

→ FILE

« WORK IN
TRANSITION »
PART 1



ACTING

to make work
dynamic

2022 ACTIVITY REPORT

Unédic



Protecting career paths as closely as possible in order to reflect the realities of employment is Unédic's raison d'être.

This is a purpose that makes sense given the current context. Faced with societal changes that are accelerating and which have profoundly changed the relationship to work. Faced with an economic situation characterised in particular by high inflation, which is having a direct impact on households and businesses. Faced with the ecological and digital transitions that are setting new horizons in the field of employment. These developments are definitely sources of dynamism, but they are also worrying. Now more than ever, Unédic is committed to ensuring that workers are covered by Unemployment Insurance throughout their careers and to remaining attentive to the needs of employers.

Unédic is at the heart of employment dynamics!

This task is completely fulfilled by its governing body, the social partners who represent the millions of employees and employers in France. Their informed decisions are the result of a constructive and responsible dialogue, which takes into account both the interests of every individual and the changing economic situation.

Mobilising its in-depth knowledge of the world of work, Unédic targets the dynamics of employment through its studies and analyses. It underpins the rules around Unemployment Insurance, monitors the scheme's performance and ensures that the scheme is funded.

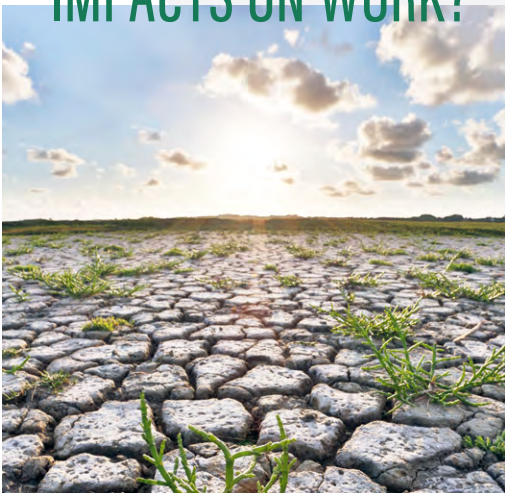
Constantly on the move, for more than 60 years, Unédic has constantly been adjusting Unemployment Insurance, thereby serving social cohesion and supporting the French economy.

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Vice-President of Unédic

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EXPERTS IN THE DYNAMICS of the world of work

Two-way interview



Patricia Ferrand
President of Unédic

Jean-Eudes Tesson
Vice-President of Unédic

**Staying connected
to the realities
of employment is
an asset and a duty.**

How do the social partners, the managers of Unemployment Insurance, stay connected to the realities of employment?

P. FERRAND: The fact that Unemployment Insurance is a co-determination-based scheme, and therefore enables both employee and employer representatives to address the realities on the ground, is both an asset and the source of their legitimacy. This feedback by professions, sector and employment area are the source of our thinking on the response that Unemployment Insurance can provide to the needs of jobseekers and companies.

J.-E. TESSON: This connection with the grassroots is also a duty. We need it to foster our negotiations. And, specifically concerning employer representatives, it's important for us to be able to inform Pôle Emploi, whose task it is to support jobseekers, about what companies' expectations are. Behind every jobseeker there's a future employee.

The job market is changing. How does Unemployment Insurance fit in?

P. FERRAND: By determining the duration of its agreements on the basis of economic cycles, the Unemployment Insurance scheme has always adapted to cyclical developments. Faced with the current changes, the scheme has to continue to adjust in order to support more frequent job changes and emerging professions. While shielding those professions which, because they are more vulnerable, will be undergoing these transformations.

J.-E. TESSON: I'd also add that the relationship to work has changed profoundly. Employees are seeking meaning and employers need to be able to respond to this aspiration. The criteria that make jobs attractive to applicants are changing. In this context, their role will be more and more to prevent unemploy-

ment. And one of the ways is to better prepare companies to meet this search for meaning, but also to develop training so that candidates are able to meet the needs of employers.

Unédic produces a number of studies and analyses. How does the governing body get its hands on these?

P. FERRAND: Unédic is a true centre of expertise, whose work is all the more appreciated since it is based on our own feedback from the grassroots. In addition, that work supplies Unédic with knowledge that goes well beyond simple management of the scheme.

J.-E. TESSON: Unédic's work enriches the social partners' field reports and the view of Unédic's experts becomes more relevant as a result of these reports. This is a virtuous circle.

In 2021 and 2023, Unédic supported changes to the Unemployment Insurance rules that were decided by decree. Has its role changed?

P. FERRAND: What's changed is the posture. Under normal circumstances, Unédic ensures that agreements negotiated between employee representatives and employers are implemented. During a grace period, the rules are decided by the government. In this context, Unédic plays a more dominant role. It has to ensure, on behalf of the social partners, that the rules are legally secure and properly implemented by the provider Pôle Emploi.

J.-E. TESSON: Since these rules have not been decided by the social partners, our position when it comes to the State and Pôle Emploi is changing. To carry out our task of monitoring how the rules are implemented, we have to rely on assessment work. And it's this assessment that can lead to negotiations being

prepared for new rules, in the hope that we will have the chance to support them.

Exactly, what about consultation on how the scheme is governed?

P. FERRAND: At this point, it's difficult to say. That will depend on the policy document produced by the government. In the meantime, we all agree that there will be a need to clarify the respective roles and responsibilities of the State and the social partners.

J.-E. TESSON: My hope is that this consultation will recognise the value of co-determination. Because it contributes to social democracy and because it leads to decisions that are both closer to the realities of employment and are imbued with common sense. It's these different perspectives that add to our expertise.

And what role is Unédic playing in the France Travail test-run phase?

P. FERRAND: We've taken part in both the working groups and the Stakeholder Committee. But the discussions didn't touch on the crucial issues on the governance of Unemployment Insurance and the funding of France Travail. However, France Travail will only be able to launch if the role of the social partners, as well as Unédic's role, as a funder, are clearly defined.

J.-E. TESSON: What matters to us is that Unédic retains its role as the ordering party with regard to Pôle Emploi, and in future France Travail, to improve the service provided to recipients and employees but also employers. And as a funder, we need to make sure that the money paid to our provider is used properly. ●

→ An ANI to modernise co-determination

On 14 April, the negotiations on modernising co-determination led to a **national inter-professional agreement (ANI), signed by seven wage organisations (CFDT, CFTC, CFE-CGC, FO) and employers (Medef, CPME, U2P)**. While the world of work is undergoing major transformations, the objective of this agreement is threefold. Establishing a permanent social dialogue within the framework of a co-determination-centred economic and social agenda. To better articulate the role of the social partners, public authorities and Parliament. And to advance co-determination in management by improving its operating, transparency and management rules.



→ IPR: nearly 300 mandate holders trained

In order to provide them with the knowledge base needed to carry out their assignments in an informed manner, Unédic and Pôle Emploi organised **training sessions for mandate holders who work within regional (IPR) and territorial (IPT) joint bodies**. Of these, 271 were trained in 2022, with 115 being newly appointed at the beginning of the year.

→ Unemployment benefits increased by 2.9%

To take account of the economic context, in particular inflation, Unédic's Board of Directors has decided to increase benefits by 2.9% from 1 July, compared with an average of 0.5% over the last five years. This action, made possible by the fact that the scheme is financially balanced, affected **95% of beneficiaries, i.e. more than two million people**.

Connected to the REALITIES OF EMPLOY- MENT

Question — Answer

What relationships does Unédic have with the players in its ecosystem?

To ensure that Unemployment Insurance is managed properly, experts from Unédic's various departments (legal, finance, audit, studies, data, etc.) constantly interact with the public authorities, providers in the social protection field (Pôle Emploi, Urssaf Caisse Nationale, CCMSA, Agirc-Arrco, etc.) and its numerous institutional partners in France and abroad (REIF, ISSA).



SOCIAL PARTNERS, **as close as possible** **to the realities of employment**



The job market is constantly evolving and these changes are accelerating at the speed of economic cycles, as well as digital and ecological transitions. In this changing environment, Unédic's social partners are fully committed to ensuring that workers are covered by Unemployment Insurance throughout their careers while remaining attentive to the needs of employers.

A summary file to illuminate matters for the social partners

To feed into the thinking of employee representatives and employers, the Unédic teams gave them a summary file during the February 2023 Board of Directors meeting. This included an initial assessment of Unemployment Insurance, its founding principles, its economic model and its financial situation, including the impact of the health crisis. It also included the main issues in coming years: regulatory situation, governance, countercycles, etc. In addition, there are thirty topic sheets that make it possible to enhance, for example, the training of jobseekers, youth employment, senior employment, the impact of the ecological transition on employment, etc.

This requires an in-depth knowledge of the world of work, as well as the ability to anticipate changes so that the system can constantly be adapted to match the realities of employment. The social partners who manage Unemployment Insurance are in direct contact with the field and therefore with these realities, in more ways than one.

They represent twenty-seven million employees and two million companies, within the Unédic governance bodies: Board of directors and Committee.

These bodies are 50% made up of employee representatives and 50% of employer representatives. Their management of the Unemployment Insurance scheme and the decisions made in this context are sustained by this lived experience on the ground, and take into account everyone's expectations and interests.

In addition, the social partners rely on the expertise of Unédic's hundred or so employees: lawyers, funders, auditors, research managers, data experts, etc.

Thanks to these teams' unique know-how, they are able to decode, anticipate and adapt Unemployment Insurance to match changes in employment and changes in the economic situation.

The social partners also have multiple footholds in the regions, thanks to the network of regional and territorial joint bodies (IPR/IPT). These bodies are aware of the needs expressed in each employment pool.



Patricia Ferrand
President of Unédic

“ The Unemployment Insurance joint body enables us to compare our knowledge on the realities of employment. Within our organisations, we have regular meetings in the federations and regions, with employees and companies, who tell us about their jobs and employment conditions. These discussions feed into our thinking on the needs of jobseekers, employees and companies. Unemployment Insurance is able to meet some of these needs, in particular in terms of financial security or support for possible job changes.



Jean-Eudes Tesson
Vice-President of Unédic

“ What is interesting is specifically these intersecting views that make it possible to enrich a negotiation. We don't get the same perception from the field, and the negotiations we're conducting between the social partners make it possible to achieve a fair and balanced unemployment insurance system. This link with the field also has to be updated on a regular basis, so that companies can express their needs and then Pôle Emploi can prepare future candidates.



Regional joint bodies (IPR)

Around a thousand social partners mandated by trade unions and employer organisations mobilise within the IPRs. Led by Unédic and Pôle Emploi, they ensure that the rules on unemployment insurance are properly implemented and decide, on a case-by-case basis, on the individual situation of specific job seekers in difficulty.



UNEMPLOYMENT INSURANCE, A SCHEME MANAGED by employee and employer representatives

In 1958, employee and employer representatives set up Unédic to manage Unemployment Insurance.

These are the ones who negotiate the Unemployment Insurance rules and manage the scheme in direct contact with the field.

The social partners make informed, balanced decisions, via a constructive and responsible dialogue, that take into account everyone's expectations and interests.

Unédic's governance consists of a Board of Directors and a Committee, whose members are elected for two years: half of each body is composed of employee representatives (CFDT, CFTC, CFE-CGC, CGT, FO) and the other half of employer representatives (Medef, CPME, U2P). The presidency and vice-presidency of these bodies are assigned in turn to one of the two colleges. Therefore, until January 2024, Patricia Ferrand (CFDT) will preside over Unédic and Jean-Eudes Tesson (Medef) will be its vice-president.

The fifty members of the Board of Directors meet twice a year to define the broad guidelines, approve the financial strategy, vote on the amount of unemployment benefits, approve the accounts and elect the president and the members of the Committee.

The 10 members of the Committee meet monthly. Its task is to ensure that the rules are applied, to ensure that Unédic runs properly and to appoint its CEO; but also, to adopt financial forecasts to anticipate the needs of the scheme, three times a year.

An economic and financial controller, who is an official of the French Ministry of the Economy, Finance and Industrial and Digital Sovereignty, participates in the Board of Directors and the Committee. As such, s/he monitors Unédic's performance and ensures that its risks are managed properly.

Led by Christophe Valentie, Unédic's teams implement the Committee's decisions.



Unédic undertakes work to comply with the new national interprofessional agreement (ANI)

Like all joint bodies, Unédic has undertaken work to align its governance practices with the new National Interprofessional Agreement (ANI) on co-determination, signed by the majority of the social partners in April 2022. To initiate this process, an exceptional meeting of the Committee was held in September to establish a work programme. While a number of the ANI's recommendations were already being implemented by Unédic (such as the budgetary principles or the governance rules), others were included as part of an action plan to strengthen its compliance with the principles of the agreement.

COMMITTEE MEMBERS



FROM LEFT TO RIGHT:

Michel Beugas, assessor (FO) • **France Henry-Labordère**, assessor (Medef)
Hubert Mongon, assessor (Medef) • **Michel Picon**, treasurer (U2P) • **Patricia Ferrand**, president (CFDT)
Éric Courpotin, 2nd vice-president (CFTC) • **Jean-Michel Pottier**, 3rd vice-president (CPME)
Jean-Eudes Tesson, vice-president (Medef) • **Denis Gravouil**, assessor (CGT)

ABSENT DURING SHOOTING PERIOD:

Jean-François Foucard, deputy treasurer (CFE-CGC)

Why are employee and employer representatives committed to the French Unemployment Insurance model?

The social partners are committed to it because this model is centred on a principle that is based on both insurance and solidarity. Insurance, since the employer pays contributions every month to insure its employees in the event that they become unemployed. These benefits are then passed on to employees who lose their jobs through no will of their own, change career path or reinvent themselves. Solidarity, in the sense of inter-professional solidarity, regardless of the sector of activity or region.

Question — Answer

UNEMPLOYMENT INSURANCE: WHO DOES WHAT?

Public authorities

define the **pre-negotiation scoping phase** and approve the **convention** resulting from the agreement reached by the social partners.

They co-manage Pôle Emploi together with Unédic within the framework of the tripartite agreement.



Unédic

- secures the **collection of contributions**.
- secures the **paiement of benefits**.
- ensures that the rules are applied.



Social partners

negotiate the **rules*** on **compensation** as well as the **contribution rate** and manage Unemployment Insurance via Unédic.

* During a grace period, it is the State which defines the rules by decree.

Unédic

Serving workers and companies throughout the career path



Au service de notre protection sociale

collects contributions from **employers** and certain employees as well as a share of **employees'** GSC activity.



collects contributions from **employers** and employees in the agricultural sector.



pôle emploi

calculates and pays benefits to jobseekers and helps them in their job search.

Furloughing scheme

Unédic has an agreement with the **ASP** (Service and Payment Agency) to fund one third of furloughing scheme expenditures.

Supplementary pension

Unédic has signed agreements with the supplementary pension funds **Agirc-Arrco**, **Ircantec**, **CNBF** and **CRPN** to fund supplementary pension credits for people in receipt of Unemployment Insurance.



“Unédic has strengthened its links with employment stakeholders, but also with stakeholders in social protection and other joint bodies.”

Christophe Valentie
CEO of Unédic

In 2022, how did Unédic once again demonstrate the social utility of Unemployment Insurance as an essential mechanism to ensure that the job market runs properly?

Its role is to manage Unemployment Insurance by protecting career paths as closely as possible to the realities of employment. One of our tasks is to ensure that the scheme is funded so that benefits are paid to jobseekers every month. Unédic is also a pivotal player in the employment ecosystem which contributes to the dynamism of the labour market, while playing the role of social shock absorber.

The realities of employment are in constant flux. How has Unédic contributed to the thinking of the social partners?

Unédic is an integrated centre of expertise, with unique know-how that enables it to continuously adapt Unemployment Insurance to keep up with changes in employment and changes in the economy. In 2022, for example, this know-how resulted in the production of a summary file that was given to the Committee members. The file lists the major changes that are underway or on the way and their impact on Unemployment Insurance. Topics covered include senior employment, getting young people into the labour market, apprenticeships, etc. The studies and ana-

lyses produced throughout the year made it possible to contribute to the social partners' thinking, in particular during the consultation phases with the State on the latest reform to Unemployment Insurance.

Just as with every new Unemployment Insurance regulation, Unédic has analysed the implementation of the rules that came into force at the end of 2021 (new benefit calculation method). What are the key lessons?

The purpose of this analysis is two-fold. On the one hand, the purpose is to check that the rules are being correctly applied by Pôle Emploi and, on the other hand, to assess whether the effects observed are in line with forecasts. This task of analysing the effects of the rules, which Unédic has carried out since its inception, is essential to the management of the scheme. As regards the rules that came into force in October and December 2021, the initial lessons confirm the forecasts of the impact study published by Unédic in April 2021. However, this initial analysis does not take into account the effects of behaviour, which always take longer to take hold.

And how has Unédic supported the social partners throughout the consultation on adapting compensation rules to economic

conditions? Rules in force by decree since 1 February 2023.

We have carried out two actions to support the social partners. Our teams of experts have provided all the necessary information to Committee members, explaining the impact of the measures envisaged, to support into their discussions with the government. We also supplemented this information with customised analyses for those trade unions and employers organisations that wanted them.

At the same time, how have Unédic's relations with its partners in the national and international employment ecosystem evolved?

At the national level, we have strengthened our ties, not only with employment stakeholders, but also with stakeholders in the social protection field in the broad sense, as well as with other joint bodies. Increasingly invested internationally, Unédic is now a member of the Representation of French social security institutions to the European Union (REIF). We also took part in the Regional Social Security Forum for Europe organised by the International Social Security Association (ISSA) in Tallinn, Estonia, where we received an award for our Social Bonds on financial markets in the Best Practice Competition. •

“
What if I'm self-employed and I've ceased my economic activity?



→
I can claim ATI'
(self-employed allowance).



→
I can claim CSP'
(professional safeguarding contract).

“
What if I'm an employee and I'm dismissed for economic reasons.

“
What if I resign in order to retrain?



→
I could claim ARE'
(return-to-work allowance) so I can retrain without any worries.

HOW ARE CAREER PATHS PROTECTED?

* Under certain conditions.



What if I'm registered with Pôle Emploi and I take a job that's not as well paid?

What if I'm an employee and my employer has dismissed me?



I can claim ARE*
(return-to-work allowance).

I can combine part of my unemployment benefit with my new salary to maintain my standard of living.

I can combine part of my income with my unemployment benefit to develop my business in good conditions.

What if I want to retrain while I'm in receipt of unemployment benefit?



What if I receive benefits from the Unemployment Insurance and want to start my own business?



I can claim a capital to launch through ARCE*
(allowance for creating or taking over a business).

I can claim ARE-F*
(return-to-work-training allowance).

→ New forecasts confirm that the scheme has reduced its debt

Unédic's forecasts, which were unveiled in February 2023, predict that the scheme will gradually reduce its debt by 2025. Thanks to a positive balance of €3.8 billion at the end of 2023, €4.7 billion at the end of 2024 and €8.6 billion at the end of 2025, Unédic's debt is expected to fall from €59.2 billion at the end of 2022 to €42.2 billion by the end of 2025, subject to uncertainties related to economic and geopolitical developments.



→ Unédic's certified financial statements

On 30 June 2022, the statutory auditors certified the Unemployment Insurance accounts, without any reservations. This is testament to the controlled, efficient and agile management of the Unemployment Insurance scheme, thanks to the rigorous work to secure accounts done by Unédic's departments.

→ A €1 billion Social Bond issuance

On 10 May 2022, Unédic successfully issued its only bond of the year, for a nominal amount of €1 billion. This social bond marks the return to a pre-crisis financial strategy, centred on deleveraging.

AGILE IN THE MANA- GEMENT of the scheme

What impact is inflation having on the Unemployment Insurance scheme?

Inflation is having effects on the finances of the Unemployment Insurance scheme, first on revenue and also on expenditure. On the revenue side, inflation is leading to an increase in the wage bill, which is having a positive impact on this revenue. On the expenditure side, the increase in wages is mechanically reflected in a more sustained increase in the daily benefits paid to jobseekers in receipt of benefits (new claimants are going into a period of unemployment with a higher reference wage).



TWO NEW AGREEMENTS

to adapt the management of Unemployment Insurance

Ensure the performance of the service provided to jobseekers, while taking into account the needs of businesses, and ensure compliance with the scheme's insurance dimension. These are the two challenges that Unédic has to address by coordinating its providers: Urssaf Caisse nationale, which collects contributions from employers, and Pôle Emploi, which pays benefits to and supports jobseekers. In 2022, these two challenges were impacted by major changes within the employment ecosystem, requiring adaptations to the management of Unemployment Insurance.

To adapt this management, Unédic signed two new agreements in 2022.

The first was with Urssaf Caisse nationale in September: this quadripartite agreement¹, which revises the one signed in 2010, concerns in particular secure access to data and the modification of the terms of financial payments. It enables Unédic to continue to have accurate information on actual contributions and thus to be able to monitor eligibility, in addition to enhancing relations, in particular operational relations (information sharing etc.), with Urssaf Caisse nationale.

In December, Unédic also renewed the tripartite agreement with the State and Pôle Emploi by way of an amendment. Signed for one year, the aim of this amendment is to specify the guidelines, budget and objectives of each one, pending the establishment of France Travail.

As manager of the Unemployment Insurance scheme, Unédic plays a key role in the preparatory work that began in September, within the Stakeholders Committee and the ten working groups (see box). Unédic is therefore participating in defining the framework of this new provider's tasks and governance.

As an organisation that funds Pôle Emploi's budget to the tune of 80%, Unédic has to monitor this funding provided within the new scope of France Travail, to ensure that funds paid continue to be allocated to benefiting and supporting jobseekers.

1. Quadripartite agreement between Urssaf Caisse nationale, Unédic, Pôle Emploi and AGS (association for the management of employees' claims guarantee scheme).



France Travail preparatory work: how is Unédic getting involved?

To put the finishing touches on France Travail, on 12 September, the government launched a "set-up and test-run phase" led by a Stakeholder Committee. Ten working groups were mobilised: governance and management, diagnosis and orientation, digital, regional management and experiments, support of individuals, training, employer services, services to advisors, etc.

Unédic has put its all into this task, as have the various stakeholders involved in employment and training, by participating in all the working groups as well as the Stakeholder Committee.



“Despite an uncertain situation, the positive balance of our scheme is allowing us to start reducing our debt.”

Rémy Mazzocchi
Deputy CEO of Unédic

The Ukraine conflict, inflation, shortage of raw materials... faced with all these uncertainties, what are the financial prospects for Unemployment Insurance?

Despite a very changeable context in 2022, the Unemployment Insurance accounts have seen positive performance: revenues were boosted by the exceptional rebound in the economy and employment at the end of 2021. In 2023, this trajectory is expected to continue, due to wage dynamics driven by inflation and employment, which are still at historic levels. The outlook for 2024 remains more uncertain, but our forecasts are based on favourable economic conditions that are expected to enable the Unemployment Insurance scheme to continue to reduce its debt. In total, we expect to have written off €13 billion of debt by the end of 2024, while limiting debt costs to less than 1% of our annual revenues.

What about a new potential large-scale recourse to the furloughing scheme?

Since the end of the Covid-19 crisis, use of furloughing has gone back to normal levels and stabilised. In July 2022, France allocated €20 million, a third of which was paid by Unédic and two thirds by the State.

This is slightly more than in 2019, but not commensurate with the peak of more than €8 billion recorded in April 2020 during the first lockdown. For 2023, however, our forecasts, based on requests for prior authorisation, remain cautious, with Unédic being liable for €200 million. A return to pre-crisis levels is envisaged for 2024, with €100 million.

Beyond paying benefits to jobseekers, how does Unédic support workers' career paths?

Unédic works to ensure that Unemployment Insurance protects careers paths, whatever they look like, with a series of measures. For example, the professional safeguarding contract (CSP), from which 40,000 redundant economic employees benefited in 2022. Recent studies have shown how effective this was by accelerating their return to employment.

This support also concerns assistance in setting up or taking over a business. Out of nearly one million entrepreneurs who started in 2021, Unemployment Insurance helped 280,000, or one in three.

Training projects are also supported through the return-to-work-training allowance (ARE-F). This is a high-growth system (+30%) that was paid to 4% of beneficiaries in 2021.

Finally, since 2019, the self-employed allowance (ATI) has allowed the self-employed to benefit from a lump sum allowance in the event that they cease economic activity. With thirty new claimants per month, this system is still in its infancy.

The employment and unemployment ecosystem will soon be evolving with the establishment of France Travail, the test-run phase having been launched at the end of 2022.

Unédic is contributing to this. How is Unédic expected to interact with this new layer?

It is up to the social partners to decide, in consultation with the State and other stakeholders, based on the future remit and resources of France Travail. Whatever those are, its role is to manage Unemployment Insurance by protecting career paths as closely as possible to the realities of employment. ●

UNEMPLOYMENT INSURANCE

is beginning to reduce its debt

As a result of the sharp increase in revenues, the cash position for Unemployment Insurance was positive in 2022, amounting to + €2.9 billion. The Unemployment Insurance scheme has therefore started reducing its debt, from €63.6 billion at the end of 2021 to €60.7 billion at the end of 2022, including more than €18 billion of debt related to the Covid-19 crisis. This is a trend that is expected to continue in 2023, despite an uncertain economic environment.

Between 2008 and 2015, the country's sluggish growth and low job creation weighed heavily on the Unemployment Insurance scheme: it had to pay more benefits than it received in contributions collected by its provider, therefore playing its role as an economic and social stabiliser. From 2015 onwards, the employment dynamic recovered, leading to a decrease in unemployment and an improvement in the financial situation of the Unemployment Insurance scheme. This trend was interrupted by the shock of the Covid-19 crisis during which Unédic stepped in to support the French economy.

With the exceptional rebound in the economy and strong employment dynamics since the second half of 2021, the financial situation improved in 2022. Despite weaker-than-expected economic growth forecasts, the French labour market remained dynamic, with strong growth in the wage bill and a fall in the number of jobseekers in receipt of benefits. Added to this was the change in Unemployment Insurance rules in October and December 2021, the financial impact of which began to take effect in 2022.

The return to a positive financial balance led to low borrowing over the year. As such, out of the total amount of the State guarantee granted to Unédic's loans up to a cap of €6.25 billion per annum, only €1 billion was actually issued on the markets in 2022. This decision reflects good management on the part of the social partners.

Unédic has always paid back its debt to investors and the State guarantee has never been called.

Unédic's financial management makes it possible to limit exposure to refinancing and interest rate risks. The increase in interest rates in the face of high inflation in 2022 did not result in a significant increase in Unédic's interest payments.



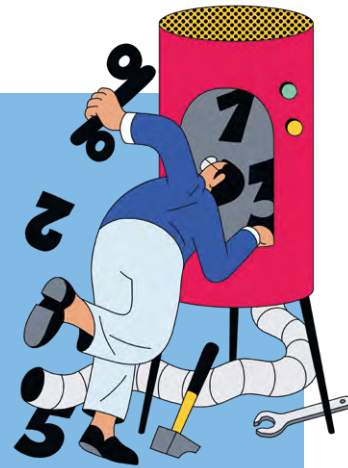
A cumulative debt that is sustainable, but weighed down by "Covid debt"

Although the burden of the Unemployment Insurance scheme's accumulated debt now represents less than 1% of its revenues each year, this is partly due to the excellent borrowing conditions available to Unédic during the crisis. Its credibility on the financial markets and the renewed confidence - in July - of the rating agencies allowed it to borrow €31 billion (including €27 billion in the form of Social Bonds), not only to quickly and massively cope with the crisis, but also at near-zero fixed rates. The positive financial situation in which the Unemployment Insurance scheme now finds itself makes it possible to repay the debt without resorting to refinancing these maturing loans. Therefore, despite the increase in rates, Unédic was able to contain the increase in the financing rate by adapting its financial strategy to match real world needs as closely as possible.

Although sustainable, this debt will nevertheless need to be paid back and the weight of the "Covid debt" (€18.4 billion) will weigh heavily in the event of any new economic shock. It is therefore vital for Unédic to reduce the scheme's debt in the coming years because if it is burdened by that kind of debt, Unédic's borrowing conditions could be less favourable. This is why it now has to define the terms for repaying that debt, in agreement with the State.

The counter-cyclical model of Unemployment Insurance involves taking on debt, mainly when economic activity is deteriorating and interest rates are low. Unédic therefore sees its debt levels fall during periods marked by higher rates.

During 2023 and 2024, Unédic forecasts a trajectory with a positive balance of more than €4 billion per annum and a debt that is expected to decrease by the same amount. On the other hand, given the uncertain economic outlook, notably due to inflation and the energy crisis, its financial strategy will need to be agile. If the economic situation remains favourable and if the unemployment rate remains at 7.3%, the scheme plans to limit itself to a loan of €1 billion in 2023, with a State guarantee, and to repay part of its debt early. This strategy will enable Unédic to consolidate its financial situation to cope with any new potential crisis.

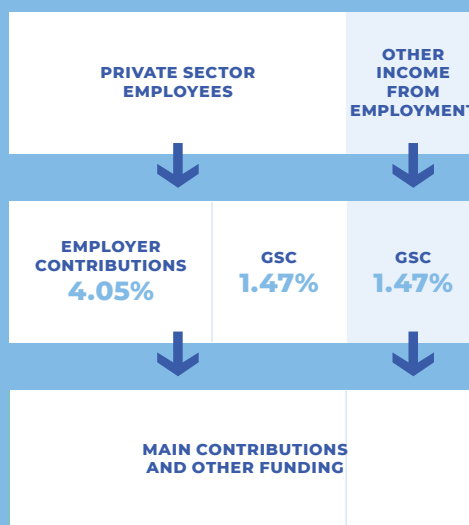


FOCUS ON FUNDING UNEMPLOYMENT INSURANCE

Where does the funding for Unemployment Insurance come from?

Employer contributions are deducted from Wages, with one part coming from GSC

Contributions are deducted by Urssaf Caisse nationale and CCMSA



Why does Unédic make financial forecasts?

The main use of financial forecasts is to effectively manage how the scheme is funded in the short, medium and long term: they make it possible to forecast its financial trajectory over a three-year period and to anticipate funding requirements. The forecasts also provide the social partners with information on the situation regarding Unemployment Insurance and the job market, therefore helping them make decisions where they negotiate the rules and set the rate for contributions.

Question — Answer

A DIGITAL AGENDA

to ensure the effectiveness of Unemployment Insurance

Faced with the explosion of digital technology in our society and, as a result, consolidating data within the social sphere, Unédic has adopted a dedicated strategy. Because data is essential in order to manage the Unemployment Insurance scheme, as well as to improve the efficiency and quality of the service provided to jobseekers and employers.

Unédic's historical expertise – legal, studies and finance – has been complemented by digital expertise. It has become essential to anticipate transformations at work in the field of social protection and to adapt unemployment insurance to address them: consolidating data flows and centralising exchanges, but also by concentrating the tools through which data pass.

Unédic is highly dependent on this data and the quality of that data. To simplify the steps that have to be taken by Unemployment Insurance scheme claimants. To provide specific explanations for the social partners who manage it and feed this into the public debate. To measure the effects of changing rules as closely as possible. To combat social security benefit fraud.

To enhance eligibility and the calculation of benefits. To limit overpayments. And, finally, to promote the implementation of new digital services together with Pôle Emploi or other stakeholders in the social sphere. The digital strategy responds to these challenges, based on four fundamental principles. First, to ensure that it has the right data in the right format, despite the upcoming changes in its ecosystem, Unédic first has to take its place in the governance of social data. The social partners reminded the government of this in a letter to the Prime Minister in 2022.

However, it also needs to secure the legal basis for access to data, including from players that do not operate in the social sphere, the tax authority for example. It must ensure the definition and upstream quality of this data, to avoid having to make corrections. Finally, it must be able to supply data with high added value, in order to contribute to transparency and better knowledge of the Unemployment Insurance scheme. This started in 2022, with the launch of the open data portal, data.unedic.org (see also page 33)..



GDPR: what actions are needed for data compliance in 2022

Because Unédic exchanges, processes and uses a variety of personal data, it has a duty to protect that data by complying with the General Data Protection Regulation (GDPR). It is in this context that it enhanced its policy in 2022, performing an inventory of the processing carried out in each of its departments and establishing a network of GDPR referents. In addition, it works with organisations in the social sphere to facilitate the compliance of its data exchanges based on a common GDPR doctrine..

ESSENTIAL LEGAL SECURITY

in a changing regulatory environment

Managing Unemployment Insurance also means enabling the rules to be applied properly, particularly those governing the payment of benefits to and support of jobseekers, and then ensuring that these are provided by the providers in charge of it.

Unédic therefore performs the role of ensuring legal security, as well as monitoring performance on the collection of contributions from employers and the payment of benefits to jobseekers, at the right level and in accordance with eligibility.



To play its role of monitoring proper application of the rules, Unédic relies upstream on circulars. The aim of these is to supplement the legal environment (decree or unemployment insurance agreement) with a regulatory corpus that details all situations, in particular to help Pôle Emploi in operational implementation. They also provide Unédic with a repository that serves as a basis for its checks. In 2022, Unédic issued two circulars: the first, in February, to provide legal security to the professional safeguarding contract (CSP), which the social partners extended to the end of 2023; the second, in July, to detail the implementation of the self-employed allowance (ATI), paid to self-employed people who have ceased economic activity. Unédic has also prepared the circulars related to the new Unemployment Insurance rules that have been in force since February 2023.

During 2022, as part of the increase in the rules that came into force at the end of 2021, Unédic paid particular attention to alerting the social partners, Pôle Emploi and State services to difficulties related to the implementation of the regulations pertaining to payment of benefits to jobseekers.

In particular, the emergency measures for the extension of entitlements and the neutralisation of lockdown periods in the calculation of entitlements have had effects that have required greater vigilance. An audit was therefore carried out to check the implementation of these rules. This audit confirmed that the new set of regulations was being applied satisfactorily in the region. However, several areas for improvement were noted, including as regards the complexity of the payment process.

For the jobseeker, the neutralisation of the lockdown periods requires the production of proof of employment for the last three years (instead of two in normal periods) and recalculating the allowance requires that certain events which may have taken place between two employment contracts (maternity leave, sick leave, etc.) be proven. The Unédic audit identified that this increased complexity was a source of errors.

To address this difficulty, a working group will be launched in 2023 together with Pôle Emploi. Its task will be to monitor the quality of the payment process and facilitate the accessibility of claims.

→ What is the overview of the Unemployment Insurance rules that came into force in 2021?

In February 2023, Unédic published a **monitoring analysis of the Unemployment Insurance regulations** that came into force in the second half of 2021. As a result of the new eligibility conditions (6 months instead of 4), the number of people claiming on the Unemployment Insurance scheme is decreasing.

Over the first year of implementation, claimants affected by the 2021 rules have lower amounts of daily allowances and longer eligibility periods than under the previous rules. These initial monitoring elements confirm the effects anticipated in the impact study published by Unédic in April 2021.



→ What is the relationship between Unemployment Insurance and pensions?

In March 2023, Unédic published an **overview of the links between Unemployment Insurance and the pension system**.

In addition to the key figures on senior employment and pension back payments, this document takes stock of payment of benefits to seniors, the specifics of the Unemployment Insurance rules concerning them and past and potential interactions between unemployment and pensions.

→ One third of business start-ups supported by Unemployment Insurance

Unemployment insurance supported three out of every ten new businesses in 2021, through two schemes. **Allowance for taking over or creating a business (ARCE)** which provides business founders with capital to start their project. The **accumulation of the return-to-work allowance (ARE) with the income received**, to ensure income in addition to their initial revenues. These therefore are two high-impact schemes that Unédic took stock of in an analysis published at the end of 2022.

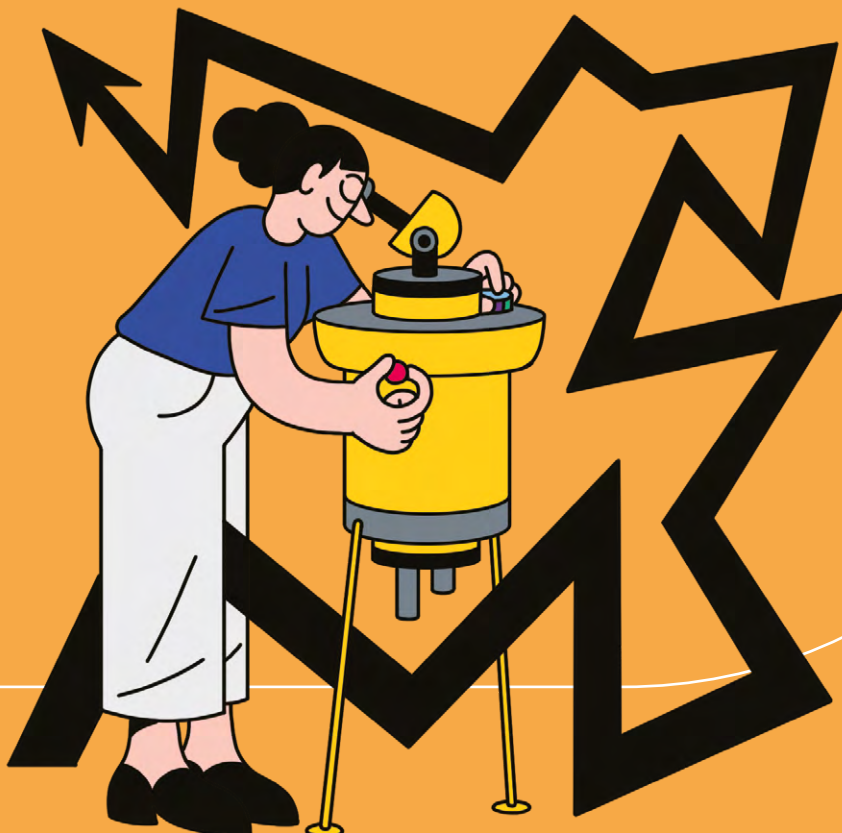
EXPERTS IN THE DYNAMICS of the world of work

How does Unédic document changes in the job market?

As active observers of the economic situation and the changing job market, Unédic's experts constantly strive to decode, anticipate and react quickly to ensure that Unemployment Insurance is properly managed, in increasingly fluid and uncertain circumstances.

Unédic conducts studies and analyses to help the social partners take decisions during the period when the rules are negotiated and for the purpose of managing the scheme. This work is multi-faceted: simulated rule changes, studies on the feasibility of a given measure, conducting analyses on profiles of benefit recipients or performing financial forecasts on the scheme.

Question — Answer



WHO ARE THE BENEFICIARIES?

To better understand who the beneficiaries of Unemployment Insurance are and to better manage the scheme, Unédic regularly monitors indicators such as age, gender, qualifications, eligibility period, amount of compensation, type of job lost. In the third quarter of 2022, 3.6 million people were covered (-5% over one year). Half of all recipients are in work.

6.2 million

jobseekers registered with Pôle Emploi*

*FTE at the end of December 2022.

3.6 million

jobseekers covered

2.4 million

of jobseekers receiving benefits



50%

of beneficiaries work for part of the month while being registered with Pôle Emploi



€1006
net/month
in benefits on average

€1106 net/month
on average for those recipients
who are not in work

€806 net/month
on average for recipients
who combine remuneration (employed or not)
and benefits



Gaëtan Stephan
Research manager in charge
of forecasting at Unédic

“ In 2022, the dynamism in the labour market surprised most observers in a poor macroeconomic context, due to the high level of energy prices and the tensions resulting from the war between Russia and Ukraine. Job creation remained strong despite the slowdown in growth, leading to a remarkable reduction in the unemployment rate. The fall in the number of jobseekers was accompanied by a reduction in the number of individuals in receipt of Unemployment Insurance benefits. In other words, the strong performance of the economy largely explains this decrease in the number of beneficiaries observed between the end of 2021 and the end of 2022. In addition to the improvement in the state of the labour market, the extension of the period spent in work required to qualify (from 4 to 6 months) on 1 December 2021 resulted in a decrease in the number of people covered by Unemployment Insurance and, as a result, a fall in the number of benefits recipients.



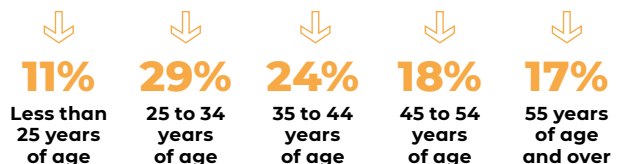
Maxime Le Bihan
Head of Assessment
Studies at Unédic

“ The increase in average unemployment benefit between 2021 and 2022 is obscuring a number of effects happening in the opposite direction. The inclusion of non-working days in the calculation of allowances, a change introduced by the rules that entered into force on 1 October 2021, has created a downward effect. Had the regulations not changed, benefits would have been on average 16% higher. Conversely, a number of factors have contributed to the increase: the most important is undoubtedly the inflationary context that has led to an increase in wages, thereby mechanically increasing the benefits that constitute the calculation basis. At the same time, in June 2022, inflation prompted the social partners to revalue the amount of benefits, more so than in previous years, to limit its negative impact on the purchasing power of recipients. It was the combination of these different effects that led to the average increase in benefits paid.

40%

of recipients are
under the age of 35*

* Data at the end of June 2022.





HOW IS UNÉDIC INSPIRED BY AND HOW DOES IT INSPIRE its international counterparts?

Always on the lookout for changes in unemployment insurance schemes in Europe, particularly through its studies, in 2022, Unédic took an additional step by strengthening its presence in international institutions and by forging partnerships with players outside France. Objectives: to serve the task of helping its governing body make decisions; to promote and foster understanding of the French model; to access information more easily in order to carry out international comparisons and to exchange best practices with its foreign counterparts.

→ Increased presence on international bodies

In 2022, Unédic joined the European Representation of French Social Security Institutions (REIF). This membership enables it to contribute to enhancing the French model of social protection in Europe, in particular to assert the French position on European regulatory developments that have an impact on Unemployment Insurance. Particularly with regard to topics such as international mobility or cross-border workers.

Although Unédic has strengthened its presence at the international level, it has also done this to raise greater awareness of the unique nature of the French unemployment insurance scheme. This is why it has been a member of the International Social Security Association (ISSA) for a number of years and has shared its expertise during several events organised by that organisation. This was the case at the Social Security Forum for Europe held in Tallinn (Estonia), where Unédic received an award for its Social Bond funding strategy, and, at the World Forum in Marrakesh

(Morocco), where it took part in two round tables on sustainable employment and the protection of jobseekers.

Foreign delegations regularly ask for Unédic's input. While the characteristics of the French unemployment insurance scheme, and in particular its co-determined management aspect, attract a great deal of interest outside the country, Unédic also pays a great deal of attention to current developments in the field of employment and unemployment in other countries in order to better appreciate the changes that are observed there. To that end, Unédic maintains its network of contacts that are vital to performing its studies and to whom it promotes its expertise. It was in this vein that it approached its Belgian counterpart, the National Employment Office (ONEM). The agenda of their exchanges, in both Brussels and Paris, included management of the scheme and data, as well as Unemployment Insurance legislation.

Unédic also maintains close links with social advisors at European embassies. In particular, last December it presented them the content of the reform on adapting the benefit period to take into account economic circumstances, which has been applicable since 1 February 2023.

→ **Unrivalled publications in Europe**

Many employment specialists regularly consult the studies carried out by Unédic. These specialists find in them a comparative approach to unemployment insurance schemes that is one of a kind. With the aim of continuing to fuel their considerations and, more generally, to illuminate the public debate, Unédic recently posted several studies of international comparisons on its website, including a new edition of Europ'Info. Published in October 2022, this edition stands out for its highly educational approach, rich in maps and infographics.

It shows a detailed comparison of unemployment insurance schemes in 15 countries. How long does it take for benefits to be paid? What are the maximum benefit receipt periods? How are benefits calculated? Which countries apply a sliding scale to benefits? All these questions are answered by Europ'Info, at the regulatory level but also through real world practice. To complete its overview of unemployment insurance systems in Europe, Unédic has published five new country profiles on its website dedicated to Finland, Denmark, Sweden, Switzerland and Luxembourg.

Finally, still as part of its mission to support its governing body in its decision making, in November 2022, Unédic carried out a comprehensive study on the unemployment insurance rules specific to seniors in fourteen European countries.

How are the international comparative studies of unemployment insurance schemes carried out by Unédic used?

Studies on foreign unemployment insurance schemes are instructive for Unédic. This international monitoring allows it to inform the social partners about the various existing models and to position the French scheme in relation to those used in other countries, in particular its European neighbours. In a changing economic and regulatory context, these comparative studies make it possible to take a step back and provide avenues for reflection.

Question — Answer

UNEMPLOYMENT AND EMPLOYMENT OPINIONS:

Confidence in the future is growing, although some fears still remain

Return of confidence: this is one of the key findings of Unédic's Volet 4 Survey on the perception of unemployment and employment². According to this study, carried out in partnership with the Elabe institute, the French public remain mostly pessimistic about the employment situation (51% see it as worsening).

However, more and more people are seeing improvements:

16% at the end of 2022, compared to 11% at the end of 2021 and 4% in mid-2020. Other indicators show that the French public are feeling a certain level of confidence, in particular in themselves. They are therefore mostly optimistic about their professional future (67% of working people). Reflecting the fall in unemployment, fear of losing one's job is fading (63% believe they are unlikely to be unemployed in the next two years, +6 points). 40% (+5 points) of jobseekers, on the other hand, think they are likely to find a job lasting six months or more in the next three months.

The idea that "everyone can experience a period of unemployment during their career" remains a widely shared one (95% of respondents). The unemployment insurance system is still perceived as a right without which most unemployed people "would not be able to live in dignity" (86%). Despite these deep-seated beliefs, public opinion on jobseekers



is hardening. Half of the French public (50%, +7 points) believe that jobseekers are responsible for their own situation. And the majority suspect that jobseekers don't make enough concessions in their job search (60%) or are not working out of fear of losing their benefits (57%).

Jobseekers are well aware of these suspicions: 37% said they had faced criticism and 62% said they had been subjected to some form of interrogation. The following is, however, noteworthy: 6 out of 10 French people do not agree with the idea that the amount of unemployment benefits is too high.

When asked about the **change in jobs in the next ten years**, the French public envisage a world of work in which more and more workers will

alternate between periods of unemployment and employment (81%), work in more than one job (79%), and undergo training more often (75%).

They identify home help, computer engineers, and nurses, midwives, and carers as the top three job categories of the future. **These expectations are accompanied by concerns about the future of the job market:** for example, 41% expect developments in digital technology to destroy more jobs than they create.

2 - Quantitative study published in December 2022 and carried out with the Elabe Institute on a sample of 4,525 people, representative of the 15 and over segment of the French population, interviewed online between 30 August and 26 September 2022.

DATA.UNEDIC.ORG: the Unemployment Insurance open data portal

The Unemployment Insurance scheme opens up its data. Since October 2022, the portal data.unedic.org has been offering unprecedented access to the datasets produced by Unédic. Drawn in particular from its statistical work and its studies on the labour market, this data contributes to transparency on the Unemployment Insurance scheme and to the dissemination of factual information that could inform the public debate.

By adopting open data standards, Unédic promotes the consultation and reuse of its data, in accordance with the General Data Protection Regulation (GDPR) and statistical, industrial and commercial secrecy.

The data.unedic.org portal makes it easy to search for information, download it or even integrate it into other open data platforms.

The site also provides access to two interactive monitoring tables, relating to Unemployment Insurance and the Career Safeguarding Contract (CSP).

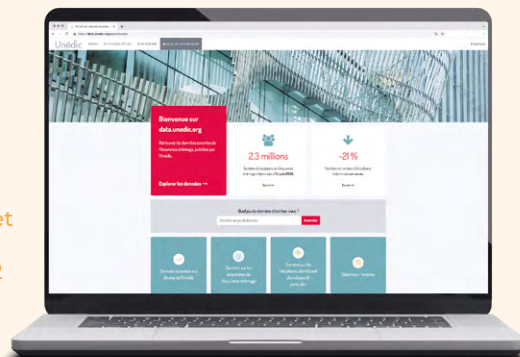
data.unedic.org therefore provides access to a complete and regularly updated overview of the Unemployment Insurance data.

This provision of open data is in addition to the work published by Unédic throughout the year: studies of the various Unemployment Insurance schemes, labour market analyses, financial forecasts, unemployment and employment perception survey etc. data.unedic.org is part of the publication strategy around this work and contributes to its dissemination by making it easier to access the data the work contains.

Open data is a strategic issue for the Unemployment Insurance. It is part of the impetus provided by the 2012 National Interprofessional Agreement (ANI), which made transparency one of the axes for modernising co-determination. As a result, the launch of data.unedic.org is an important step, but not the end of the process: new datasets will be added regularly.

3,302 DATA ITEMS

in the “Unemployment Insurance Monitoring Indicators” dataset, the most consulted dataset since the platform was launched in October 2022



Unemployment Insurance indicators, a quarterly meeting

Since November 2022, Unédic has been publishing “Unemployment Insurance Indicators”. This publication aims, in two pages, to provide a snapshot of how the scheme is doing. Number of jobseekers, number of people in receipt of benefits, number of new Unemployment Insurance claimants, share of people in work in receipt of benefits, average benefit amounts, level of expenditure: this data is the key to monitoring developments in Unemployment Insurance. Along with the updated data on data.unedic.org, the publication is published quarterly on unedic.org.

EXPERT TEAMS, agile and committed

With a detailed knowledge of the realities of employment, Unédic also demonstrates innovation and adaptation in the way it manages its own human resources. Whether that be organising work, training pathways, professional equality, autonomy or well-being at work.

To that end, a collective agreement enables every employee to benefit from up to two days' remote working per week. Every team has the freedom to organise its office attendance schedule according to the collective rhythm and expectations of each team.

Through support, Unédic employs seven trainees and a CIFRE (industrial research training convention).

It also offers all its employees the opportunity to undertake

the training they need in order to move forward or to acquire new skills.

As such, Unédic devotes a training budget that is higher than the required legal minimum, i.e. 3.39% of its payroll. High-level professional courses, with universities and grandes écoles, are being set up, as are external mobility programmes with other social protection or employment stakeholders. The goal is to enable everyone to expand beyond their horizons and develop their potential.



With a focus on gender equality in the workplace, Unédic has signed a collective agreement guaranteeing equal pay and promotions, as well as equity in parenthood. It scored 94 out of 100 in the professional equality index for the year 2022, which is 8 points higher than its 2021 score and the national average.

Autonomy is encouraged when it comes to organising one's own work. Every department has its own budget and a co-constructed roadmap, so that each employee is able to get involved. The teams also have carte blanche to propose opportunities for friendly interaction in the team and solidarity actions, funded by the general management. This is a little something extra that employees have reacted well to and which has been proven to attract new talent (eleven new open-ended contracts in 2022 who all passed their probation period).



“Unékip dynamique” and solidarity

Sensitive to societal issues as part of their professional duties, Unédic's teams are also committed to supporting the most vulnerable people and to contributing to the protection of the environment. Through actions that they propose and organise from start to finish: solidarity collections focussing on toys or food, implementing recycling on the premises, etc. On 13 December, eighty employees took part in a “Climate Fresk” workshop (see interview with Frédéric Giuli page 42). The opportunity to become aware of the reality of the causes and consequences of climate change, to share their feelings about these issues and to leave with a range of concrete actions to implement.

115

employees on fixed-term contracts or open-ended contracts as at 31 December 2022:

57% women / 43% men

—

Management Committee:

56% men / 44% women

97%

of jobs on open-ended contracts

78.3%

executives or senior executives

9.65

years

average seniority at Unédic

62%

of wage-raising measures aimed at women

58%

of employees on open-ended contracts have undergone training,

i.e. an average of 12.5 hours' training per employee over the entire workforce

20%

decrease in energy consumption compared to 2021,

thanks to the implementation of an energy saving policy

ECOLOGICAL CRISIS AND TRANSITION: WHAT ARE THE IMPACTS ON WORK?

File

The first part of the survey “Work in Transition”¹, carried out for Unédic by the Elabe Institute, sheds new light on the relationship between workers and the climate change issue.



1. This study was carried out online by the Elabe Institute, from 25 November to 5 December 2022, with a representative sample of 2,003 workers from metropolitan France, aged 18 and over. Representativeness is ensured according to the quota method applied to the following variables: sex, age, socio-professional category, urban location, region of residence, type of worker (in salaried and self-employed jobs/jobseekers), sector of activity, type of contract and nature of employer (private/public).

Flame ravaged forests, suffocating heatwaves, devastating thunderstorms, overly dry winters... Over recent months, extreme weather events have brutally hit the daily lives of people in France.

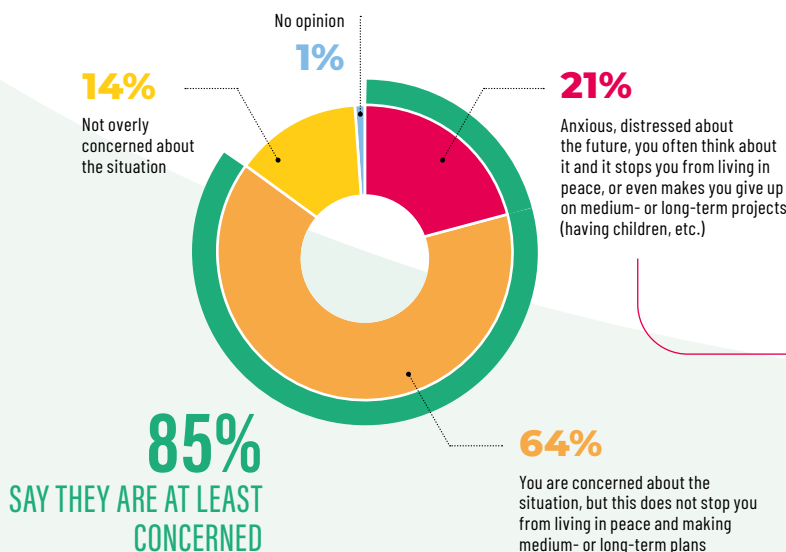
This sometimes dramatic news, although it raises awareness, is only an accelerator in what Laurence Bedeau, an associate at the Elabe institute, describes unequivocally as a “revolution of opinion” in the face of climate change. *“For several decades in our country, ecology has been a cause for concern and commitment for a more militant part of the population, a cyclical and one-off subject in the context of ecological accidents, such as the ‘Erika’ disaster, which provoked concern. After a few days, sometimes a few weeks, this dies down. Things began to change in 2008-2009, with whistleblowers like Al Gore talking about far-off but multiplying climate disasters around the world. And five to six years ago, that concern came to be felt by a consistent majority”, she explains.*

With the “Work in Transition” survey, Unédic is seeking to highlight the way in which the major transformations in the world of work are being perceived by workers. The first part, the results of which are published here, analyses the relationship between public opinion and climate change, under two lenses: personal and professional. Carried out by Elabe, this study confirms that the overwhelming majority share this concern: **85% of workers are concerned about climate change and the environment.**

More than one in five say they are “anxious, distressed about the future”. *“These people are asking existential questions. For them, worry has turned into a fear that can be paralyzing”,* says Laurence Bedeau.

→ A strong ecological concern

When you think about climate change and the environmental situation (pollution, biodiversity etc.), which sentence best describes your state of mind?



→ Anxiety is even higher among young people

Under than 30 years of age: **28%**
 Between 30 and 39 years of age: **25%**
 Between 40 and 49 years of age: **20%**
 Over 50 years of age: **18%**

Deterioration in working conditions, the first consequence of climate change on working life

In this highly worrying context, the majority (77%) of working people identify the State as the stakeholder that should be taking action when it comes to ecological and environmental issues.

However, **businesses are also frequently mentioned (50%),** as are citizens themselves (49%). *“Of course, the State is mentioned first, but businesses and citizens are not left out. Therefore, we can’t let ourselves believe that working people are abdicating all responsibility, or that these results would lead to the very French reaction where we expect too much of the State”,* notes Laurence Bedeau.

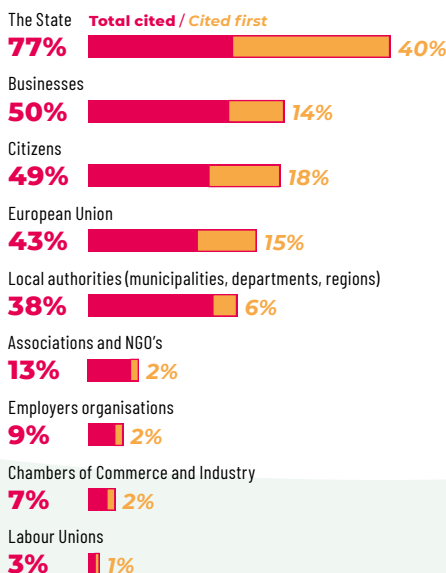
When workers are asked to name, as part of an open-ended question, the consequences of climate change on their personal lives, nearly a quarter (24%) cite extreme temperatures and natural disasters. The same number of people mention a less joyful daily life. A substantial proportion (14%) mentioned an increase in the cost of living. Unbidden expressions sometimes take on a poignant dimension (“I’m not going to have children, it’s a sacrifice”, “I worry for my family’s future” etc.), even if these expressions of anxiety are not shared by the majority (8%).

At the professional level, **it is the deterioration of working**

conditions that quite clearly comes out on top when it comes to the perceived consequences (16%). Heat waves have left a shadow on these workers, who cite “offices that are not fit for purpose and transport in summer” or the decline in performance related to heat. *“This is proof that the ecological question is no longer a theoretical one. This is perceived in terms of health – “I get sick more often” “it’s hard to breathe”. It is also the awareness of the impact of our collective and individual choices, which brings into question the way we live, consume and work. These elements are central to the recent change in opinion”,* says Laurence Bedeau.

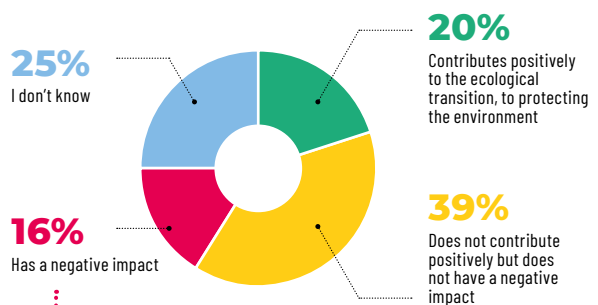
→ The State, businesses and citizens identified as stakeholders in the transition

In your opinion, who should be taking action on ecological and environmental issues (pollution, biodiversity, etc.)?



→ A quarter of working people do not know how to describe the impact of their work on the ecological transition

When you think about your current job, would you say that it...



“The ecological commitment is now a determining factor in the relationship with an employer.”

While they broadly share concerns about climate change, workers appear to be somewhat disadvantaged in the face of the need to acquire an ecological culture. A significant proportion (25%) say they do not know whether their work has a negative or positive impact on the environment. Another indicator: **more than half of those surveyed (54%) believe that the skills level of workers is not commensurate with environmental issues.**

Vocational training is considered inadequate in this regard by 45% of respondents, a proportion that seems all the more important given that 23% say they never undertake training. One in five people believe that having good knowledge of these issues is “essential” and 52% see it as “a bonus, but not essential”.

“This is the translation of the revolution of opinion that has taken place: both the need to bring personal concerns in line with professional activities and the perception, also, that these skills play on employability, because, whether we like it or not, a number of professions will have to change”, says Laurence Bedeau.

For employers, an attractiveness issue is emerging. The survey shows that **7 out of 10 employees believe that an active commitment by their company to environmental protection would encourage them to stay there for the long term.**

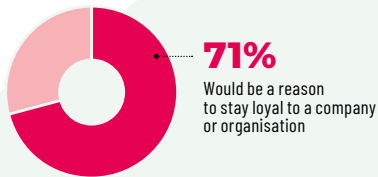
For 44%, practices that run counter to the ecological transition could be a reason for them to leave. The pattern repeats when it comes to recruitment: 62% of workers see a company’s environmental commitment as a reason to apply for a job. For 48%, lack of active engagement would be a drawback. Laurence Bedeau points out that “*all categories of the population, regardless of what criterion you look at, agree that the ecological transition is now a determining factor in the relationship with an employer*”. Evidence that, like other aspects of human activity, the world of work is also already being challenged by climate change.

→ [COMPREHENSIVE RESULTS ON UNEDIC.ORG](https://www.unedic.org)

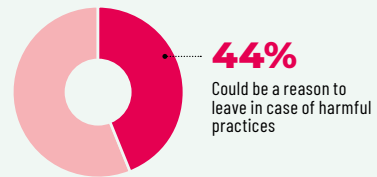
→ The ecological transition, an attractiveness challenge for employers

All employees

If your company/ organisation actively contributed to the ecological transition, actively committed to the protection of the environment, would it encourage you to stay there for the long term?

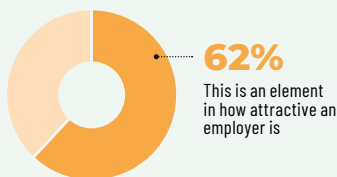


If your organisation/ company had practices that went against the ecological transition, the protection of the environment (pollution, biodiversity, etc.), would this encourage you to leave your organisation/ company?

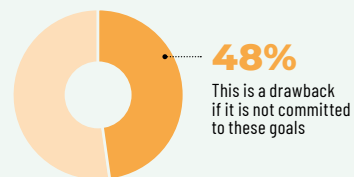


All workers

If your company/ organisation actively contributed to the ecological transition, actively committed to the protection of the environment, would it encourage you to apply for a job?



Conversely, if a company/ organisation did not actively contribute to the ecological transition, did not actively engage in environmental protection, would it encourage you not to apply?





Companies facing the shock of the ecological transition

The goal of Net Zero is as hard to achieve as it needs to be. Pathways do exist.

Polluting to produce and overconsumed: with 60 to 70 million pairs sold every year in France, jeans weigh heavily on the environmental footprint of the French public's consumption. 'Made in France' makes up a tiny proportion of this: 100,000 sales, of which 50,000 by the brand 1083. Founded in 2013, the aim of this company, which was set up in Romans-sur-Isère, is not to produce millions of pairs of trousers, but, as its founder Thomas Huriez explains *"to sell as few pairs of jeans as possible to as many people as possible"*. Few advertisements, no sales and obsession with short circuits: *"This is the condition for a 'perma- industry' involving a simple circular economy that's tangible. It's also the key to creating quality jobs and manufacturing quality products"*, says Thomas Huriez.

The magnitude of the shift observed in the textile industry is not an isolated example. The ecological transition will require a profound transformation in production methods, a subject explored by the association The Shift Project in its Plan to Transform the French Economy. Published in 2022, this Plan imagines a low-carbon France in 2050, starting from the physical limits to the exploitation of planet Earth which remain insurmountable. In this way, the Shift Project anticipates that around 300,000 net jobs will be created in France by 2050. But *“it will not be an easy ride”*, warns Yannick Saleman, head of the Association’s employment and industrial policy project. *“What’s going to have consequences for people is the shifts. This balance of 300,000 jobs is the result of 800,000 job losses, offset by 1,100,000 new jobs.”*

Whole sectors shaken up

Not all sectors are equally affected when it comes to the ecological transition. Some have taken the lead, especially under the pressure of restrictive regulations: this is the case with the building sector, believes Yannick Saleman, who does however note that a reduction in volumes built remains unavoidable. In agriculture, the needs are immense: 500,000 additional jobs according to the Shift Project, which would bring the sector back to its 1990s level. Other activities will be strongly disrupted, details a report produced with the Ministry of Labour being supported by Observatoire Compétences Industries, which is part of the skills provider OPCO 2i.

The professional branch of chemistry, for example, will be impacted by all the axes of the ecological transition, and not only the energy issue. The car, of course, will also have to reinvent itself, with consequences for employment. *“Of course the auto industry will survive in France! Under our scenario, new vehicle consumption is projected to be 1.2 million instead of the current 2 million. Don’t forget that we only manufacture 1.4 million vehicles in France and we import a lot”*, predicts Thierry Hanau, industry expert at negaWatt, an association that has also published a scenario for a decarbonized France by 2050.

Cultural upheaval

There will have to be a cultural upheaval within companies, with managers and employees, for the ecological transition to succeed. The issue of competences is central here. Contrary to popular belief, we should not expect either *“the emergence of new professions”* or *“the vast disappearance of professions that have become obsolete”*, says Fabien Boisbras, OPCO 2i manager. Sometimes, however, the change will be radical. The “Procurement” function, for example, could be particularly affected. *“The buyer will not only need to compete to source different intermediate products or raw materials, but*

will also need to encourage their company’s historical subcontractors to themselves become more virtuous. The cost criterion would then perhaps be less predominant, which would be a paradigm shift”, says Fabien Boisbras.

Supply tensions, recruitment difficulties and the energy crisis fuelled by the war in Ukraine have hit companies hard. While the French Association of Private Enterprises (AFEP) may share the observation of climate awareness that is accelerating within companies, it warns about the harshness of the economic and geopolitical context. Even Thomas Huriez, boss of 1083, identifies the issue of energy as a threat to his French jeans. However, the crisis is also an accelerating factor that may be beneficial to the transition. Laurence Breton-Kueny, Vice-President of the National Association of HR Directors (ANDRH) and Director of Human Resources at the Afnor Group, notes that the energy saving initiatives have led to fruitful exchanges with employees and that the ecological commitment is becoming *“an asset for the employer brand”*. Finally, she stresses that the social partners have a role to play even in companies in which the social and economic committees (CSE) have, since the “Climate and resilience” law, been called upon to address environmental issues.

The ecological transition will generate 300,000 new net jobs in France by 2050.

Source: Plan to Transform the French Economy, published in 2022 by the association The Shift Project.

"I have conversations with business leaders that would have been unimaginable just 3 years ago."

↳ Climate Fresk is played over three hours, in small groups, with a set of 42 cards that have to be matched up. The association claims that nearly a million participants have been involved since 2018.



Frédéric Giuli

A founding member of Climate Fresk and founder of Caristeo



At the same time a board game, a collective intelligence workshop and accelerated theoretical training, since 2018 Climate Fresk has offered an original method to address the major issues of the ecological transition. More and more companies are offering it to their employees.

Scientific works, books, films...

There are so many sources that talk about climate change. What does Climate Fresk bring to the table?

Climate Fresk is a collaborative approach. To match up the 42 cards in the game by going from causes to consequences, everyone brings in their own knowledge, doubts and questions. With Fresk, we understand things by taking action.

Do you sometimes encounter hostility from participants?

It's very, very rare, but it does happen. What happens at times like that is the opposite of indifference: you're touching a nerve. It's up to the facilitator to use this material, and to direct the participants to put words on their feelings. And the

dialogue that takes place then raises fundamental questions. This is where there can be tipping points for participants.

How can we prevent Fresk from becoming a victim of its own success, for example by becoming a kind of get out of jail free card for the companies or organisations that promote it?

Fresk mustn't become a vector for communication, otherwise it will contribute to "greenwashing". Faced with this risk, we decided to promote companies that respect the Fresk spirit by allowing them to apply for a label. The label certifies that the principles have been adhered to and that, beyond the teaching, the company has been transformed to align with the trajectories imposed by science.

Are you trying to make sure that Climate Fresk isn't just for executives and engineers?

That's a priority for us. Fresk has to contribute to transforming society, and this can only be done by switching from popular mass to awareness. That's why we're working to find mediators who are able to reach populations that we currently don't reach. And we're also thinking about adapting Fresk itself, to reach wider

audiences, for example by highlighting the concrete consequences of the climate crisis. In addition, we had started work on a deployment plan for people locked up in detention centres, before this project was impacted by the Covid-19 pandemic.

For it to bear fruit, the awareness you're working on has to be fast and large-scale. Are you not afraid that other crises will take up more bandwidth - pandemic, war in Ukraine - diverting attention away from the ecological issue?

Because of the war in Ukraine, we've collectively chosen to hold back. The risk is to only see it as a temporary crisis, and when it's over we can carry on the way we did before. The climate crisis won't be ending. There are some encouraging phenomena, though: I'm rubbing shoulders with a lot of corporate executives at the big corporates and I'm starting to have conversations with them that would have been unimaginable just three years ago. Back then, we couldn't talk about a decrease in physical flows. Today, however, some people are agreeing that we need to talk about it. How can we create economic value without increasing physical flows or even reducing them? Reflection sets in.



Check out Episode 6 of Point de suspension(s) Unédic's podcast
"What are the impacts of global warming on the economy and employment?"
with economist Mireille Chiroleu-Assouline.
Available on all listening platforms.

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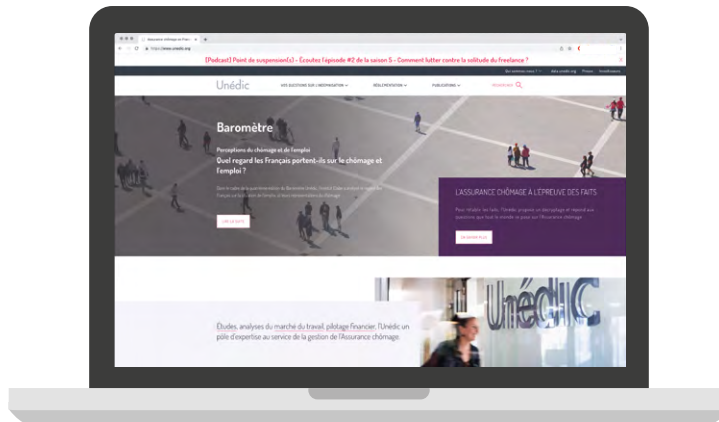
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