

CNAV : French national pension fund

***Direction des recherches
sur le vieillissement***

Ageing research department

Research programme 2009-2013

European Forum

Bucarest 28/11/2011-

- 1. French national pension fund (Cnav)***
- 2. CNAV and Aging research***
- 3. Overview of the french aging research***

Cnav is part of French Social Security System

- **Some interesting figures :**
- **Social expenditures* ⇒ 549,6 billion € (2007)**
 - **Approximately 29% of the GDP**

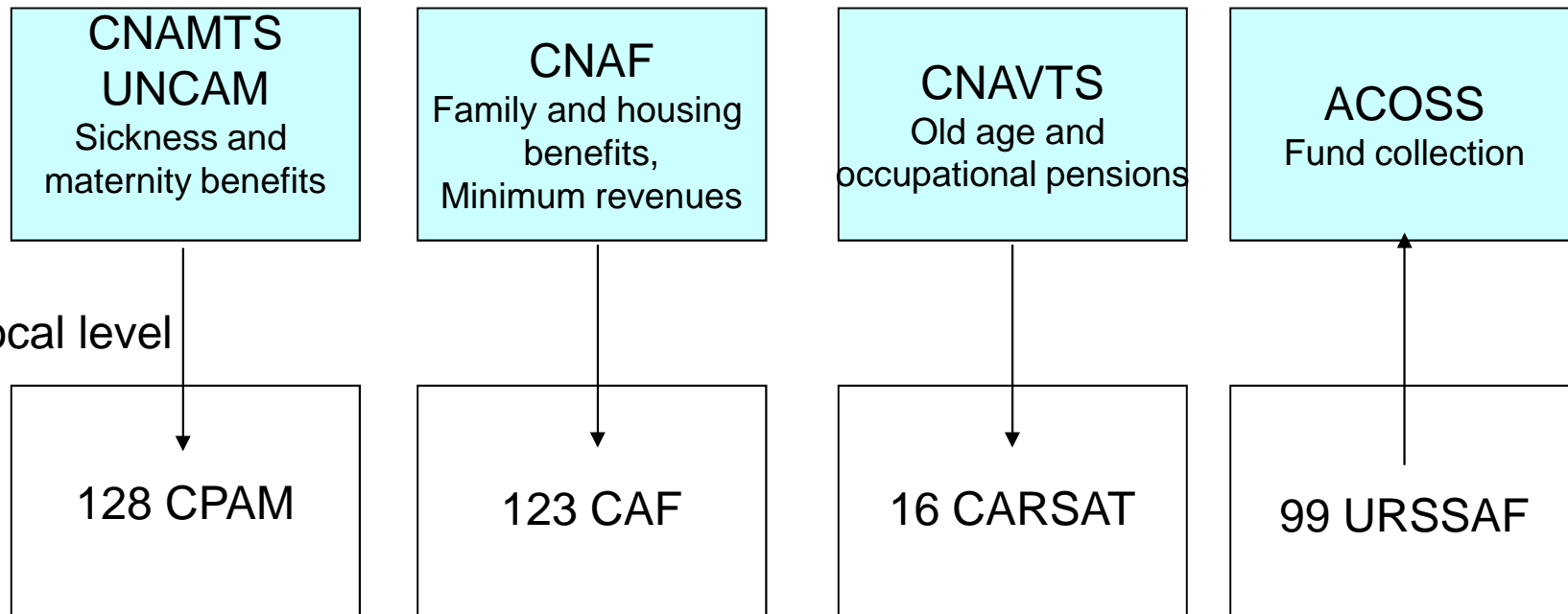
**Social Security System ⇒ 376,5 billion €
(2007)**

- **including health expenditures ⇒ 104 billion €**
- **including retirement pensions ⇒ 157 billion €**
- **including maternity and family ⇒ 23 billion €**

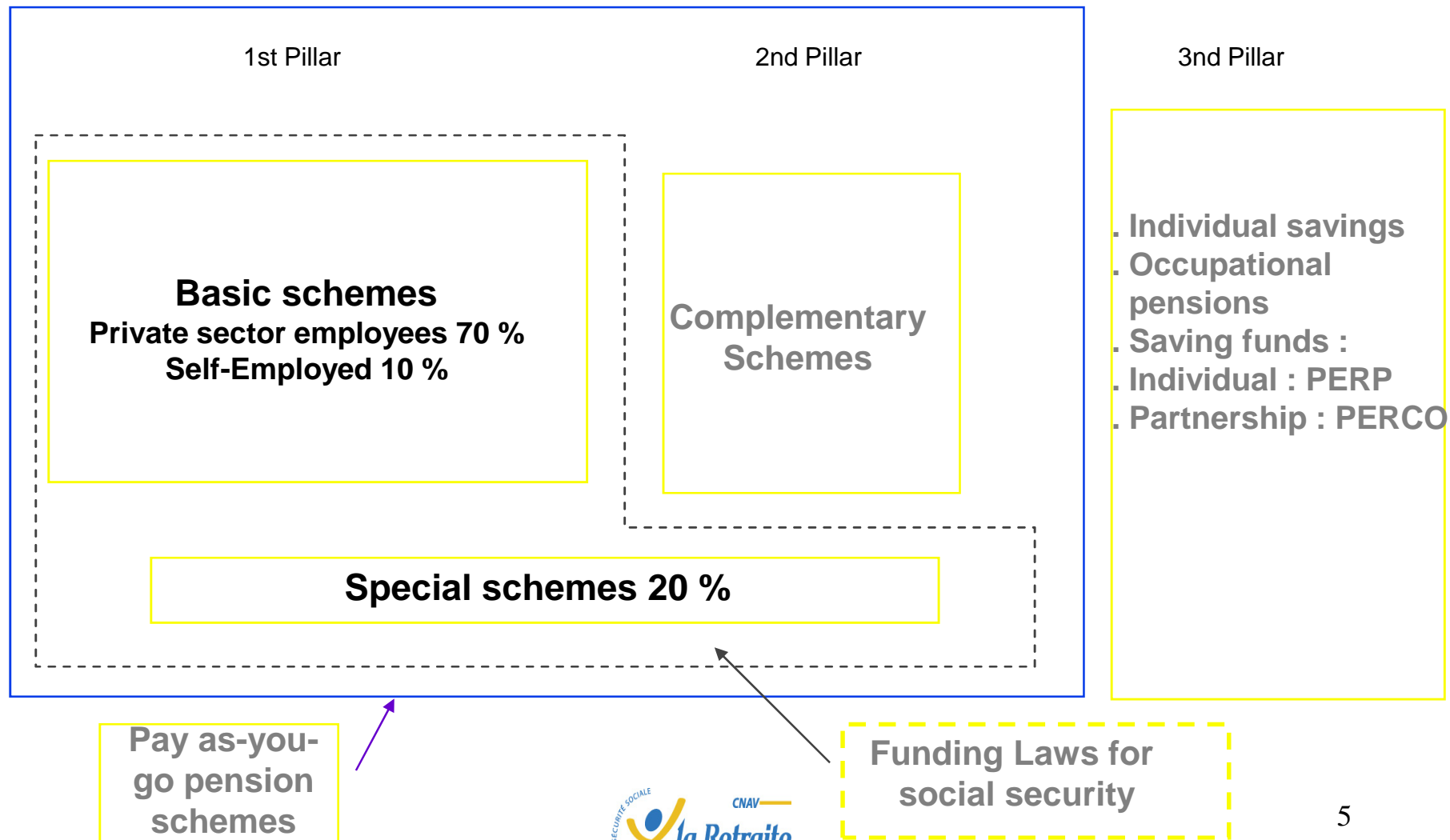
***Including unemployment benefits**

A global system built since 1945

National level

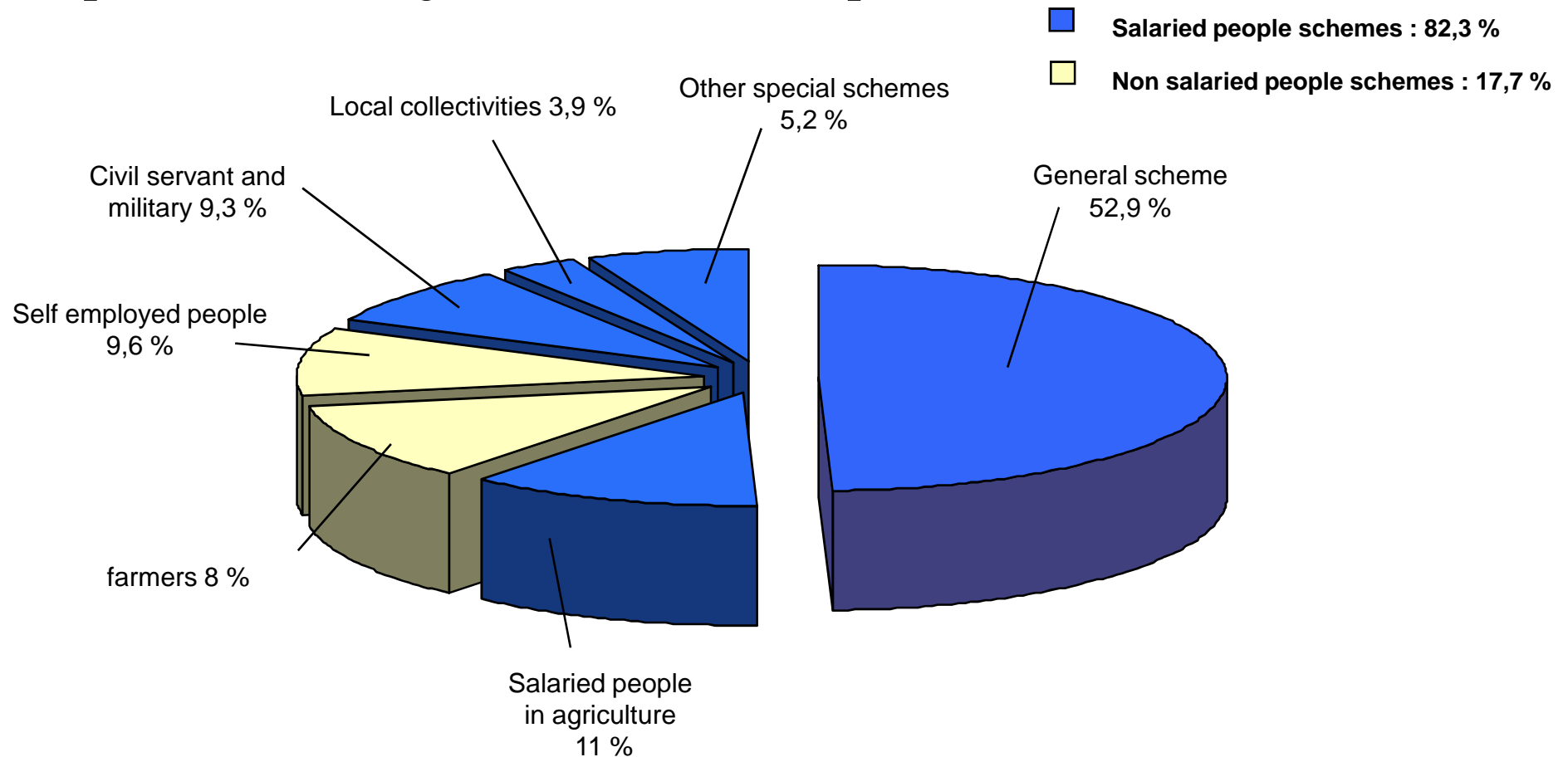


Pensions schemes a multiple and complex institutional system



The French pension schemes organisational characteristics

Importance of the general scheme : respective size of beneficiaries



**Total of beneficiaries :
22 487 949**

French Social Security System

CNAV in brief and in figures

- Number of contributors \simeq 18 000 000
- Number of pensioners in December 2009: 12 554 521
including flow of new pensioners in 2009: 734 748
- Total amount of pensions paid in 2008 : 85 billion euros
- Global average pension paid by the salaried pension scheme: 599 euros/month
- Total average pension: 1100 euros/month
- Proportion of polypensioners: 40,30%

CNAV and Aging research

- **CNAV carried out a research programme by :**
 - **The research team of the DRV or**
 - **by external research teams or**
 - **in collaboration between the DRV and external researchers.**
- **Most of the time there is a partnership with other institutions and other research teams.**
- **Bilateral agreements are signed by the CNAV, with the different partners, stipulating how the research will proceed, access to data, etc.**
- **The programmes are carried out under the supervision of a scientific committee, composed of expert researchers from France and sometimes from abroad.**

Cnav aging research Mission, méthodes

- **Develop the scientific understanding of the social aspects of aging**
 - **Design and implementation**
 - **Quantitative (surveys) and qualitative (semi-structured interviews) analyses**
 - **International and European comparison**

Cnav aging research 3 main lines of research

Research on the lives of 50 years and over

- **1 From Activity to retirement**
- **2. Housing**
- **3. Vulnerable retirees (frailty, social exclusion)**

Cnav aging research

Axis 1. From Activity to retirement

Target: People in the second part career, approaching retirement age or retired.

Goal : Better understanding of the choices -retire-or stay active - taking into account contextual factors, individual and institutional.

Context : demographic changes, new forms of family organization, what consequences for public policy and arrangements for the extension of working life?

Method : Analysis of quantitative and qualitative studies on the life course of individuals, on a professional level and on the family plan.

Cnav aging research

Axis 2. Housing

Context : The habitat has long occupied a secondary place in the aging policies and housing policies have been slow to consider the consequences of an aging population.

Research questions : Increase in time spent in individual housing after retirement and increase in the proportion of older households owners: what are the effect for retirement plans for future generations, to promote "aging well" and facilitate autonomy ?

Method : Quantitative and qualitative analysis.
patrimonial dimensions and housing transmission, environment, neighborhood ; use and knowledge of support schemes for the improvement and adaptation of housing

Cnav aging research

Axis 3. Vulnerable retirees

Context : The first generations of baby boomers arriving at retirement ages whilst at the same time confronted with their own ageing parents.

Research questions: Risk of economic or social insecurity for some groups of people who have few resources to mobilise, in terms of income, family support, health.

Methods : Identify populations at risk according to their previous conditions of life, work and health and marriage and family courses.

Running Research

1.1 From activity to retirement : life course from activity to retirement

Goals: Identify the key factors involved in the decision to retire (early retirement, starting at reduced rate, retention until the full rate or beyond) by comparing the retirement intentions choices finally adopted.

Research questions: Linking representations of retirement, career and family life course, identification of biographical events (career, family sphere) that guide the decision to retire.

Methods: Intentions Survey of departure (CNAV, 2005) updated administrative data (2009). Additional qualitative component (40 semi-structured interviews in the Ile-de-France).

1.2 Second part of career and transition to retirement

Goals : Identify the most influential factors and situations in labor supply in the second half of career regarding the decision to withdraw from the labour market.

Research questions: Cross-effects of life-course individual, couple, family and professional (activity, inactivity, unemployment, retirement, etc.). And the type of welfare state in 13 European countries

Methods : Retrospective data, longitudinal, French (ERFI 2005 - 2008) and European-SHARE LIFE 2008

2.1 The transition to retirement of couples

Goals : Better understand how couples make decisions regarding choice of residence, employment, transition to retirement.

Research questions: Taking account of the life course of each member of the couple and their (s) project (s) of retirement understanding of trade-offs that are within couples

Methods: Semi-structured interviews with 24 couples (60 interviews) in Ile-de-France, framework data - the housing survey (2006)

2.2 Housing, accessibility, assistive technology

Goal : Determine the use, needs, knowledge of the devices to prevent dependence

Research questions: Poorly adapted housing, use of existing mechanisms poorly understood, multiple players, fragmented aid, denial of need, fear of stigma, issue of cost, financial costs for housing maintenance, with limited resources small owners

Méthod : Semi-structured interviews, Ile-de-France, Nord-Pas de Calais, aged 75 years and older carers aged 45 and older.

3.1 *Living conditions and support to elderly parents*

Goal : Follow the evolution of living conditions of elderly households, relatives network, demand and supply of informal and professional assistance.

Research questions: With or without disabilities, expected increase of elderly and very old in France and Europe

Method : Handicap-Santé 2008 (+ HID 1998, MAD-HC 1988), Share 2004/2006

3.2 Risk of insecurity among women aged 55 and over

Goal: Identify risk factors of insecurity among women living without a spouse. Is the transition to retirement determining ?

Research questions: Regardless of their social environment, women living without a spouse (unmarried, separated, widowed) have an increased vulnerability during the transition to retirement (60% have an incomplete career). Maintenance in housing, loss of income, diminished social network, support for children, How do they think the future? Can we anticipate?

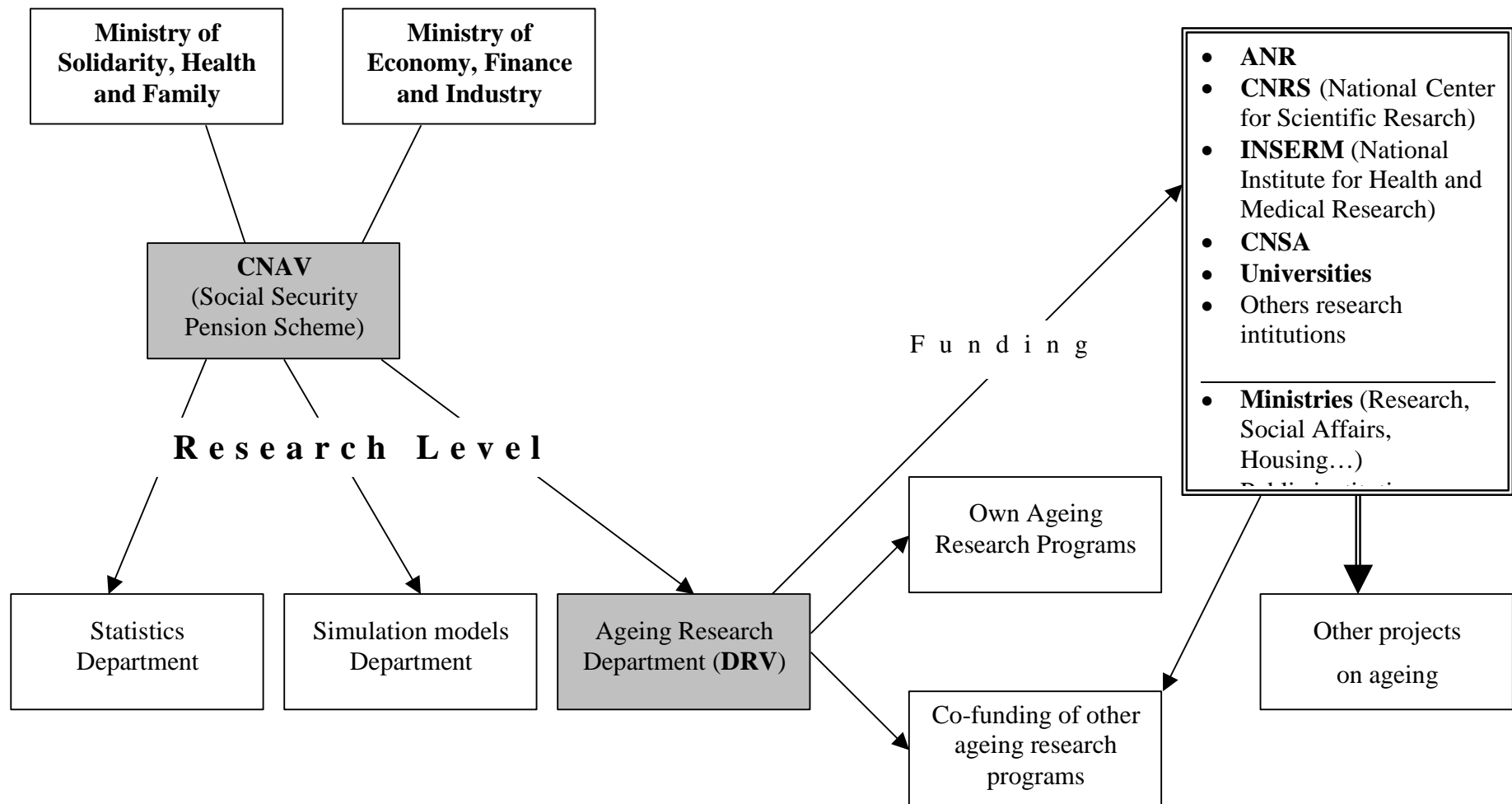
Method: Semi-structured interviews after a quantitative framework (database Erfi 2008). Retrospective data.

- **Internal publications (Retraite et Société, Cadr@ge, rapports)**
- **External publications (books, papers, etc.)**
- **Internal seminars**
- **Seminars and symposia (national and international)**

- Research on ageing is mostly publicly funded by French Ministries. Public funds serve to finance the public research institutions, universities and/or individual researchers within these institutions and to support targeted programmes or projects on ageing.
- Budgets of public research institutions and university teams generally include staff salaries, laboratory running costs and material resources for projects. The public credits provided are determined by multi-year contracts between research institutions and the Ministry of Research.
- A new organization National Agency of Research (ANR) has been created for leading research projects through calls : since its creation, the Agency's budget has been growing, stabilizing at around €820M in 2009.

- Several laboratories of the French National Institute of Health and Medical Research (INSERM, Institut National de la Santé et des Recherches Médicales) are engaged in research on medical and epidemiological aspects of ageing.
- The National Institute of Demography (INED, Institut National des Etudes Démographiques) considers not only the demographic aspects but also the effects of growing older on well-being.
- Studies on ageing are undertaken in different disciplines by units of the National Institute of Scientific Research (CNRS, Centre National de la Recherche Scientifique).
- The State Office of National Statistics (INSEE, Institut National de la Statistique et des Etudes Economiques) also produces regularly socio-demographic information on diverse aspects of ageing. All these public organisations are overseen by a French Ministry.

Position of the CNAV ageing research department (DRV) in relation to other funders



Ageing Research in France

French research has produced high-quality work, but its potential has not been developed on the scale of the ageing phenomenon.

- a large and diverse spectrum of players and funders;
- poor stability;
- unasserted or unexpressed priorities, although giving biomedical research a predominant role;
- a lack of any real authority to steer research on ageing;
- an inadequacy of resources in relation to an issue which is becoming extremely important;
- a large number of projects which do not fit in with research programmes over the medium to long term;
- a scattering of teams and projects which seems to be promoted by procedures involved in calls for tenders;
- the inadequacy of multidisciplinary approaches promoted by the segmentation of many institutions active in this field: