



GOVERNEMENT

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Direction
de la sécurité sociale

OPENING UNEMPLOYMENT INSURANCE TO THE SELF-EMPLOYED

Mutual learning workshop on access to social protection for workers and self-employed: focus on transparency

16-17 october 2023

The Unemployment insurance is not a social security branch in France

In France, there is an unemployment insurance scheme which covers all employees of the General Scheme and the agricultural scheme, but which is not a branch of social security.

- **Compulsory** : all private employers and some public employers contribute to protect their **employees** when they lose their job.
- **Voluntary** : **Self-employed workers** do not pay unemployment insurance contributions. However, they can choose to take out a job-loss insurance contract from a private insurance company.

The social partners administer the unemployment insurance scheme and set the terms of compensation.

There is an organization named “Pôle emploi” whose objective is to concentrate in one place all the help to find a job: reception, orientation, training, placement of job seekers and payment of replacement income.

The financing of the unemployment insurance scheme is ensured by means of contributions from the employers and the employees based on the gross salary.

A change in the financing of unemployment insurance

Since January 1st, 2018, to reduce labour costs and to preserve purchasing power, employers and employees employee contributions have been declining particularly for the unemployment contribution.

Year	Employer contribution	Employee contribution
2017	4,05%	2,40%
2018	4,05%	0,95%
2019	4,05%	0,00%

Since January 2019, in lieu of employee contributions, a fraction of the generalised social contribution (Contribution sociale généralisée CSG) (which is a tax) has been allocated to unemployment insurance.

CSG is levied on wages (but is paid only by workers including self-employed workers), pensions, capital income and income from gambling.

CSG revenues finance the risks covered by Social Security.

→ Therefore, the funding of unemployment insurance being extended, it seemed logical to benefit the self-employed.


Conditions for benefiting from the allowance for self-employed workers

From November 1, 2019, Self-employed workers who have voluntarily and definitively lost their activity (due to court-ordered liquidation or administration proceeding) can benefit from an unemployment allowance **without having to pay additional contributions**.

This allowance is conditional and limited in its amount and duration. (conditions were relaxed in April 2022)

To benefit from this allowance, the self employed must comply to **three** conditions :

- Self-employed have declared the total and definitive cessation of their activity, when this activity is no longer economically viable;
- Being effectively looking for a job;
- Justify, for self-employed activity, previous income from activity equal to or greater than 10 000 € over one of the last two years.

 allocation according to the previous income received by the self-employed worker (less than €10,000 per year) – A minimum amount has been fixed to €19.73 per day as the daily lump sum is €26.30 (€800 per month).

This allowance is paid for 6 months .

Since the establishment of the device : 10 248 requests – 2 060 admissions

How to inform the self-employed of such a benefit

➤ Pôle emploi has created a dedicated website : www.chomage-independant.fr

➡ to understand all specific conditions (activities concerned, reasons for termination, duration of activity, income and resources threshold)

➡ to estimate the amount of your ATI based on your previous income (simulator).

➤ Unedic is an an association created in 1958 by social partners to manage the unemployment insurance system. It manages the unemployment insurance scheme : steering and management activity of unemployment insurance policies.

A very comprehensive article on all aspects of this allocation has been published on its web site [Allocation des travailleurs indépendants \(ATI\) | Unedic.fr](http://www.unedic.fr/Allocation-des-travailleurs-independants-ATI)

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