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CLOSER TO EMPLOYMENT REALITIES

HOT TOPIC

A new impetus for social democracy

Reference • 2024 Activity report

Unédic

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Publication Manager
Christophe Valentie

Editorial Management
Information and Communication Department

Editorial Design
AndJOY

Editor
Valérie Lachenaud

Design and graphic production
BA-BA (www.ba-ba.fr)

Illustrations
Three Koma/Marie Bastille
(cover, p. 2-3, 8-9, 11, 12, 16-17, 24, 28, 33)
Vecteezy
(p. 23)

Photographs
Cédric Helsly
(p. 2, 3, 4, 13, 19, 26, 32)
Bruno Mazodier
(p. 3, 26)
Envato Elements
(p. 7, 36)
Sophie Brandstrom
(p. 15)
Adrien Thibault
(p. 25)
Franck Beloncle
(p. 31)
Unédic
(p. 34)

Printing
Iropa

Legal submission
March 2025
ISSN 0997-1351

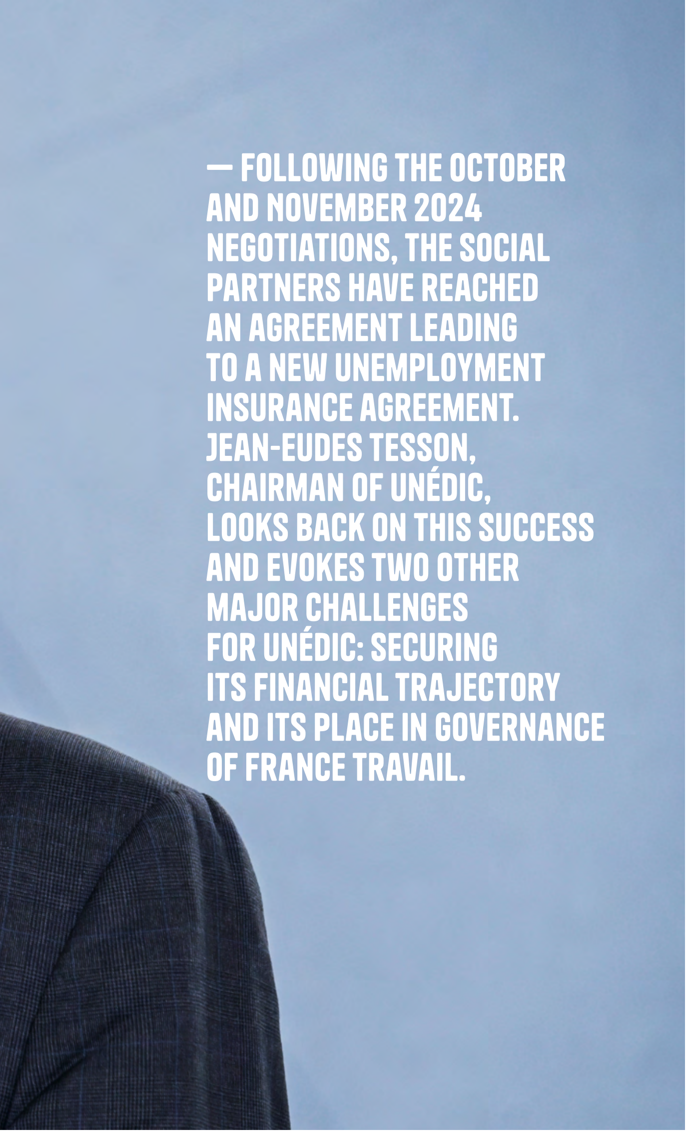
Acknowledgements to Clara de Volontat for her contribution to the drafting of the file relating to joint management.

INTERVIEW

JEAN-EUDES TESSON

Chairman of Unédic

"The success of negotiations is a victory for joint management.



— FOLLOWING THE OCTOBER AND NOVEMBER 2024 NEGOTIATIONS, THE SOCIAL PARTNERS HAVE REACHED AN AGREEMENT LEADING TO A NEW UNEMPLOYMENT INSURANCE AGREEMENT. JEAN-EUDES TESSON, CHAIRMAN OF UNÉDIC, LOOKS BACK ON THIS SUCCESS AND EVOKES TWO OTHER MAJOR CHALLENGES FOR UNÉDIC: SECURING ITS FINANCIAL TRAJECTORY AND ITS PLACE IN GOVERNANCE OF FRANCE TRAVAIL.

WHAT IS YOUR STATE OF MIND AFTER THE SUCCESS OF THE UNEMPLOYMENT INSURANCE NEGOTIATIONS?

These negotiations had several concerns. The first was to reach an agreement; the second, perhaps more symbolic, was to give the social partners back the power to decide on unemployment insurance rules. After a long waiting period of six years, we had this opportunity and we seized it. It was a significant challenge. However, we did not seek an agreement at all costs. The compromise was not easy, because the State's framework letter was extremely restrictive. Nevertheless, the social partners have proven that they can sit around the table and find an agreement.

IS THIS A VICTORY FOR JOINT MANAGEMENT?

This is a victory for social democracy, and it is striking! In social democracy, employers and trade unions are on an equal footing. We are moving away from the majority logic. Everyone must listen to the arguments of others and understand the reasons behind them, in order to find transit routes and compromises. This dialogue and this crossing of views are immensely rich, as I have been able to see throughout my professional life.

WHAT HAS BEEN UNÉDIC'S CONTRIBUTION TO THE SUCCESS OF THIS AGREEMENT?

The performance of the negotiators, but also that of Unédic's services is to be commended, given the complexity of the exercise. Lawyers, economists, statisticians, computer scientists... Everyone played his/her role, creating the conditions for negotiators to explore all avenues of discussion.

UNÉDIC FINANCES 80% OF FRANCE TRAVAIL? HAVE THE CONSEQUENCES OF THIS STATE OF AFFAIRS BEEN DRAWN?

We are the main contributor to the financing of employment policy. Logically – this is a fundamental principle in my view – The funder must have decision-making and control power, by virtue of its responsibility. And we have regained our prerogatives over the Unemployment insurance. We should therefore be more involved in the governance of France Travail. This is the main challenge today. Strengthening cooperation with France Travail can enable us to better target spending, and thus to involve ourselves in decisions on the use of these funds.

HAVE YOU REACHED AN AGREEMENT ON THIS SUBJECT?

I have the feeling that we are starting to be. We are continuing to raise awareness and we are confident that we will achieve our goal. The context has become more favourable, we can hope for a pendulum swing in our favour.

CONTINUED ON PAGE 6 →

WHICH CONTRIBUTION – OTHER THAN FINANCIAL – CAN UNÉDIC PROVIDE FRANCE TRAVAIL WITH?

Unédic has a unique expertise in data processing, the production of studies and analyses for employment policies and the prevention of unemployment. Artificial intelligence opens up new possibilities for even finer approaches. We can now match job offers and applications that we would not have thought of before, by leveraging all the skills acquired by jobseekers during their professional or extra-professional life, beyond the duties actually performed.

I am convinced that Unédic has a role to play in these new approaches and that it must be able to access the data it needs, continue to invest in the processing of this data, making its work available to all employment actors and social partners.

ON BEHALF OF UNÉDIC'S GOVERNANCE, YOU SENT A LETTER AT THE BEGINNING OF JANUARY 2025 TO THE PRIME MINISTER TO ALERT HIM TO THE FINANCIAL SITUATION OF THE UNEMPLOYMENT INSURANCE SCHEME. WHY THIS INITIATIVE?

There was an economic reason for this move: The absence of a finance law for 2025 put us in a difficult situation. For legal reasons, we need the State guarantee in order to borrow €4 billion on the financial markets over the year. The finance bill having been adopted; this question has been settled. But this does not solve everything...

Since 2018, several decisions not covered by unemployment compensation have impacted the scheme's revenues and expenses, such as the increase in the financing of the operator France Travail (from 10 to 11%), the non-compensation of exemptions from unemployment insurance contributions or the financing of short-time work during the health crisis.

All these decisions taken by the State, without any consultation with the management of the scheme and without an impact study, have weakened our scheme. And the surpluses that should have been used to reduce our debt have been "drained" in particular to finance France Travail and France Compétences. We are incurring a debt and we are being prevented from repaying it! This situation is untenable, and we have asked the Prime Minister to work together to secure the regime. We need more visibility and more consultation.

We support transitions, and we want to have the means to do so.

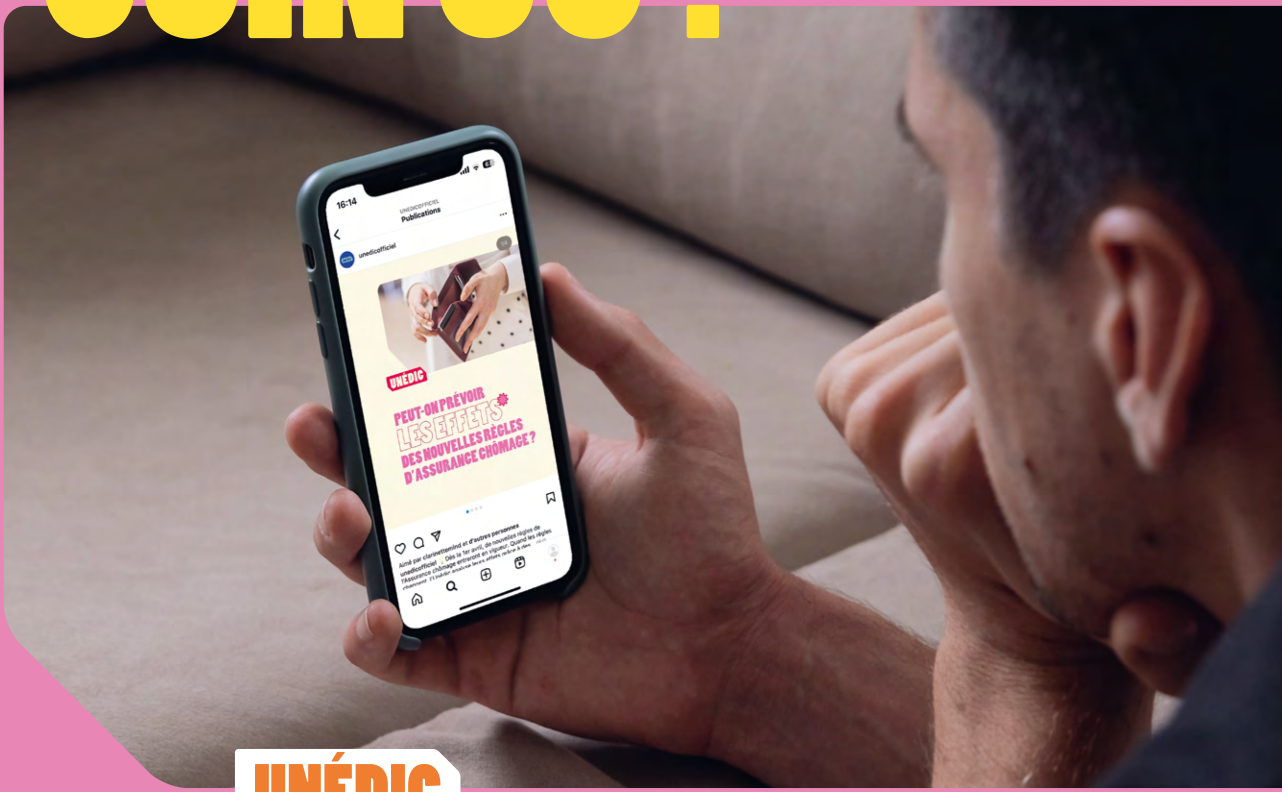
WHAT ARE YOUR AMBITIONS FOR THE YEARS TO COME?

I have talked a lot about finance, but extra-financial performance is a subject about which I particularly care. It is not limited to the carbon footprint but considers the impact on society. Unédic plays the role of an unemployment insurer. Like any insurer, we must do prevention, in this case the prevention of unemployment. This involves our commitment throughout the career paths of individuals and companies.

It is, in this spirit, that we advocate active collaboration and close involvement in the decisions, reflections and work of France Travail... We support transitions, and we want to have the means to do so.

Since September 2024, Unédic is present on Instagram

JOIN US !



UNÉDIC

On this news feed, you will find DECRYPTIONS, KEY FIGURES and ANALYSES on both the labour market and the Unemployment insurance.

A vivid illustration of the questions jobseekers, employees and companies are asking, through didactic videos and expert words.

@unedicofficiel

HOT TOPIC

A new impetus for social democracy

The success of unemployment insurance negotiations with the new agreement of 15 November 2024 ushered in a new era for the regime, the social partners take back control. The parenthesis of the six years of waiting period when the State alone set the rules is thus closed. A situation that restores the strength of the joint management system and restores its two inseparable pillars for the Unemployment insurance: the negotiation of the rules and the management of the scheme by the organisations representing employees and employers.

2017-2024. Seven years separate the two dates between the last two unemployment insurance agreements. Seven turbulent years for Unédic! In 2017, a new presidential five-year term began. Decisions follow one another, denting, step by step, the original nature of the joint Unemployment insurance system.

A funding model overwhelmed

The financing of the scheme has changed profoundly. In addition to employers' contributions, employees had to pay an unemployment insurance contribution deducted from their salary. This was abolished on 1 January 2019 and replaced by the allocation of a fraction of the CSG on income from employment. As the CSG is a tax, this fraction intended for the Unemployment insurance depends on the State budget: it is set by the Social Security Financing Act and corresponds to 1.47 points of "CSG activity" in 2024.

In addition, negotiations on unemployment insurance are now taking place on the basis of a State framework document, which specifies the objectives and deadlines. This document, submitted for the first time in autumn 2018 to the social partners, sets strong financial constraints: to achieve between €1 and €1.3 billion in savings on average over three years.

As the social partners were unable to forge a compromise under these conditions, the negotiations failed. The State then takes over, free to set the rules by decree. This was followed by several years of "deficiency", where the social partners managed a scheme for which they did not decide the rules.

A long waiting period

In the autumn of 2023, negotiations reached a memorandum of understanding transposed into a new unemployment insurance agreement. Its approval by the Prime Minister is subject to the outcome of joint negotiations on the employment of seniors in the spring of 2024. As these are not successful, the waiting period is extended...

In October 2024, a window of opportunity opened. The newly appointed Prime Minister announces in his declaration of general policy: *"The situation requires a renewal of social dialogue and a demanding and constructive relationship with the State. I trust the social partners to commit themselves in this spirit and to negotiate in the coming weeks on the employment of older people and the unemployment benefit system. From my point of view, they are in the best position to find solutions."*

The social partners are taking their responsibilities. In less than a month, following the "flash" negotiations that take place almost entirely at Unédic, they reach not one, but three agreements: the unemployment insurance scheme, employment of seniors and the abolition of the limit to three successive union mandates in the CSEs. The signatories include three employers' organisations (Medef, CPME and U2P) and three employees' organisations (CFDT, CFTC and FO).

Victory of joint management

The social partners are relishing this success, like Olivier Guivarch, leader of the CFDT negotiators. *"We had three main objectives. To demonstrate, firstly, that the social partners are better able to define the rules after a "difficult cycle". Secondly, to bring new rights for employees. To finally reach an agreement."* For its part, the Medef is delighted in a press release: *"At a time when the economic situation is marked by great uncertainty, the social partners have assumed their responsibilities by conducting a pragmatic and effective dialogue."*

The objective: the CNAV and Unédic to make the passage more fluid from unemployment to retirement

Moving from unemployment to retirement… On paper, the scenario is simple: the unemployment benefit ends, and the retirement pension takes the relay. Unfortunately, malfunctions in the transmission of information may have been the cause of situations of "overpayment" for beneficiaries, in particular when the theoretical and effective dates of retirements did not agree. To remedy this, the National Pension Insurance Fund (CNAV), France Travail and Unédic have signed in July 2024, a new agreement that establishes a more fluid pathway for jobseekers close to retirement.

The other four signatories echoed the same sentiments, all hailing this success. On the employers' side, the CPME welcomes this agreement which *"guarantees the sustainability of the current compensation system for jobseekers"*, while the U2P stresses that this agreement has restored *"all its credibility to the joint management of the Unemployment insurance"*. On the employees' side, FO hails *"a great victory"*, and the CFTC recalls the importance of the issue: *"Without this negotiation, the State could have taken full control and drastically tightened the rules and amounts that govern the Unemployment insurance."*

The following weeks confirmed the change of era. On 19 December 2024, the Prime Minister approved the agreement of 15 November 2024. The new measures decided by the social partners apply from 1 April 2025.

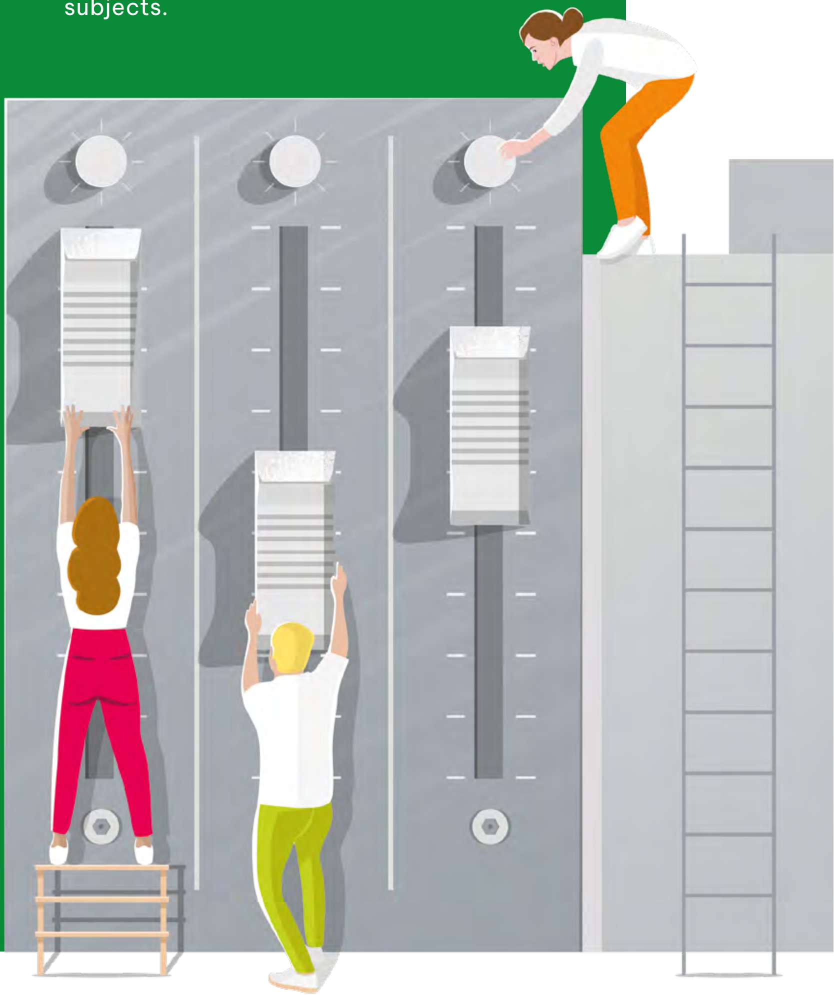
A TRIPARTITE AGREEMENT TO MANAGE THE PERFORMANCE OF FRANCE TRAVAIL

On 30 April 2024, the State, Unédic and France Travail signed the 2024-2027 agreement, which sets the main objectives assigned to the operator France Travail. This new agreement reflects a strong ambition: the constant improvement of the service provided to beneficiaries of the unemployment insurance scheme. To meet this ambition, new performance indicators have been put in place and the governance of the agreement has been strengthened with the creation of, alongside the tripartite monitoring committee (COSUI), a second steering body: the performance committee.

"The year 2024 was devoted to defining these new indicators, which now are 24, including 15 strategic indicators for which targets are set by the COSUI", explains Clémence Taillan, Chief of Staff of Unédic. Some of these indicators are new, such as the rate of access to sustainable employment, the speed with which support actions are launched, the revitalization of support or the share of companies using France Travail.

These indicators will be invaluable in assessing the effectiveness of the various actions carried out by France Travail and in developing them if necessary. *"Our objective is to go further than just monitoring the figures, and to launch joint in-depth work between our teams and those of France Travail, making it possible to improve compensation and support jobseekers as well as the services offered to companies"*, points out Clémence Taillan. And she adds *"Let's take the example of the indicator 'rate of access to employment after training'. It is interesting to analyse the results by region, category of people, level of education, and type of training, and to see what works, where are the brakes, and what levers of action to put in place"*, she says.

A know-how that Unédic possesses, thanks to its expert teams on these subjects.



INTERVIEW

PATRICIA FERRAND

Deputy Chairwoman of Unédic

Our main challenge today is to clarify the governance of the Unemployment insurance.

WHILE THE SUCCESS OF THE NEGOTIATIONS MARKS A VICTORY FOR JOINT MANAGEMENT, IT DOES NOT SOLVE EVERYTHING, ACCORDING TO PATRICIA FERRAND, DEPUTY CHAIRWOMAN OF UNÉDIC. TO MANAGE THE SCHEME WELL, UNÉDIC MUST NO LONGER BE SUBJECT TO EXOGENOUS DECISIONS TAKEN WITHOUT ANY CONSULTATION.

What do you think about the success of the unemployment insurance negotiations? Can we talk about a return to joint management?

The expression can be confusing, because it suggests that joint management had disappeared, which was not the case: joint management was alive and well! The Unemployment insurance ecosystem is based on two pillars: joint negotiation et joint management. The social partners negotiate the rules of the scheme, then they manage it.
During the long period of waiting that we underwent, the State had regained control, and the scheme's management was no longer negotiating its rules. This was extremely unfortunate, and it was important to re-establish these two inseparable pillars of the joint system.

Why?

Because joint management derives its legitimacy from joint bargaining. One cannot go without the other: the social partners implement agreements they have negotiated.
Negotiation is part of the DNA of joint management. We can therefore speak of a return to the DNA of joint decision-making, or even a return to its completeness.

What are the next challenges?

We have reached an important milestone with the agreement on the unemployment insurance scheme.
A new period has begun, marked by the desire to give a place to the social partners and negotiation. But not everything is settled.
Since 2018, the State has been taking decisions that impact the regime without consulting us or worrying about the consequences that these decisions will have on it.
There is a confusion of responsibilities, which considerably weakens the system and reduces its future ability to cope with a downturn in the labour market. The main issue today is therefore to clarify the governance of the Unemployment insurance.

FOCUS

WHAT IMPACT of the new agreement?

THE UNEMPLOYMENT INSURANCE AGREEMENT OF 15 NOVEMBER 2024 WILL HAVE FINANCIAL AND PERSONAL EFFECTS. WHAT ARE THEY? UNÉDIC HAS TAKEN OUT ITS CALCULATOR.

When do the new rules apply?

The new unemployment insurance agreement has come into force on 1 January, but for operational reasons, almost all these measures apply as of April 1, 2025.

Who is concerned?

There are 320,000 beneficiaries which will be affected each year by all these measures, i.e., 15% of people entitled to the Unemployment insurance.

What are the main measures of this agreement?

1. Monthly payments of allowances
Allowances will be paid over 30 days for all beneficiaries.

2. Measures relating to beneficiaries who create or take over a business
To fight against deadweight effects, the combination of compensation and self-employed activity is set at 60% of remaining rights from the moment the business is created. Moreover, the second ARCE payment is interrupted in the case of a full-time permanent contract.

3. The abolition of the temporary exceptional contribution of 0.05 points decided in 2017
The employer's contribution to finance the Unemployment insurance is reduced to 4% as of May 1, 2025.

Does this agreement provide for new rights for beneficiaries?

Access to the Unemployment insurance is easier for seasonal workers: They must have worked 5 months instead of 6 to become eligible. In addition, compensation has been improved: the ceiling on the number of non-worked days that can be taken into account in the calculation of the daily reference wage (SJR) has been increased from 75% to 70% of days worked.

What changes for seniors?

In line with the 2023 pension reform, the age limits for the senior scheme have been postponed by two years. The increase from 24 to 36 months to determine the periods of employment taken into account in the calculation of the allowance is now from the age of 55, compared to 53 previously.

The age of access to the system for maintaining rights until full retirement is gradually increased from 62 to 64. At the same time, rights are extended in the event of training from the age of 55. Finally, the exemption from degressivity applies at age 55 instead of age 57.

Which measures generate the most savings?

Over the period 2025-2028, two measures will account for 70% of the savings, in equal proportions: the monthly payment of benefits and the limitation of the system for combining ARE with income from the business created.

All in all, how many savings does this agreement possibly make?

The agreement of 15 November 2024 is the result of negotiations supervised by the government, which asked for €400 million in additional savings per year from the unemployment insurance scheme. Unédic anticipates €1.5 billion in savings at cruising speed, i.e., the year for which the measures will be fully scaled up.

GRAINS TO GRIND

SOCIOLOGIST, PROFESSOR AT HEC AND SCIENTIFIC ADVISOR TO THE NATIONAL SCHOOL OF SOCIAL SECURITY (EN3S), JULIEN DAMON ANALYSES THE PARTICULAR MOMENT THAT HE IS EXPERIENCING JOINT MANAGEMENT AT THE PRESENT TIME.

> *Joint management, so decried yesterday, has regained its strength.*

1 → How do you analyse this 'moment' for joint management? There is no doubt that the tide has turned. Since 2017, the social partners have been the subject of a degree of mistrust and attacks, in particular challenging their legitimacy in setting unemployment insurance rules. They have witnessed a takeover by the State. Today, we have to admit that this joint management, which was once said to be moribund and illegitimate, has regained its strength.

2 → How do you explain this? The context has changed. But also, the social partners have demonstrated their ability to reach compromises and the seriousness of their management. And this, while we have gone through extremely complicated times, that's the least we can say… They have no reason to be ashamed of the way they have managed entire areas of the social protection system, namely the Unemployment insurance, pension institutions, Action Logement (housing scheme), and supplementary private-sector pensions. The latter also have substantial financial reserves.

3 → Unédic is not quite in the same situation… The government is seeking to draw on the resources of the organizations under joint management. This is particularly the case with the unemployment insurance system, as the State wants to finance other public policies as well as deficits.

4 → We are living in a special moment in the history of joint management? Yes, we are far from 2017… But be careful, this does not mean that these criticisms will not come back one day! On the one hand, because joint management has always led to overreactions, between demonization on the one hand, and fetishization on the other. But also, because the situation on the job market has recently darkened. If this reversal were to be confirmed, it would of course have an impact on Unédic's accounts, and critics would find fertile ground to express themselves again…

5 → In your writings, you sometimes mention a necessary evolution of joint management. What do you mean by that? Joint management is based on the idea that employee and employer representatives are in the best position to manage social risks, because they are the first to be affected and they finance the scheme through contributions. They derive real legitimacy from it. But this legitimacy is weakening – just look at the extremely low participation rates in union elections to realise this. An increase in this participation would necessarily contribute to strengthening it.

360°

HOW IS THE UNEMPLOYMENT INSURANCE SYSTEM FINANCED?

Investor confidence attests to the fact that the unemployment insurance scheme is based on a robust model, capable of coping with economic crisis situations by exploiting cyclical effects. A well-functioning mechanism, but one that has been undermined in recent years.

Unemployment insurance has proven itself for decades: It is an economic and social shock absorber that allows the economy to navigating times of crisis.
The characteristic of this model? *“It is much more sensitive to the economic situation than other social protection schemes, such as sickness or ageing”*, says Jun Dumolard, Director of Finance and Accounting at Unédic. *“In the event of a crisis, the wage bill loses dynamism under the effect of fewer hires, leading to a stabilization of revenues. At the same time, expenditure on unemployment benefits can rise sharply. In practice, Unédic alternates periods of surplus or deficit and can quickly move from one phase to the next. This unique characteristic justifies its particular financial management.”*

To meet financing needs, Unédic has the possibility of borrowing on the financial markets via various euro and fixed-rate debt programmes, with maturities ranging from a few days to a maximum of 15 years.

The model is all the more virtuous in that, when growth slows, interest rates fall: Unédic therefore generally borrows when interest rates are low and repays its debt when interest rates are higher. Except at present, which contributes to the complexity of the situation.

A proven cyclical model

Conversely, when the conjuncture improves, expenditure is lower because the number of jobseekers decreases. At the same time, revenues are rising, thanks to job creation and wage increases. In this way, the scheme can reduce the debt incurred during periods of crisis and rebuild its capacity to respond to future periods of slowdown. This cyclical model has worked well since 1958.

The scheme’s debt reduction has been at a standstill since the end of 2023, as shown by the latest financial forecasts published by Unédic on 19 February 2025. However, it is difficult to see the limits of the model... *“In periods of economic recovery, Unédic has always been able to reduce its debt. In 2009, for example, debt stood at €5 billion, after peaking at between €15 billion and €25 billion. A drop in the ocean compared with 2019, when it rose to €37 billion, then €62 billion in 2021, and now €59 billion. Yet the economic model is capable of generating substantial surpluses in the future.”* explains Jun Dumolard.

So, what happened to cause the mechanism to seize up and the prospects of debt reduction to recede? A series of measures impacting the scheme’s finances: the abolition of the employee contribution in favour of a fraction of the CSG activities, with no legal certainty as to the amount compensated, and the

CONTINUED ON PAGE 18 →

non-compensation of a large part of the contribution exemptions from December 2023 onwards (more than €12 billion over the period 2023-2026), in order to finance France Compétences and France Travail.

All these decisions by the State, combined with the costs of furloughing scheme and the various emergency measures during the COVID-19 crisis, which have hampered the regime's ability to reduce its debt. *"Based on optimistic economic assumptions about growth and full employment in the summer of 2023, the government thought it could take half the surplus from the unemployment insurance scheme to finance public employment policies, betting on a rapid return on investment from its reforms"*, concludes Jun Dumolard. A scenario that has not materialised... which is a double penalty for the business model.

ALL THE LIGHTS ARE GREEN FOR THE ACCOUNTS OF UNÉDIC

The Statutory Auditors have certified, without issue, that, the Unemployment insurance accounts of 2023, approved by the Unédic Board of Directors on 27 June 2024.

This certification is the result of the rigorous work required to secure the scheme's finances, and confirms Unédic's ability to maintain controlled and efficient management, in line with the financial management of the social partners.

In 2025, a new recourse to debt

In this context, Unédic must adapt its financial strategy and call on the financial markets, including €4 billion in new bonds in 2025.

This recourse to debt is complicated by the national and international political context, although it is facilitated by the relationship of trust built up with investors, which is attributable to a number of favourable factors. *"Our revenue model is virtuous in the eyes of investors: revenues remain solid in difficult times. This will enable us to raise substantial funds over the long term. Unédic's financial, legal, statistical, IT and communications expertise is complementary and recognised. Under the responsibility of the social partners, the departments are committed to document all aspects of management, both upstream and downstream"*, explains Jun Dumolard.

Unédic, whose long-term bonds issued on the markets must be guaranteed by the State for legal reasons, also benefits from our country's good standing. *"France has several strengths: its population will remain strong for the next 20 years, which is not the case for most advanced economies that are already facing an ageing population. It has immense potential: the diversity of the economic and cultural fabric, its geographical location, savings and investment capacities. Its workforce is skilled and it benefits from a strong state, characterized by an unrivalled ability to raise taxes."* analyses Jun Dumolard.

All this is fuelling strong investor appetite for Unédic 'paper'.

Moreover, Unédic has responded to their growing interest in socially responsible investment by issuing Social Bonds from 2020...

The question remains: aren't all these advantages at risk of being blunted by the slowdown in debt? *"It's a question of credibility. France has chosen to use specialised public debt issuers. For Unédic, it's employment. If Unédic benefits from the State's financing conditions, the latter can also explain in a clear and substantiated manner where the financial needs come from in the event of difficulties"*, Jun Dumolard concludes.

The model is sound, but the time has undoubtedly come, as Christophe Valentie, Managing Director of Unédic, points out (see opposite), to put an end to years of destabilisation.

So that we don't further cripple a system that has proved its worth over several decades...

INTERVIEW

CHRISTOPHE VALENTIE

Managing Director of Unédic

The regime is solid, but it must not be further weakened.

CHRISTOPHE VALENTIE, MANAGING DIRECTOR OF UNÉDIC, LOOKS BACK AT THE CAUSES OF THE CURRENT DEBT REDUCTION STALEMATE AND CALLS FOR GREATER STABILITY.

What do you think of the scheme's financial performance in recent years?

On the one hand, the social partners have demonstrated their ability to manage the scheme well, in particular by taking decisions that are not always easy. On the other hand, in recent years we have been confronted with a number of uncoordinated decisions with no impact assessment, which have had a destabilising effect.

What is the impact of these decisions?

In 2023 and 2024, the plan has lost all of its debt reduction capacity, which is problematic because it is not intended to keep a debt for too long. Our model is counter-cyclical: When the economic situation is favourable, the regime accumulates reserves that allow it to face a future crisis. This is what happened with COVID, for example. This model is under threat, and our ability to cope with a new crisis has been undermined.

What solutions do you recommend?

It is important to sit down with the government to address a number of crucial issues, for example, the fact that the CSG no longer compensates at all for the loss resulting from the abolition of the employee contribution. The social partners, with the new unemployment insurance agreement, the social partners have found solutions for expenditure within the framework imposed.
Today, the State must no longer take one-sided decisions impacting revenue, without giving us the opportunity to anticipate them. We need to work differently so that we can, on our side, develop a financial strategy. We need stability. Our model is solid, of course, but it must not be further weakened.

Has this situation undermined investor confidence in Unédic?

As I was able to confirm at the last roadshow in February 2024, their confidence remains intact. This is the result of several years' work with investors, of our transparency towards them and of the seriousness of our financial teams. On the other hand, we have a model that gives us confidence: we are financed by the wage bill, which increases regularly, particularly during periods of inflation.
And it is increasing faster than benefits because there is a time lag. All this means that our issuance is very popular with investors, which is an undeniable advantage.

IT'S ON THE 7TH SEASON POINT DE SUSPENSIONS

This year again, experts are interviewed by Léa Lejeune to explain the realities of the world of work, which do not always correspond to the stories that are told.

This 7th season also marks a turning point for the Unédic podcast: 4 episodes will be available on video on the Unédic YouTube channel and via Spotify.

IT'S TRUE IT'S FALSE

Unemployment benefit is overestimated, the rules governing compensation and the profile of claimants are largely misunderstood. There are many misconceptions about the Unemployment insurance. Because they dominate the political debate and stigmatise jobseekers, it is important to set the record straight.

One jobseeker in two works

TRUE

Are the unemployed all inactive? Far from it. In fact, half of all claimants work every month. The line between unemployment and work is becoming increasingly blurred, mainly due to the trend towards more and more short contracts, part-time jobs and multiple job-holding, etc. Since 2014, employees have been able to combine unemployment benefits and earned income. A scheme designed to promote a return to work.

"We earn more when unemployed than by working"

FALSE

Another common misconception is that unemployment has become more "rewarding" than work. But this is never the case.
The law is explicit on the subject, since it stipulates that "unemployment benefit may not exceed the net amount of remuneration previously received". In addition, the average amount of unemployment benefit is €1,058 net per month*. This is considerably less than the monthly minimum wage, which has been set at €1,426.30 net since 1 November 2024.

* Amount on 30/06/2024.

Jobseekers only look for jobs once their rights have been used up

FALSE

More than one in two jobseekers finds work before the end of their rights. On average, jobseekers receive unemployment benefit for ten months.

Six out of ten jobseekers do not receive unemployment benefit

TRUE

Some jobseekers do not receive benefit because they do not meet the conditions required, in particular the minimum period of affiliation: they have not worked long enough (6 months) to benefit from one of unemployment benefit. Others are still looking for work but have run out of their entitlements. Then there are those who are not yet on benefit but are about to be (due to deferred compensation), as well as those on sick leave or maternity or paternity leave, for which the Health Insurance takes over compensation.

Who are beneficiaries?

In order to gain a better understanding of the beneficiaries of the Unemployment insurance and to manage the system, Unédic regularly monitors their age, gender, length of entitlement and amount of compensation. In the third quarter of 2024, 3.7 million people were in receipt of unemployment benefit (+1% year-on-year). Half of beneficiaries are working.

6.2 MILLION

OF JOBSEEKERS REGISTERED WITH FRANCE TRAVAIL (+2% IN 1 YEAR)

IN WHICH

3.7 MILLION

OF JOBSEEKERS COVERED BY THE UNEMPLOYMENT INSURANCE (+1% IN 1 YEAR)

People not covered by the Unemployment insurance have not worked enough to entitle a right or reload, or are working on a contract that has not been terminated or are out of scope (part of the civil service, resignations and the self-employed).

AMONG THEM

2.6 MILLION

JOBSEEKERS RECEIVING BENEFITS (+1% IN 1 YEAR)

People who do not receive benefits have generally worked and received a high salary compared to their reference salary. They may also be covered by health insurance or deferred compensation at the beginning of their right.

51%
of beneficiaries work part of the month while being registered with France Travail

€1,058

AVERAGE NET BENEFIT PER MONTH

- BENEFICIARIES WHO ARE NOT WORKING: €1,142
- BENEFICIARIES WHO WORK AND COMBINE THEIR INCOME WITH AN ALLOWANCE: €901

4 OUT OF 10 BENEFICIARIES

ARE UNDER 35 YEARS OLD

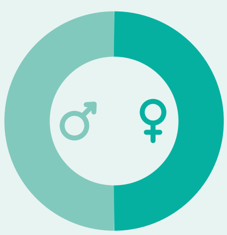
- UNDER 25: 13%
- 25 TO 34: 28%
- 35 TO 44: 24%
- 45 TO 54: 19%
- 55 AND MORE: 16%

FOCUS ON THE BREAKDOWN BETWEEN WOMEN AND MEN

Source: National file of beneficiaries, Data as of the third quarter of 2024.

Beneficiaries receiving benefits

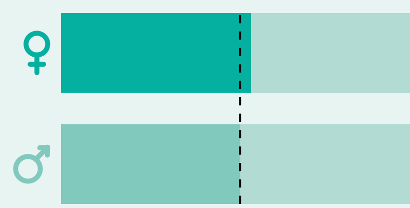
MEN 50%



WOMEN 50%

In the third quarter of 2024, among the 2.6 million beneficiaries receiving benefits, 50% were women.

Share of beneficiaries who work



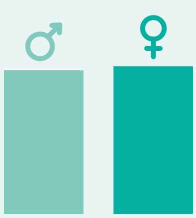
WOMEN 53%

MEN 50%

The proportion of female beneficiaries who work is slightly higher: 53%, compared to 50% of male beneficiaries.

Potential duration of entitlement in days

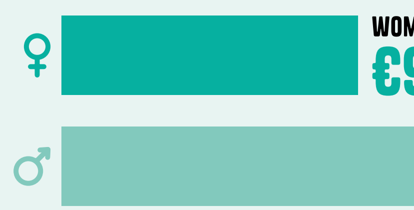
MEN 484 DAYS



WOMEN 489 DAYS

Women receiving the Unemployment insurance have, on average, potential entitlement periods almost equivalent to those of men (489 days for women, 484 days for men entering the third quarter of 2024).

Average monthly amount paid in euros



WOMEN €960

MEN €1,156

The average net monthly amount paid to female beneficiaries (€960 in the third quarter of 2024) is lower than that paid to male beneficiaries (€1,156). This difference is the consequence of lower levels of daily allowance for women (in particular because of a higher proportion of women working part-time) and the highest proportion of female beneficiaries who work during their rights.

The vast majority of people receiving the Unemployment insurance consider themselves to be "dynamic", "persevering", "courageous", "sociable" and no more "resigned" than the working population. This is the nuanced observation, contrary to the usual clichés, drawn up by the Observatory of Well-being, with which Unédic has joined forces for its 6th Barometer of the Perception of Unemployment and Employment.

The unemployed? NOT RESIGNED!

How to mesure happiness?

What is a "good" life? The question has occupied philosophers since Antiquity. Suffice to say that measuring it statistically remains a challenge. However, this challenge has been taken up by the Observatory of Well-being of the Centre for Economic Research and its Applications (Cepremap) which, in line with the Stiglitz Commission on new wealth indicators, intends to evaluate the effectiveness of public policies with regard to the well-being they provide to citizens. But how do you measure it? Cepremap gets round this difficulty by letting everyone define their own definition of happiness.

Respondents are asked to answer some simple questions: On a scale of 1 to 10, how satisfied are you with your own life? How happy did you feel yesterday?

Why did Unédic join forces with Cepremap?

Since 2020, Unédic has been publishing a Barometer of the perception of unemployment and employment with the firm Elabe: a survey comparing the perceptions of the French population as a whole with those of jobseekers. To better understand the state of mind of the unemployed and the effect of unemployment benefits on them, it joined forces with the Observatory of Well-being for the 6th edition.

The first finding of this study is that unemployment remains an obstacle

Overall, how satisfied are you with the life you are currently living? On a scale of 1 to 10, the gap between beneficiaries and working people is two points less for the former. Job loss results in a major negative shock to life satisfaction, the effect of which lasts until the return to work. 51.4% of jobseekers are worried, compared to 40.3% of working people. 53.6% are stressed, compared to 43.2% of the working population.

The unemployed perceive themselves as courageous and persevering

88% of jobseekers see themselves as someone “dynamic”, 90% consider themselves “persevering” and 82% “courageous”. One of the surprises of this survey is the discrepancy between this perception and the way working people view the unemployed. Only 35% find jobseekers “dynamic”, 46% consider them to be "persevering" and 39% “courageous”.
79% of jobseekers say they are “sociable” and actively seek out the presence of others, compared with 60% of working people.

A higher risk of isolation

Job loss is accompanied by a weakening of all social relations. Jobseekers are more likely to report feeling isolated, are less satisfied on average with their relationships with loved ones and are less likely to feel they have someone to rely on.

DOES UNEMPLOYMENT MAKE YOU MORE UNHAPPY?

MATHIEU PERONA,
Executive Director of the Cepremap Well-being Observatory

As quantitative economists, we reason in terms of the average. We can’t rule out the fact that for a certain number of people, the transition to unemployment is good news... This is the case, for example for someone leaving a harassing world. However, on average, the impact of unemployment is very negative. As economists, we also reason “all other things being equal”. However, this negative impact is not just related to the loss of income. Regardless of this loss, the impact of unemployment on well-being of the person is extremely strong. And what’s special about it is that you never get used to it. Two or three years after divorce, people generally return to the same level of satisfaction as before. Nothing like unemployment. We take a huge hit, and we suffer for as long as we are not back in work or out of work through retirement.

Learn more: https://www.unedic.org/podcasts/les-demandeurs-d-emploi-sont-ils-plus-malheureux

A lack of trust in the public employment service

Overall, jobseekers have less trust in the State than the rest of the population. However, one entity is resisting this loss of confidence among jobseekers: the public employment service (Unédic, France Travail, local missions), with a confidence index equivalent to that of the working population.

The protective effect of unemployment benefits

Studies on well-being often highlight an aversion to shocks and risks, and a need for security.
In this context, the existence of unemployment benefits is a factor of well-being for employees, by offering them protection against the hazards of professional life.

80% of those who are certain of their rights and 75% of those who believe they have these rights believe that the existence of these benefits reduces their worry about the possibility of involuntary job loss.

It's in the bag

What impact does AI have on work?

Between fascination and rejection, artificial intelligence (AI) feeds many fantasies. What consequences will it have on employment? To answer this question, we sought the views of two Unédic experts, Laure Baquero, economist and author of a literature review on the subject, and Vincent Roberti, Director of Digital Services and Data Strategy at Unédic.

AI sometimes provokes extreme reactions, from optimists who think it will make work easier to do, to pessimists who predict chaos and the end of employment. Where do you stand between these two opposites?

LAURE BAQUERO The truth is probably somewhere in between... Like any technological revolution, AI is associated with an economic phenomenon called creative destruction. All innovation renders certain tasks obsolete and results in the replacement of man by machine. This can only destroy jobs. At the same time, these innovations also create new needs, new tasks and thus new jobs. But above all, and it is probably the most interesting aspect of the subject that AI will radically transform existing jobs.

VINCENT ROBERTI There is no doubt that AI will transform work. But how and to what extent? This will depend on how it combines with other technologies and uses. First and foremost, I think that in certain professions, such as translators, to take an obvious example, there will be an imbalance between those who will use AI and those who will not. Today, we still find it hard to measure how each profession will be transformed, because technology is evolving extremely quickly. There are things we can do now that we couldn't do six months ago.

Laure Baquero, you have carried out a literature review on the various studies carried out to measure the impact of AI on work? What do you find?

LAURE BAQUERO As Vincent said, we are only at the beginning and it is far too early to draw conclusions. Economists nevertheless agree that there will be substitution effects for some professions and valuation effects for others. In the first case, AI will be able to perform certain tasks in place of people, and in the second, it will free humans from easily automatable tasks and free up time for other, perhaps more qualitative missions. But where do we draw the line? Which professions will be affected? Economists disagree. Will it be limited to administrative and accounting functions? Or gain more skilled professions, such as lawyers, economists, teachers, trainers, etc.? The special feature of this technological revolution is that, unlike its predecessors, it does not only concern blue-collar workers, but will also have an impact on white-collar workers. Hence the concerns and questions it raises...

What are the different scenarios envisaged?

LAURE BAQUERO There are major differences between the economists' various scenarios. The ILO (or the AI Commission in France, which uses the same method) estimates that 5% of jobs could be at risk in the so-called advanced countries. The IMF puts the figure at 33%. And in terms of valued employment, the ILO refers to 13% of jobs, while the IMF says 27%. These differences are the result of methodological differences or trade classifications between European and American classifications. But also, divergent bets on the speed of the spread of AI.

What will be the impact of AI on Unédic and the Unemployment insurance?

VINCENT ROBERTI As in any business, this revolution needs to be accompanied at Unédic to enable the various professions to integrate these new tools. AI is particularly useful for studies and simulations of different scenarios to inform the decisions of the social partners as part of the management of the unemployment insurance scheme and public debate. It is my role, as Director of Digital Services and Data Strategy, to support this transformation through training, webinars, etc.

And from the point of view of the Unemployment insurance, what will this change?

VINCENT ROBERTI AI enables data to be matched: it will make it possible, on a very large scale, to link data between job offers and applications and to broaden the search criteria for candidates beyond the CV, by looking at the skills acquired by an individual. The latter can be valued in a completely different field than the one in which he has worked until now. To take one example, when a France Travail agency in Normandy used the simulation recruitment method (SRM) to find profiles for a company manufacturing micro-components, it was surprised to see the profile of a lace-maker emerge, a profession which also requires a high level of manual dexterity...
But AI is not going to replace France Travail advisors. By enabling them to save time on certain tasks, particularly administrative tasks, it should free up time for social support for jobseekers. People will always come first, even if they are augmented by AI.

Securing career paths to cushion the shock of layoffs

Created in 2011, the Career Safeguarding Contract (CSP) aims to cushion the social impact of layoffs and facilitate a rapid and sustainable return to employment. The scheme has proved its worth, and in December the social partners decided to extend it for a further year.

"The economic layoffs are suffered by employees who have often been with their company for a long time. So, we need to support people to help them rebuild their career paths, redeploy and retrain", explains Lara Muller, Director of Studies and Analysis at Unédic..

This is the aim of the CSP (see box), which offers anyone laid off from a company with fewer than 1,000 employees the chance to receive a benefit almost equivalent to their former net salary, as well as enhanced support.

A faster return to work

Over the past ten years, the system has proven its usefulness. *"In the short term, it costs more, but over time this is balanced out by the fact that beneficiaries find a job more quickly and for longer, particularly since the introduction in 2015 of a reclassification incentive for those who find a job in the first few months of their CSP"*, analyses Lara Muller. This payment of reclassification incentives, she continues, *"has had an energising and stimulating effect for the beneficiaries, who feel even more involved in their project"*.

Last December, the social partners therefore decided to extend the scheme until 31 December 2025, in mainland France and Mayotte by two amendments, approved by the Prime Minister on 23 December 2024.

A context of growing insecurity

This decision comes at a time when the number of company insolvencies reached a peak in the second quarter of 2024, with 16,000 companies affected and almost 70,000 jobs at risk, representing an increase of 25% compared with the second quarter of 2023. The effects of the economic deterioration are being felt, with a decline in the number of people exiting the scheme. 55% of entrants in the first quarter of 2023 are still registered with France Travail one year after joining the CSP. As a result, the number of beneficiaries of the scheme is increasing and stands at 70,000 at the end of the second quarter of 2024. And this number is expected to continue to grow due to the increase in corporate insolvencies in 2024.

50,000 BENEFICIARIES IN RESIGNATION - RETRAINING

After a modest start, resignation for professional reasons (also known as resignation-retraining) has found its audience. By the end of 2023, around 25,000 unemployment insurance beneficiaries were benefiting from this scheme, according to a report published in December 2024. In seven out of ten cases, resignation/conversion is used for a business start-up project*.

Launched in November 2019, this scheme enables people who have resigned to carry out a professional retraining project, subject to certain conditions, while receiving the Unemployment insurance benefits.

Created to promote professional mobility, the programme was hampered at the outset by the health crisis.

The number of people joining the scheme then rose steadily, with 12,000 resignations in 2021, 15,000 in 2022 and 17,500 resignations in 2023. In total, since the introduction of the resignation-retraining scheme, more than 51,000 beneficiaries have made the transition to a new career using this mechanism.

Their characteristics? They are mostly graduates, managers and middle-aged. 76% have a post-secondary education, compared with 51% of all beneficiaries. 31% are managers, compared with 10% and 77% are aged between 30 and 50, compared with 45%. They are also more likely to come from the following sectors "business support" and "banking, insurance, real estate".

However, these volumes remain modest compared to the number of resignations recorded each year: the 17,500 new entrants to the scheme in 2023 represent only 1% of the 2.2 million resignations recorded that year by DARES (the French statistics agency).

* https://www.unedic.org/publications/la-demission-pour-projet-professionnel-decembre-2024

Enhanced support

The CSP is aimed at employees laid off in companies with fewer than 1,000 employees, who are not covered by the reclassification leave scheme (reserved for companies with more than 1,000 employees). In the event of layoffs, the employer must offer the scheme. If the employee accepts, he or she is immediately registered with France Travail and receive compensation without notice or deferment. For twelve months, he or she receives a higher benefit than ARE beneficiaries and a personalized follow-up. In 2015, the CSP was enriched with a reclassification incentive for those who find an indefinite or fixed-term contract of six months or more within the first ten months. This incentive corresponds to half of the remaining CSP entitlement.

It is happening WITH US

A regime led by employee and employer representatives

To manage the Unemployment insurance, employee and employer representatives created Unédic in 1958. They negotiate the rules and manage the scheme together, in direct contact with the field. In this way, the social partners take balanced decisions in an informed manner, through constructive and responsible dialogue, that take into account each other's respective expectations and interests.

Governance consists of a Board of Directors and an Executive Committee, whose members are elected for a two-year term: each committee is made up of half employee representatives (CFDT, CFTC, CFE-CGC, CGT, FO) and half employer representatives (Medef, CPME, U2P).

The chairmanship and vice-chairmanship of these bodies are assigned in turn to one of the two panels. Since 31 January 2024, Jean-Eudes Tesson (Medef) has chaired Unédic and Patricia Ferrand (CFDT) has been its vice-chair.

The 50 members of the Board of Directors meet twice a year to define the major orientations, validate the financial strategy, vote on the amount of unemployment benefit, approve the accounts and elect the Chairman and the members of the Executive Committee.

The 10 members of the Executive Committee meet every month. Their job is to ensure that the rules are properly applied, ensure that Unédic runs smoothly and appoint its Managing Director. Additionally, three times a year, they adopt financial forecasts to anticipate the needs of the scheme.

An economic and financial controller, an official of the Ministry of the Economy, Finance and Industrial and Digital Sovereignty, sits on the Board of Directors and the Executive Committee. In this capacity, it oversees Unédic's performance and risk management.

Headed by Christophe Valentie, Unédic's departments implement the Executive Committee's decisions.

The members of the Executive Committee of Unédic

Jean-Eudes Tesson (Medef) has been elected Chairman of Unédic on January 31, 2024. Patricia Ferrand (CFDT) has been elected Deputy Chairwoman.

THE MEMBERS OF EXECUTIVE COMMITTEE 2024-2025

Chairman:
Jean-Eudes Tesson (Medef)

First Deputy Chairwoman:
Patricia Ferrand (CFDT)

Second Deputy Chairman:
Jean-Michel Pottier (CPME)

Third Deputy Chairman:
Martial de Villepin (CFTC)

Treasurer:
Bertrand Mahé (CFE-CGC)

Deputy Treasurer:
Christophe Sans (U2P)

Assessor:
France Henry-Labordère (Medef)
Hubert Mongon (Medef)
Denis Gravouil (CGT)
Michel Beaugas (FO)

“Thanks to joint governance, the Unemployment insurance scheme is based on precise knowledge of the realities within companies, provided by both employee and employer representatives: realities of businesses, sectors, working conditions and hardship... All of this is analysed across the Board to provide a basis for discussion and to help tailor the scheme to needs.

— Patricia Ferrand

“Joint decision-making enables everyone to think outside the box, to build constructive dialogue so that they can assume their responsibilities to the nation. The social partners proved this once again last year with the majority signature of the unemployment insurance agreement.

— Jean-Eudes Tesson

From left to right: Christophe Sans, France Henry-Labordère, Martial de Villepin, Jean-Eudes Tesson, Jean-Michel Pottier, Patricia Ferrand, Michel Beaugas, Hubert Mongon, Bertrand Mahé, Denis Gravouil.

UNÉDIC'S FIGURES: precision mechanics

THE RESEARCH AND ANALYSIS DEPARTMENT PROVIDES THE SOCIAL PARTNERS WITH RESEARCH AND SIMULATIONS. AN IMPORTANT CHALLENGE IN UNEMPLOYMENT INSURANCE NEGOTIATIONS AND IN STEERING THE SCHEME.

BY
LARA MULLER
DIRECTOR OF RESEARCH AND ANALYSIS AT UNÉDIC

Which team?

The Research and Analysis Department is a team of 20 economists, statisticians, data scientists and economic forecasters. Distinctive features: a high proportion of graduates from higher statistical studies, with an above-average number of PhDs in economics, and an average age of 38. What do they have in common? *"They joined Unédic because they like complex issues with a high social value"*, says Lara Muller, its director.

Its missions?

"Making data speak, producing knowledge", Lara Muller sums up. The Research and Analysis Department is invaluable to the social partners, as it provides them with all the information they need to understand changes in the labour market and thus to develop unemployment insurance regulations. It also plays an important role in public debate and helps to combat preconceived ideas about unemployment.

Its motto?

"To do this job, you have to ask yourself the right questions - that's the starting point for everything", says Lara Muller. The ethics inherent in the profession of statistician are also essential. *"This job requires rigour and objectivity. This is even truer in a joint institution like Unédic, which brings together very different viewpoints. Our neutrality must therefore be absolute."*

Its highlights?

The Research and Analysis Department plays a major role before, during and after unemployment insurance negotiations. Beforehand, it documents the issues at stake by providing all the diagnostic and evaluation data and financial forecasts that provide negotiators with a basis for discussion. During the negotiations, the department is on standby to provide figures and simulations at the request of the social partners. And after negotiations, it draws up an impact report to analyse the effects of the new rules on the unemployment insurance scheme.

Its tools?

Since 2019, Unédic has had a big data platform that centralises all data on employment and unemployment and on which the simulation programs run. *"A major technological leap forward. In the past, it sometimes took all night to carry out a simulation. Today, it only takes a few minutes"*, Lara Muller points out. Effective tools that made all the difference in the recent negotiations...

THE CSR, a collective dynamic supported by employees

To structure its CSR approach more effectively, Unédic is putting its trust in its employees and working with them to develop its roadmap. A bottom-up approach that multiplies energies and puts CSR at the heart of the organisation.

In 2023, Unédic created a lab CSR, by Julie Ramos, Director of Human Resources, and Florian Rabasse, Deputy Director of Finance and Treasury at Unédic. This was followed by the release of its first report focusing on social and environmental commitments. To take this further, a CSR report, was published in 2024 as part of the annual report series. These are important milestones in accelerating the recognition of these issues, but they did not start with a 'blank sheet of Paper' as Julie Ramos reminds us. *"For years, we've been working to reduce our environmental impact and provide good working conditions for our employees. But we were the only ones who knew!"*

At a time when the financial community needs accessible and reliable data to assess the sustainable and responsible, nature of organisations issuing bonds on the financial markets, this discretion is no longer an option. *"As a Social Bond issuer, Unédic must be properly rated by the extra-financial agencies on ESG indicators"*, explains Florian Rabasse.

The lab CSR, open to all employees, has set itself the objective of constructing the roadmap for Unédic's CSR approach. Since its creation, a number of initiatives have been undertaken, including a carbon footprint assessment, the roll-out of a zero-waste policy and the introduction of a social monitoring system to give a voice to employees. These are the first steps towards taking the process further, including, among other things, the ambition to become a 'net zero' organisation in compliance with the Paris Agreement and the trajectory towards carbon neutrality in 2050.

DATA 2024
FROM THE CSR REPORT

Building 4 rue Traversière

Energy consumption *(in kWh/employee)*

2022	2023	2024
2,535	2,199	2,390

Water consumption *(in m³/employee)*

2022	2023	2024
11.4	14.36	15.03

Human resources on 31/12/2024

WOMEN	MEN
58%	42%
52% MANAGERS	48% MANAGERS
50% MANAGEMENT COMMITTEE	50% MANAGEMENT COMMITTEE

Types of contracts on 31/12/2024

PERMANENT CONTRACT 93%

APPRENTICES 5%

TEMPORARY CONTRACTS 2%

U-Zine, a data factory to encourage innovation

A new bottom-up approach at Unédic! A data factory was set up in October 2024, run by Stéphanie Terrasse, Data Project Manager, to encourage the launch of innovative projects based on the use of data. The initial idea was to create a kind of 'short circuit' for innovation, enabling any employee with an idea or need related to data to make use of this data factory. *"This allows us to move forward much more quickly, without formalism, and with the room for error. Normally, if a staff member has an idea that the Data Centre can help with, they have to discuss it with their manager, who may or may not approve it, and then approach the IT Department"*, comments Stéphanie Terrasse.

The project kicked off very quickly, with ten requests from four different departments. One example? A researcher from the Research and Analysis Department asked U-Zine to use meteorological data as part of an innovative study into the link between furloughing and natural disasters. Generative AI techniques were used to analyse the texts, making it possible to determine the precise origin of the disaster (meteorological/climatic versus human).

One year of action for UNÉKIP DYNAMIQUE

An anti-waste cooking workshop organised with the Altrimenti association, where the challenge was to teach Unédic employees how to cook with leftovers, stale bread, and vegetable tops. A day dedicated to collecting products for **food banks** ①. **La Cravate solidaire** ②, association organises a collection of office clothes, at which 50 kilos of clothes were collected and distributed to people who had missed out on employment to help them with their job interviews. There was also an afternoon dedicated to employees' children. Again, this year, the Unékip Dynamique collective has stepped up its solidarity initiatives, ecological and community-building. This group, led by Unédic employees, has also organised sports challenges as part of **Pink October** and **Movember** ③ and raised funds for the **Gustave Roussy Institute** ④.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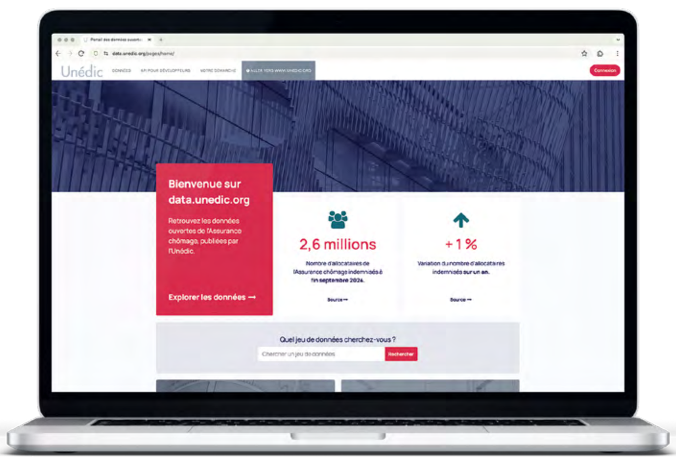
FIND OPEN DATA ON THE UNEMPLOYMENT INSURANCE AT

DATA.UNEDIC.ORG



True to its mission of enlightening social partners and the French public, Unédic provides a series of datasets linked to the Unemployment insurance in open data.
Why publish in open data? To contribute to transparency regarding the Unemployment insurance, promote factual data in order to combat preconceived ideas and facilitate the reuse of the Unemployment insurance data.

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Unédic