding social protection related to work, young people are concerned through access to unemployment benefits and healthcare benefits. The rules which apply for the contributory sickness benefit are likely to penalise young people at the start of their careers.

Extended study periods that delay entry into active life and stable work for an increasing number of young people, coupled with family instability (separation and divorce), mean that the young tend to pay the price of these major shifts. The result is widening inequalities and a concentration of poverty in this age bracket (18-30).

These changes explain the importance of debates to implement a support strategy for young people, including: assisted jobs; minimum benefits such as the *revenu minimum d'activité* (RSA) [minimum activity income]; and multiple support tools for integration, such as *missions locales* [local missions]. However, structural difficulties continue to hamper solutions for the 16-25 age group, triggering political and social debate and including the disappointing results of the *RSA jeune* [young people's RSA].

Two main avenues for the future stand out: a *garantie jeune* [young people's guarantee] with universal scope, and a *protection universelle maladie* [universal health guarantee] (PUMa), pointing to a third way as an alternative to the entirely family-based and job-based models in place. The COVID-19 crisis has contributed to accelerating the examination of this possible third way.

1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and France, % 15-29 and 30-64)

	FRANCE											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	43.2	43.5	44.0	44.7	44.6	43.1	71.7	72.1	72.7	73.3	73.7	73.8
<i>Paid employment**</i>	95.2	95.2	95.0	94.8	95.1	94.1	87.4	87.1	87.4	87.4	86.9	86.8
<i>Self-employment**</i>	3.8	3.8	4.0	4.2	4.1	4.9	11.2	11.4	11.3	11.4	12.0	12.2
<i>Contributing family work**</i>	1.0	1.0	1.0	1.0	0.9	1.0	1.4	1.4	1.3	1.2	1.2	1.1
UNEMPLOYMENT***	18.9	18.4	16.9	16.4	15.2	15.5	8.2	8.0	7.6	7.2	6.8	6.2
INACTIVITY****	46.7	46.6	47.0	46.6	47.4	49.0	21.9	21.6	21.4	21.0	21.0	21.3
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in France, 43.1% of people aged between 15 and 29 were in employment, compared to 73.8% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in France was 15.5% of the 15-29 age group and 6.2% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in France in the 15-29 and 30-64 age groups were 49.0% and 21.3%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa_eegais], [lfsa_egaps], [lfsa_pganws] and [lfsa_igan]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

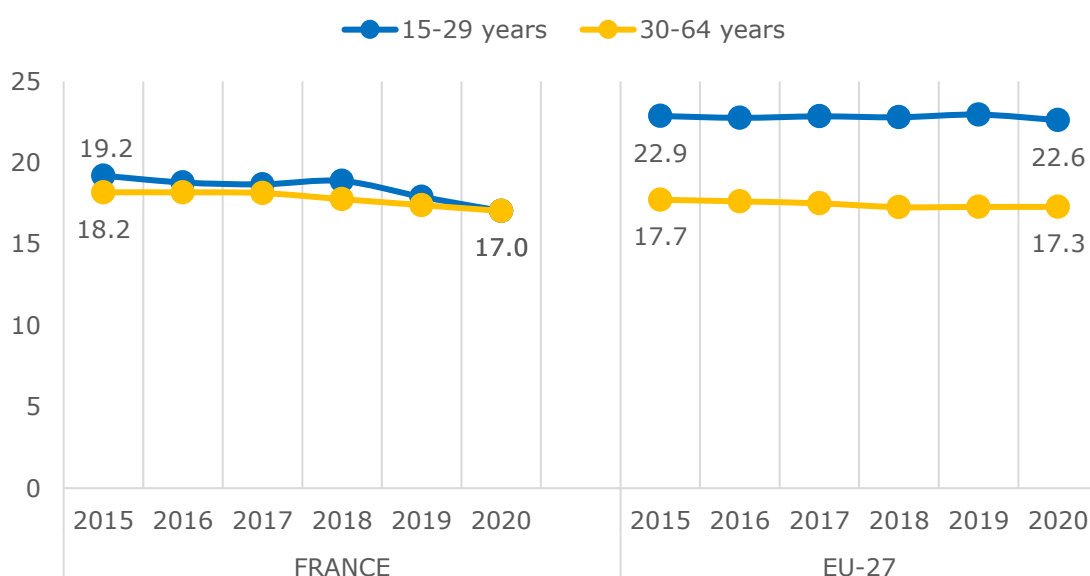
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and France, ratios 15-29/30-64)

	FRANCE						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.60	0.60	0.61	0.61	0.61	0.58	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.09	1.09	1.09	1.09	1.09	1.08	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.34	0.33	0.35	0.37	0.34	0.40	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	0.69	0.68	0.77	0.82	0.73	0.93	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.31	2.31	2.24	2.27	2.25	2.50	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.14	2.15	2.20	2.22	2.26	2.30	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in France, 43.1% of people aged between 15 and 29 were in employment compared to 73.8% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.58. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

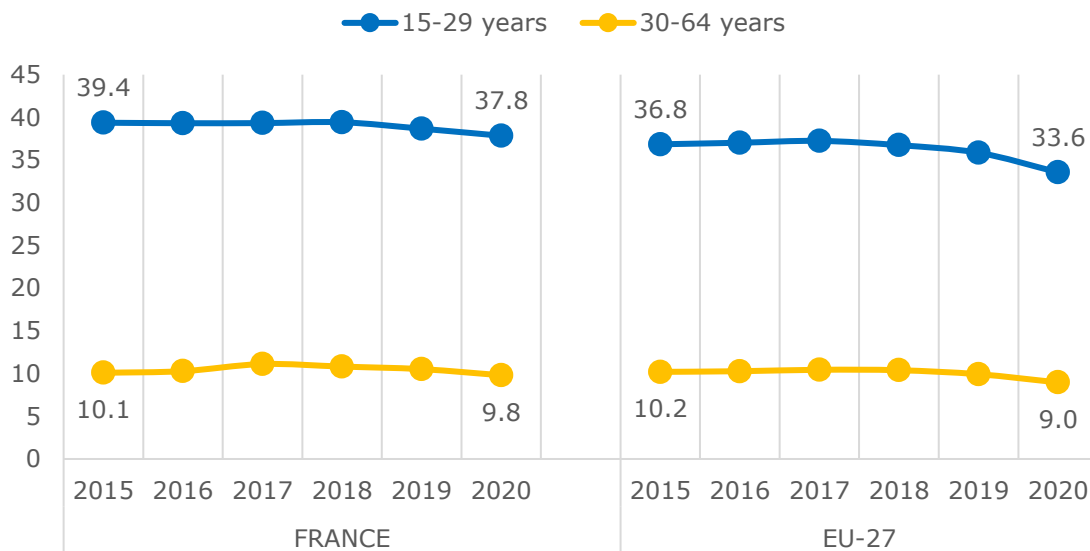
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and France, %)

Reading note: In 2020, in France, the share of part-time employment in total employment was 17.0% for the 15-29 age group and 17.0% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and France, %)

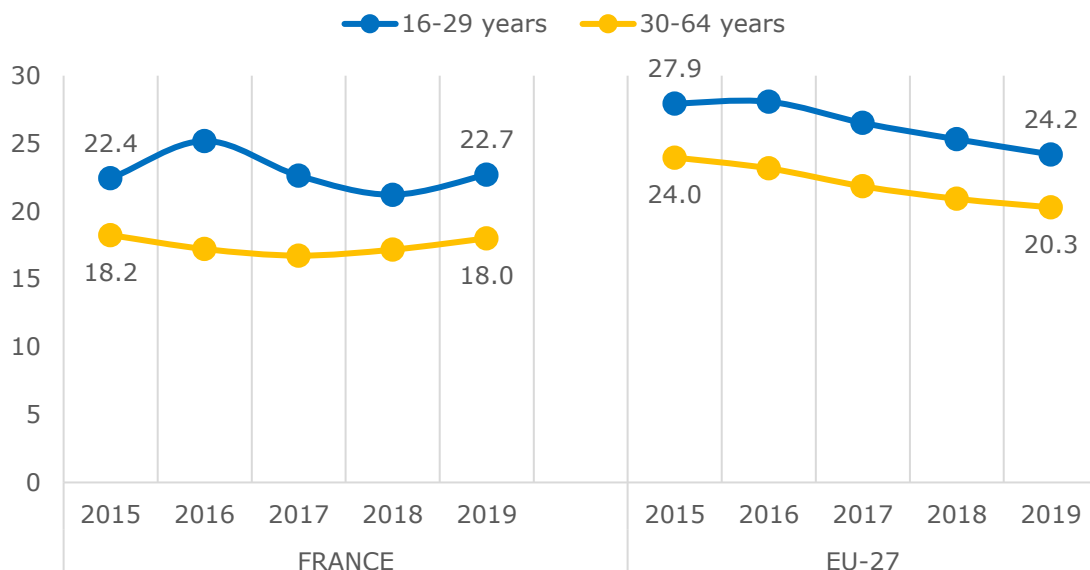


Reading note: In 2020, in France, the share of temporary workers among employees was 37.8% for the 15-29 age group and 9.8% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [lfsa_epgn62] and [lfsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and France, %)

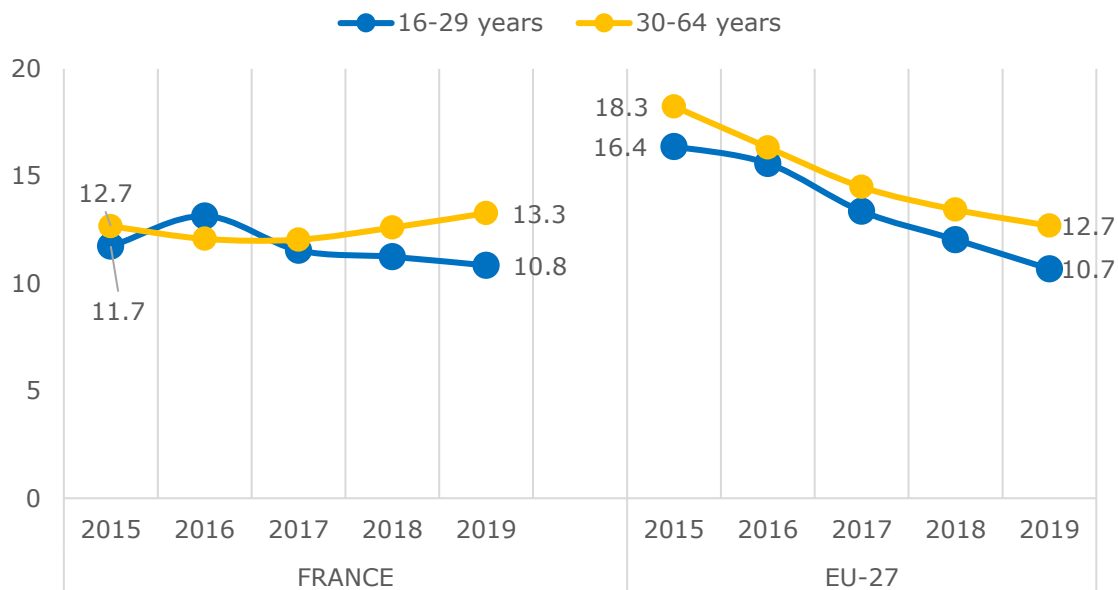


Reading note: In 2019, in France, 22.7% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 18.0% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and France, %)

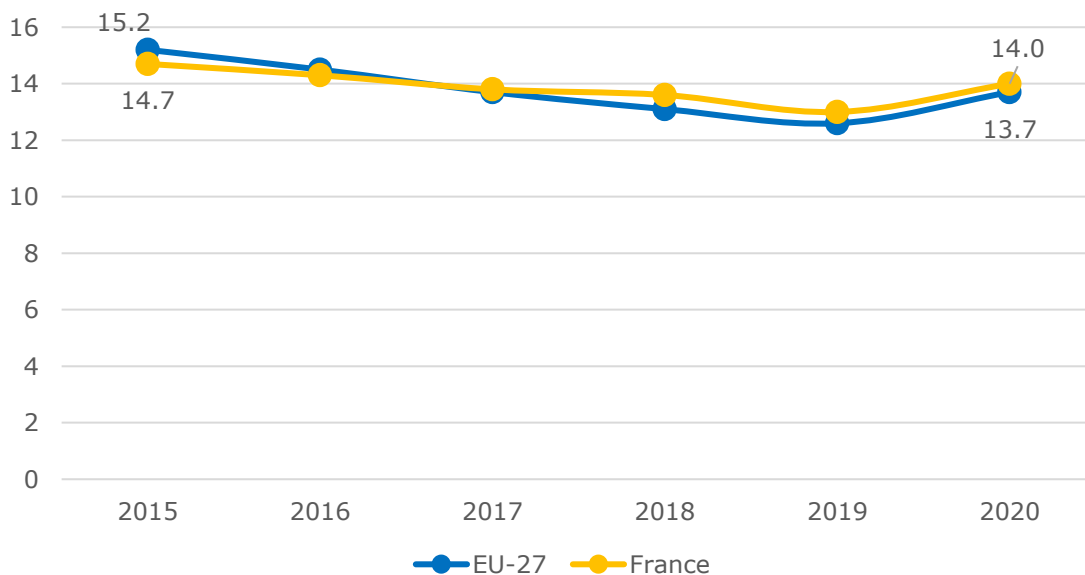


Reading note: In 2019, in France, 10.8% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 13.3% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdsc]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and France, %)

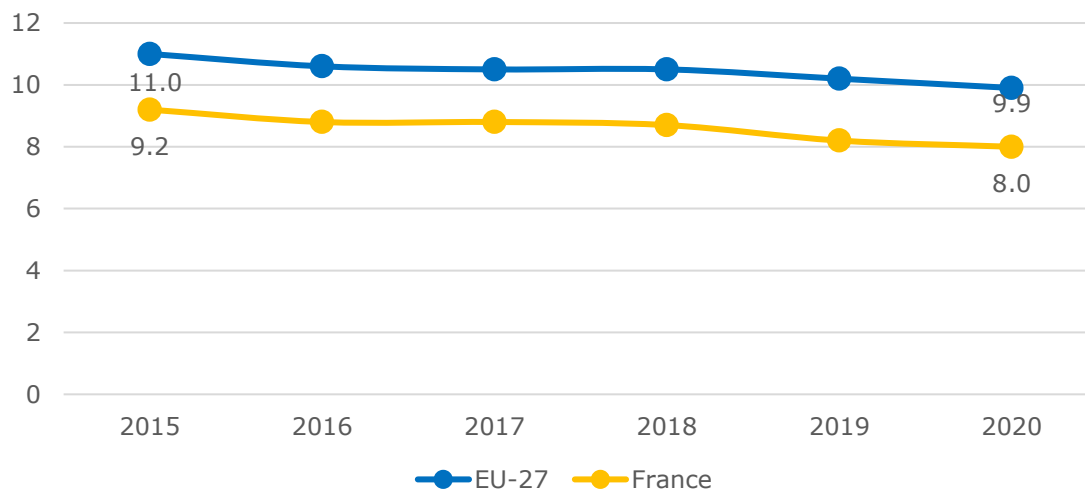


Reading note: In 2020, in France, 14.0% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and France, %)

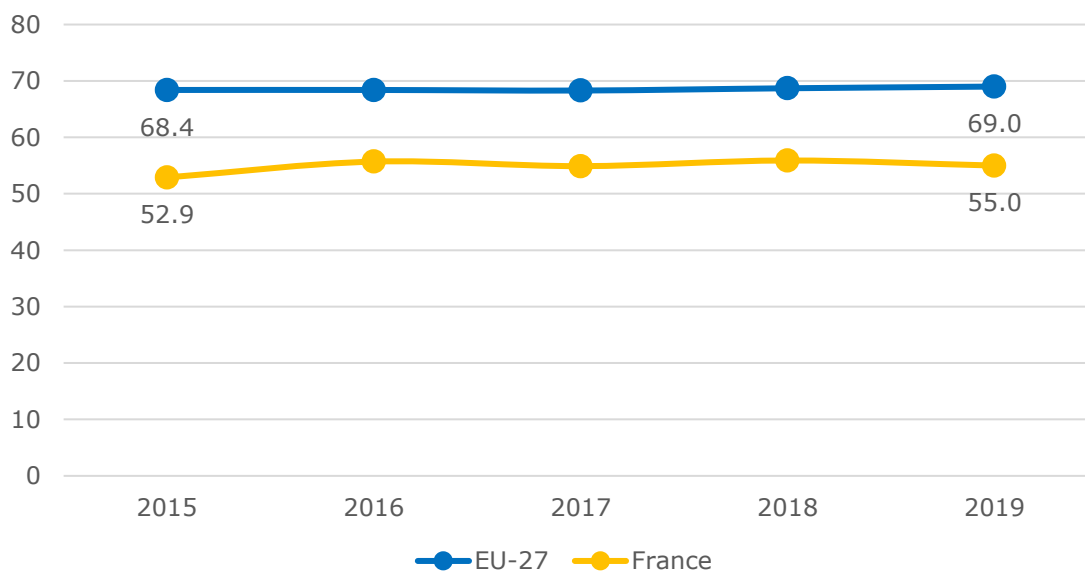


Reading note: In 2020, in France, 8.0% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_lfse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and France, %)



Reading note: In 2019, in France, 55.0% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS

In France, there are basically three unemployment benefit schemes that young people can claim for: the *allocation d'aide au retour à l'emploi* [back-to-work assistance allowance] (ARE), which is a contributory unemployment benefit; the *allocation de solidarité spécifique* [specific solidarity allowance] (ASS), which is a contributory, means-tested, flat-rate benefit; and the means-tested benefit targeted only at young people aged 16-24, the *garantie jeune* [young people's guarantee].

2.1 Contributory unemployment benefits

In France, the contributory unemployment benefit is the ARE.

2.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in France as far as young people are concerned are the following.

a) Age

Age is not a criterion for this scheme, at least not concerning young people. Since young people are legally allowed to start working at 16, it is theoretically possible to start claiming the ARE at this age. No other age conditions apply to young people.

b) Activity status requirement

To benefit from the ARE, claimants must be unemployed following a dismissal, the end of a temporary contract, the end of an apprenticeship contract, or a mutual ending of a contract (*rupture conventionnelle*) and be actively looking for work. However, specific schemes and rules exist for specific categories of workers, such as civil servants, artists and technicians, journalists, and the self-employed². Non-standard workers on a temporary contract (representing 37.8% of young people aged 15-29 in paid employment in France in 2020: almost four times higher than for employees aged 30-64) or a part-time contract (representing 17% of young people aged 15-29 in employment in France in 2020, which is the same for the rest of the population), including temporary agency workers, are included in the general scheme; but self-employed people (4.9% of young people aged 15-29 in employment in France in 2020 – less than half that for the 30-64 age group) are not (see Section 1). Lastly, whereas former apprentices are considered to be active when employed on a contract and can therefore claim the ARE, this is not the case for trainees (in initial education), who are deemed as inactive and as a result cannot claim the ARE.

² Established by the act "For the freedom to choose one's professional future", the *allocation des travailleurs indépendants* (self-employment allowance – ATI) was devised to encourage entrepreneurship, and to reduce disparities between employed and self-employed workers. To be eligible for this benefit, which came into force on 1 November 2019, claimants must meet five conditions: 1) they must have worked in a self-employed capacity continuously for at least two years in a single company; 2) the activity must have ceased following a court decision (liquidation or receivership); 3) they must be able to prove that they have actively searched for employment and have signed up at *Pôle Emploi* (the main public employment service); 4) their annual income must have been at least €10,000 during the two years preceding the cessation of activity; and 5) their personal resources (income and benefits) must amount to less than the RSA or €564.78 per month for a single person. ATI (€26.30 per day) is paid out by *Pôle Emploi* for a maximum, non-renewable duration of 182 calendar days. It is allocated with no requirement to have paid in contributions on income from the self-employed activity. While estimations prior to the adoption of this measure pointed to a target of 25,000 to 30,000 potential beneficiaries and a take-up rate of 60%, figures released a year after the measure's implementation report a 10% rate with 800 to 1,000 applications accepted and as many rejections. (See Legros and Huteau, 2021.)

c) Contributory history required to access the scheme

At the time of writing (May 2021), the contributory history must total six months (910 hours) over the previous 24 months. Young people are not subject to any special treatment in this regard. Until 31 March 2021, the required contribution period was four months.

d) Waiting period

The waiting period is seven days, whatever the age.

e) Replacement rate/benefit level

The calculation of the benefit level is the same as for older groups.

f) Duration

The duration of the benefit level is the same as for older groups.

2.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in France are the following.

a) Main gaps in access for young people

Some gaps concern self-employed young people, while some specific work situations are not covered by the ARE, such as traineeships, or young people performing *service civique* (voluntary work with an allowance from the state). As far as the self-employed are concerned, the recent reform of unemployment benefits (to be implemented in July 2021) should extend coverage to this group: in cases of legal liquidation, they may benefit from €800 per month for six months (provided they have undertaken two years of activity with a minimum income of €10,000 per year). Nevertheless, these conditions restrict access for young people since few meet them.

Lastly, the main gap concerns young unemployed people (the unemployment rate for the 15-29 age group is 15.5%, 2.5 times higher than for the 30-64 age group in 2020: see Section 1) without any contributory history, who have finished initial education and cannot claim any income support.

b) Main obstacles in access for young people

The main obstacle to access for young people is the contributory history required. Young people usually have a short contribution history, if any, making it difficult in practice for them to qualify. The increase from four to six months in the required contributory history will further reduce young people's access to the ARE. At the same time, because young people are more often in temporary employment, they represent a large share of unemployment benefit recipients: in 2019, 31% of unemployment benefit recipients were aged under 30 (Unedic, 2020).

A recent reform of unemployment benefits (due to be implemented in July 2021) has also changed the calculation of benefit levels: from now on, periods of inactivity are also taken into account, which could lead to a significant decline in benefit levels for people employed on multiple temporary contracts interspersed with periods of inactivity. Since young people are over-represented in these work situations, the new measure could lead to a fall in their benefit rates.

2.2 Specific non-contributory unemployment benefits

An unemployment assistance scheme is in place in France in the form of the ASS. Although this is a means-tested, flat-rate benefit, it also requires a minimum period of activity.

2.2.1 Eligibility conditions and benefit entitlements**a) Age**

Age is not a criterion for this scheme.

b) Activity status

Unemployed people actively looking for a job who lose their right to the ARE can claim the ASS.

c) Contributory history required to access the scheme

The ASS is a means-tested benefit with conditions of access: claimants must have been in paid employment for five years in the 10 preceding the end of the employment contract on the basis of which their rights to unemployment insurance benefit were acquired. They are also subject to means-testing of €669.60 per month (single person).

d) Waiting period

No waiting period.

e) Replacement rate/benefit level

The calculation of the benefit level is the same as for older groups: when resources are below the threshold, the benefit is flat-rate and amounts to €502.20 per month. No benefit is provided when resources are higher than €1,183 per month.

f) Duration

The duration of the benefit is the same as for older groups.

2.2.2 Gaps/obstacles in access for young people

To be eligible for the ASS, claimants must have previously benefited from the ARE, have a significant contributory history, and satisfy a means test, with the result that very few young people can actually claim the benefit. Furthermore, the ARE and ASS cannot be combined.

2.3 Non-contributory unemployment scheme specifically targeted at young people

An unemployment scheme specifically targeted at young people has existed since 2017 in the form of the *garantie jeune*.

2.3.1 Eligibility conditions and benefit entitlements**a) Age**

This scheme targets young people aged 16-25.

b) Activity status

To be eligible, they must not be in employment, education or training ("NEET" – 14% of young people aged 15-29 were NEET in 2020: see Section 1). It is a means-tested scheme: claimants must have income of less than €497.50 per month. Lastly, they must be independent of their parents (55% of young people aged 16-29 lived with their parents in 2019: see Section 1) – that is, they must not receive any financial help from them³. To receive the allowance of €497.50 per month, beneficiaries must engage in a labour market programme run by the *missions locales*.

c) Contributory history required to access the scheme

No contributory history needed.

³ Young claimants must demonstrate this according to the situation. For instance, if a young person is not living with their parents anymore and constitutes an independent tax unit, they must provide a tax declaration in their name.

d) Waiting period

No waiting period.

e) Replacement rate/benefit level

The benefit can be combined with unemployment benefits as long as the latter do not exceed €300 per month. Above this threshold, the allowance is “degressive” (i.e. its amount is reduced).

f) Duration

The duration of the scheme is one year, extendable by a maximum of five months.

2.3.2 Gaps/obstacles in access for young people**a) Main gaps in access for young people**

The eligibility conditions were initially rather restrictive, excluding a significant share of young people in need of income support (Couronné and Sarfaty, 2018). To respond to this issue, the government relaxed the conditions in February 2021: young people no longer have to prove their financial independence from their parents with a tax declaration, and the level of their income can be evaluated over the last three or six months depending on the situation.

Furthermore, the duration of the programme is deemed to be rather rigid, involving young people for at least a year. The government has recently decided that the scheme can run from nine to 18 months depending on the situation.

b) Main obstacles in access for young people

The *garantie jeune* is not a legal right: its availability depends on the budget decided by the government (*dispositif contingenté*). This system can bring into play the discretionary power of agents in the *missions locales*, who have to decide who can benefit from the programme. In 2018, the target was to involve 100,000 young people in the programme, and by the end of that year 83,200 had done so (DREES, 2020). Due to the current health crisis, in 2021 the government increased this target to 200,000.

Despite these reforms, many young people cannot benefit from any income support despite being unemployed. The question of whether young people below age 25 should be able to access the general social assistance scheme, called the *revenu de solidarité active* (RSA) [active solidarity income], is the subject of regular debate.

2.4 Overall gaps/obstacles in access for young people

The ARE and ASS cannot be combined, since the ASS is deemed to concern the unemployed who are no longer entitled to the ARE. However, the *garantie jeune* can be combined with the other two, with a threshold (see above).

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS**3.1 Sickness benefits**

In this section, the focus is on the general rules related to the eligibility conditions and calculation of daily sickness benefits that apply to young people.

3.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in France as far as young people are concerned are the following.

3.1.1.1 Age

No age condition applies to the right to claim daily sickness benefits paid out in the case of a work stoppage, bearing in mind that, under labour legislation, only people aged 16 and above can pursue a professional activity.

3.1.1.2 Activity status requirement

Concerning daily sickness payments, young people can only claim these if they have worked or made a minimum amount of contributions:

- young people working as employees or self-employed, including auto-entrepreneurs;
- young people subject to certain statuses, types of employment, or professional integration situations, including the following:
 - apprentices;
 - job-seekers who either receive no unemployment benefit or unemployment benefit for less than a year; and
 - interns in initial training who receive a stipend of more than €591.51 per month (in 2021).

3.1.1.3 Contributory history required to access the scheme

For daily sickness payments, insured parties must have a minimum history of activity or contributions.

As an example, in the general scheme, during the first six months of sick leave, employees must be able to show that they have either:

- paid contributions on a salary at least equal to 1.015 times the hourly minimum wage during the six calendar months preceding the work stoppage; or
- worked at least 200 hours during the three calendar months, or 90 days, preceding the work stoppage.

For sick leave longer than six months, employees must be able to show that they have either:

- paid contributions on a salary at least equal to 2.03 times the hourly minimum wage during the 12 calendar months or 365 days preceding the work stoppage; or
- worked at least 800 hours during the 12 calendar months, or the 365 days, preceding the work stoppage.

3.1.1.4 Waiting period

There is no particular waiting period for young people aged 15-29.

In accordance with common rules, the only condition is that they must have been registered as an insured party under the social security system for 12 months at the date of the stoppage in order to receive sickness benefits for sick leave of six months or more.

3.1.1.5 Replacement rate/benefit level

No specific replacement rate exists for young people aged 15-29 compared with older people.

3.1.1.6 Duration

There is no particular duration for young people aged 15-29 compared with older people.

3.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in France are the following.

a) Main gaps in access for young people

Daily payments to cover sick leave are based on allocation conditions that are likely to penalise young people at the start of their careers, in particular if the incapacity to work extends beyond six months. In addition, the way in which they are calculated can result in very low payments for some young people whose professional careers are characterised by (for example) a succession of short-term contracts, unemployment with or without benefits, and vocational training courses.

3.1.2.1 Main obstacles in access for young people

Young people in part-time jobs with a reduced number of working hours cannot qualify for sickness benefits.

3.2 Healthcare benefits

In this section, the focus is on the general rules related to the reimbursement of healthcare costs that apply to young people.

3.2.1 Eligibility conditions and benefits entitlements

a) Age

All young people aged 18-29 are eligible for coverage of medical care and goods, due to the fact that anyone who has reached the age of civil majority (18) can claim *protection universelle maladie* [universal health protection] (PUMa).

Young people aged under 18 are also covered by the basic health insurance scheme:

- either because they benefit from the rights of one of their parents – from age 16, they can nevertheless become an autonomous beneficiary and have their healthcare costs covered personally; or
- in their own capacity as an insured party if they carry out a sufficient professional activity.

Young people aged under 29 who are not included in the family tax household can also, depending on their income, claim the *complémentaire santé solidaire* [complementary healthcare support]. This social security measure is either free or subject to a modest contribution above a specific income threshold. The aim is to cover healthcare expenditure that remains to be paid after application of basic healthcare insurance. Thus, young people aged under 29 with an annual income of below €10,062 need to make no contribution, while for those with an income above €13,584 the contribution is only €8 per month.

Young people aged 15-29 can also benefit from the rights of one of their parents if they are included in their tax household and if that parent has a low income.

3.2.1.1 Activity status requirements

The coverage of healthcare expenditure has made no distinction between statuses since the creation of the PUMa *protection universelle maladie* on 1 January 2016, which also led to the suppression of the special students' scheme from 1 September 2019, so that this category of young people is now subject to the same healthcare insurance scheme as everyone else.

3.2.1.2 Contributory history required to access the schemes

No contributory history is required to be eligible for healthcare coverage by the basic health insurance scheme. Similarly, with some exceptions, the *complémentaire santé solidaire* does not require any previous contributions.

3.2.1.3 Waiting period

There is no particular waiting period for young people aged between 15 and 29.

3.2.1.4 Replacement rate/benefit level

No specific replacement rate exists for young people aged 15 to 29 compared to people older people.

3.2.1.5 Duration

There is no particular duration for young people aged 15 to 29 compared to older people.

3.2.2 Gaps /obstacles for young people

a) Main gaps in access for young people

In general, no gaps in the basic health insurance system exist in terms of healthcare coverage in comparison to older people. Young self-employed people, young people in atypical jobs, apprentices and interns are all subject to the same degree of protection. Gaps in terms of access to complementary healthcare coverage for young people aged 21-24 are currently being absorbed thanks to the establishment of *complémentaire santé solidaire* on 1 November 2019.

3.2.2.1 Main obstacles in access for young people

The obstacles to healthcare coverage encountered by young people relate to their reduced access to individual or collective complementary healthcare coverage, unless they open up the right to benefiting from *complémentaire santé solidaire* in the absence of sufficient income.

While 96% of individuals are protected by the system, fewer young people aged 15-29 have a complementary health plan. More specifically, the level is lowest for the 21-24 age group (78%), which should be compared with coverage for students, which was 69% in 2019⁴. Young people under 20 are generally covered by their parents' complementary health plans.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

This section considers the contributory cash benefits concerning maternity, paternity and parental leave. It does not examine access to child benefits, which does not depend on the age of the parents, nor the fiscal aspects of French family policy.

4.1 Contributory maternity cash benefits

The main eligibility conditions and benefit entitlements that apply to these schemes in France concern both young people and the rest of the population.

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

All women in employment are entitled to maternity leave, whatever the type of contract (permanent, temporary, self-employed and apprentices) and whatever their work status (permanent contract, short-term contract, temporary job).

c) Contributory history required to access the scheme

The contributory history required to access the scheme does not depend on age. To be eligible, women must either:

⁴ *Baromètre Epsy pour la fédération nationale indépendante des mutuelles* [Epsy barometer for the independent national federation of health insurance plans], 2020.

- have paid contributions to the social security scheme for at least 10 months as an employee, and have worked at least 150 hours over the three months prior to stopping work;
- have worked at least 600 hours during the 12 months prior to stopping work;
- have paid contributions during the six months prior to stopping work on the basis of pay equal to at least €10,404 (1,015 times the minimum hourly wage); or
- have paid contributions during the 12 months prior to stopping work on the basis of pay equal to at least €10,404.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

Maternity leave involves a suspension of the work contract. Provided that beneficiaries fulfil the eligibility conditions, and if they are not subject to a more favourable agreement, they receive daily payments from the general health insurance fund. The maximum daily payment is €89.03 before deduction of charges (21%). Neither the replacement rate nor the benefit level is age-specific.

f) Duration

16 weeks (six weeks of prenatal leave and 10 weeks of postnatal leave). Maternity leave is extended to 26 weeks for women who already have two children (eight weeks of prenatal leave and 18 weeks of postnatal leave). The duration for young people is the same as for older groups.

4.2 Contributory paternity cash benefit

Since 1 January 2002, fathers can take paternity leave, in addition to three days of birth leave (not necessarily consecutive) granted and paid by their employers. Birth leave must be taken within 15 days prior to or following the birth of the baby, whereas paternity leave must start within four months following the birth. Young people (aged 16-29) are subject to the same eligibility conditions and benefit entitlements as fathers of all ages.

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

All male employees are entitled to paternity leave, whatever the type of contract (permanent, temporary, self-employed and apprentices) and whatever their age or work status (permanent contract, short-term contract, temporary job).

c) Contributory history required to access the scheme

To be eligible, fathers must stop all salaried activity (in the case of several employers), be in possession of a social security number for at least 10 months when the leave starts, have worked at least 150 hours during the three months preceding the leave, or have paid contributions on a salary of at least €10,404 during the six months prior to the paternity leave.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

Paternity leave involves a suspension of the work contract. Provided that beneficiaries fulfil the eligibility conditions, and if they are not subject to a more favourable agreement, they receive daily payments from the general health insurance fund. The daily payment amounts

to the average daily salary during the previous three months, up to the social security ceiling, which was €157 per day in 2009. It ranges between a minimum of €9.66 and a maximum of €89.03 per day.

Neither the replacement rate nor the benefit level is age-specific.

f) Duration

11 consecutive days. Starting from 1 July 2021, paternity leave will be extended to 25 days. The duration for young people is the same as for older groups.

4.3 Contributory parental cash benefit

All employees who have worked for at least one year in their job at the date of the baby's birth (or the child's arrival in the home in the case of adoption) are eligible to take a *congé parental d'éducation* [parental leave for education].

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

Beneficiaries must either be in full-time paid employment, part-time employment, on a short-term contract or in temporary work, so the access does not depend on the type of contract but on its length.

c) Contributory history required to access the scheme

Beneficiaries must have worked for at least one year in their job at the date of the baby's birth (or the child's arrival in the home in the case of adoption).

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

Neither the replacement rate nor the benefit level is age-specific.

There are two main types of parental leave for education: either a reduction in working time or a suspension of the work contract. In the first case, the working time must be at least equal to 16 hours per week, and pay is reduced in the same proportion. In the second case, the individual receives no pay.

Since 1 January 2004, parents of children under 3, whatever their age, who opt to take parental leave for education have been able to claim the *complément de libre choix d'activité* [free choice of activity supplement] (CLCA) which is part of the *prestation d'accueil du jeune enfant* [early childhood benefit] (PAJE) for the duration of their parental leave. The CLCA is paid out by the *caisse d'allocations familiales* [family benefit funds] depending on income and affiliation. Monthly payments currently amount to about €375 or €550 depending on whether or not the beneficiary receives the basic PAJE benefit.

Since 1 July 2006 a new parental leave measure has applied from the birth of the third child. This measure is shorter and better paid, so that parents can put their professional activity on hold for up to one year and receive the *complément optionnel de libre choix d'activité* [optional free choice of activity supplement] (COLCA) as part of the PAJE depending on income and affiliation. Monthly COLCA payments amount to about €600 or €790 depending on whether or not the beneficiary receives the basic PAJE benefit.

In 2014 a new benefit was established: the *prestation partagée d'éducation de l'enfant* [shared benefit for child education] (PreParE). This benefit means that both parents can stop or reduce their professional activity to take care of their child. The benefit is also part of the PAJE package. Parents who completely stop work receive €398.38 a month, and those who work part time (50% or less) receive €257.54.

f) Duration

This parental leave, which lasts for a maximum of one year, can be extended twice and must end on the child's third birthday at the latest.

In the case of the PreParE, the duration of payments depends on the number of children: six months for one child; three years for two children, split between both parents; and eight months for families with three children but at a higher rate (one year for single-parent families).

On 16 February 2019, the French President expressed his preference for reducing the parental leave to a maximum of one year, but with payments amounting to two thirds of the claimant's salary. This modification is aimed at overcoming the main defect of the *congé parental d'éducation* (i.e. women's exclusion from the labour market), since mothers currently represent 98% of beneficiaries. This move from a flat-rate measure to an income-replacement measure is still awaiting implementation.

The duration for young people is the same as for older groups.

4.4 Gaps/obstacles in access for young people

a) Main gaps in access for young people

No age-related obstacles to receiving support in the form of family cash benefits.

b) Main obstacles in access for young people

Due to the late age at which most French people have their first child (women's average age at the birth of their first child was 28.8 in 2019 and 31 for men), the family cash benefits for parents do not concern many young people aged 15-29. The main orientation of French family policy is supporting families to support their children beyond their majority, which explains why the French social security system is often described as familialist. This also has to do with the percentage of young people aged 16-29 who live with their parents (see Section 1).

5 GUARANTEED MINIMUM INCOME SCHEMES

5.1 Standard scheme: *revenu de solidarité active* [active solidarity income] (RSA)

The RSA came into force in 2009 and replaced the former *revenu minimum d'insertion* [minimum insertion income], *allocation de parent isolé* [single parent allowance] and incentive measures to get back to work. In late September 2020, the number of RSA beneficiaries in the country was estimated at 2.03 million households, an 8.7% increase compared with September 2019, corresponding to an additional 160,000 beneficiaries.

5.1.1 Eligibility conditions and benefit entitlements

a) Age

The minimum age for claiming RSA is 25, while there is a youth-specific scheme (*RSA jeune*: see next section). To claim the RSA between the ages of 18 and 24, applicants must be single parents or live in a couple with a beneficiary aged over 25. Table 2 provides the breakdown of RSA beneficiaries by age group.

Table 2: Breakdown of RSA beneficiaries by age group

Age group	Number of beneficiaries	Percentage
Under 20	14,399	0.8
20 to 24	76,151	4.0
25 to 29	329,427	17.51
30 and older	1,455,727	77.7
Total	1,875,704	100

Source: Cnaf 2019, *Chiffres clés des prestations légales* [Key figures on legal benefits].

b) Activity status requirement

The RSA is paid to unemployed people and workers on low incomes who apply for it. There is no incompatibility between cumulating the RSA and the payment of an internship. Indeed, the RSA is granted according to an established ceiling of resources. Thus, regardless of the origin of people's income (professional activity or internship) as long as their resources do not exceed the allocation ceiling, self-employed and/or some other specific categories of non-standard workers are included.

In addition to the benefit, beneficiaries have the right to social and professional support. Depending on the applicant's situation, they are directed either to *Pôle Emploi* (the main public employment service) or to the social services of the *conseil départemental* [local council]. If they are guided towards a professional pathway, beneficiaries work with their contact person to put together a *projet personnalisé d'accès à l'emploi* [personalised job access project] (PPAE). These beneficiaries must make regular attempts to find work and accept reasonable job offers. Those beneficiaries who are guided towards a social pathway have two months to work with their contact person and establish a contract setting out their mutual commitments to integration.

c) Other eligibility conditions

RSA beneficiaries must reside in France on an actual, stable basis and must not be students, pupils, or unpaid interns.

d) Benefit level

The RSA is a differential allowance. The amount paid takes into account any personal income, and any housing benefit received is deducted. Since 1 April 2021, for single people with no other income, the amount of the RSA has been €565.34 per month, €848.02 for a couple with no children, €1,017.63 for a couple with one child, €1,187.23 for a couple with two children, and another €226.13 for each additional child. Single parents expecting a child receive a higher sum of €725.97, and €967.96 after the child is born.

e) Distinctions between different groups of young people

Not applicable.

f) Duration

The amount of the RSA may be readjusted, or even discontinued, at the end of each three-month period depending on the quarterly income declaration produced by the claimant. The RSA may be requested and renewed up to the legal retirement age.

5.1.2 Gaps/obstacles in access for young people

The RSA is inaccessible to young people who do not satisfy family-related criteria (i.e. have one or more children and live alone, or are partnered with a beneficiary). While it helps reduce poverty in the 25-29 age group and in particular those who are unemployed, its level is too low to help employed people rise above the poverty threshold, and it competes with the *prime d'activité* [activity bonus], which is much easier to access. In terms of social

and professional insertion, results could be greatly improved, as indicated in the 2018 report to the Prime Minister: “*The high number of long-term beneficiaries, the insufficient back-to-work rates, and the absence of support for numerous beneficiaries highlight the urgent need to question the efficiency of the professional integration policy for RSA beneficiaries*” (Pitollat and Klein, 2018).

The conclusions of an evaluation of the anti-poverty plan conducted by France Stratégie in April 2021 strongly underlined the need to provide a response to the greater poverty of the young population in France: “*France is one of the few European countries for which the age required to access the minimum income is higher than the age of majority. The lack of social protection of young people has been highlighted by several reports, which advocate the adoption of a service for young people*” (see Section 1).

5.2 Specific scheme: *revenu de solidarité active jeune* [young people’s active solidarity income] (*RSA jeune*)

In 2010, as part of a general plan called “*agir pour la jeunesse*” [act for young people], the RSA was extended to those under 25. The aim was to end the discrimination established by the 25-year threshold, which meant that young people aged 24 working in the same job and earning the same wage as those aged 25 did not have the same rights. The measure is designed to provide support to young people already embarked on a professional career, and those temporarily out of work who have already used up their rights to claim unemployment benefit.

5.2.1 Eligibility conditions and benefit entitlement

a) Age

From age 18 to 24.

b) Activity status requirement

To claim the *RSA jeune*, applicants must have worked for at least two years (full-time equivalent, based on the legal working week of 35 hours) during the three years preceding the date of the request. This represents a minimum of 3,214 hours worked, or a little more than 459 days in total for a seven-hour working day. The number of hours can be attained with or without interruption, full time or part time. For people who have undergone periods of unemployment, the period considered for the calculation covers a maximum duration of 42 months (three and a half years). Internships are not considered as periods of work.

c) Other eligibility conditions

Applicants must be French citizens and reside in metropolitan France, or be a citizen of the European Economic Area, or be a third-country national with a valid residence permit for at least the last five years; they must not be on a sabbatical or unpaid leave.

d) Benefit level

Same as the RSA (see Section 5.1.1 d).

e) Distinction between different groups of young people

Not applicable.

f) Duration

Up to age 25.

5.2.2 Gaps/obstacles in access for young people

With a budget of €20 million for the first three months of its implementation, the *RSA jeune* has never succeeded in reaching its target audience. Despite an initial objective of 160,000 young people, including 120,000 in work, the *RSA jeune* has never totalled more than 10,000 beneficiaries. At the end of 2019, the number of beneficiaries was 734.

Its failure can be put down to a number of reasons. Along with the very difficult requirement in terms of previous employment, two measures have made the system inoperable. The *prime d'activité*, accessible to young people in low-paid work from age 18, is more attractive than the *RSA jeune*, and the implementation of the *garantie jeune* more successfully targets young people with very partial work experience.

5.3 Specific scheme: *allocation aux adultes handicapés* [disabled adult allowance] (AAH)

At the end of 2019, 1.22 million people benefited from the *allocation aux adultes handicapés* [disabled adult allowance] (AAH). The AAH has the second highest number of beneficiaries after the RSA, and has followed a constant rising trend since its creation over 40 years ago. 7 out of 10 beneficiaries are single people with no children. Almost 20% of beneficiaries are aged 19-30. Young disabled people aged 16-20 can claim the *allocation d'éducation pour enfant handicapé* [education allowance for a disabled child]. Table 3 presents the breakdown of AAH beneficiaries by age group.

Table 3: Breakdown of AAH beneficiaries by age group

Age group	Number of beneficiaries	Percentage
19-24	104,920	8.6
25-29	124,440	10.2
30 and over	990,640	81.2
Total	1,220,000	100

Source: Cnaf 2019, *Chiffres clés des prestations légales* [Key figures on legal benefits].

5.3.1 Eligibility conditions and benefit entitlement

a) Age

The AAH is granted from the age of 20 (or 16 for claimants no longer dependent on their families).

b) Activity status requirement

To be eligible for the AAH, claimants must be unable to access work due to a disability or incapacitating chronic disease, or be subject to a disability or disease that substantially restricts their access to work on a sustained basis. This incapacity to access work is recognised by the *Commission des droits et de l'autonomie des personnes handicapées* [Commission for the rights and autonomy of disabled people]. The degree of disability should be 80% or more, but requests can also be made for a degree of 50-79%.

c) Other eligibility conditions

- Applicants must be French citizens or have a valid residence permit.
- They must have an actual, stable place of residence in France.
- Their income must be lower than a specific ceiling.

5.3.1.1 Benefit level

The maximum amount for a person with no income is €902.70 per month. This is a differential allowance capped at €10,800 for a single person per year, and at €19,548 for a couple. Any income from pensions or professional activities, whether in protected or ordinary environments, is subtracted from this amount.

5.3.1.2 Distinction between different groups of young people

Not applicable.

5.3.1.3 Duration

- Incapacity between 50% and 79%: the AAH is granted for a period of one to two years. This duration may be as long as five years if the disability and substantial, long-term restriction on access to work are unlikely to improve during the allocation period.
- Incapacity above or equal to 80%: the AAH is granted for a period of at least one year and at most 10 years. The allowance is nevertheless not subject to a time limitation for disabled people with a degree of permanent incapacity of at least 80% and whose inability to work is unlikely to improve.

5.3.2 Gaps/obstacles in access for young people

The limitations and shortcomings of the AAH apply not only to young people, but to all beneficiaries. In addition to the fact that the amount of the allowance is below the poverty threshold, despite increases in recent years, the allocation criteria vary widely from one *département* [administrative region] to another. Furthermore, the allocation criteria take into account the financial support given by parents to young people, retroactively limiting access by young people to the AAH.

Although the AAH is a personal allowance, beneficiaries who live in a couple are allocated an amount that takes their partner's income into account. This practice is highly contested by beneficiaries and civil society organisations and has been the object of a parliamentary debate designed to establish the individualised nature of the AAH. Campaigners point out that having a disabled person's allowance reduced because of the resources of their spouse worsens their state of dependency. During the most recent parliamentary debate (June 2021), the government maintained its opposition to change.

Moreover, civil society organisations fear that this allowance may be integrated into a *revenu universel d'activité* [universal activity income] (RUA) – a reform announced several months ago, but postponed due to the health crisis. This concern is related to the potential modification of access conditions that would give the state greater control over the benefit, which has an annual budget of close to €10 billion and increased by 72% between 2010 and 2020 (Cour des Comptes, 2019).

5.4 Education grants based on social criteria

Grants for students are as old as the universities in France, although the practice was codified and put under state management between 1877 and 1895, under the Third French Republic. The majority of grants are allocated based on social criteria, although merit-based grants also exist, not covered here.

5.4.1 Eligibility conditions and benefit entitlement

a) Age

Applicants must be under 28 at the time of their first request.

b) Activity status requirement

Although applicants are supposed to be in full-time studies, it is possible to combine a grant with a professional activity provided lessons and exams are diligently pursued. Grants are considered as income and are subject to taxation.

c) Other eligibility conditions

- Applicants must have a French baccalaureate or equivalent diploma.
- They must be in full-time higher education.
- European and extra-European students are eligible, subject to conditions.

- Beneficiaries must have an income lower than a threshold calculated on the basis of family income, which must not exceed €33,100 per year. This amount may be higher depending on family expenditure (other children pursuing higher education) but cannot exceed €95,260.
- Beneficiaries must diligently follow their courses.

d) Benefit level

The annual amount of the grant is broken down into eight levels depending on the family resources declared and ranges from €1,032 to €5,679.

e) Distinction between different groups of young people

During the 2019/2020 academic year, 710,000 students received a grant based on social criteria, which was 37% of students. The incidence of grant-holding varies depending on the type of education, from 50% for advanced technical studies to 12% in business schools. The proportion of students on grants also varies from one academic region to another (50% in Limoges, Montpellier and Amiens, 25% in Paris and Versailles). 5% of grant-holders are foreign citizens, of which 46% are from Europe and 35% from Africa.

f) Duration

Grants are renewable annually in 10 payments for a maximum of seven years.

5.4.2 Gaps/obstacles in access for young people

The grant system based on social criteria, which dates back to a time when fewer people pursued higher education, provides insufficient funds for students and families on low incomes, in particular when students do not have a place in university accommodation. The fact that the allocation procedure takes family income into account implies that families provide support, which is not always the case and makes it difficult for some students to continue with their studies. The health crisis, which led to the suppression of a large number of student jobs, has highlighted the difficulties encountered by students on grants when they are unable to work alongside their studies.

5.5 Overall gaps/obstacles in access for young people

The minimum-income schemes can be combined, but the thresholds are the same for all the schemes. Education grants can be combined but their level has almost no impact on the other schemes. The follow-up of these combinations is complex and sometimes causes delays.

6 HOUSING BENEFITS

Housing benefits comprise three allowances that top up the resources that households and individuals devote to their accommodation. These benefits are devised so that beneficiaries can find a place to live under market conditions in the private and public sectors. They are non-contributory, means-tested benefits. Although they are managed by the caisses d'allocations familiales [family allowance funds] (CAF) and the caisses de mutualité sociale agricole [agricultural social mutual funds] (MSA), in fact these benefits are mostly transfers of resources based on national solidarity (83% in 2018). The remaining resources are made up from employer contributions and various taxes. The three benefits are as follows.

- The *allocation de logement à caractère familial* [family housing allowance] (ALF), established in 1948 and paid to families with one or more children or with dependent members, and to young married couples. In 2018 expenditure on it was €4.22 billion, for 1.23 billion beneficiaries.
- The *allocation de logement à caractère social* [social housing allowance] (ALS), established in 1971 and paid to people on low incomes who cannot claim other

housing benefits. In 2018 expenditure on it was €5.10 billion, for 2.43 million beneficiaries.

- The *aide personnalisée au logement* [personalised housing benefit] (APL), established in 1977 and allocated when housing meets certain criteria (public service contract for rented accommodation, particular type of loan for operations to access property). In 2018 expenditure on it was €7.64 billion, for 2.95 million beneficiaries (Cour des Comptes, 2020).

In 2021, 6.6 million households received housing benefits, with an estimated €12 billion paid out, broken down as follows: 44% APL, 37% ALS, and 19% ALF. 19% of beneficiaries were aged under 30.

6.1 Eligibility conditions and benefit entitlements

a) Age

No minimum age requirement is in place. Consequently, minors can claim the APL, but the lease must be signed or co-signed by their parents. The rent receipt may be made out in the name of the minor. For emancipated minors, the lease must be in their name. In the case of sub-lets, beneficiaries must be at least 30 years old.

b) Activity status requirement

No activity status is required to claim housing benefits.

c) Other eligibility conditions

To receive the APL, claimants must be tenants of new or old housing that is subject to a public service contract between the owner and the state. This contract establishes rental increases, the duration of the lease, and comfort standards. The ALF is granted to people who do not come under the scope of the APL and who have one or more dependent children or have formed a married household for at least five years. The ALS is allocated to eligible tenants who cannot claim one of the other benefits.

Beneficiaries must also respect several conditions, as follows.

- They must be a French citizen or a foreigner with a valid residence permit.
- They must rent decent housing.
- They must not have a family relationship with the owner of the housing.
- Their income (wages, grants, etc.) must be below the threshold.

d) Benefit level

The calculation of housing benefits is particularly complex and takes into account the rental amount, the type of tenancy, total household income, dependent children, the geographic area of residency, and the professional situation of household members. Since January 2021, the calculation of the benefit has considered income over the previous 12 months rather than two years. The income threshold for a couple with two children is on average €26,000, and €14,000 for a single person. The average amount of the APL is €225 per month, and for students varies from €100 to €150 depending on whether they receive a grant and share rented accommodation.

e) Distinctions between different groups of young people

- In addition to the different housing benefits, young people can also claim a *mobili-jeune* allowance. This financial boost, ranging from €10 to €100 per month, can be paid out to young people under 30 on sandwich courses. The allowance comes from the *Action logement* organisation. It is aimed at young people under 30 in training (on an apprenticeship or professionalisation contract) in a private, non-agricultural company who receive pay equal to or below the minimum wage.

- The *visale* guarantee is a system to provide free guarantees and can cover unpaid rent for up to 36 months, making it indispensable when families cannot (or refuse to) act as guarantors. It is aimed at young people aged 18-30, whatever their professional situation, and can be cumulated with another very similar measure called *loca-pass*.
- In addition, 160,000 places are available in student housing, preferentially reserved for grant-holding students, with an additional 110,000 places for students at market rents.

6.2 Gaps/obstacles in access for young people

a) Main gaps in access for young people

The amount of housing benefit paid dropped from €18 billion in 2015 to €12 billion in 2021. A great number of measures explain this fall: successive freezing or under-indexation of calculation parameters; degressive aid for the highest rents since 2016; consideration of beneficiaries' assets since 2016; suppression of aid for new property-owners in 2017; and a uniform drop of €5 per month in benefits in 2017. These measures have been applied uniformly, thus penalising the poorest households. The 2020 reform to take into account families' income during the current year, and no longer that of two years previously, will translate into savings of at least €800 million for the public finances. At the same time, rental rates, in particular in the main large cities, have seen a slow but steady rise.

b) Main obstacles in access for young people

In terms of the rent level, social housing is suited to the needs of young people, but does not meet their demand due to the terms of access and waiting lists. Young people are not concerned by the right to stay in long-term accommodation, but rather seek short-term housing corresponding to their studies or employment. In general, the waiting list for social housing is very long, as well as the length of their occupation requirements. Young people are therefore obliged to turn to private housing, subject to less favourable housing conditions (such as access difficulties, higher affordability ratio, and flat-sharing).

Young people with low incomes come under different areas of the housing market and are subject to high pressure, mostly in large cities and in the overseas territories. Despite the high number of students, amounting to 2.7 million, the housing capacity provided by the public system is under 400,000 units. In addition, rent represents over half of students' budgets, and was on average €876 in the Paris area (Ile-de-France) in 2019, compared with only €451 in the provinces.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

Service civique [civic service] was created in 2010, following the abolition of obligatory military service in 1997. It lasts a minimum of six months and is open to all young people aged 16-25, and up to 30 for young disabled people. Depending on the situation, civic service volunteers are paid between €580.62 and €688.30 per month. Since its creation, half a million young people have spent time in one of the 11,000 host organisations accredited by the *Agence du service civique* [Civic service agency] (associations, local authorities, state services, public institutions, etc.). To tackle rising social and societal needs, and emerging needs due to the health crisis, civic service missions have been mainly oriented towards educational support, action to combat the isolation of older people, and health. The government has decided to create 100,000 additional missions by the end of 2021. At the point of starting their civic service missions, 40% of young people are job-seekers, 32% are students, 24% are inactive, and 4% are in paid work.

Created in October 2016, the *Conseil d'orientation des politiques de jeunesse* [steering committee for youth policies] (COJ) is a consultative body that comes under the Prime

Minister and is charged with establishing coherence and transversality in public policies concerning young people aged 16-30. The committee publishes recommendations and reports, mainly on the themes of integration policies and popular education.

The *fonds d'expérimentation pour la jeunesse* [development fund for youth] (FEJ) was created by Article 25 of Act No 2008-1249 dated 1 December 2008, with the object of financing experimental programmes devised to: foster pupils' academic success; boost equal opportunities; and improve long-lasting social and professional integration for young people under 25. It invites calls for tender for national projects from any public or private structure that wants to propose innovative action or contribute to reforming existing measures to make them more effective. The FEJ encourages actors in the field to set up innovative initiatives for a limited time and on a limited scale, and sets up an external assessment of the project with strict scientific requirements. The objective is to prove that new programmes will be successful before extending or generalising them. To date, 875 projects have benefited from the procedure.

Since Act No 2019-791 of 26 July 2019, known as the "Law for a School of Trust", and the start of the 2020 academic year, compulsory education has been extended to age 18. The aim is to ensure that no young people leave the system without a study, training, or employment solution. This education obligation can take the form of continued schooling, an apprenticeship or professional training internship, or enrolment in civic service or a social or professional support scheme. Local missions are responsible for identification and support action.

With a budget of €6.5 billion from 2020/2021, the "*1 jeune, 1 solution*" [1 young person, 1 solution] plan is designed to make it easier to enter the professional sphere. The package includes a €4,000 one-year payment for companies that hire a young person up to January 2021 (target of 450,000 contracts), with the objective of guiding and training 200,000 young people in sectors and trades of the future, and accompanying those most far removed from the labour market, with 300,000 pathways to integration.

Since April 2021, a new measure called "*1 jeune, 1 mentor*" [1 young person, 1 mentor] has also been created. The idea is to provide young people, in particular those living in priority urban zones and rural areas, with professional advice from a voluntary mentor. The mentors, who may be in work or retired, accompany these young people for two hours a month over the mid to long term, sometimes from the start of middle school. A budget of €30 million has been earmarked for 2021 to support these mentorship initiatives, with a target of 100,000 young beneficiaries this year and 200,000 in 2022.

Since 1 January 2016, under the PUMa, anyone working or residing in France on a stable, regular basis has the right to coverage of healthcare expenditure. To achieve this, the eligibility conditions have been simplified: wage earners (and equivalent) no longer have to show a minimum amount of work, and only the fact of exercising a professional activity is considered; self-employed people (artisans, traders, liberal professions, micro-entrepreneurs, etc.) can also claim coverage of their healthcare expenditure from the start of their professional activity. People with no professional activity can claim coverage of their healthcare expenditure solely on the basis of stable, regular residency in France. The PUMa thus follows in the vein of the basic *couverture maladie universelle* [universal sickness coverage] (CMU) created in 1999 and devised to open up the right to health insurance for people living in France on a stable, regular basis but who did not come under obligatory health coverage.

The *plan d'investissement dans les compétences* [skills investment plan] (PIC) is the second focal area of the *grand plan d'investissement* [grand investment plan] for 2018-2022. The PIC is designed to build skills and improve qualifications through training for young people and job-seekers, in order to help them get back into work. Concretely, the government wants to both provide "stronger support" to a million young people in drop-out situations, and train a million job-seekers removed from the labour market. Launched in early 2018, the PIC has an overall budget of €14.6 billion, of which €6.7 billion is

earmarked for drop-outs and €7.1 billion for job-seekers. 90% of PIC funds are directed at training action and 10% at transforming the system by experimenting with new tools.

Following an experimentation period, the *garantie jeune*, resulting from the multi-annual poverty and social exclusion action plan adopted by the government in 2013, was generalised to cover the whole of France, including overseas territories, on 1 January 2017. From October 2013 to July 2018, 229,000 young people joined the *garantie jeune* programme. The beneficiaries were young people who were not in work, studies or training at their point of entering the scheme, were subject to a precarious financial and social situation, and faced significant obstacles to employment. They had few qualifications (half did not have a CAP-BEP vocational proficiency certificate), and most were followed by the local mission at the point of entering the *garantie jeune* scheme (Hilary and Guillerm, 2019). Table 4 presents the breakdown of *garantie jeune* beneficiaries by age group.

The *prime d'activité* is a social benefit created by Act No 2015-994 of 17 August 2015 on social dialogue and employment. It results from the merging of the *RSA activité* and the *prime pour l'emploi* [employment bonus], and is designed to support the activity and purchasing power of low-income workers whilst resolving several shortcomings in the previous two benefits. It is paid out by the CAF and MSA. The bonus is financed by the general state budget and its average monthly amount in January 2020 was €236.

Table 4: Breakdown of *garantie jeune* beneficiaries by age group

Age group	Number	Percentage
Under 20	54,769	1.3
20-24	682,841	16.4
25-29	710,294	17.0
30-65 and over	2,713,370	65.3
Total	4,161,474	100

Source: Cnaf 2019, *Chiffres clés des prestations légales* [Key figures on legal benefits].

7.2 National debates

Reducing poverty among the young: extend the RSA, or target benefits?

The idea of extending the RSA to young people aged 18-25 has been the object of recurrent debate since its creation, and even before the establishment of the *revenu minimum d'insertion* in 1988. The debate has nevertheless been strongly revived since the start of the health crisis, with innumerable opinion pieces, reports and comments calling for the extension to be implemented. A report (Sirugue, 2016) sets out several scenarios, all of which ultimately involve making the RSA available to those under 25. In April 2017, the *Conseil économique, social et environnemental* [Economic, social and environment council] came out in favour of a minimum allowance for young people from age 18 (Grard and Vignau, 2017). Work on the project for a RUA appears to converge towards opening access to this single allowance from the age of 18; and more recently still, the *Comité d'évaluation de la stratégie nationale de lutte contre la pauvreté* [Committee for evaluating the national poverty action strategy] declared its support for testing out the RSA on young people aged 18-24. Despite these calls, successive French governments have decided against extending the benefit, including rejecting a new bill on 6 May 2021.

Three types of argument are put forward to justify the extension, as follows.

- Poverty among young people has existed for decades and is constantly increasing, despite multiple measures in force, which justifies a measure to provide this vulnerable population with the most extensive coverage possible.
- Since criminal liability is applicable from 16, and civil majority from age 18, it is illogical that social majority should not take effect until age 25.

- The various forms of assistance for integration are particularly complicated, with different durations, fluctuating entry criteria, differences depending on status and income, different target audiences, and sometimes geographical variations. Young people find it hard to make their way through these superposed measures, with leads to a high non-take-up rate.

Three types of response correspond to these arguments, as follows.

- The measure would boil down to a hand-out, and would in any case be insufficient to raise young people above the poverty threshold.
- Young people have very different needs depending on their age, education, and projects, and that diversity cannot be covered by a single measure.
- Current measures that support a great number of young people to embark on a path to integration risk becoming pointless.

It is worth noting that this debate could be solved by current reflections on the creation of a *garantie jeune* with a universal scope, provided it really was universal (COPJ, 2020).

What strategy? Families, employment and autonomy

One of the main arguments put forward by proponents of maintaining the RSA at a later age is the fact that social aid could only complement either income from work or family assistance. While parents' obligation to provide for the needs of their children in principle stops at the age of 18, both doctrine and jurisprudence connect the obligation for maintenance to children's needs – and extended education or late access to economic independence mean that those needs tend to last longer. The age of 25 is therefore a threshold beyond which the maintenance obligation is rarely implemented. More generally, an analysis of the criteria for allocating state aid (e.g. the grant system) shows that the overall resources of the parents or household are regularly considered when calculating the rights of the person requesting state aid.

The family-based character of the French social protection system has been widely documented by researchers (Chevalier, 2018) and was mentioned in the preparatory report for the bill on extending RSA: "70% of young people claim family benefits. The difficulties are therefore generally not related to a lack of mutual family support, but rather to families' overinvestment at the expense of state aid".

Age barriers

In the application of French law, individuals have a number of age barriers to cross before they can be definitively considered as adults, totalling a phenomenal 238 (Vérot and Dulin 2017). Before being lowered to 18 in 1974, 21 marked the age of civil majority, and this threshold still applies to benefits from several polices including the *contrat jeune majeur* [young adult contract]. Depending on the type of vehicle, people can get a driving licence at age 16, 18, 21 or even 24. From ages 15 to 30, the only ages that do not open up new rights are 19, 27, and 29.

In the vast majority of these situations, the fact of not having crossed an age barrier puts individuals in the position of an entitled beneficiary party rather than a subject of law, even when they are at the age of civil majority.

These age barriers come with different statuses. A young person may have the status of an employee, be unsalaried, may have an incomplete social protection status (perhaps very incomplete), or even no status at all (i.e. a NEET).

Action to combat inequalities

Following the financial crisis of 2008-2009, the *Institut national de la jeunesse et de l'éducation populaire* [National institute for youth and popular education] (INJEP) produced several publications on inequalities amongst young people as part of the *Observatoire de la jeunesse* [Youth observatory] (Labadie, 2012). These studies show the central role played by studies and academic results in building up inequalities. Access to qualifications

reinforces the division of the labour market between privileged young people accessing employment and family life, and young people condemned to an extended uncertain transition between childhood and adulthood. This widening of intra-generational inequalities led Olivier Galland, president of the INJEP scientific council, to draw attention to the existence of “*deux jeunesses*”, or two types of young people. Less than a decade later, under the spotlight of the health crisis, the observations remain the same and, far from decreasing, inequalities among young people continue to deepen, as shown by a recent publication on the surge in inequalities (Lambert and Cayouette-Remblière, 2021).

Groups of young people at high risk

- Young people coming to the end of their time spent in *aide sociale à l'enfance* [child welfare services]

On 31 December 2019, an estimated 312,500 minors in France (excluding Mayotte) received at least one benefit or were subject to a child protection measure. This represented a rate of 21.7%, which was a 1.6% increase in the number of minors compared with 2018. On the same date, the number of young adults concerned by a benefit or a measure was estimated at almost 24,700 for the whole of France (excluding Mayotte), which was 10.2% of young people aged 18-21. This rate increased by 15% from 2018 to 2019, confirming the hypothesis that the increase was related to two concomitant phenomena that were already perceptible in 2018: one is the increase in the number of unaccompanied minors reaching adulthood; the other is the impacts of the law of 14 March 2016 and the mobilisation of actors on the exit from child protection measures (ONPE, 2021).

The passage to adulthood marks a break in coverage because in a great number of cases it marks the end of a type of support: the *contrat jeune majeur* is only granted to 36% of those formerly in child welfare services. In some *départements*, the rate is over 60%, while in others it is under 20%, and this support measure is often conditional on behaviour (Dietrich-Ragon, 2020). A 2012 survey of homeless people showed that 23% of users of homeless welfare services who were born in France had been placed in care during their childhood, compared with only 2-3% of the general population (Frechon and Marpsat, 2016).

- Young people in French overseas territories

While the situation of young people in metropolitan France is subject to numerous tensions, they only concern a minority of the general population aged 16-29. The same cannot be said for the French overseas territories, where living standards are lower: the very different prices from those on the mainland coupled with weak mobility, training and health infrastructures constitute strong constraints for the population as a whole, and for young people in particular. School drop-out rates are twice as high as in metropolitan France, and unemployment amongst young people is 50% or more (Janky, 2015).

Following the social movements of 2009-2010, then 2017, measures were announced to bring down the cost of living, promote endogenous, sustainable development, and combat illiteracy. These measures have been scantily implemented. A law on real equality overseas was promulgated in February 2017 and takes the form of a plan for convergence between overseas authorities and the state, aimed at equality in 20-30 years' time.

- Unaccompanied minors and refugees

About 17,000 foreign unaccompanied minors were present in France in 2019. According to the *Office français de protection des réfugiés et apatrides* [French office for the protection of refugees and stateless persons] (OFPRA), individuals are considered to be unaccompanied minors “when they are aged under 18 and are not accompanied by their father, mother, or any other adult mandated to represent them”. Unaccompanied minors are 95% boys, and mostly (77%) aged 15 or 16. Two thirds of them come from Guinea, Mali and Côte d'Ivoire.

Controversy regularly surrounds the issues of how they are treated at borders, how their age is established, the way they are split into different geographical areas, their handling by child welfare services, and the delinquent profiles of a minority. Civil associations frequently denounce France's behaviour before the international courts, based on the International Convention on the Rights of the Child.

7.3 Good practices and recommendations

Since the Finance Act of 30 December 2005, *documents de politiques transversales* [transversal policy documents] (DPT) have been annexed to finance acts. These documents concern 22 areas, including cities, overseas territories and young people. They set out the objectives of the transversal policy and the inter-ministerial means implemented to reach them. They give details of the policy lines, the performance indicators chosen, and their associated values. This document is particularly useful for policies on young people, given the frequent lack of visibility in their attributions, divided between numerous public policy sectors.

The creation in October 2016 of a *Conseil d'orientation des politiques de jeunesse* [Steering committee on youth policies] is to be applauded. It involves a consultative administrative commission working with the Prime Minister and responsible for ensuring the coherence and transversality of public policies concerning young people aged 16-30. These missions are of three types: expertise, initiative, and evaluation. The committee members are grouped into seven colleges. Each year, it produces numerous reports and recommendations to the government. As an illustration of its independence, the council's recommendation of 22 November 2019 on the reform of the employment insurance scheme indicated that: "*The Steering committee on youth policies regrets this reform, established without consulting young people, who are the first to be concerned by these budgetary choices, at a time when they are looking for a show of trust from the government*".

Potentially good practices subject to extension include the implementation of a *garantie jeune*. Initially experimented with locally, before being extended to the entire country to reach increasing numbers of young people, the *garantie jeune* constitutes progress in giving young people access to social protection that is not totally related to being part of family life.

A debate is underway, and far from over, on the reform of minimum social benefits, comparing the potential impacts of the RSA, the *garantie jeune*, and a RUA. This debate, which closely involves civil associations and multiple decision-making bodies in devising and implementing policies for young people, constitutes a significant achievement in democratic exchanges.

Recommendations

The large number of reports and studies on policies for young people contain numerous useful recommendations. They converge around four themes: age barriers, family-based conditions, social protection in employment, and solvency.

Age barriers and simplification

- Faced with the multitude of age barriers between 16 and 29, the most frequent recommendation is to make the various thresholds correspond as much as possible to the legal age of civil majority of 18. This change would have the advantage of transforming adults currently considered as entitled beneficiary parties into subjects of law.
- If most of the rights that currently have to be explicitly requested were automatically granted or proposed at the age of 18, then non-take-up rates would drop considerably.
- Extending this simplifying logic, financial measures, whatever the type of benefit, could employ identical income thresholds and be distributed by the CAF

network. This would avoid multiple requests for supporting documents, taking a “one-stop shop” approach.

Less emphasis on the family (defamilialisation)

- The French welfare system has historically employed a family-based, rather than individual, rights system. This means that young people are considered as minors who are dependent on their families. While this model was logical in a society in which major life transitions occurred at the age of 21, it is less relevant in a society where transitions take place over 10-15 years. Just as it is important to review age criteria, it seems a good idea to revise and reduce the family-based criteria that apply when allocating benefits to young people.

Support for professional transitions

- To make professional integration pathways more secure requires access to the same kind of social rights, beyond the diversity of work contracts. This involves reviewing legislation on micro-enterprises, platform workers, etc.
- Social support should be able to propose a range of support pathways. These pathways cannot be limited to “work first”, but should involve creative activities, support when leaving education, and pathways for young people with specific vulnerabilities due to health reasons, disability, etc.
- Support towards autonomy cannot exist without access to housing, with a rent guarantee to replace parental guarantees.
- Support relies on professionals in state organisations and associations. From one government to the next, measures are sometimes modified in form rather than content. Public funding is thus regularly the object of a “stop-go” approach that is highly detrimental to long-term support.

Solvency and redistribution

- Whether involving an extension of the RSA to those under 25, the grant system, or the implementation of a universal guarantee, the question arises of: how much? In other words, the level of solvency of young people who currently receive income equivalent to about half of the poverty threshold. The cost of these modifications always seems to create an obstacle to developments perceived as positive, with no attempt to reanalyse older measures, such as the *quotient familial fiscal* [fiscal family quotient].

In addition to these recommendations, and in the shorter term related to the current health crisis, the following should be considered.

- The implementation of measures to support young people experiencing difficulties in their professional integration pathways due to the health crisis. This mainly involves young people reaching the end of their rights, those exiting measures like “second chance” schools or child welfare systems, those coming out of detention, young people at the end of their grants, first-time job-seekers, and beneficiaries of funds to help young people.

Another issue is the question of recognising skills acquired during the health crisis and lockdown periods (i.e. competencies resulting from investing in cultural activities) in the mobilisation of social networks, associations and humanitarian activities.

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