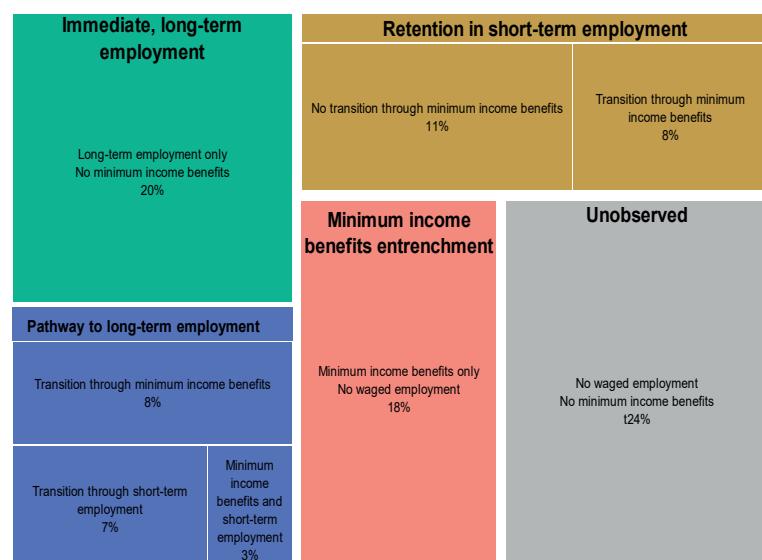


## Understanding Pathways Following Exhaustion of Unemployment Benefits

*Juliette Ducoulombier, Léonie Fauvre\* and Iris Glaser*

- On average from mid-2021 to mid-2024, approximately 57,000 people per month exhausted their unemployment benefits, accounting for 23% of unemployment benefit outflows.
- This study focuses on job seekers who reached the end of their entitlement to unemployment benefits in the second half of 2022 and analyses their pathways over the following year based on detailed administrative data (Midas data) correlating waged employment, minimum income benefits and registration with the national employment agency (France Travail).
- The return to long-term employment is often gradual. 31% of former unemployment benefit recipients who exhausted their entitlement were in waged employment three months after exhausting their benefits. A full 58% of these individuals had worked again at least once as an employee after a year. Many individuals enter into multiple employment contracts before finding long-term employment. The majority remain registered with France Travail while employed, reflecting active albeit fragmented return-to-work pathways. Minimum income benefits act as a safety net during these transitional periods.
- 18% of exhaustees receive inclusion benefit, the *revenu de solidarité active* (RSA) three months later and 11% receive the specific solidarity allowance, *allocation spécifique de solidarité* (ASS).
- Five typical pathways of equal weight are found over the year following unemployment benefits exhaustion (see chart).

**Typology of individual pathways in the year following the end of unemployment benefits**



Source: Dares-France Travail-CNAF, Midas – Vague 5; DG Trésor and DARES calculations.

How to read this chart: Among the recipients under 59 years old who exhausted their benefits between July and December 2022, 8% received minimum income benefits (RSA or ASS) at least once in the year and held long-term waged employment at least once in the year.

Coverage: Beneficiaries under 59 years old reaching the end of entitlement to ARE, ARE-F and ASP ([Dares online Box A](#), in French only) between July and December 2022, excluding intermittently-employed entertainment workers.

\* This document was drawn up in partnership with the Ministry of Labour's Directorate for Research, Studies and Statistics (Dares), which published a short version of it in the Dares Focus Collection No. 53 (October 2025).

# 1. Which recipients exhaust their unemployment benefits?

## 1.1 Approximately one-fifth of unemployment benefit outflows are due to benefits exhaustion

In the second half of 2022, 3.6 million people registered with France Travail had an entitlement to unemployment insurance and 2.5 million of this number received benefits.<sup>1</sup> These benefits with their daily allowance and potential benefit duration (PBD) are paid to individuals registered with France Travail who satisfy the eligibility requirements<sup>2</sup> based on their past employment (wage loss and length of time worked) and their age. In the case of low unemployment benefits, some individuals are eligible for both unemployment benefit and the RSA.<sup>3</sup> Approximately 4% of unemployment benefit recipients also receive the RSA<sup>4</sup> (see Box 1).

These beneficiaries might use up part or all of their entitlement over a variable length of time depending on the rate and speed of returns to work, since it is possible to work when registered with France Travail, which extends the period on benefits. This is referred to as partial unemployment.<sup>5</sup> In 2022, approximately 50% of unemployment benefit claimants (paid benefits or not) worked in a given month:<sup>6</sup> some recipients are consequently in employment when they reach the end of their entitlement.

Average unemployment benefit outflows stood at 260,000 individuals per month in the second half of 2022 (see Table 1). In 79% of cases, these individuals exited the France Travail registers before exhausting their unemployment benefits, for example because they found employment that because they found employment that does not fall within the partial unemployment insurance scheme: 56% were back on benefits over six months later ("long" exits) and 23% less than six months later ("short" exits). In 21% of the remaining cases, individuals exhausted their unemployment benefits without any possibility of reloading.<sup>7</sup> For example, approximately 54,000 individuals per month on average reached the end of their unemployment benefits entitlement in the second half of 2022.

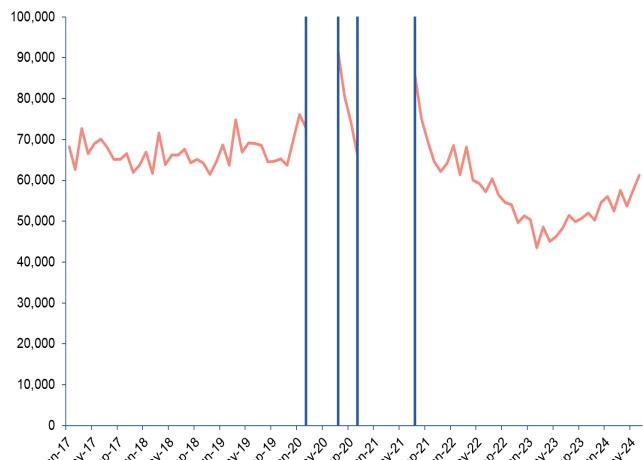
The number of unemployment benefit recipients exhausting their benefits without the possibility of reloading depends on the labour market situation and unemployment benefit system parameters. The number of people at the end of their entitlement fell from mid-2021 to early 2023 driven mainly by a labour market upturn and unemployment benefit reforms (see Chart 1). The lengthening of the minimum contribution period required to claim unemployment benefits from four to six months reduced the number of recipients eligible for short-term benefits – the most

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- (1) Month-end claimants of return-to-work benefit (ARE), including return-to-work training benefit (ARE-F), job security benefit (ASP) and self-employed workers' benefit (ATI). Source: Unédic. ([Unemployment Benefit Indicators](#)), seasonally unadjusted data (in French only).
- (2) Involuntary job loss or resignation for legitimate reasons, at least six months worked in the previous 24 months, registration with France Travail and actively seeking a job.
- (3) Unédic (2024), "Les allocataires de l'Assurance-chômage perçoivent-ils des minima sociaux", *Analyses*, March 2024 (in French only).
- (4) Dares (2025), "[Indemnisation des demandeurs d'emploi en 2023. Un nombre d'indemnisables en hausse et une durée potentielle d'indemnisation en baisse](#)", *Résultats*, January 2025 (in French only).
- (5) Unemployment benefit recipients who find a job that pays lower wages than in their previous position are entitled to combine partial return-to-work benefits (ARE) with their wages. Each day worked adds a day to their period of entitlement.
- (6) [Unédic](#), Unemployment Benefit Indicators (in French only).
- (7) The end of benefit entitlement followed by reloading is not counted as an exit, since job seekers continue to receive unemployment benefits. In the rest of this study, reference to "end of entitlement" or "benefits exhaustion" systematically refers to the end of entitlement without reloading.

likely to exhaust their entitlement (see Table 1) – while the reform of the daily reference earnings (DRE) calculation lengthened potential benefit durations for the individuals concerned.<sup>8</sup> The increase in the number of people exhausting their benefits as of early 2023 came at a time of a slump in the labour market and the introduction of a sliding scale of potential benefits duration depending on labour market status, implying a 25% reduction in the potential benefit duration during economic growth periods for all claims since February 2023. An estimated 61,300 individuals exhausted their benefits in June 2024, albeit fewer than observed in June 2019 (69,000 or -11%, see Chart 1) given the decrease in the total number of beneficiaries.

**Chart 1: Monthly number of unemployment benefit exhaustees from early 2017 to mid-2024**



Source: Dares-France Travail-CNAF, Midas – Vague 5; DG Trésor and Dares calculations.

NB: Beneficiaries who exhausted their unemployment benefits between 1 March 2020 and 31 May 2020 during the first COVID-19 pandemic lockdown were granted an extension, which was repeated during the second lockdown from 30 October 2020 to 30 June 2021 (see [Unédic](#), in French only).

How to read this chart: 61,300 beneficiaries exhausted their unemployment benefits in June 2024.

Coverage: Beneficiaries at the end of ARE, ARE-F and ASP entitlement ([Dares online Box A](#), in French only) not followed by reloading, excluding entertainment industry workers with intermittent status.

### Box 1: Comparison of unemployment benefits and minimum income benefits

Unemployment benefits and minimum income benefits are two distinct parts of the social security system, differing in their purpose, amounts and financing.

The unemployment benefit system guarantees benefits for a limited amount of time to wage earners who have involuntarily lost their job or have resigned for legitimate reasons and have contributed long enough to the system. The return-to-work benefit (*allocation d'aide au retour à l'emploi* or ARE in French) is the system's main allowance, accounting for 90% of expenditure ([Unédic, Unemployment Benefit Indicators](#), in French only). In the case of training, this benefit is replaced by the ARE-F benefit for the same amount as the ARE benefit. Unemployment benefits also include the job security benefit (*allocation de sécurisation professionnelle* or ASP in French) paid to individuals who sign a job security contract. Unemployment benefit recipients, along with all individuals registered with France Travail, are provided with assistance to return to work and are, in most cases, bound to actively seek work.<sup>a</sup> If they do not work, they are registered with France Travail in Category A. If they work limited hours, they are registered in Category B or C (partial employment of less or more than 78 hours per month respectively).

The unemployment benefit system is managed by Unédic, a non-profit association managed by employers' organisations and trade unions. It is financed by employer contributions and a fraction of the general social security contribution (CSG) paid on earnings. The unemployment benefit system is based on an "insurance" model rather than the non-contributory "solidarity" model on which minimum income benefits are based in that it is not paid in return for contributions, but is tax-funded.

a. Individuals registered with France Travail in Category D who are temporarily unavailable to return to work (training or job security contract) and those in Category E who are employed but are seeking another job (subsidized employment contract and entrepreneurs) are not bound to actively seek work.

(8) Since 1 October 2021, the potential benefit duration and daily reference wage calculations take into account periods not worked during the reference contribution period. This effectively reduces the benefits and lengthens the entitlement period with benefit capital unchanged for individuals with a discontinuous employment pathway.

Minimum income benefits are designed to alleviate poverty by providing beneficiaries with enough to cover their living costs and supporting their social inclusion and employment. The main minimum income benefits are the RSA, the adult disability allowance (*allocation adulte handicapé* – AAH), the ASS and the social solidarity benefit for the elderly (*allocation spécifique aux personnes âgées* – Aspa). Eligibility for minimum income benefits depends on the household's resources (not just on the individual's earnings) and the family configuration at the time of applying. In most cases, individuals have to be at least 25 years old to be eligible for the RSA. The ASS is reserved for those who have exhausted their return-to-work benefits and can show that they worked five years in the ten years preceding the end of the employment contract. The RSA can be paid in addition to unemployment benefit if the amount of the return-to-work (ARE) benefit is low, unlike the ASS which can only be paid to individuals who have exhausted their return-to-work (ARE) benefits.

## 1.2 Benefits exhaustion is more frequent for beneficiaries on short-term benefits

Unemployment benefit outflows, with or without benefits exhaustion, present different characteristics to claimants still on benefits. In particular, they include a higher proportion of under-25s, accounting for 25% of outflows in the second half of 2022 compared with 16% of all those on benefits at the end of 2022. Conversely, individuals aged 53 and over are underrepresented at 11% and 17% respectively (see Table 1). In addition, unemployment benefit outflows have a shorter potential benefit duration than individuals still on benefits, reflecting a shorter period worked before the spell of unemployment: they often claim benefits following the end of a short-term contract (55% versus 44%), be it a fixed-term contract or a temping assignment.

Long exits (over six months) from the unemployment benefits system before the end of entitlement concern more qualified individuals with relatively more stable employment histories prior to receiving benefits. Compared with other outflows, this group contains a higher percentage of individuals with higher education degrees (38% versus 34%) and executives and supervisors (18% versus 16%). The group also presents a longer potential benefit duration (49% are entitled to benefits for 24 months or more as opposed to 43% for outflows as a whole), reflecting more stable employment before unemployment. These beneficiaries

more often worked while drawing unemployment benefits and before exiting the system (76% versus 70%).

Short exits (less than six months) from the unemployment benefits scheme before the end of entitlement concern younger people and low-skilled individuals. This group contains 30% of under-25s (as opposed to 25% for outflows as a whole), 47% of individuals without the baccalaureate (versus 41%) and 31% of low-skilled manual and non-manual employees (as opposed to 25%).

Benefits exhaustion is observed more frequently for recipients with discontinuous employment pathways. In the second half of 2022, individuals on short-term benefits (less than one year) accounted for 44% of benefits exhaustees compared with 26% of all outflows from the unemployment benefits system. This difference is due to the fact that more short-term benefit claimants exhaust their benefits. Exhaustees were less often first-time claimants (31% as opposed to 38% of outflows on average). Fewer of these individuals worked while still receiving their benefits under the partial unemployment scheme (58% versus 70%) and more took training (20% versus 14%) when they were on benefits, automatically raising the risk of benefits exhaustion since despite the positive effect of training on employability,<sup>9</sup> time in training cannot be spent looking for a job.

(9) M. Chabaud (2022), "Quels taux de retour à l'emploi pour les demandeurs d'emploi formés ?", *Dares Analyses* No. 11, February 2022 (in French only).

**Table 1: Profile of unemployment benefit outflows in the second half of 2022 compared with claimants at the end of 2022**

% Claimants end-2022		Outflows in the second half of 2022			
		Total unemployment benefits	Benefits exhaustion	Benefits not exhausted	
		Short exit*	Long exit**		
Monthly average numbers		260,000	54,000	61,000	145,000
Percentage outflows		100	21	23	56
Claimant characteristics					
Gender	Women	50	50	50	52
Age on claiming benefits	Under 25 years old	16	25	18	30
	25 to 52 years old	66	63	68	62
	53 years old or more*	17	11	14	9
Level of education	Less than baccalaureate, occupational proficiency certificate (CAP), vocational certificate (BEP)	43	41	43	47
	Baccalaureate	23	24	24	26
	Baccalaureate +2 or more years of higher education	34	34	33	27
Skills	Low-skilled manual and non-manual employees	25	25	28	31
	Skilled manual and non-manual employees and technicians	57	57	56	57
	Supervisors and executives	17	16	16	12
Claim characteristics					
Benefits record	First-time claimant	33	38	31	39
Reason for end of last employment contract	Redundancy	31	25	26	21
	End of short-term contract (fixed-term contract or temping assignment)	44	55	54	64
	Termination settlement agreement	21	15	17	12
	Other	3	3	3	2
Daily reference earnings	Average (€)	64	58	64	52
Potential benefit duration	Less than 12 months	15	26	44	26
	From 12 months to less than 24 months	29	31	25	36
	24 months	43	36	25	33
	Between 24 months and 36 months	13	7	7	5
Activities when claiming benefits	Training (receiving the AREF)		14	20	16
	Partial unemployment		70	58	67
Source: Dares-France Travail-CNAF, Midas – Vague 5; DG Trésor and Dares calculations.					

\* Individuals aged 53 or more at the start of claiming benefits were eligible for the senior segment of the unemployment benefits system during this study's observation period.

\*\* An exit is short when it is followed by a new period of unemployment benefits less than six months later and long if the new period of unemployment benefits is more than six months later.

How to read this table: 21% of unemployment benefit outflows in the second half of 2022 correspond to the end of entitlement not followed by reloading.

Coverage: Claimants column: ARE, ARE-F and ASP claimants ([Dares online Box A](#), in French only) excluding intermittently-employed entertainment workers, end December 2022; outflows columns: end of entitlement to ARE, ARE-F and ASP not followed by reloading, excluding intermittently-employed entertainment workers, from July 2022 to December 2022.

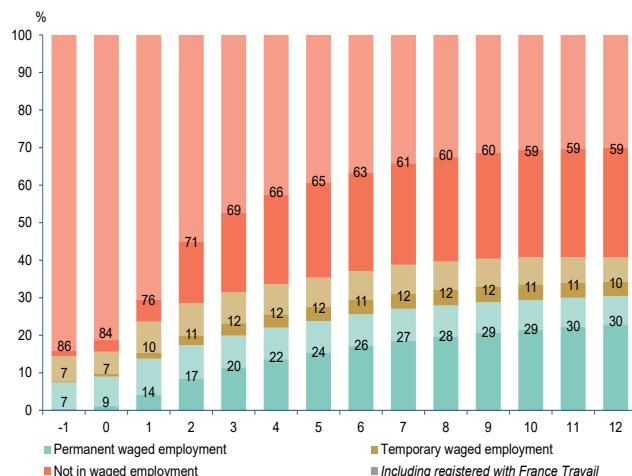
## 2. Situation of exhaustees three months after exiting the unemployment benefits system

This section explores the different situations encountered in the year following the end of benefits by recipients who exhausted their unemployment benefits without the possibility of reloading, excluding cases of potential retirement.<sup>10</sup>

### 2.1 Three months after exhausting their benefits, nearly one-third (31%) of former unemployment benefit recipients were in waged employment

The end of unemployment benefits due to the end of entitlement is associated with an increase in returns to waged employment (See Chart 2). Whereas 14% of beneficiaries under 59 years old were in waged employment the month before their benefits ended (under the partial unemployment insurance scheme), 31% of former unemployment benefit recipients in this age bracket were in waged employment three months after exhausting their benefits, with two-thirds of these individuals in long-term employment.<sup>11</sup> This observation is consistent with the theoretical job search models, which predict a peak in return to employment when entitlement ends and an increase in job search intensity as benefits exhaustion nears.<sup>12</sup> In over half of the cases, former beneficiaries in long-term employment three months after exiting the unemployment benefits system were no longer registered with France Travail. Conversely, the majority of employees in short-term employment three months later were still registered.

**Chart 2: Waged employment situation of beneficiaries under 59 years old before and after benefits exhaustion in the second half of 2022 (monthly average)**



Source: Dares-France Travail-CNAF, Midas – Vague 5; DG Trésor and Dares calculations.

NB: Month 0 corresponds to the month of benefits exhaustion. Individuals registered with France Travail encompass all categories (A to E) – see Box 1. A person is in waged employment in a given month if the individual has an employment contract at least one day during that month. In the event of a combination of short-term and long-term employment, the individual is classed in long-term employment.

How to read this chart: Among recipients under 59 years old who exhausted their unemployment benefits between July and December 2022, 34% were in waged employment four months after the end of their benefits: 22% were in long-term employment (open-ended contract, civil servant tenure or fixed-term contract over six months) and 12% were in short-term employment.

Coverage: Beneficiaries under 59 years old reaching the end of entitlement to ARE, ARE-F and ASP (Dares online Box A, in French only) between July and December 2022, excluding intermittently-employed entertainment workers.

### Box 2: Data used

This publication used the Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) produced by Dares. The database matches data on support and benefits for individuals registered with France Travail taken from the Statistical Records File and the National File on Beneficiaries – both produced by France Travail – with data on minimum income benefit recipients (Allstat-FR6 data produced by the National Family Allowance Fund - CNAF) and data on employment contracts (data from the workforce movements information system produced by Dares from single staff reporting statements). This nationwide data is exhaustive for individuals registered with France Travail and minimum income benefit recipients.<sup>a</sup>

a. [MiDAS documentation \(in French only\)](#).

(10) Beneficiaries aged 59 years or more on exiting the unemployment benefits system are excluded from the coverage to eliminate most cases of retirement.

(11) Long-term employment corresponds to open-ended contracts, civil service tenure and fixed-term contracts of over six months. Coverage is all public-sector and private-sector waged employment (excluding wages from individuals employing domestic help and a proportion of agricultural employment).

(12) See D.T. Mortensen (1977), "Unemployment Insurance and Job Search Decisions", *Industrial and Labor Relations Review*, Vol. 30, p. 505-517. This prediction was empirically corroborated in the French context by Marinescu and Skandalis (2021), see I. Marinescu & D. Skandalis (2021), "Unemployment insurance and job search behavior", *The Quarterly Journal of Economics*, Vol. 136(2), p. 887-931. See also F. Fremigacci (2011), "Évaluer l'impact de l'assurance chômage sur les trajectoires individuelles : de la théorie à la pratique", *Revue française d'économie*, Vol. 0(1), p. 49-95 (in French only).

The rate of return to work for former beneficiaries steadily increased over the first six months following the end of entitlement and then stabilised at around 40%. This increase was driven by the return to long-term employment. Conversely, returns to work in short-term employment stabilised at approximately 11% in the second month. Twelve months after exhausting their benefits, 40% of former recipients were in waged employment (long-term or short-term) and three-quarters of this number (30% of beneficiaries) were in long-term employment. The stabilisation of the rate of return to work after six months is attributed to two separate dynamics:

- A slowdown in the rate of return to work in long-term employment. Former beneficiaries who do not find work in the early months are often further away from the labour market. In addition, their prospects of returning to work can diminish over time due to the depreciation of their human capital, possible job search discouragement and a negative signal effect in that firms tend to be less inclined to hire the long-term unemployed (hysteresis effect of unemployment).<sup>13</sup>
- Returns to unemployment following a resumption of work in short-term employment. One year after the end of their benefits, 10% of individuals were in short-term employment, but 31% worked at least one short-term job over the year, pointing to frequent job losses. This job instability is due to both the individuals' characteristics and the effect of benefits exhaustion on job search behaviour, which can lead individuals to accept jobs of lesser quality (in terms of wage, length and type of employment contract) or that do not match their skills or aspirations.

## 2.2 Three months after unemployment benefits exhaustion, nearly one-third (29%) of former recipients receive inclusion benefit and/or the specific solidarity allowance

In general, unemployment benefit recipients who come to the end of their entitlement can be eligible for two means-tested minimum income benefits: the *revenu de solidarité active* (RSA) designed to alleviate poverty and the *allocation spécifique de solidarité* (ASS),

which is reserved for claimants who have exhausted their return-to-work benefit (ARE) subject to certain conditions (see Box 1). Minimum income benefits eligibility and amounts do not depend on previously paid contributions, but on household resources and the family configuration.<sup>14</sup>

29% of exhaustees were drawing the ASS (11%) or RSA (18%) three months after exhausting their unemployment benefits, compared with 0% and 4% respectively in the month preceding the end of entitlement (see Chart 3). Conversely, 71% received neither the ASS nor the RSA three months after exhausting their unemployment benefits. This group is heterogeneous: it includes individuals in waged and unwaged employment with a sufficient level of income alongside unemployed individuals potentially ineligible (for RSA due to their household's characteristics or for ASS since they did not meet the condition regarding paid social security contributions over the previous ten-year period) and those who did not claim these benefits.

The RSA recipients among unemployment benefits exhaustees remained virtually stable up to twelve months after the exhaustion date (17%). This stability could be due in part to RSA entitlement conditions (which take into account entire household earnings) and may overlook variations in RSA amounts over time. Conversely, the proportion drawing the ASS steadily decreased over the twelve months following the unemployment benefits exhaustion to 4% one year on. ASS allocation conditions may contribute to explaining this profile: the specific solidarity allowance (ASS) can only be combined with employment for a maximum of three months and is granted to individuals who can show that they have worked at least five years in the last ten years (see [Dares online Box A](#), in French only). ASS recipients therefore have different profiles to inclusion benefit (RSA) recipients, including greater labour market integration prior to drawing unemployment benefits. These rates conceal more complex trajectories: 37% of individuals received the RSA or the ASS at least once in the twelve-month period. These variations reflect minimum income benefit inflows and outflows, often due to spells in and out of work.

(13) T. Le Barbanchon, J. Schmieder and A. Weber (2024), "Job search, unemployment insurance, and active labor market policies", Chapter 2, *Handbook of Labor Economics*, Vol. 5.

(14) Minimum income benefits also includes adult disability allowance (AAH) and the social solidarity benefit for the elderly (Aspa), see Box 1. These benefits are outside the scope of this study, since their payment is triggered by reaching retirement age (Aspa) or being disabled (AAH). Save where otherwise stated, in the rest of this study the term "minimum income benefits" refers solely to inclusion benefit (RSA) and the specific solidarity allowance (ASS).

**Chart 3: Situation of beneficiaries under 59 years old in terms of drawing minimum income benefits before and after benefits exhaustion in the second half of 2022 (monthly average)**



Source: Dares-France Travail-CNAF, Midas – Vague 5; Dares and DG Trésor calculations.

NB: Month 0 corresponds to the month of unemployment benefits exhaustion. Each month, less than 1% of individuals received both the RSA and the ASS. These individuals are classed in the RSA recipients category.

Starting from the month of unemployment benefits exhaustion, unemployment benefit claimants can ask for their last quarter of unemployment benefits to be excluded from the calculation of their minimum income benefits (known as "neutralisation") due to the loss of this replacement income ([Dares online Box A](#), in French only).

How to read this chart: Among recipients under 59 years old who exhausted their unemployment benefits between July and December 2022, 16% were drawing inclusion benefit the month following the end of their entitlement and 12% were drawing the specific solidarity allowance ([Dares online Box A](#), in French only).

Coverage: Beneficiaries under 59 years old reaching the end of entitlement to ARE, ARE-F and ASP ([Dares online Box A](#), in French only) between July and December 2022, excluding intermittently-employed entertainment workers.

### 2.3 Fewer unemployment benefit recipients aged 53 to 59 in employment three months after benefits exhaustion than younger people

Average numbers of RSA and ASS recipients following unemployment benefits exhaustion differ by age. 37% of recipients aged 53 to 59<sup>15</sup> were drawing the RSA or the ASS three months after the end of their

unemployment benefits: 15% were drawing the RSA, a proportion similar to the average across all ages, and 21% were drawing the ASS, twice as many as for recipients under 53 years old (10%). This difference in ASS recipients is due to the fact that older individuals more easily meet the eligibility condition for this benefit (in work for five years of the last ten years). It is also due to less frequent access to waged employment: only 24% of former unemployment benefit claimants aged 53 to 59 were in waged employment three months after exhausting their employment benefits as opposed to 32% for the under-53s. As with all the unemployment benefit recipients, the seniors gradually find employment following the end of their unemployment benefits: twelve months after unemployment benefits exhaustion, 31% were in employment and 26% were drawing minimum income benefits.

Conversely, three months after unemployment benefits exhaustion, individuals aged under 25 when they started claiming unemployment benefits were more often in waged employment than the average: 39% were in waged employment (including 22 percentage points in long-term employment: see [Dares online Table B](#), in French only) compared with 31% for all under-59s (see Chart 2). Three months after the end of unemployment benefits, fewer young people were drawing minimum income benefits: 11% as opposed to 28% for the under-53s (see [Dares online Table A](#), in French only). Although this difference is due in part to their higher proportion of waged employment, other factors need to be taken into account. In particular, young people are very rarely eligible for the specific solidarity allowance, which requires evidence of at least five years' employment over the previous ten years. Neither are the under-25s eligible for the RSA generally speaking. However, they are eligible for the RSA if they are 25 years old at the end of their unemployment benefits, if they have a child or are expecting a child, or if they can show evidence of a certain length of employment (see [Dares online Box A](#), in French only).

(15) Recipients aged 53 or more at the start of claiming benefits and under 59 years old at the end of entitlement. Individuals aged 53 or more at the start of claiming benefits were eligible for the senior segment of the unemployment benefits system during this study's observation period. Recipients aged 50 or more are therefore the subject of a separate analysis here. The age bracket for the senior segment was raised two years by the agreement of 15 November 2024 on unemployment benefits.

### 3. Mixed pathways following unemployment benefits exhaustion: minimum income benefits (RSA or ASS) and waged employment

For a more detailed profile of individual exhaustion-of-benefits pathways, potentially marked by successive transitions between employment and unemployment, individuals are classed according to three criteria: did the individual at least once in the twelve months following the end of unemployment benefit, (i) hold long-term waged employment (37% of the study's scope); (ii) hold short-term waged employment (31%); or (iii) draw the RSA or the ASS? This analysis, factoring in all the possible permutations, finds five typical pathways for claimants following unemployment benefits exhaustion.

#### 3.1 An often-gradual return to long-term waged employment: a mix of immediate employment and transitional pathways

Over the year following the end of entitlement to unemployment benefits, a large proportion of exhaustees were in long-term employment, often following a pathway marked by transitions.

20% of former recipients found long-term employment immediately without transitioning through short-term employment or minimum income benefits (ASS or RSA), but potentially with a period of non-employment over the year (see Table 2). These individuals were more qualified than the average and more of them had taken training when they were unemployed (26% or 11 percentage points more than outflows as a whole – see Table 1). Their reference wage before unemployment was also higher, reflecting their better position on the labour market. Fewer of them were eligible for the in-work benefit (*"prime d'activité"*)<sup>16</sup> following their return to work, which could point to relatively higher wages in their new employment or membership of a household with high earnings. Their employment on the labour market could on the whole be considered as long-term: only a minority (20%) were still registered with France Travail (categories A, B and C) twelve months after

exhausting their unemployment benefits, and 86% were still in long-term employment at this point in time.

18% of former claimants present a “springboard” pathway with a combination of short-term employment and/or minimum income benefits (RSA or ASS) before finding more stable employment. These individuals also took training more during their spell on unemployment benefits. Yet although they found employment, over one-third were still registered with France Travail one year after exhausting their unemployment benefits, mainly in categories B and C (people in partial unemployment receiving benefits). This could be due to an intention to continue looking for a better job. More of these exhaustees, most of whom were still in long-term employment a year later, received the in-work benefit to support their earnings than those who found long-term employment immediately.

#### 3.2 Other more fragile pathways with a mix of instability, detachment from the labour market and unobserved situations

Other pathways point to harder or incomplete integration into employment in the year following the exhaustion of unemployment benefits.

A total of 21% only found short-term employment. The majority were men (56%) who were not as well-integrated into the labour market before the unemployment spell (their entitlement periods were shorter on average and calculated based on a lower reference wage). This group presents an equal number (41% and 59% respectively) of (i) exhaustees on minimum income benefits at least once in the twelve months following unemployment benefits exhaustion who are older than the average, and (ii) exhaustees who received neither the RSA nor the ASS, among which the under-25s are overrepresented. Exhaustees in this group present numerous labour market

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(16) The in-work benefit is calculated based on the earnings of all the members of a given household.

“comings-and-goings”: 56% were out of work a year after unemployment benefits exhaustion, and 12% to 20% had worked enough over the year to be able to claim unemployment benefits again at this time.

18% of former claimants had not found any waged employment over the year following unemployment benefits exhaustion and were on minimum income benefits. These individuals were older on average (9% were 53 to 59 years old) and fewer of them had taken training or partially worked when they were on unemployment benefits. Twelve months after exhausting their unemployment benefits, 59% were still registered with France Travail (in categories A, B and C), while 41% were no longer seeking employment through France Travail and could well have left the labour market (“discouraged job-seekers”, unavailability to work for medical or family reasons, etc.).

Lastly, 24% of exhaustees were found to be neither in waged employment nor among the minimum income benefit recipients. This statistically unknown situation covers a wide array of profiles with different and potentially overlapping situations. Approximately 30% of the individuals concerned may have been in unwaged employment over the year or in employment beyond the scope of the employment contracts studied, for example working as freelancers or for individual employers.<sup>17</sup> This category also includes 8% of seniors (53 to 59 years old) who could have taken an early retirement from the labour market. In 5% of cases, the individuals concerned had a recognised disability and were on the AAH. The other cases could correspond to individuals who were ineligible for minimum income benefits, non-claimants and exits from the labour force.

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(17) This estimate corresponds to the proportion of individuals in the group who declared hours worked at their France Travail review in the year following unemployment benefits exhaustion although no employment contract was found in the single staff reporting statement (DSN) data. It forms a lower bound for returns to unwaged work or employment outside the scope of this study, since some individuals in this case may have signed off from the national employment agency.

**Table 2: Distribution of exhaustee characteristics by pathway over the twelve months following the end of entitlement to unemployment benefit**

Known event over the 12 months following unemployment benefits exhaustion	RSA or ASS	/	Yes	/	Yes	/	Yes	Yes	/						
	Short-term employment	/	/	Yes	Yes	Yes	Yes	/	/						
	Long-term employment	Yes	Yes	Yes	Yes	/	/	/	/						
Proportion (% cohort)		Immediate employment	Springboard to employment		Short-term employment		Minimum income benefits entrenchment	Un-observed							
		20	18		21		18	24							
Proportion detailed pathway (% cohort)															
Personal characteristics															
Gender	Women	53	52	54	51	46	41	50	52						
Age on claiming benefits	Under 25 years old	25	9	42	11	39	11	9	16						
	25 to 52 years old	70	85	55	83	56	82	82	76						
	53 years old or more	5	7	3	5	5	6	9	8						
Level of education	Less than baccalaureate, occupational proficiency certificate (CAP) or vocational certificate (BEP)	31	44	35	47	44	56	51	37						
	Baccalaureate	25	22	33	24	30	23	22	23						
	Baccalaureate +2 or more years of higher education	43	34	32	29	26	22	27	40						
Skills	Low-skilled manual and non-manual employees	22	26	30	29	35	35	32	24						
	Skilled manual and non-manual employees and technicians	55	58	59	60	57	58	57	54						
	Supervisors and executives	23	16	11	11	8	7	12	22						
Claim characteristics															
Benefits record	First-time claimant	38	22	40	19	37	18	24	36						
Reason for end of last employment contract	Redundancy	26	28	17	23	13	16	28	29						
	End of short-term contract (fixed-term contract or temping assignment)	50	51	69	62	77	72	53	44						
	Termination settlement agreement	20	17	11	12	8	9	16	23						
	Other	4	3	3	3	2	2	3	4						
Daily reference earnings	Average (€)	72	61	57	57	56	54	57	71						
Potential benefit duration	Less than 12 months	42	41	60	51	66	60	41	34						
	From 12 months to less than 24 months	24	28	23	26	21	24	29	27						
	24 months	32	29	17	22	12	15	28	36						
	Between 24 months and 36 months	2	2	1	1	1	1	3	3						
Activities when claiming benefits	Training (on ARE-F)	26	23	34	28	25	19	14	14						
	Permitted work	69	53	77	69	73	66	40	55						
Situation at M+12															
Registered with France Travail, without employment (Category A)		8	14	10	14	28	38	51	17						
Registered with France Travail, with employment (Category B or C)		12	24	22	33	30	32	8	7						
Long-term employment (open-ended contract, tenured civil servant or fixed-term contract over six months)		86	82	75	73	N/A	N/A	N/A	N/A						
Short-term employment		N/A	N/A	13	12	46	41	N/A	N/A						
Claiming ARE, ARE-F or ASP6		6	7	8	8	20	12	1	3						
Claiming in-work benefit		20	47	25	55	18	45	18	10						
Claiming RSA or ASSN/A		N/A	27	N/A	27	N/A	57	77	N/A						

Source: Dares-France Travail-CNAF, Midas – Vague 5; DG Trésor and Dares calculations.

How to read this table: Among the recipients under 59 years old who exhausted their unemployment benefits between July and December 2022, 8% drew inclusion benefit or the specific solidarity allowance at least once in the year and held long-term waged employment at least once in the year. Within this group, 7% of recipients were 53 years old or more and 24% were registered with France Travail in Category B or C twelve months after the end of their unemployment benefits. N/A (not available) in the table refers to missing values.

Coverage: Beneficiaries under 59 years old reaching the end of entitlement to ARE, ARE-F and ASP (Dares online Box A, in French only) between July and December 2022, excluding intermittently-employed entertainment workers.

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