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Unemployment Benefit Claimants Returning to Work Following a Mutual Termination Agreement

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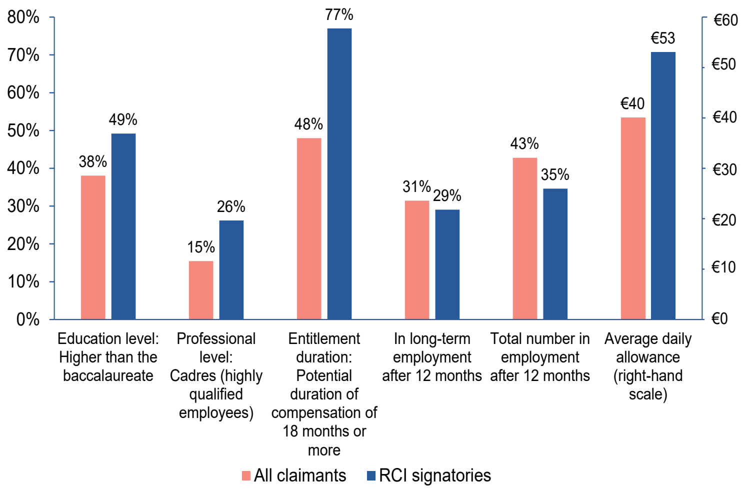
- A mutual termination settlement agreement (*rupture conventionnelle individuelle* – RCI) allows a permanent employment contract to be terminated under terms agreed jointly by the employee and their employer. The employee is then generally eligible for unemployment insurance. Since 2017, the number of new claims following such contract terminations has risen by around 20% to reach 370,000 in 2024.
- Based on detailed administrative data, we find that those who have signed an RCI are, on average, more qualified and better educated than the broader population of unemployment benefit claimants. Given that they are better integrated into the labour market before claiming unemployment benefits, they are likely to receive benefits for longer periods of time and, on average, receive higher benefit payments. They are also more likely to receive severance pay above the statutory minimum upon the termination of their contract.
- Those who have signed an RCI have a lower rate of return to work during the two years following the end of their contract than other unemployment benefit claimants (see Chart). According to an econometric model, the relatively slow return to employment is only partly explained by the comparatively more favourable benefits packages awarded to RCI signatories and their individual characteristics. The observed gap narrows somewhat over time but remains negative over a 30-month horizon.

Characteristics of unemployment benefit claimants



Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations.

How to read this Chart: 49% of those who have signed an RCI hold a qualification higher than the baccalaureate, compared with 38% of all unemployment benefit claimants.

Scope: France; eligibility for unemployment benefits following an RCI, for all schemes not covered by Annexes VIII and X in 2024; individuals eligible for return-to-work benefits (excluding those covered by Annexes VIII and X) whose contract ended in 2022 and who subsequently became eligible for the first time.

* This document was produced in partnership with the Directorate for Research, Studies and Statistics (DARES), which published a summary document on this subject as part of the DARES Focus series no. 27 (July 2026).

1. Claimants following an RCI are growing in number and comparatively well integrated into the labour market

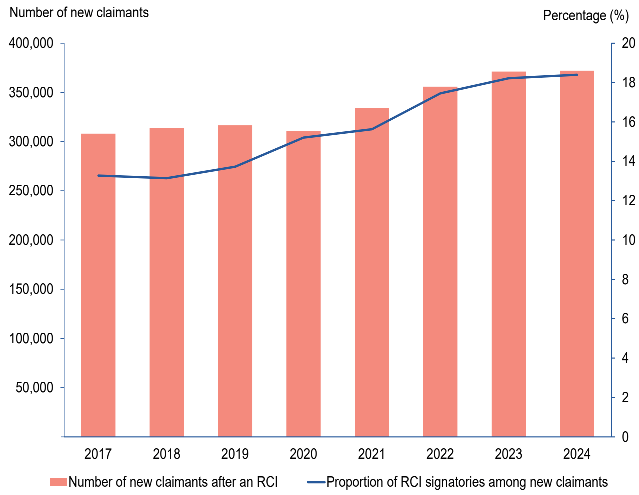
1.1 The proportion of RCI signatories among unemployment benefit claimants has increased overall since 2017

An RCI allows a permanent employment contract to be terminated by mutual agreement on terms jointly defined by the employee and their employer.[1] It provides legal certainty for businesses while facilitating career transitions for employees. In this way, RCIs make the labour market more flexible,[2] which improves job and worker reallocation and boosts labour productivity.[3]

RCIs may serve as an alternative to redundancies, resignations or employee retention. In the latter two cases, they lead to increased demand for unemployment benefits. It is difficult to accurately estimate the extent to which RCIs have replaced other grounds for terminating permanent contracts and employment retention. Some studies suggest that between 40% and 75% of RCIs may have replaced resignations,[4] but the extent of this substitution remains a matter of debate.[5] Unlike resignations,[6] RCIs entitle employees who meet the eligibility criteria to receive unemployment benefits. The number of individuals becoming eligible for return-to-work benefits (*allocation d'aide au retour à l'emploi* – ARE) after signing an RCI has shown an overall increase since 2017, rising from 310,000 in 2017 to 370,000 in 2024 (see Chart 1), whilst the proportion of RCI signatories out of the total number of new claimants has increased by five percentage points over the same period. RCIs thus accounted for 18% of new entitlement cases in 2024, and the associated unemployment benefit payments amounted to €9.4bn in 2024, representing 26% of total benefit payments.[7]

From 1 September 2026, those who have signed an RCI will be subject to specific benefit conditions. Social partners signed an agreement in February 2026, which took the form of an addendum to the November 2023 agreement protocol. In particular, this amendment proposes changing the rules of the unemployment benefit scheme applicable to RCIs, by reducing the maximum duration of benefits from 18 to 15 months for those under 55,[8] in order to speed up these claimants' return to work. According to estimates by DARES, the reform could lead to between 12,000 and 15,000 additional people returning to work and, once fully implemented – that is, from the fourth year onwards – would generate annual savings of between €0.6bn and €0.8bn.

Chart 1: Entitlement to return-to-work benefits following an RCI



Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations.

How to read this Chart: In 2024, 370,000 claimants became eligible for unemployment benefits following an RCI.

Scope: France; cases where entitlement to return-to-work benefits began following an RCI, across all schemes excluding Annexes VIII and X.

(1) Mutual termination agreements were introduced into the French Labour Code by the Act of 25 June 2008 on the modernisation of the labour market, which incorporated the conclusions of the national multi-sector agreement of 11 January 2008. It differs from a collective termination agreement (*rupture conventionelle collective* – RCC), which is a company-level agreement proposing the termination of employment contracts on a voluntary basis.

(2) C. Batut & E. Maurin (2019), "Comment les ruptures conventionnelles ont transformé le marché du travail", *PSE, Working Papers* no. 2019-04 (in French only).

(3) J. P. Martin & S. Scarpetta (2012), "Setting it right: Employment protection, labour reallocation and productivity", *De Economist*, 160(2), pp. 89-116.

(4) K. Milin (2018), "CDD, CDI : comment évoluent les embauches et les ruptures depuis 25 ans ?", *DARES analyses* no. 26, and P. Carry, A. Mangold & B. Schoefer (2025), "Rupture conventionnelle et licenciement : conflit ou coopération ?" , *Note de l'IPP* (in French only).

(5) C. Batut & E. Maurin (2019), *op. cit.*

(6) As a general rule, resigning (voluntary termination of the contract by the employee) does not entitle the employee to unemployment benefits, except in certain cases where the resignation may be considered "legitimate" by France Travail, such as in the event of an occupational retraining plan approved by a Transition Pro organisation or when joining the Civic Service.

(7) Unédic (National Union for Employment in Industry and Commerce) (2026), "Panorama statistique sur les ruptures conventionnelles", *Analyses* (in French only).

(8) The duration will decrease from 22.5 to 20.5 months for RCI signatories aged 55-57, and from 27 to 20.5 months for those aged over 57.

1.2 Individuals who have signed an RCI and are receiving unemployment benefits are, on average, more qualified, more likely to be highly qualified employees and older than the average claimant

Those who become eligible for unemployment benefits following an RCI generally have more favourable labour market characteristics than other claimants. Among new claimants in 2024, 49% of RCI signatories hold a qualification higher than the baccalaureate, compared with 38% of total claimants. Those who became eligible for benefits following an RCI were more likely to have held senior (*cadre*)[9] positions prior to their period of unemployment (26%) than the total number of new claimants (15%).[10]

They are also less likely to be very young: only 9% are under the age of 25, as opposed to 24% of total claimants. However, 13% of them are over the age of 53, which is the same as for the total population of benefit claimants. Finally, the proportion of women amongst claimants who have signed an RCI is the same as that of all new claimants in 2024 (48%).

Table 1: Profile of claimants who started receiving unemployment benefits in 2024, by reason of termination of employment

	RCI	Redundancy	End of short-term contract[a]	Other[b]	Total claimants
Number of claimants	370,000	490,000	1,050,000	110,000	2,020,000
Proportion of new claims (%)	18	24	52	6	100
Gender (%)					
Women	48	46	48	54	48
Men	52	54	52	46	52
Age (%)					
Under 25	9	11	33	40	24
Between 25 and 39	52	38	39	39	41
Between 40 and 52	26	29	19	15	22
Over 53	13	21	10	6	13
Level of academic qualification[c] (%)					
Lower than the baccalaureate	29	43	39	32	38
Baccalaureate	20	22	25	25	23
Higher than the baccalaureate	49	34	36	41	38
Level of professional qualification[c] (%)					
Unskilled manual workers and clerical staff	16	25	29	26	25
Skilled manual workers and clerical staff	45	49	50	48	49
Mid-level occupations	11	8	7	9	8
Highly qualified employees	26	18	11	13	15

a. Fixed-term contracts, temping assignments or apprenticeship contracts.
b. Including voluntary departures and collective termination agreements (RCCs).
c. In some cases, the data is unknown, and the sum of the proportions may therefore be less than 100.

Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations.

How to read this Table: In 2024, 9% of unemployment benefit claimants who became eligible following an RCI were under the age of 25, compared with 24% of all new claimants.

Scope: France; new entitlements to return-to-work benefits in 2024 including reinstatement of benefits, across all schemes excluding Annexes VIII and X.

(9) In France, cadre refers to an employment status comprising highly qualified employees.
(10) A. Berami (2026), "Les ruptures conventionnelles en 2024", *DARES Résultats* no. 15, April (in French only).

2. Unemployment benefit claimants who have signed an RCI receive, on average, more favourable unemployment benefit conditions

2.1 Unemployment benefit claimants who have signed an RCI receive benefits for a longer period of time

In 2024, 65% of claimants who became eligible for unemployment benefits following an RCI were entitled to 18 months of payments (see Table 2) – the maximum benefit period that year[11] for claimants under the age of 53 – whilst 12% were entitled to more than 18 months. For all new claimants in 2024, only 39% were entitled to 18 months, and 9% to more than 18 months. This potentially longer duration of benefits is largely due to a more continuous employment history among those who signed an RCI prior to becoming eligible for unemployment benefits. Thus, 68% of claimants signing an RCI had a single contract during the two years[12] preceding the start of their entitlement, compared with 37% of all claimants,[13] and 54% of claimants following a redundancy. The latter therefore also have relatively long entitlement periods.

Table 2: Characteristics of unemployment benefit claimants in 2024

% of total	RCI	Redundancy	End of short-term contract[a]	Other[b]	Total claimants
Potential duration of benefits (%)					
Less than 12 months	9	18	39	26	28
12 to less than 18 months	14	17	31	26	24
18 months	65	47	26	42	39
More than 18 months	12	18	5	5	9
Average daily reference wage (€)	91	80	48	56	64
Average daily benefit allowance (€)	53	48	35	31	40
Number of contracts during reference entitlement period (%)					
1 contract	68	54	41	17	37
2 contracts	18	18	23	17	18
More than 2 contracts	14	28	36	66	45
Proportion receiving above-statutory severance pay (%)	35	17	5	1	11
Average amount of above-statutory severance pay (€)[c]	9,300	17,500	1,200	67,900	13,200
Duration of specific deferral period (%)					
No deferral period	65	83	95	99	89
Less than 30 days	25	10	2	1	7
30 to 150 days	10	7	3	0	4

a. Fixed-term contracts, temping assignments or apprenticeship contracts.
a. Including voluntary departures and collective termination agreements (RCCs).
c. Excluding claimants that did not receive any above-statutory severance pay.

Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations.

How to read this Table: In 2024, claimants that became eligible for benefits after signing an RCI had an average daily benefit allowance of €53, versus €40 for all new claimants.

Scope: France; new entitlements to return-to-work benefits in 2024 including reinstatement of benefits, across all schemes excluding Annexes VIII and X.

(11) The maximum duration of benefits for those who have entered into an RCI has been reduced to 15 months for those under the age of 55 and 20.5 months for those over 55 under the amendment of 25 February 2026 to the agreement of November 2024 (see Box 1).
(12) Or three years for claimants over the age of 53 who are eligible for the senior scheme in 2024.
(13) The reform of the reference daily wage, which has increased the potential duration of benefits for individuals with a fragmented employment history, nevertheless mitigates the impact of periods of unemployment – and therefore the number of contracts – on the potential duration of benefits, and has led to a reduction in the reference daily wage.

2.2 Some of these claimants receive above-statutory severance pay following an RCI before becoming eligible for unemployment benefits

Signatories of an RCI who claim unemployment benefits receive an average daily benefit allowance of €53, versus €40 for all claimants, which reflects their higher salary and more continuous employment history prior to losing their job. Furthermore, 35% of them receive above-statutory severance pay from their employer, which amounts to an average of €9,300. As a result, they are subject to a specific deferral period: the payment of their unemployment benefits is deferred from the date their contract ends. However, in two-thirds of cases, the duration of this deferral does not exceed 30 days. Severance pay above the statutory minimum is more common among highly qualified employees: the average severance pay for clerical staff and manual workers is close to the statutory minimum.[14]

By comparison, of all claimants becoming eligible for benefits in 2024, only 11% receive above-statutory severance pay and are therefore subject to a specific deferral period. This is primarily due to the high proportion of fixed-term contracts, temping assignments and apprenticeship contracts (52%) within this group. These types of contract terminations are rarely (in 5% of cases) associated with above-statutory severance pay. New unemployment benefit claimants who were made redundant rarely receive above-statutory severance pay (17%). This may result from the unilateral nature of the contract termination and the fact that those that are made redundant have less bargaining power than those who have signed an RCI.

3. Unemployment benefit claimants who have signed an RCI take longer to find salaried employment, particularly short-term or part-time work

3.1 After signing an RCI, unemployment benefit claimants are less likely to enter into salaried employment, particularly during the first year after becoming eligible for benefits

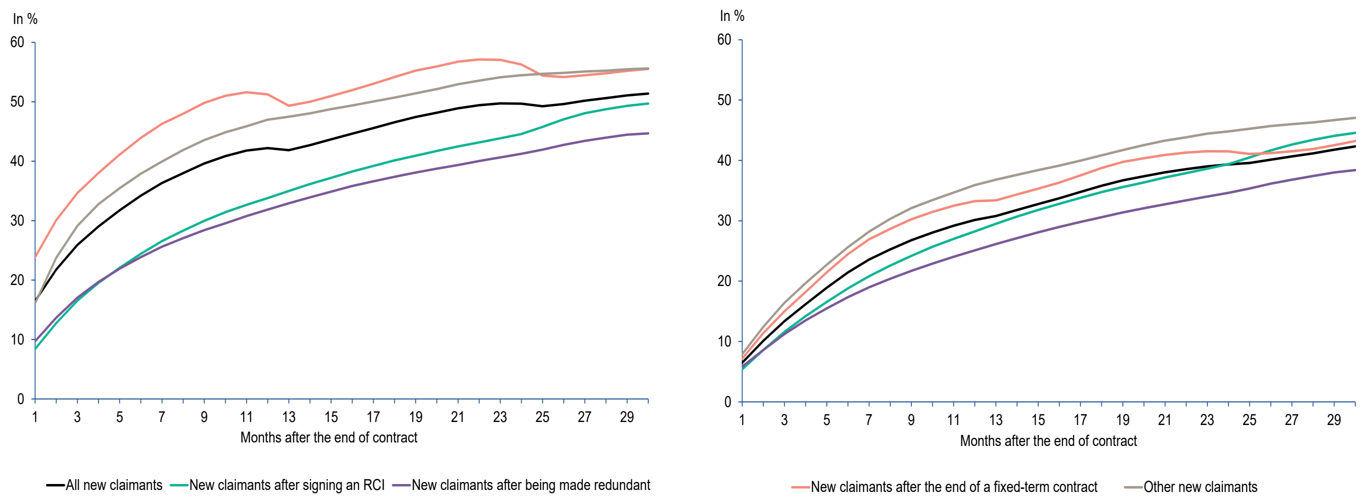
Following the end of a contract, the rate of participation in salaried employment among new unemployment benefit claimants rises steadily over a two-year period (see Chart 2, black curve): from less than one in five in the month following the end or termination of the contract, to one in two after two years. New claimants after signing an RCI (orange curve) are less likely to be in salaried employment than all new claimants, regardless of the time frame following the end of the contract. During the first year following the end or termination of the contract, their participation rate in salaried employment is, on average, nine percentage points lower than that of all unemployment benefit claimants. However, nearly half of this gap narrows during the second year following the end or termination of the contract, and almost all of the gap (around 80%) is closed within 30 months, by which time the majority of entitlements have been used up. This trend is partly due to a reduced reliance on partial activity,[15] a lower proportion of workers in non-permanent employment (temping assignments and fixed-term contracts under six months), and an increase in job search effort as the end of the entitlement period approaches.

This difference in the rate of participation in salaried employment is smaller in the case of long-term salaried employment. During the year following the end of their contract, the rate of participation in long-term salaried employment amongst those who have signed an RCI is, on average, two percentage points lower than that of new claimants. This gap in long-term employment gradually narrows until it is completely closed within two years, and is even reversed in the months that follow.

(14) A. Bouvier (2019), "Les ruptures conventionnelles individuelles en 2018", *DARES Résultats* no. 008 (in French only).
(15) A person is considered as being in partial activity if they are in paid work whilst registered with France Travail and are required to take active steps to look for work..

Chart 2: Employment rate amongst unemployment benefit claimants, by reason for termination or end of contract

2.a: Total in salaried employment | **2.b: In long-term salaried employment**



Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations.

How to read this Chart: After 24 months, 40% of unemployment benefit claimants who began receiving benefits in 2022 were in long-term salaried employment (permanent contracts or fixed-term contracts of at least six months).

Scope: France; return-to-work benefit claimants, excluding those covered by Annexes VIII and X, whose contracts ended in 2022 and who subsequently became eligible for the first time.

3.2 This lower rate of return to salaried employment among unemployment benefit claimants who have signed an RCI cannot be explained by their individual characteristics

The return to work of unemployment benefit claimants depends on their individual characteristics and, via incentives to seek work, their benefit conditions. Unemployment benefits can discourage claimants from returning to work when they combine long entitlement periods with high replacement rates. Economic research shows a marked increase in claimants returning to work when benefits come to an end, suggesting an increase in job search effort as the benefit entitlement period draws to a close.[16] The slower return to work among claimants who have signed an RCI could therefore be due to their potentially longer period of entitlement to benefits and their higher benefit payments. Conversely, the favourable individual characteristics of those who have signed such an agreement – in particular their level of qualifications – should facilitate a smoother return to work.

By estimating an econometric model that explains employment participation – whether long-term or short-term – itit is possible to control for differences in individual characteristics and benefit conditions, and estimate the specific effect of signing an RCI on employment participation (see Box 1). According to the results of this model, the slower return to salaried employment following an RCI is only very partially due to differences in individual characteristics or legal structures: these differences, the contribution of which is illustrated in Chart 3 by the distance between the red and black curves, account for around a quarter of the difference in the overall rate of participation in salaried employment at 6 months. From 24 months onwards, they account for virtually none of the divergence.

(16) T. Le Barbanchon, J. Schmieder and A. Weber (2024), “Job search, unemployment insurance, and active labor market policies”, *Elsevier, Handbook of Labor Economics*, Vol. 5, pp. 435-580.

Box 1: Econometric model

To estimate the expected rate of participation in salaried employment for claimants eligible for unemployment benefits who have signed an RCI, a logistic probability model is used. It is estimated for each timeframe, representing the number of months (t) that have elapsed since the end of the last employment contract. The estimated equation is as follows:

$$\ln \frac{P(y_{it} = 1 \mid RC_i, X_i)}{1 - P(y_{it} = 1 \mid RC_i, X_i)} = \beta_{0t} + \beta_{1t} * RC_i + \beta_{Xit} * X_i + \varepsilon_{it}$$

where y_{it} is a binary variable representing the employment status (permanent or total) of an individual *i* in a period *t*; RC_i corresponds to the binary variable indicating whether the individual has signed an RCI; the vector X_i contains all the control variables: gender, age, educational qualifications (categorised into three levels), socio-occupational category (categorised into four groups), sector of activity in terms of the French Classification of Activities (NAF) (categorised into 64 groups), potential duration of compensation, daily reference wage (used as the basis for calculating the amount of compensation) and cohort (corresponding to the month of the year in which the contract ended); and ε_{it} is the error term. The expected employment participation rate is estimated from the model's coefficients, by setting the variable RC_i to 0 at each date *t*. The coefficient β_{1t} provides an estimate, using comparable characteristics, of the difference in employment participation rate depending on whether the end of the contract was accompanied by an RCI or not. This difference may be linked to unobserved differences between those who sign an RCI and other unemployment benefit claimants, such as motivation for seeking employment, expectations regarding the job sought or the amount of severance pay, and cannot therefore be interpreted as a causal effect of having signed an RCI. The difference may also be explained by observed differences such as the deferral period and any above-statutory severance pay that are not included in the equation.

Table 3: Coefficients and significance of a selection of variables in the model

Variables	Total in employment			Long-term employment		
	M+6	M+12	M+30	M+6	M+12	M+30
Constant	0.87***	0.89***	0.64***	–0.17***	0.03	–0.20***
Gender	0.02***	0.00	0.04***	0.08***	0.08***	0.12***
Age at time of first claim	–0.02***	–0.02***	–0.03***	–0.0***	–0.02***	–0.02***
Potential duration of benefits: ≤6 months	–0.38***	–0.13	–0.30***	–0.19***	0.02	–0.27***
Potential duration of benefits: 6-12 months	0.07***	0.10***	–0.10***	0.07***	0.10***	–0.08***
Potential duration of benefits: 18-24 months	0.16***	0.10***	0.09***	0.21***	0.16***	0.10***
Potential duration of benefits: >24 months	0.13***	0.11***	0.19***	0.24***	0.25***	0.26***
Daily and reference wage log	–0.27***	–0.18***	0.09***	–0.25***	–0.16***	0.10***
RCI	–0.37***	–0.29***	–0.12***	–0.25***	–0.19***	–0.06***

Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations

Note: For each time period, the impact of the potential duration of benefits on return to work is assessed in relation to individuals with a potential duration of benefits of between 12 to 18 months.

How to read this Table: 39% of unemployment claimants who became eligible for return-to-work benefits under the general scheme in 2022 were in long-term salaried employment (permanent contracts or fixed-term contracts of at least six months) two years after the end of their contract.

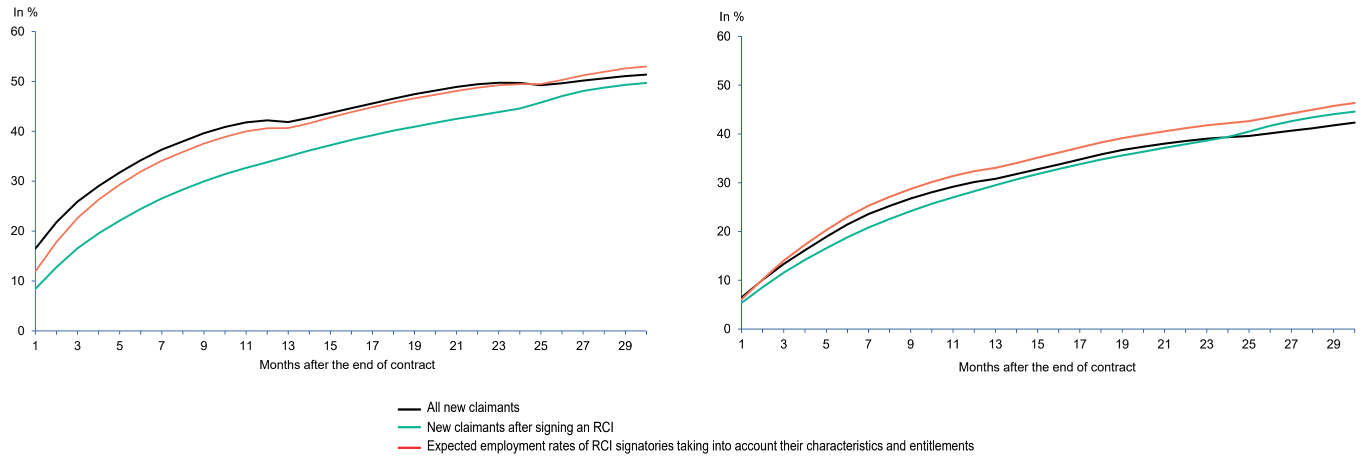
Scope: France; individuals eligible for return-to-work benefits, excluding those covered by Annexes VIII and X, whose contract ended in 2022 and who subsequently became eligible for the first time.

Furthermore, given their more favourable observable characteristics, claimants who have signed an RCI and are receiving unemployment benefits would be expected to secure long-term salaried employment at a higher rate than the average claimant. However, six months after the end of the contract, their rate of participation in long-term salaried employment is four percentage points lower than the rate expected on the basis of their characteristics. The gap relative to the expected rate narrows over time but remains negative by three percentage points two years after the end of the contract and by two percentage points 30 months later.

The low rate of return to salaried employment among those who have signed an RCI may be due to several factors. In particular, those who have signed such an agreement may put less effort than average into looking for work or have a higher reservation wage,[17] particularly at the start of the benefit period, as suggested by the convergence of employment rates towards the end of the benefit period. This reduced effort could be explained by the voluntary nature of the job loss, or by a higher level of liquid savings compared with other benefit claimants: on average, a greater proportion of them receive above-statutory severance pay. Furthermore, the rate of return to salaried employment could also depend on unobserved characteristics that result in lower or higher employability (e.g. a potential negative signal sent by the signing of an RCI, by a dismissal or by the end of a contract). Finally, these results should be interpreted with caution, as it is possible that those not observed to be in salaried employment may be working for a private individual or running their own business, and this is more common among those who have signed an RCI. Claimants who become eligible for unemployment benefits following an RCI are more likely to set up or take over a business than other new claimants.[18]

Chart 3: Employment rate for RCI signatories (green curve) compared with all new claimants (black curve), with a counterfactual based on their individual characteristics (red curve)

3.a: Total in salaried employment **3.b: In long-term salaried employment**



Source: Midas database (minimum income benefits, unemployment benefits and wage-earner employment histories) – Vague 7, and DARES and DG Trésor calculations.

Note: For each timeframe, a theoretical employment participation indicator is estimated on the assumption that individuals claiming unemployment benefits following an RCI behave, given their individual characteristics and entitlement to benefits (gender, age, educational qualifications, skills, sector of activity, potential duration of benefit entitlement, daily reference wage), in the same way as the entire population of eligible claimants. This is broken down into salaried employment and long-term employment. The difference between the green and red curves thus estimates the specific contribution of an RCI to the rate of participation in salaried employment (and long-term salaried employment, respectively).

How to read this Chart: 39% of claimants who became eligible for return-to-work benefits under the general scheme in 2022 are in long-term salaried employment (permanent contracts or fixed-term contracts of at least six months) two years after the end of their contract.

Scope: France; individuals eligible for return-to-work benefits, excluding those covered by Annexes VIII and X, whose contract ended in 2022 and who subsequently became eligible for the first time.

(17) The reservation wage is the minimum wage at which a jobseeker is willing to accept a job offer.

(18) Unédic (2026), *op. cit.*

Box 2: Definitions, scope and sources

1. Definitions

The unemployment benefit scheme guarantees benefit payments, for a limited period of time, to employees who have become unemployed through no fault of their own, or who resign for reasons that are deemed to be legitimate, and have made sufficient contributions. The return-to-work benefits are the scheme's main benefit as it accounts for 90% of its total expenditure.[a]

A person is eligible for unemployment benefits if they submit a claim and it is approved. In certain situations (partial unemployment, deferral or waiting period and sanctions), a person may be eligible for benefits in a given month but may not actually receive them in that month. The reference period for entitlement is defined as the last 24 months preceding the end of the employment contract for those under the age of 55 (or 36 months for those aged 55 and over). The potential duration of benefits, or the period of entitlement, corresponds to the total number of days for which a person may be eligible for benefits. It depends on the number of days worked during the reference period for entitlement.

The daily allowance is the amount actually received each day when benefits are paid. It is calculated on the basis of the daily reference wage, which depends directly on the salary received by the individual during the reference period for entitlement.

The specific deferral period is between the end of the employment contract and the start of benefit payments. It takes into account any above-statutory severance pay, i.e. the portion of compensation paid by the employer to the employee under the terms of the RCI that exceeds the minimum amounts provided for by law. It is in addition to the deferred paid leave and the seven-day waiting period.

A person is considered to be in salaried employment during a given month if they have an employment contract covering at least one hour during that month. Such employment is considered long-term if it is a permanent contract or a fixed-term contract of six months or more. Given that data on these groups was not available in the single staff reporting statement (*déclaration sociale nominative* – DSN) for the period studied, the following are excluded: employees of private individuals acting as employers, contracts arising from simplified service job vouchers in the agricultural sector, and the self-employed.

2. Sources

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* drawn from the Statistical Records File and the National File on Beneficiaries – both produced by *France Travail* – with data on minimum income benefit recipients (produced by the National Family Allowance Fund – CNAF) and data on employment contracts from single staff reporting statements. The data is comprehensive for individuals registered with France Travail and covers the entire French territory (see online documents in French only).

a. Unédic, tableau de suivi des dépenses d'indemnisation (in French only).

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