

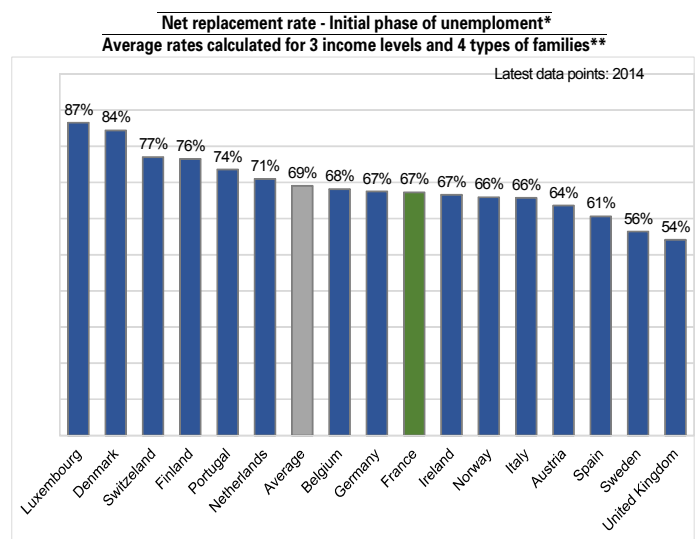
Unemployment benefits in France compared to European practices

- Unemployment insurance is not necessarily the only protection against involuntary loss of employment. Indeed, in many European countries, unemployment benefits are only part of the replacement income for the jobseekers. These benefits may be supplemented with other social transfers, such as housing benefits and family allowance, and/or specific tax reductions.
- Cross-country comparisons of public financial support arrangements for the jobseekers require to grasp and evaluate the system as a whole and all its parameters: replacement rate of previous in-work earnings, benefit duration, eligibility criteria, consideration of family situation, other welfare benefits and any obligations incumbent on jobseekers. Comparative analysis of net replacement rates for claimants, which include all welfare benefits, shows that, on average, France is in line with European practices (see chart below).
- On the other hand, France stands out because of the preponderance of unemployment insurance benefits in the jobseekers' income, stemming from the virtual absence of any other specific social transfers to the unemployed. Unlike other countries, the claimant's family situation has little effect on the initial net replacement rate.
- The preponderant share of unemployment insurance benefit in replacement income goes along with very generous eligibility criteria (4 months of employment during a 28-month reference period) and with longer benefit duration compared to European practices, particularly for older claimants (24 months for the standard benefit and 36 months for claimants over the age of 50). Furthermore, France stands out for its very high maximum benefit level. France has the highest net replacement rate for high earners who lose their jobs.
- The specific terms for accumulating unemployment insurance entitlements and combining work income with unemployment insurance benefits also have some effect on incentives to return to employment, as stressed in a study¹ by France's Council of Economic Analysis (CAE).
- Job search incentives also depend on the obligations incumbent on jobseekers and on the penalties incurred in the event of default. In this respect, France seems to have fairly lenient requirements for claimants.

Source: OECD (2016), *Tax-Benefit Models*.

* Including other benefits (social assistance, family benefits, housing benefits, in-work benefits) and after deducting social contributions and income tax.

** Unweighted average for fulltime previous earnings levels at 67%, 100% and 150% of the average wage for single person without children, lone parent with 2 children aged 4 and 6 years, one-earner married couple without children and one-earner married couple with 2 children aged 4 and 6 years.



(1) Cahuc, P. and C. Prost (2015), "Améliorer l'assurance chômage pour limiter l'instabilité de l'emploi", *La note du CAE*, No. 24, September.

1. What level of insurance against the risk of unemployment?

The primary purpose of unemployment insurance is to smooth the consumption of workers who lose their job by providing them replacement income. This public insurance system is warranted because wage-earners cannot insure themselves individually against the risk of unemployment. On the one hand, it is difficult for private-sector insurers or individuals to assess the level of risk exposure to unemployment and the financial consequences of job loss. On the other hand, many wage-earners face financing constraints, because they earn too little to set aside savings and because credit markets are imperfect.

There is no question about the benefits of the insurance function of the unemployment insurance system, especially in times of economic crisis where demand-side support plays a critical role, but these benefits are often set against the costs incurred by society. According to OECD data, unemployment insurance benefits in France accounted for 1.5% of GDP in 2014, and 60% of intervention expenditure on the labour market. **Economic analysis of the costs of unemployment insurance highlights a moral hazard that might increase the duration of unemployment spell**, since jobseekers might have an incentive to scale back their job search efforts¹ (see Box 1).

Box 1: Effect of benefit parameters on job search behaviours: the findings of empirical and theoretical research literature

Economic theory, along with empirical research, tend to show that benefit duration and/or amount have an effect on the speed with which jobseekers return to work. In theory, higher benefit amount or longer benefit duration could induce some jobseekers to search less intensively for work and adopt a higher reservation wage. Indeed, when a candidate profile is much sought after, the higher the unemployment benefit, the more the jobseeker is likely to refuse this job offer hoping for another one at a higher pay before his benefits run out. According to this theory, the rate of return to work will increase as the last benefit payment approaches and be constant thereafter (Van den Berg, 1990^a; Mortensen, 1977^b).

Empirical microeconomic studies on variations in benefit durations and replacement rate mostly find a significant and positive effect on the length of unemployment spell. In their literature review, Tatsiramos and van Ours (2014)^c state that the elasticity of the unemployment duration with respect to benefit level ranges from 0.4 to 1 and that an increase in benefit duration leads to an increase in unemployment duration equal to approximately 20% of the increase in the initial benefit duration. Using French data, Le Barbanchon (2012)^d finds that the unemployment exit rate is reduced by 28% (meaning an increase in unemployment duration of approximately two and half months) when the benefit duration is increased from 7 months to 15 months in some industries.

Other studies, however, shed a different light on these conclusions. The literature review by Algan et al. (2006)^e finds that the usual theory behind the disincentives associated with unemployment insurance is only partially borne out by the facts. More specifically, the "generosity" of benefits does indeed raise the "reservation wage", but it does not reduce the intensity of job search efforts. All in all, these authors find that an increase in benefits would make unemployment duration longer, but the effect would be small, or even insignificant, according to some studies. Elasticities may vary according to the countries studied, economic conditions and the measures considered.

Furthermore, unemployment benefits may enhance the matching between labour supply and demand, by providing jobseekers with the time and resources needed to find suitable jobs. However, there is little empirical research that analyses the link between unemployment benefit parameters and the quality of jobs found and the findings of such work are ambiguous. Le Barbanchon (2012, *op. cit.*) finds that French claimants, who saw their benefit duration increased between 2000 and 2002, did not find better quality job (in either terms of pay or duration of employment).

- a. Van den Berg G.J. (1990), "Non-stationarity in job search theory", *Review of Economic Studies*, vol. 57, pp. 255-277.
- b. Mortensen D.T. (1977), "Unemployment insurance and job search decisions", *Industrial and Labor Relations*, vol. 30, pp. 505-517.
- c. Tatsiramos K. and J.C. van Ours (2014), "Labor market effects of unemployment insurance design", *Journal of Economic Surveys*, vol. 28(2), pp. 284-311.
- d. Le Barbanchon T. (2012), "The effect of the potential duration of unemployment benefits on unemployment exits to work and match quality in France", *Documents de travail du CREST*, n° 2012-21, septembre.
- e. Algan Y., Decreuse B., P. Cahuc, Fontaine F. and Tanguy S. (2006), "L'indemnisation du chômage : au-delà d'une conception désincitative", *Revue d'Économie Politique*, vol. 116, pp. 297-326.

Analysing the effect of unemployment benefits on the intensity of job search efforts raises the question of the "optimal" level of unemployment insurance. This is a complex issue that involves many parameters: the characteristics of the unemployment insurance system itself (eligibility criteria, benefit level, benefit duration and levels over time, monitoring of claimants, etc.), along with the characteristics of the jobseekers and of the social protection system, and even the state of the economy.

Given the difficulty of encompassing all of these parameters, cross-country comparison of unemployment insurance systems is often limited to analysing gross replacement rates, which compare the unemployment insurance benefits received² to the gross wage earned prior to the unemployment spell. In this light, observers often qualify France's

unemployment insurance system as "generous". **However, a proper assessment of the financial situation of jobseekers should also be based on net replacement rates**, which adjust gross replacement rates for income tax and social contributions paid, and for other benefits and assistance that jobseekers and wage earners receive, such as family benefits, housing benefits, social assistance and in-work benefits. **Furthermore, to assess the incentives for jobseekers to return to employment, the cross-country comparison should also consider the eligibility criteria for unemployment insurance, along with the obligations incumbent on claimants.**

This study does not include a comparison of the specific procedures for accumulating unemployment insurance entitlements in different countries nor of the rules to combine

- (1) Moral hazard applies to labour demand as well, since employers do not consider the social costs of redundancies in their labour management policies.
- (2) Benefits for jobseekers include unemployment insurance benefits (paid subject to employment and/or contribution record) and unemployment assistance benefits, which are means-tested benefits paid after unemployment insurance benefits have been exhausted.

unemployment benefit and earned income, since it would require a closer examination of the procedures under each system. Nevertheless, such procedures could have an effect on

the incentives for returning to employment, as shown in the recent work by France's Council of Economic Analysis (CAE)³.

2. The net replacement rate after job loss is moderate for most income levels in France

France's situation is compared to those of 13 European Union Member States, Norway and Switzerland using a model deve-

loped by the OECD to analyse unemployment insurance systems in relation to benefit and tax measures (see Box 2).

Box 2: Key features of the OECD tax-benefit model^a

To overcome the diversity of national systems, the OECD simulates income after becoming unemployed for a set of **test cases with differences in the claimant's family situation, previous wage and unemployment duration. The test cases considered are:**

- **six family types:** single person without children, lone parent with two children aged 4 and 6 years, one-earner married couple without children, one-earner married couple with two children aged 4 and 6 years, two-earner married couple without children, two-earner married couple with two children aged 4 and 6 years;
- **three earnings levels before becoming unemployed:** 67%, 100% and 150% of the average wage;
- **two periods of unemployment:** the initial benefit period (after the waiting period) and in the 60th month after the first unemployment benefit was paid.

The net replacement rates are calculated by dividing net out-of-work income by net in-work earnings. The replacement rates thus include many sources of income variations that do not depend directly on the unemployment insurance system, such as taxes and various benefits and assistance (family benefits, housing benefits, social assistance, in-work benefits).

In all cases, the net replacement rates are calculated for jobseekers who have had long spells of employment (individuals aged 40 who have been continuously employed since the age of 18, thus qualifying for the maximum benefit duration). This means the replacement rates do not represent the actual benefit duration for individuals who alternate between short periods in and out of work.

Moreover, for the purposes of comparison, **the analysis often relies on average replacement rates** for the different test cases. These rates do not consider the actual distribution of jobseekers between the different test cases.

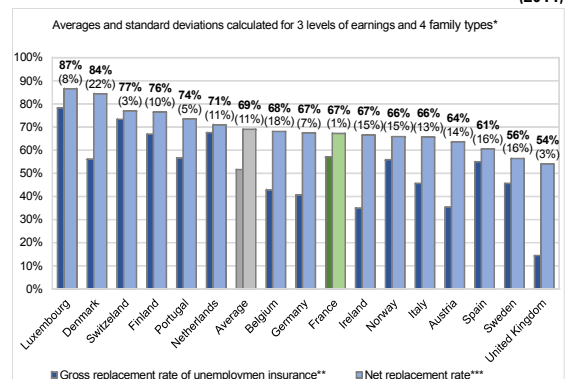
a. <http://www.oecd.org/fr/els/prestations-et-salaires.htm>

2.1 During the initial phase of unemployment, the net replacement rate in France is moderate on average, but strongly relies on unemployment benefits

On average, the net replacement rate (NRR), which includes all benefits paid to jobseekers, ranges between 54% and 87% in the countries in the sample (see Chart 1). **France has a medium net replacement rate level, standing at 67% slightly below the average rate for the sample.** The **dispersion between the different test cases is also slight**, with a standard deviation of 1%, compared to 11% on average for the sample as a whole.

France is one of the countries where jobseekers' replacement income comes primarily from unemployment benefits. In contrast, in Germany, Austria, Denmark, Ireland and, more especially, the United Kingdom, jobseekers' replacement income is primarily related to other benefits and differences in taxation. In Germany, the main contribution to jobseekers' income comes from tax exemptions, whereas in the United Kingdom, jobseekers' income is mainly raised by other benefits. Family benefits seem to be particularly generous in the United Kingdom. They include the Child Benefit, along with tax credits, such as the Child Tax Credit, a means-tested measure for parents with dependent children, and the Working Tax Credit, which provides assistance for returning to work that varies according to the number of dependents. The Housing Benefit, which varies according to income and family situation, can also provide very substantial sums.

Chart 1: Average replacement rates – Initial phase of unemployment (2014)



Source: OECD (2016), *Tax-Benefit Models*; DG Trésor calculations

* Unweighted average for fulltime previous earnings levels at 67%, 100% and 150% of the average wage for single person without children, lone parent with 2 children aged 4 and 6 years, one-earner married couple without children and one-earner married couple with 2 children aged 4 and 6 years. The standard deviation of the replacement rate is given in parentheses.

** (Unemployment benefits / gross wage).

*** (Net out-of-work income / Net in-work earnings) including other benefits and assistance, and after taxes.

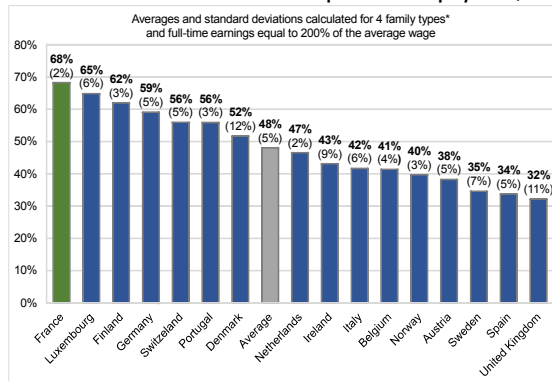
2.2 On the other hand, French jobseekers with high previous earnings enjoy a particularly high net replacement rate

On average across all family types, when a jobseeker's previous earnings reach 200% of the average wage, the net replacement rate is highest in France: it stands at 68%, versus

(3) Cahuc, P. and C. Prost (2015), "Améliorer l'assurance chômage pour limiter l'instabilité de l'emploi" *La note du CAE*, No. 24, September.

an average of 48% for the countries in the sample, and less than 35% in Sweden, Spain and the United Kingdom (see Chart 2). At this level of earnings, French claimants continue to receive unemployment benefits that are proportionate to their previous wage, whereas most of the other countries in the sample cap such benefits. The maximum gross unemployment benefit stands at €7,130 per month in France, compared to €2,370 in Denmark, between €2,150 and €2,450 in Germany (depending on whether the benefit is paid in an old or a new Länder), €1,600 in Belgium, €1,160 in Italy and between €1,090 and €1,400 in Spain (depending on the number of dependent children)⁴.

Chart 2: Average net replacement rates for the highest paid workers – Initial phase of unemployment (2014)



Source: OECD (2016), *Tax-Benefit Models*; DG Trésor calculations.

* Unweighted average for single person without children, lone parent with 2 children aged 4 and 6, one-earner married couple without children and one-earner married couple with 2 children aged 4 and 6. The standard deviation of the replacement rate is given in parentheses.

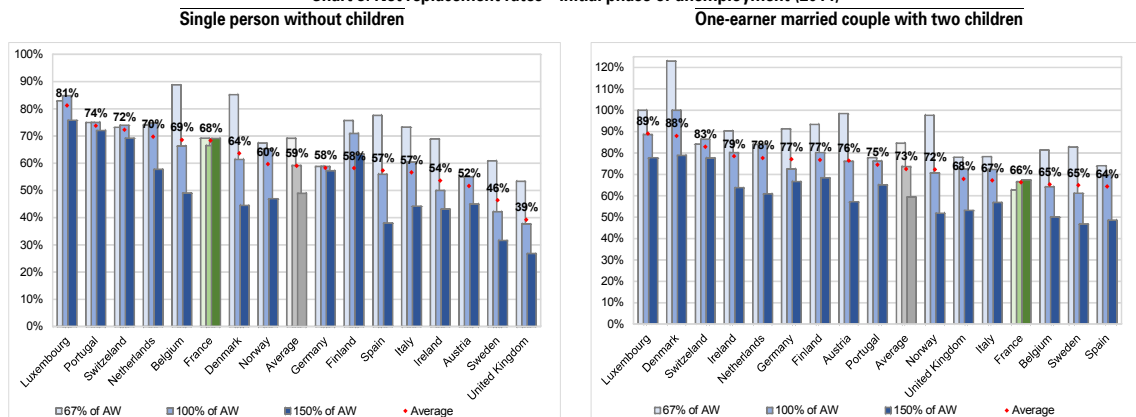
2.3 The jobseeker's previous wage and family situation have little effect on the initial net replacement rate in France

In the wage range under consideration, France stands out for the small effect that the previous wage has on the initial net replacement rate (see Chart 3). For a single person without children, the difference between net replacement rates for claimants with low previous earnings (67% of average wage) and those with high previous earnings (150% of average wage) is zero in France, in contrast to the large gap in Belgium, Denmark and Spain (approximately 40 percentage points), and also in Ireland, Italy, Sweden and the United Kingdom (approximately 30 percentage points)⁵.

Another specific feature of the French system is that the initial net replacement rate is higher on average for single persons without children (68%) than for one-earner married couples with two children (66%)⁶. The opposite is true in most of the other countries in the sample, with particularly large differences in the United Kingdom (29 percentage points), Ireland and Austria (25 percentage points) and Denmark (24 percentage points)⁷.

Three factors explain the situation in France. First of all, unemployment benefits are not adjusted for the family situation⁸. Second, job loss has only a minor effect on the level of other benefits and assistance (such as family or housing benefits) paid to families⁹. Finally, parents with dependent children and earning low wages stop receiving in-work benefits when they become unemployed.

Chart 3: Net replacement rates – Initial phase of unemployment (2014)



Source: OECD (2016), *Tax-Benefit Models*.

- (4) Source: Unédic, (2014), Comparative unemployment insurance data table for 12 European countries.
- (5) Detailed analysis of the situation in France using the Paris test-case model developed by the Directorate General of the Treasury, however, shows a sharp decrease in the net replacement rate for a very low or very high wage.
- (6) Detailed analysis of the situation in France using the Paris test-case model developed by the Directorate General of the Treasury shows that, when previous wage ranges from 70% to 120% of the statutory minimum wage, the net replacement rate is higher for a single person without children than for a one-earner married couple with two children. However, the opposite is true for other wage levels.
- (7) In Denmark, low-income persons may receive social assistance when a "social event" occurs, such as job loss or illness. For couples, this assistance is calculated in consideration of the income of both partners. A one-earner married couple with or without children, and with previous earnings of 67% of the average wage, will receive this assistance in addition to his unemployment benefits. In this case, the net replacement income for the couple will be greater than net in-work earnings (the net replacement rate is greater than 120%).
- (8) Of the other countries in the sample, only Denmark, the Netherlands and the United Kingdom do not adjust unemployment benefits according to the family situation. No adjustments are made in the form of lump sum supplements, or adjustments to the replacement rate or benefit duration.
- (9) For example, for previous gross earnings equal to the average wage, a one-earner married couple with two children in France receives an additional €360 per year in family benefits in the event of a job loss (this corresponds to the payment of the back-to-school allowance) compared to additional benefits of nearly £6,000 per year in the United Kingdom.

In the initial phase of unemployment, the relative invariance of the net replacement rate to previous earnings level and family situation in France translates into relatively high rate for single persons without children (average of 68% compared to an average of 59% for the countries in the sample) but relatively low rate for one-earner married couples with two children (average of 66%, compared to an average of 73% for the countries in the sample).

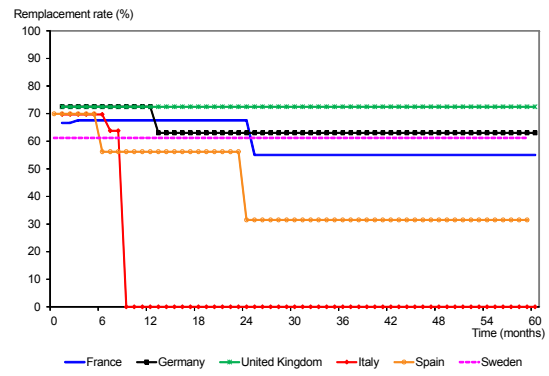
2.4 The net replacement rate in France falls off sharply after two years of granting benefits

The pattern of net replacement rates over time varies greatly from one country to the next because of the differences in maximum unemployment benefit duration and the social protection arrangements that apply after benefits are exhausted.

What follows is an illustration of this variability in the case of a one-earner married couple with two children and previous earnings equal to the average wage (see Chart 4)¹⁰. **In this test case, the net replacement rate in France drops off sharply after two years, which is the maximum unemployment benefit duration for a claimant under the age of 50.** When the unemployment benefits have been exhausted, France's social protection system ensures a net replacement rate that is greater than 50%. However, this rate is much lower than in most of the other countries in the

sample and, more particularly, in the United Kingdom (72%), Germany (63%) and Sweden (61%). The pattern in Italy is very special, with a net replacement rate of zero after 8 months of benefits (prior to the reforms under way in this country)¹¹. In contrast, the United Kingdom and Sweden stand out for the evenness of the net replacement rate over the five-year period, which reflects the universalist conception of their social protection system¹².

Chart 4: Net replacement rates over a five-year period (2014) for a one-earner married couple with two children and previous in-work earnings equal to the average wage



Source: OECD (2016), *Tax-Benefit Models*.

3. France's unemployment insurance system stands out for its protective pattern

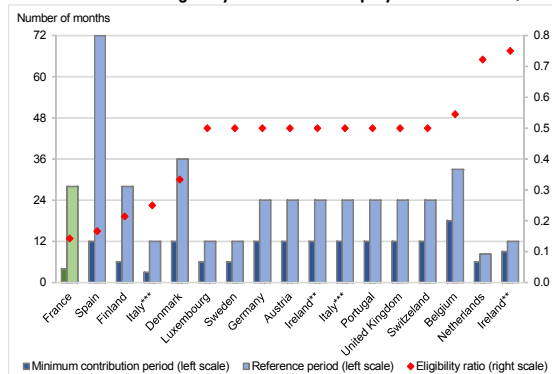
The analysis of net replacement rates has showed that, when taxes and all social benefits are taken into account, the replacement income of French claimants is in line with the European average. However, this finding needs to be put into perspective in consideration of the other parameters of unemployment benefits (eligibility criteria, maximum benefit levels and duration, monitoring and potential benefit sanctions). In this respect, French claimants seem to enjoy a relatively favourable situation.

3.1 French jobseekers have easier access to unemployment benefits and for a relatively long duration

Ease of access to unemployment insurance can be measured by the eligibility ratio, which is the minimum employment period required to be eligible for benefits divided by the reference period. The smaller the ratio, the more protective the system. In France, a person is eligible for unemployment insurance benefits after four months of employment during a 28-month reference period. This means the eligibility ratio is 0.14 (4/28). This is the lowest ratio of any country in the sample (see Chart 5). In most of the countries in the sample, the ratio stands at 0.5, with minimum contribution and/or employment periods ranging from 6 to 18 months. The Netherlands has the most stringent eligibility criteria: to be eligible for three months of unemployment benefits, a wage-

earner must have worked for at least 26 weeks out of the 36 weeks prior to the first day of unemployment.

Chart 5: Standard* eligibility criteria for unemployment insurance (2014)



Sources: European Commission (MISSOC - Mutual Information System on Social Protection) and CLEISS (Centre des Liaisons Européennes et Internationales de Sécurité Sociale).

* For a claimant aged 40 after losing a full-time job.

** In Ireland, only one of these two criteria must be met.

*** Workers in Italy who do not meet the eligibility criteria for unemployment benefits ("Assicurazione Sociale per l'Impiego", ASpl) may receive the "mini-ASpl" benefit if they have paid contributions for thirteen weeks in the previous 12 months.

Key: in France, a wage earner under the age of 50 must have worked for at least four months in the previous 28 months to be eligible for benefits. This corresponds to an eligibility ratio of 0.14 (4/28).

(10) These findings should be treated with caution since they refer exclusively to a claimant entitled to the maximum benefit duration and, in some countries, supplementary social protection benefits linked to their marital status and/or the number of dependent children.

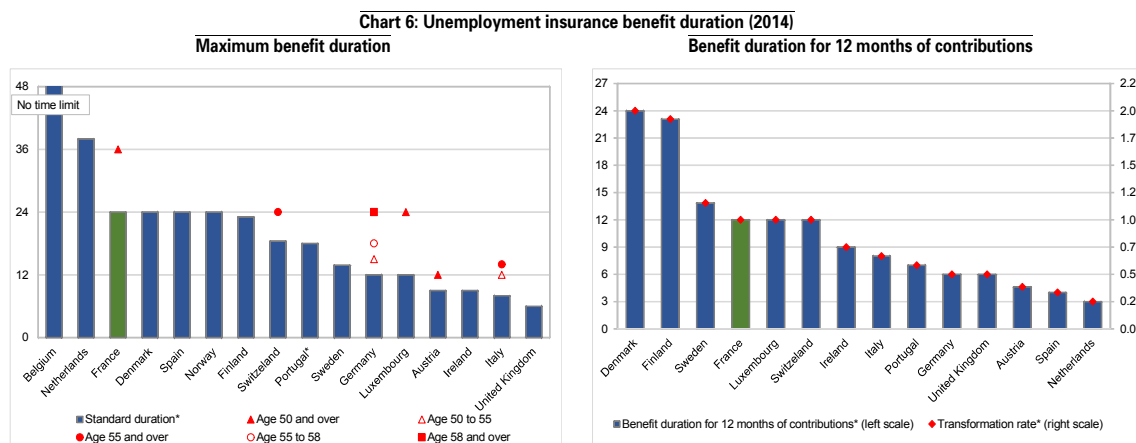
(11) The "Fornero" Act 92 of 28 June 2012 has gradually extended the maximum benefit duration since 2015. The "Jobs Act" 183 of 3 December 2014 also expands the coverage of unemployment insurance and increases the benefit duration (up to 24 months for workers who have contributed for at least four years). Furthermore, the implementing decrees for the "Jobs Act" have initiated an experiment with an allowance for claimants who have exhausted their unemployment benefits.

(12) In the United Kingdom, the central government finances a lump-sum minimum income for every individual. In Sweden, a universal allowance makes up for the lack of any replacement allowance, which is based on voluntary contributions from workers. The relatively high net replacement rate over five years for the test case considered stems from housing benefits (in both countries) and child benefits (in the United Kingdom), which are substantial for the unemployed.

However, this seemingly very favourable eligibility ratio for unemployment insurance in France needs to be considered with regard to the situation of jobseekers under the age of 25 who have less job tenure and little entitlement to social assistance. However, this very flexible access to unemployment insurance could promote wider use of short-term contracts of employment, as pointed out in recent research by France's Council of Economic Analysis¹³.

With a maximum benefit duration of 24 months for the general system and 36 months for seniors, unemployment insurance is relatively long in France (see Charts 6). Only Belgium (with no time limit on benefits) and the Netherlands (38 months) have longer benefit durations. In Germany, the maximum benefit duration varies greatly according to the claimant's age (from 12 months for the under-50s to 24 months for 58 and older). In the United Kingdom, the maximum benefit duration is 6 months for all claimants.

For claimants who are not entitled for the maximum benefit duration, the degree of unemployment insurance protection can be captured by the transformation ratio of the unemployment benefit duration to the minimum contribution period for eligibility (see Charts 6). In France, entitlements are calculated on the basis of "one day worked = one day of benefits," regardless of the number of hours worked during the day. These highly specific rules, and the rules to combine unemployment benefit and earned income, may promote career paths with frequent shifts back and forth between spells of employment and unemployment. Of the countries in the sample, only Belgium, Denmark, Finland and Sweden offer more extensive protection, with transformation ratios greater than 1. On the other hand, in the United Kingdom, Germany, Austria, Spain and the Netherlands, the benefit durations are at most half as long as the required contribution periods.



Sources: European Commission (MISSOC - Mutual Information System on Social Protection) and CLEISS (Centre des Liaisons Européennes et Internationales de Sécurité Sociale).

* For a claimant aged 40 after losing a full-time job.

** Duration extended by 150 days for claimants with children under the age of 18.

*** The maximum benefit duration was extended in 2015 to 10 months for claimants under the age of 50, 12 months for those aged 50-54 and 16 months for those 55 and older.

3.2 France's unemployment insurance system still seems to be poorly hinged on active labour market policies

The levels of the various parameters of unemployment benefits provide only partial information about jobseekers' incentives to go back to work. Indeed, these incentives broadly depend on the obligations incumbent upon claimants and the sanctions for failure to comply. These different measures come under active labour market programmes under which claimants do not passively receive unemployment benefits, but must show that they are taking active steps on their own to find work and may benefit from enhanced support schemes¹⁴.

French jobseekers are required to update their status with the Employment Agency every month to receive their benefits. They must show that they have taken positive and repeated steps to find a job. They may not refuse without legitimate

reasons any active labour market programme (training, work/study training programmes, welfare-to-work schemes) or more than two reasonable job offers¹⁵. Sanctions range from a simple suspension to a cut or even a temporary or permanent withdrawal of benefits. In practice, such sanctions are rare: 90% of the Employment Agency's administrative removal decisions are due solely to failure to respond to summonses. Since the end of 2015, job search monitoring teams have been deployed throughout the country. The test carried out in three regions from June 2013 through March 2014 showed that monitoring does increase the number of claimants removals for insufficient job search efforts and that it also helps jobseekers to maintain or resume a job search dynamic¹⁶.

Many countries seem to have more stringent obligations and sanctions for jobseekers. In Germany, for example, since the enactment of the Hartz IV legislation, claimants have seen

(13) However, the rules for employers' unemployment insurance contributions under the Job Security Act of 14 June 2013 may help contain the growth of short-term contracts of employment.

(14) For a literature review on assessments of the impact that active labour market policies have on the jobseekers' rate of return to work and the quality of the jobs found, see: Parent, G., O. Sautory and R. Desplat (2013), "L'accompagnement des demandeurs d'emploi : enseignements des évaluations," DARES Working Papers, No. 178, December.

(15) The Employment Agency (Pôle emploi) website provides a definition of a reasonable job offer.

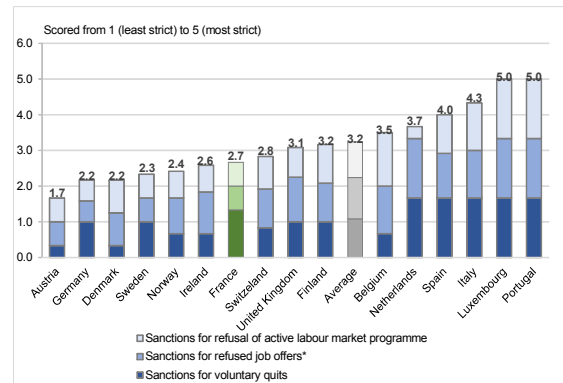
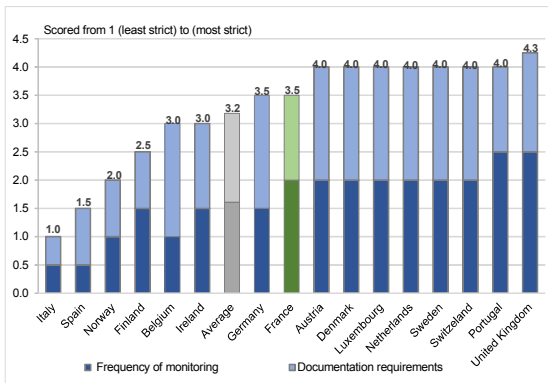
(16) Pôle emploi (2014), Évaluation de l'expérimentation "équipes dédiées au contrôle de la recherche d'emploi", October.

their benefits reduced if they refuse a job, even if they are over-qualified or the pay is lower than under collective bargaining agreements. In the United Kingdom, claimants are required to meet with an adviser at least once a fortnight and must provide proof of at least 10 job search actions per month. They lose their benefits if they reject a job or do not apply for a job submitted to them. In Denmark, claimants are required to accept any work that they are capable of performing, regardless of their prior profession. After turning down

two successive job offers or active programmes, their benefits are removed.

Langenbucher's analysis (2015)¹⁷ of the strictness degree of unemployment benefits conditions suggests that monitoring of job search efforts is relatively strict in France, particularly in terms of monitoring frequency, whereas the sanctions applied when claimants refuse job offers or participation in active labour market programmes are relatively flexible (see Charts 7).

Chart 7: Overall indicators of the strictness of job-search monitoring and benefit sanctions (2014)



Source: Langenbucher (2015).

* Average of the indicators for a first refusal and repeated refusals.

However, this analysis provides only a patchy representation of active labour market programmes that involve more than merely monitoring job search efforts but also encompass

various training programmes, subsidised jobs, support for entrepreneurs and incentives for employment, such as short-time working.

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(17) Langenbucher (2015), "How demanding are eligibility criteria for unemployment benefits, quantitative indicators for OECD and EU countries", *OECD Social, Employment and Migration Working Papers*, No. 166, OECD Publishing, Paris.

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