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Trampusch, Christine/Eichenberger, Pierre/de Roo, Micha/ Bartlett Rissi, Robin/Bieri, Isabelle/Schmid, Laura/Steinlin, Simon (eds.) (2010). *Early Retirement in France*. REBECA (Research on Social Benefits in Collective Agreements). Database, Part 2 'Social Benefits in Collective Agreements'. SNF-Project No. 100012-119898. Institute of Political Science, University of Berne.

Early Retirement in France

1. Introduction

Overview

There are several early retirement schemes in France, mostly managed by public authorities or companies. Some schemes are also based on collective labor agreements (CLAs) between unions and employers' organizations. However, in the last years there has been a clear tendency in France to tighten the possibilities of early retirement.

The public system of early retirement and the union run early retirement scheme:

- *L'allocation special du fonds national de l'emploi* (Special National Employment Fund Allowance, ASFNE): Companies in severe economic and financial difficulties may agree with the state upon an ASFNE convention. In this case, employees that are 57 or older have the possibility of early retirement by getting special financial support until they will qualify to get the pension benefits (DARES 2006: 1-3).
- *La cessation anticipée d'activité des travailleurs de l'amiante* (Asbestos Workers' Early Retirement, CAATA): Employees that were often in touch with asbestos or that even suffer because of asbestos can enjoy early retirement at the age of 50 or later (DARES 2006: 4). This scheme was introduced by law in 1999 and it is financed by a fund called

Fonds de cessation anticipée d'activité des travailleurs de l'amiante (Asbestos Workers' Early Retirement Fund, FCAATA) (CFDT Retraités 2006).

- *La préretraite progressive* (Phased Early Retirement, PRP): Until 2005 it was possible for companies to conclude an agreement with the state in order to implement a progressive retirement scheme. This scheme enabled progressive retirement for employees at the age of 55. Agreements that were concluded before 2005 are still valid (DARES 2006: 5).
- *La cessation anticipée d'activité de certains travailleurs salariés* (Early Retirement Schemes for Certain Categories of Employees, CATS): This scheme was founded by decree in the year 2000. It is therefore a public scheme, but CLAs play a certain role. The scheme allows for disabled employees or employees with tenuous work to opt out of work at the age of 55. Companies can enter into an agreement with the state to implement the scheme and in order to receive financial support. The preconditions of an agreement between a company and the state are the conclusions of a sectoral agreement and a company agreement on CATS (DARES 2006: 3). In 2005 the state has decided that new sectoral agreements on CATS are no longer allowed. Today, the implementation of CATS schemes at company level is thus only possible if it can be based on an agreement that was already achieved before 2005 (UNIJuridis 2006: 2).
- Between 1995 and 2003, there was an unemployment pathway to early retirement based on CLAs. This scheme was called *Allocation de remplacement pour l'emploi* (Employment Replacement Allocation, ARPE). However, ARPE was suspended by the 2003 pension reform (DARES 2006).
- Early retirement is also possible with the mandatory occupational pension schemes *Association générale des institutions de retraite des cadres* (General Association of Management Employees Pension Plan Institutions, AGIRC) and *Association pour le régime de retraite complémentaire des salariés* (Association of Supplementary Pension Schemes for Non-Executive Employees, ARRCO) (ISSA 2008: Pension plans). AGIRC (for executives) and ARRCO (for non-executives) are two schemes that are based on CLAs. Both schemes are described in detail in the report on pension in France. Here, only the parts of the schemes that are related to early retirement are presented.
- *Le congé de fin d'activité* (End of Employment Leave, CFA) for the road transport sector is an example of a specific sectoral early retirement scheme: Since 1997 there has been a special scheme of early retirement based on CLAs for truck drivers that are between 55 and 60 years old. The scheme has been extended to bus drivers in 1998 and it is supported by the state (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).

The role of collective labor agreements (CLAs):

- As mentioned above, early retirement schemes are mostly managed by public authorities. However, CLAs play a role in some schemes: especially in CATS (at least older agreements), AGIRC and ARRCO, and CFA.

Levels of Bargaining

- CATS: If a company wants to implement a CATS scheme it must conclude an agreement with the state. The preconditions of such an agreement are the existence of a sectoral CLA on early retirement with CATS and a company agreement on the implementation of CATS (DARES 2006: 3).
- ARRCO and AGIRC are negotiated and managed at national level only (Jolivet 29.6.2009, interview).
- CFA for road transport: The CLAs are negotiated and concluded at sectoral level (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).

Actors

According to Retraites.gouv.fr (2010: Les Partenaires Sociaux), the following social partners are involved in collective bargaining within early retirement and pension systems:

- Trade unions:
 - *Confédération française démocratique du travail* (French Democratic Confederation of Labour, CFDT),
 - *Confédération Française des Travailleurs Chrétiens* (French Confederation of Christian Workers, CFTC),
 - *Confédération française de l'encadrement – Confédération générale des cadres* (French Confederation of Management – General Confederation of Executives, CFE-CGC),
 - *Confédération générale du travail* (General Confederation of Labour, CGT),
 - *CGT-Force ouvrière* (CGT-Workers' Force),
 - *Fédération Syndicale Unitaire* (largest trade union in the public sector, FSU),
 - *Union nationale des syndicats autonomes* (National Union of Autonomous Unions, UNSA),
 - *Fédération Générale des Retraités de la Fonction Publique* (retired civil servants' general federation, FGRFP).

- Employers' associations:
 - *Confédération générale des Petites et Moyennes Entreprises* (General Confederation of Small and Medium-Sized Companies, CGPME),
 - *Mouvement des entreprises de France* (Movement of the French Enterprises, MEDEF),
 - *Union professionnelle artisanale* (Craftwork Employers' Association, UPA).

Critical Junctures

Definition: Critical junctures are time periods or years when important decisions on the development of the collectively negotiated early retirement scheme were made.

For each early retirement scheme in France, there is a number of critical junctures. A major change that took place was the pension reform in 2003, which affected the early retirement system in France in general.

- The pension reform of 2003 was passed on the 21st of August 2003. Its goal was to raise the employment rate of elderly people. The reform implemented the following measures
 - The cost of company early retirement schemes were increased (Jolivet 2004).
 - PRP and CATS schemes should be eliminated in cases when it is not unrelated to the difficulty of the work (Jolivet 2004).
 - Restrictions on state-financed early retirement schemes were placed (Jolivet 2004).
- CATS
 - In 2000 CATS was introduced by decree (DARES 2006: 3).
 - In 2003 entitlement rules were tightened with the pension reform (see above) (DARES 2006: 3).
 - Since 2005 CATS is regulated by the new decree number 2005-58. Two important changes have been implemented by this decree: first, new sectoral agreements on CATS are not allowed anymore. Today, the implementation of CATS schemes is thus only possible in those sectors where a sectoral agreement was already achieved before 2005 (UNIJuridis 2006: 2). Second, the state does no longer pay contributions to the mandatory occupational pension schemes if the employee benefits from a CATS scheme that is based on a sectoral agreement concluded after 2005. These contributions must now be paid by the employers and the CATS recipient (CFDT Retraités 2006).
- ARPE: see section 2.

- ARRCO and AGIRC
 - AGIRC was created in 1947. The scheme experienced major revisions in 1988, 1994, 1996, 2001 and 2003 (ISSA 2008: Pension Plans).
 - ARRCO was created in 1961. The scheme experienced major revisions in 1988, 1993, 1996, 2001 and 2003 (ISSA 2008: Pension Plans).
 - In 1972 legislation made it mandatory for all private-sector employers to join AGIRC and ARRCO and to affiliate all employees to a corresponding pension institution that implements these schemes: ARRCO for all employees, AGIRC for executives (ISSA 2008: Pension Plans).
 - In 1978 the ARRCO scheme was opened for executives (Döring 2010: 20).

- CFA for road transport
 - The decision by the social partners to set up a CFA for truck drivers was made in 1996. The corresponding sectoral agreements were concluded in 1997. In 1998, the scheme was extended to bus drivers (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).

2. Important Collective Agreements (Examples)

- The unemployment pathway: The evolution and ending of ARPE
 - 1958 intersectoral agreement: With this agreement the social partners established the unemployment fund *Union Nationale pour l'Emploi dans l'Industrie et le Commerce* (National Union for Employment in Industry and Commerce, UNEDIC) which played a major role for early retirement of private sector workers with its unemployment benefits. The UNEDIC still exists. However the state regained control over this pathway to early retirement in the 1980s (Ebbinghaus 2006: 131).
 - 1972 intersectoral agreement: Social partners agree to set up a guaranteed-income scheme: *Garantie de ressources licenciement* (guaranteed-income scheme, GRL) (Ebbinghaus 2006: 131).
 - 1977 intersectoral agreement: Social partners set up a new scheme for workers who resigned from their jobs voluntarily: *Garantie des ressources demission* (scheme for workers who resigned from their jobs voluntarily, GRD) (Ebbinghaus 2006: 131).
 - 1995 intersectoral agreement: The state regained control over early retirement in the 1980s. But in the 1990 the state tightened the schemes. Therefore the social partners set up a new job substitution allowance: *Allocation de remplacement pour l'emploi*, ARPE (Bilous 1999; Ebbinghaus 2006: 132). According to Concialdi/Jolivet (2004) the ARPE scheme ended in 2003 because of the pension reform by the state.

- CATS
 - Agreement of the banking sector: January 2001 sectoral agreement (Jolivet 2001).
 - Agreement of the metal industry: concluded in three steps in March and October 2001 and in July 2002 (DARES 2006: 3).
 - Examples of later sectoral agreements: agriculture and nutrition, regional press and air transport (DARES 2006: 3-4).

- ARRCO and AGIRC
 - For general information about the schemes see report on pension in France.

- Transport sector (*transport routiers*)
 - In 1997 and 1998, CFA and funds were introduced for truck and bus drivers in five collective sectoral agreements (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: TS – Textes relatives au congé de fin d'activité).

3. Important Sectors

- CATS
 - Important sectors today: almost half of all recipients were employed in the automobile industry. 12.3 per cent are employed in the chemical, caoutchouc and plastic industry. 5.6 per cent are employed in the transport construction industry and 4 per cent in the metal industry (UNIstatis 2009: 3).
 - In the past: According to Jolivet (2001), until 2001 sectoral CATS agreements were concluded in the following sectors: the automobile industry, part of the food sector and the paper, quarrying, raw materials, chemicals, writing implement industries and banking. Yet, DARES (2006: 3-4) states that until 2006, mainly the following sectors have introduced CATS: metal, banking, agriculture and nutrition, regional press and air transport.

- ARRCO and AGIRC
 - All private sectors are covered by these schemes (Concialdi/Jolivet 2004).

- CFA for transport sector
 - In the transport sector, the social partners have established an early retirement scheme based on a CLA for truck and busdrivers only (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).

4. Structure, Organization and Mode of Administration

- ARPE (until 2003)
 - The scheme is concluded at national intersectoral level. However, it is the company that implements the ARPE.
 - ARPE was the last early retirement scheme managed by the social partners only. It ended 2003 (Concialdi/Jolivet 2004).
 - It was set up in 1995 through an agreement by social partners in the context of the jointly managed unemployment fund UNEDIC (Concialdi/Jolivet 2004).
 - The ARPE allowed people who began working at an early age to retire earlier than others (Concialdi/Jolivet 2004).

- CATS
 - The scheme is implemented by an agreement between the company using the scheme and the state. In order to conclude an agreement with the state, the company has to fulfill two conditions: It must be covered by a sectoral agreement on CATS and it must conclude a company agreement with more concrete rules about the implementation of CATS. The recipients are still bound to their employers because the actual working contract is not terminated (DARES 2006: 3).
 - Within the sectoral agreement the unions have influence on the concrete early retirement age, how the benefits are paid to the recipients, and under which conditions a recipient can go back to work (DARES 2006: 3).

- ARRCO and AGIRC
 - The special fund *Association pour la gestion du fonds de financement de l'AGIRC et l'ARRCO* (Association for the Management of Funds Financing AGIRC and ARRCO, AGFF) finances full early retirement benefits between the ages 60 to 65 (ISSA 2008: Pension Plans). It is administered by unions and employers' representatives at the national level (ISSA 2008: Pension Plans).

- CFA for road transport
 - The scheme is financed through two funds that were set up for the purpose of financing CFA. One fund is set up for truck drivers, the other for bus drivers. The fund for truck drivers is called *Fonds national de Gestion paritaire du CFA* (Management Fund for End of Career Leave for Transport Drivers, FONGECFA). The fund for bus drivers is called *AGECFA-Voyageurs* (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).
 - The two funds are both managed in parity by the social partners (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).

5. Role of the State: Financial Support, Legislation and Extension Procedures

- Pension Reform Act of August 2003
 - The pension reform act set in motion a decentralization process of pension schemes and early retirement schemes to private actors and social partners at all levels (Jolivet 29.6.2009, interview).
 - It tightened up the criteria for accessing early retirement schemes (Jolivet 2005).
 - The enforceable retirement age was raised to 65 (Jolivet 2004).
 - After having raised the enforceable retirement age from 60 to 65 in 2003, the state made it possible for employers to put their employees into retirement before reaching the official retirement age of 65. One possibility of doing this is using one of the early retirement schemes. However, the scheme must have been put in place before the pension reform of 2003 (Jolivet 2004).

- CATS
 - The scheme was set up by the state in 2000 by decree and has been changed in 2005 (UNJuridis 2006: 2).
 - The state can participate in the scheme by giving financial support (UNJuridis 2006: 2).
 - The state supports only those schemes that are limited to a period of maximum five years. Furthermore, the state only gives support for people at the age of 57 or older. If the recipient started to benefit from CATS at the age of 55, the state only pays 20 per cent of the benefits. If the recipient started to benefit from CATS at the age of 56, the state pays 35 per cent of the benefits. And if the recipient started to benefit from CATS at the age of 57 or later, the state pays 50 per cent (UNJuridis 2006: 3).

- Extension procedures in general: Sectoral agreements are only extended if the ministry of Labor decides so with a decree. Concrete numbers on this matter are not available. Sectoral CATS agreements have not been extended to other sectors (Jolivet 29.6.2009, interview).
- ARRCO and AGIRC
 - For general information about the schemes, see our report on pension in France.
- CFA for road transport
 - The state subsidizes the contributions to the CFA schemes for bus and truck drivers. These subsidies have been confirmed by two framework conventions in 1997 by the state and the CFA fund for truck drivers FONGECFA and in 1998 between the state and the CFA fund for bus drivers AGECEFA-Voyageurs (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: TS –Textes relatives au conge de fin d'activité).

6. Financial Structure of the Collectively Negotiated Scheme

- ARPE (until 2003)
 - The companies implementing ARPE had to bear all the costs. Their contributions were set at 20 per cent of the worker's gross salary over the 12 calendar months before the end of the employee's contract. These contributions must be made to the Joint Employment Action Fund (*Fonds paritaire d'intervention pour l'emploi*) managed by UNEDIC, at the latest, at the end of the third calendar month following the start of benefit payments (Bilous 1999).
- CATS
 - The employer is responsible for financing the scheme. However, as seen above, the state can partially support the payments for people at the age of 57 or older.
 - 50 – 80 per cent of the expenditures are paid by the companies (DARES 2006: 3).
 - When employees meet certain conditions (15 years as a shift or assembly worker, or at least 200 nights a year for 15 years, or being a disabled worker), the state pays a portion of the replacement income paid to workers aged 57. The state's portion increases with the age at which the employee joins the scheme (20 per cent for employees who leave at 55, 35 per cent at 56 and 50 per cent at 57 or later) (Jolivet 2008: 46).

- In addition, the existence of a sectoral agreement exempts employers from social security levies on the replacement income paid, including to employees that do not meet the listed conditions (Jolivet 2008: 46).
 - When an employee gets CATS benefits the contract between employer and employee is not terminated but only suspended. Thus, contributions to the mandatory occupational pension must still be paid. Since 2005 it is the responsibility of the employer to organize these contributions (CFDT Retraités 2006).
 - Taxation: The benefits are liable to income tax (UNIJuridis 2006: 5).
- ARRCO and AGIRC
 - For the salary up to the social security ceiling, employers and employees pay together 2 per cent of the salary of the employer into the AGFF fund. Of these 2 per cent, the employees pay 0.8 per cent and the employers 1.2 per cent. For non-executives the contribution rate is 2.2 per cent for the part of the salary between one and three times the social security ceiling and for executives for the part of the salary between one and four times the social security ceiling (0.9 per cent of which is paid by employees and 1.3 per cent by employers) (ISSA 2008: Pension Plans).
- CFA for transport sector
 - Contributions to the funds are paid by the employers, employees and by the state (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité). For the early retirement benefits between 55 and 57, the sectors' contribution is 80 per cent, while the state contributes 20 per cent. The sector's contribution composes of an employers' contribution of 60 per cent and an employees' contribution of 40 per cent. After the age of 57.5 until the age of 60 the state guarantees 80 per cent of the contributions and the companies 20 per cent (Cornilleau/Sterdyniak 2008: 4).

7. Benefits and Measures of the Collectively Negotiated Scheme

- ARPE (until 2003)
 - Conditions for eligibility:
 - The employee must have reached the age of 55 (DARES 2006: 4).
 - The employee must have paid contributions to the pension insurance fund during a minimum of 40 years (Bilous 1999).
 - The employee must have been employed for at least one year within the company under the ARPE contract (Notretemps.com 2002).

- The employee must have been a member (paying the contributions) of the unemployment regime for at least twelve years (Notretemps.com 2002).
 - The employee must not be receiving benefits from another early retirement scheme (Notretemps.com 2002).
 - Level:
 - During early retirement, the employee receives 65 per cent of the previous gross salary (Bilous 1999).
- CATS
 - Conditions of eligibility:
 - The employee must be minimum 55 years old. But financial assistance by the state is only available for employees at the age of 57 or older (UNIJuridis 2006: 2). The employer can ask the former employee who benefits from CATS to return to work as long as the employee is younger than 57 (UNIJuridis 2006: 3).
 - The employee must fulfill at least one of the following three criteria:
 - 1) Employee must have been employed in a job with tenuous work for 15 years without interruption (UNIJuridis 2006: 2).
 - 2) The employee must have worked 200 nights each year during 15 years (UNIJuridis 2006: 2).
 - 3) The employee is officially disabled when agreement is signed and has contributed to a social security scheme for employed people for at least ten years (UNIJuridis 2006: 2).
 - In all cases, the employee must have worked at the current employer for at least one year (UNIJuridis 2006: 2).
 - The employee must not benefit from any other retirement scheme at the same time (UNIJuridis 2006: 2).
 - The working contract with the employer is not terminated when an employee gets the CATS benefits, the contract is simply suspended (UNIJuridis 2006: 3).
 - Mode of calculation:
 - The benefits are equal to 65 per cent of the gross salary of the last 12 months (CFDT Retraités 2006). If the salary of the last twelve months was higher than the social security ceiling, employees receive 50 per cent of the amount exceeding the social security ceiling, but only to a maximum of the amount which is two times higher than the social security ceiling. Some sectoral agreements may allow for a higher benefit level, but the financial support of the state remains at the levels mentioned here (UNIJuridis 2006: 3).

- An employee can only get CATS benefits for a maximum of five years (DARES 2006: 4). CATS benefits will stop if the employee goes back to work, when the employee is able to get the normal pension which is at the earliest at the age of 60, or when the employee is 65 years old which is the official retirement age (UNIJURIDIS 2006: 6).

- CATS Example: 5-years agreement of the banking sector in 2001
 - The 2001 agreement was concluded in order to offer progressive retirement and full early retirement (Jolivet 2001).
 - The scheme is open for employees at the age of 58 (maximum until 2 years thereafter). For disabled persons or people who worked at night the scheme is already open at the age of 56 or 57 (Jolivet 2001).
 - Workers must have worked in the company for at least 15 years (Jolivet 2001).
 - The full early retirement allowance varies between 57.5 per cent and 65 per cent of the employee's previous salary (Jolivet 2001).

- ARRCO and AGIRC
 - Full benefits are payable from the age of 60 when a member qualifies for a full pension under public social security. The costs of providing full benefits before age 65 are covered through the special fund AGFF (ISSA 2008: Pension Plans). Between the ages of 60 and 65 early retirement benefits are not reduced if the retiree qualifies for a full pension under the publicly managed social security scheme. Benefits can be reduced for other retirees. In these cases the reduction depends on age and length of insurance membership (ISSA 2008: Pension Plans).
 - For employees with long careers, early retirement is possible between age of 56 and 58 if the member started to work before the age of 16. If the employee started working before 17 the age for early retirement is 59 respectively, with 42 years of insurance in the publicly managed social security scheme (ISSA 2008: Pension Plans).
 - Early retirement benefits which are being paid between the ages of 55 and 60 are reduced by coefficients ranging between 0.43 at age 55 and 0.78 at age 60 (ISSA 2008: Pension Plans).

- CFA for transport sector
 - Conditions of eligibility for truck drivers:
 - The employee must have between 55 and 60 years of age.

- The employee must have worked as a truck driver in the trade business for at least 25 years (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).
- Conditions of eligibility for bus drivers:
 - The employers must have between 55 and 60 years of age.
 - The employee must have worked at for least 25 years. At least during the last five years the employee must have worked within the transport business (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).
- Benefit level for both types of drivers: 75 per cent of the gross salary of the last working year (Ministère de l'Écologie, de l'Énergie, du Développement durable et de la Mer 2009: Fin d'activité).

8. Coverage Rates of the Collectively Negotiated Scheme

- ARRCO and AGIRC: see report on pension in France.
- CATS: In 2005, 40,400 people benefited from CATS. Hence, it was quite an important scheme until the new decree of 2005 (DARES 2006: 4). In September 2009, only 7,187 persons received CATS benefits (UNlstatist 2009: 2).
- ARPE: ARPE was a very important scheme between 1995 and 2003. In 2005, only 1,000 persons benefited from ARPE (DARES 2006: 4).
- Since 2000, and especially since the 2003 pension reform, the number of beneficiaries of all early retirement schemes in general has significantly declined (DARES 2006: 4).

9. The Politics around the Collectively Negotiated Schemes

Linkages to Public Reform Policies

We have not found any evidence.

Linkages to Wage Agreements and Wage Policy (e.g. Wage Restraint, Tripartit Agreements) and Other Agreements

We have not found any evidence.

Actors' Strategies and Conflicts among and between Them (State, Political Parties, Employers, Trade Unions)

We have not found any evidence.

10. Recent Developments and Other Interesting Information

- The most important recent development is that the 2003 pension reform clearly has made it difficult to create new early retirement schemes or to continue with the older schemes. The reason for this is that the state wants to keep older people in the labor market (Jolivet 2004).

11. Contacted Experts

We thank the following expert and colleague for providing information and answering very specific questions:

- Jolivet, Annie, 29.6.2009, Researcher at the Institute de Recherches Economiques et Sociales (IRES), telephone interview.

12. List of Abbreviations

- AGFF: *Association pour la gestion du fonds de financement de l'AGIRC et l'ARRCO* (Association for the Management of Funds Financing AGIRC and ARRCO)
- AGIRC: *Association générale des institutions de retraite des cadres* (General Association of Management Employees Pension Plan Institutions)
- ARPE: *Allocation de remplacement pour l'emploi* (Employment Replacement Allocation)
- ARRCO: *Association pour le régime de retraite complémentaire des salariés* (Association of Supplementary Pension Schemes for Non-Executive Employees)
- ASFNE: *L'allocation special du fonds national de l'emploi* (Special National Employment Fund Allowance)
- CAATA: *La cessation anticipée d'activité des travailleurs de l'amiante* (Asbestos Workers' Early Retirement)
- CATS: *La cessation anticipée d'activité de certains travailleurs salariés* (Early Retirement Schemes for Certain Categories of Employees)
- CFA: *Le congé de fin d'activité* (End of Employment Leave)
- CFDT: *Confédération française démocratique du travail* (French Democratic Confederation of Labour)
- CFE-CGC: *Confédération française de l'encadrement - Confédération générale des cadres* (French Confederation of Management – General Confederation of Executives)

- CFTC: *Confédération française des travailleurs chrétiens* (French Confederation of Christian Workers)
- CGPME: *Confédération générale des Petites et Moyennes Entreprises* (General Confederation of Small and Medium-Sized Companies)
- CGT: *Confédération générale du travail* (General Confederation of Labour)
- CLA: collective labor agreement
- DARES: *Direction de l'animation de la recherche, des études et des statistiques* (Directorate for Research, Studies and Statistics)
- EIRO: European Industry Relations Observatory On-Line
- FCAATA: *Fonds de cessation anticipée d'activité des travailleurs de l'amiante* (Asbestos Workers' Early Retirement Fund)
- FGRFP: *Fédération Générale des Retraités de la Fonction Publique* (retired civil servants' general federation)
- FONGECFA: *Fonds national de Gestion paritaire du CFA* (Management Fund for End of Career Leave for Transport Drivers)
- FSU: *Fédération Syndicale Unitaire* (largest trade union in the public sector)
- GRD: *Garantie des ressources démission* (scheme for workers who resigned from their jobs voluntarily)
- GRL: *Garantie de ressources licenciement* (guaranteed-income scheme)
- IRES: *Institute de Recherches Economiques et Sociales* (Institute for Economic and Social Research)
- ISSA: International Social Security Association
- MEDEF: *Mouvement des entreprises de France* (Movement of the French Enterprises)
- OFCE: *Observatoire français des conjonctures économiques* (The French Economic Observatory)
- PRP: *La préretraite progressive* (phased early retirement)
- UNEDIC: *Union Nationale pour l'Emploi dans l'Industrie et le Commerce* (National Union for Employment in Industry and Commerce)
- UNSA: *Union nationale des syndicats autonomes* (National Union of Autonomous Unions)
- UPA: *Union professionnelle artisanale* (Craftwork Employers' Association)

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