

# Unemployment Benefits

Juan Martín Agosto

Pierre Loiseau

Pierre-Antoine Courant

# **PLAN**

I. Presentation of the French case

II. The Argentina's case

III. Our ESSCA LAND Unemployment  
Benefits

# Unemployment benefits in France



Unemployment benefit in France is called *l'allocation d'aide au retour à l'emploi (ARE)*, or less officially, *allocation chômage*.

Only salaried persons pay a compulsory social security contribution granting an entitlement to unemployment benefit.

As a salaried employee, if you lose your job you do not automatically have a right to unemployment benefit. You will need to meet certain conditions:

- You did not leave your job voluntarily;
- You have worked for at least four months;
- Be registered as a job seeker with *Pôle emploi*;
- Be physically capable of work;
- Be actively searching for work;
- Not be in receipt of a full State retirement pension.

French Unemployment rate since 2015

Cost of a 1% raise of Unemployment for the French state :

Cost of a 1% decrease of Unemployment for the French state :

## Duration of Benefits

The right to unemployment benefit is based the amount of time you have paid unemployment contributions.

The following table shows the minimal period of contributions, and the maximum period of cover. The actual level of cover will otherwise be the period of employment during which you paid unemployment contributions.

It is also possible to 'roll-over' unused entitlement if you obtain employment prior to using current entitlement, but then subsequently find yourself unemployed. It is called *droits rechargeables*.

Age	Minimum Contribution Period	Maximum Duration of Benefits
Up to 52 Years	4 months during the last 28 months	24 months
53-54 Years	4 months during the last 36 months	30 months
55+ Years	4 months during the last 36 months	36 months

The duration of benefits for those aged 53-54 increases to 36 months if the applicant undergoes a training course.

## Social Security Contributions

The French system of Social Security is financed largely by contributions based on the wages of employees. However, new funding policies have thought to broaden the base by taking into account all the household income while policies to promote employment led to lighten the burden of contributions on low wages.

The income of social security schemes are traditionally divided along the following categories:

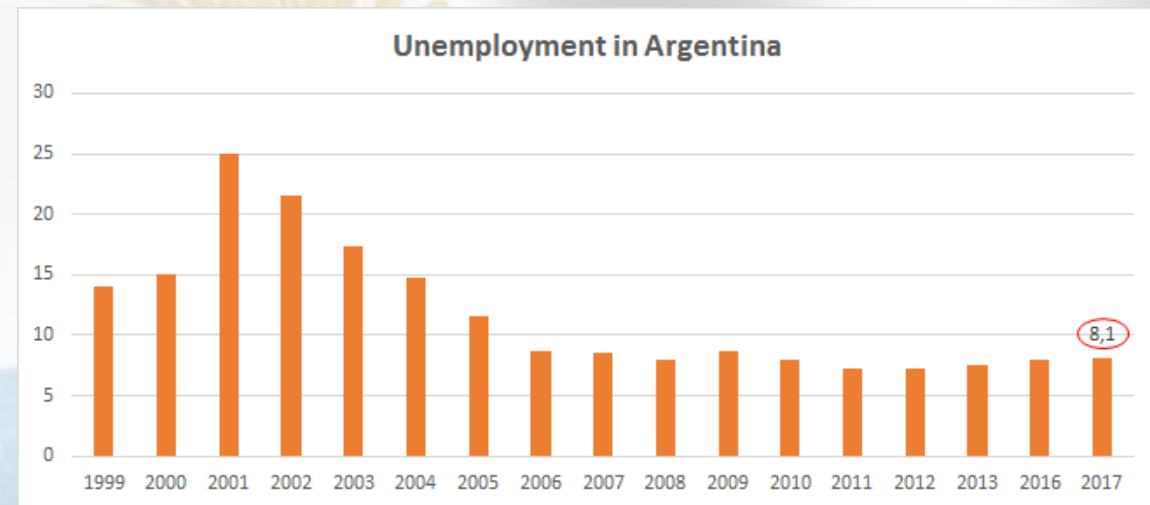
- The "actual contributions" (57% of total revenue) represent the contributions paid by the insured and employers to social security.
- The "fictitious contributions" (8% of revenue) correspond in schemes employers (SNCF, RATP, EDF, ...) in funding by the employer of the scheme it manages. Indeed, the employer must ensure the balance of the scheme.
- The "public contributions" (3% of revenue) represent direct payments to the state, including grants to individual special regimes balance
- The "assigned taxes" (19% of revenue) include various contributions and taxes used to finance social security. The most important is the general

# Unemployment benefits in Argentina

Unemployment benefit in Argentina provides registered salaried workers, legally fired without just cause, a monthly payment, family allowances and medical coverage while temporarily unemployed.

## Who is targeted?

Salaried workers unemployed dismissed "without just cause" or by "force majeure" who have a minimum amount of employer contributions to the Social Security System (National Employment Fund).



## Benefits

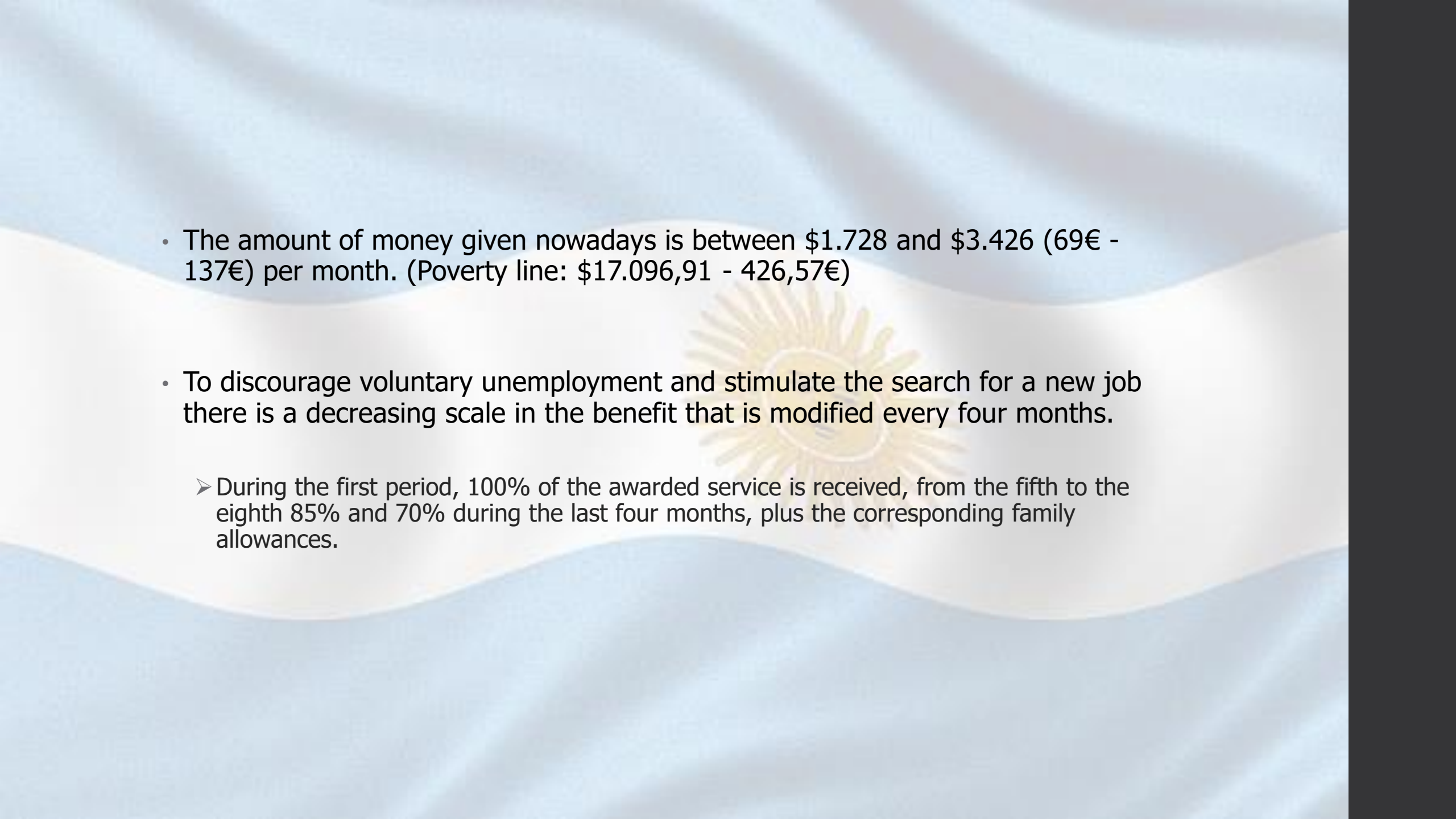
- A sum in money (basic cash benefit).
- Payment of family allowances.
- Medical care coverage.
- Recognition of seniority for retirement.
- Possibility of collecting together all Unemployment Insurance fees to develop an enterprise (Single Payment Method).

## These benefits can be accompanied by the following options:

- Completion of primary and / or secondary studies with delivery of formal studies certification.
- Professional training activities and job training.
- Through the Employment Offices: job counseling, support for job search, orientation to independent work.
- Work orientation courses.
- Training for work in the private sector and NGOs.
- Support for labor insertion in the private sector and NGOs according to the number of daily hours of activity.
- When they finish collecting the insurance fees, people who did not get a job can apply for membership in the Training and Employment Insurance.

The duration varies according to the time actually worked and contributed to the Social Security System (National Employment Fund) in the last 2 or 3 years upon termination or dismissal, according to the following table:

Ley N°24.013 y 25.191		Ley N°25.371	
Período de Cotización	Duración de las prestaciones	Período de Cotización	Duración de las prestaciones
De 6 a 11 meses	2 meses	8 a 11 meses	3 meses
De 12 a 23 meses	4 meses	12 a 17 meses	4 meses
De 24 a 35 meses	8 meses	18 a 24 meses	8 meses
36 meses	12 meses	--	--

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- The amount of money given nowadays is between \$1.728 and \$3.426 (69€ - 137€) per month. (Poverty line: \$17.096,91 - 426,57€)
  - To discourage voluntary unemployment and stimulate the search for a new job there is a decreasing scale in the benefit that is modified every four months.
    - During the first period, 100% of the awarded service is received, from the fifth to the eighth 85% and 70% during the last four months, plus the corresponding family allowances.



## Requirements

- Being legally unemployed and available for a suitable job.
- Have contributed to the National Employment Fund for a minimum of 6 months (Laws 24,013 and 25,191) or 8 months (Law 25,371).
- Do not receive pension benefits or non-contributory benefits.
- To have requested the benefit in the terms and forms that correspond.

## Obligations

- Provide all requested documentation and communicate changes of address.
- Accept the appropriate jobs that are offered by the Ministry of Labour, Employment and Social Security and attend the training actions for which they are convened.
- Accept the controls established by the application authority (carefully read the receipt or receipt where the day and time of presentation will be indicated).
- Request the suspension of Unemployment Insurance payment when joining a new job (5 working days to complete the process).
- Reimburse the amounts of benefits unduly received

## Goals

Counteract the abrupt drop in income generated by the involuntary loss of employment, reduce the risk of discouragement and long-term unemployment and, therefore, help in the search and selection of a new job.



The program sounds good...  
But, which is the reality in Argentina's  
economy?



# Our ESSCA LAND Unemployment Benefits

- Unemployment benefit that corresponds to **50%** of the daily wage with a minimum of 28 euros per day and a maximum of 240 euros per day.
- Duration of **14 months** maximum to ensure that the Unemployment benefits fund will not have a deficit and to be sure that unemployed people are looking for a job.
- Possibility to cumulate this allocation with a job of **20 hours a week maximum** to help unemployed people to reintegrate the Labor Market and to let them time to train and to look for a long term job (not more than 2 months in the same company).
- To receive it during the 18 months it is required to show that you are **looking for a job** and **forbidden to refuse 2 jobs** that appear acceptable.
- **Impossible** for someone who quit his job to have this benefit.
- Professional training activities and job training, support for job search for every unemployed person without any requirement.