

UNDERSTANDING FAMILY ALLOWANCE



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Our vocation

- ▶ **30 million people covered, 11 million beneficiaries, 72 billion euros in assistance...** Over the past 60 years, Family Allowance Offices (Caf), which play a large part in ensuring the country's social cohesion, have accompanied families in their day-to-day lives.
- ▶ Steered by the National Family Allowance Office (Cnaf), the Family Branch is present throughout France thanks to its network of **Family Allowance Offices**. Just like the Sickness, Old-age and Recovery Divisions, the Family Branch is part of the general Social Security scheme.
- ▶ Here to serve beneficiaries, the Family Branch's role is to manage benefits stipulated by law and develop social actions for families. As a guarantor of the proper use of public funds, the Branch is committed to the quality of its services and management. **The Branch is turned to the future and works on current and future challenges that face family policy.**



Profile

Our name: the Social Security Family Branch

Our role: as a major family policy player, we help families in their day-to-day lives: education, childcare, housing, leisure, etc. We also manage the payment of minimum allowances that go to the poorest in society.

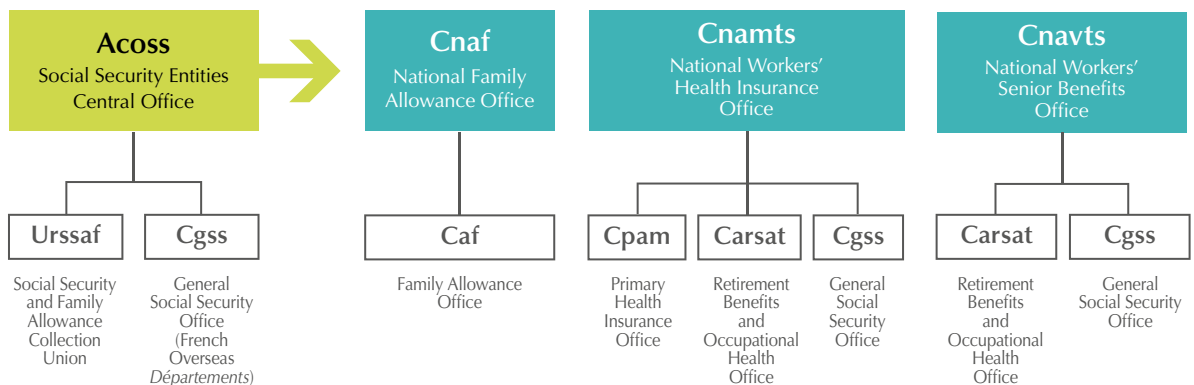
Our values: fairness, solidarity and neutrality.

Our actions: we provide family and social assistance, support the development of public facilities, and provide guide and advice to families.

Our organization: a network comprising the National Family Allowance Office (Cnaf) and the Family Allowance Offices (Caf)

General Social Security scheme

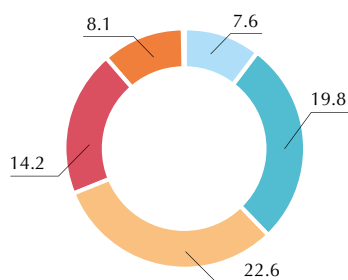
Acoss (Social Security Entities Central Agency) ensures the redistribution of revenues earmarked for the financing of other divisions of the general social security scheme.



Key figures for 2009

Family Branch expenditure and its breakdown

72.2 billion euros



Family Assistance

- Assistance excluding that for infants and housing
- Assistance for infants
- Housing assistance
- Indirect assistance (senior benefits for parents at home, paternity leave, pension increases)

Anti-poverty Assistance

- Guaranteed income + housing assistance for those without child dependents

Families Division assistance represents 6.4% of France's gross domestic product (Gdp) (based on the 2009 Gdp of 1,907,145 million euros).

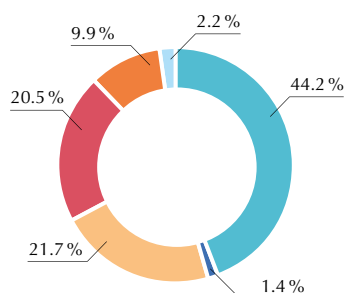
Nearly
6.7
million

family allowance recipients

Nearly
5.6
million

receiving anti-poverty assistance

Source of financing



- Employer contributions
- Welfare contributions paid by the State or Social Security
- Csg (generalized welfare contribution) and other taxes and allocated sums
- Provision of services by the State and départements
- State financing of part of housing assistance
- Other revenues

Nearly
30.2
million

people covered

353,000

children accommodated in collective
childcare on 31 December 2009;
in one year alone, 20,000 places
were created allowing
46,000 children to be
accommodated





1.7
million

Rsa (Income Support Benefit)
beneficiaries on
31 December 2009

15.5
billion euros

paid to housing beneficiaries as at
31 December 2009

SUPPORTING FAMILIES AND ANTICIPATING CHANGES WITHIN SOCIETY



Developing solutions adapted to
the different circumstances and
needs of beneficiaries

Implementing an active social
sciences research policy

Sharing know-how with foreign
partners



▶ A global offer for families



The policies implemented by the Family Branch are based on the payment of benefits and the implementation of social actions for families. Social actions contribute to the development of the family and provide support in the event of difficulties. Combining these two areas lets the Division respond appropriately to the beneficiaries' different circumstances and needs.

This support comes either in the form of:

- **statutory Family benefits.** These payments are set by the State, in association with Cnaf, according to family and social policy priorities. Caf offices make the payments to the families;
- **or social actions for families.** Caf offices implement social measures for families that are on benefits, particularly those going through financial or social difficulties. This type of support takes various forms: funding of partners that provide facilities and services for families (childcare facilities, community centres, etc.), a direct offer of services (support from social workers, etc.) and financial assistance for family projects (holidays, multiple births, etc.).

Family benefits and social actions for families constitute complementary elements of a global service offer that fulfils four goals:

- to help families reconcile their family life, working life and social life;
- to support individuals in their parental roles and to facilitate parent-child relationships;
- to support families in their relationship with their natural and living environments;
- to provide conditions that encourage the independence and social and professional integration of individuals and families.





A DIVERSE OFFER FOR INFANTS

Having children means additional costs for a family and, very often, makes reconciling family and working life difficult. Caf offices help families to deal with these situations, primarily by making benefit payments.

However, they also contribute to improving, developing and diversifying childcare services by participating in the funding of services and facilities.

Individual care

Early childhood benefit (*prestation d'accueil du jeune enfant - Paje*), created in 2004, stands at the heart of the system to help families and aims to simplify the lives of beneficiaries.

Paje is made up of four parts:

- A bonus payment at the time of birth or adoption:

dependent on the applicant's means, the bonus payment is made in the seventh month of pregnancy or at the time an adopted child moves into the home to help the family cover the initial costs of the birth or adoption;

- A basic benefit payment: dependent on the applicant's means, this benefit payment is made every month for three years from the child's arrival in the home to help the family cover the costs of his/her education;

- Working credit (*complément de libre choix d'activité - Clca*): the Clca benefit is intended for families in which one of the parents stops working or works less to look after his/her or their children. For families welcoming a firstborn, this benefit is paid for a maximum of six months. For other families, this benefit can be paid up until the month before the child's third birthday.

Optional working credit (*complément optionnel de libre choix d'activité - Colca*) is for parents who have at least three

“Since 2000, seven investment projects have been implemented by the Family Branch, permitting the creation of 66,561 places for accommodating children.”



children. The Colca benefit is higher than the Clca payment for a parent who has completely stopped working but it does not last as long: it ends the month before the child's first birthday or first year of adoption;

- **Care credit (complément de libre choix du mode de garde - Cmg):** Cmg payments help parents fund the services of a certified childminder or a home-based childcare provider. Dependent on the family's means, Caf covers a part of the person's salary and all or part of his/her welfare contributions.

Collective care

The funding of facilities for young children takes place through the Caf offices' National Social Action Fund. This funding can take the form of investment grants, which help extend the range of childcare offers, and even operating grants, which bring down the cost of collective services for families.

Investment grants, as part of national plans, represent between 7,400 euros and 14,000 euros per place. At least 20% of these funds are set aside for the development of private sector nurseries. Since 2000, seven investment projects have been implemented by the Family Branch, permitting the

A BONUS FOR CHILDMINDERS

In response to the large number of childminders taking retirement and to make the occupation more attractive, Caf offices can award first-time-certified childminders 300 euros set-up bonus payments. In return, the childminder must register at mon-enfant.fr, keep his/her availability up to date and sign the reciprocal commitments agreement.

Furthermore, childminders may apply for a 0% home improvement loan (Pah) worth a maximum of 10,000 euros from their Caf.



creation of 66,561 places for accommodating children. Set up in 2009, the seventh nursery project aims to create, before the end of 2012, 30,000 new places, for a total of 330 million euros.

There are two types of operating grant:

- **Single service payment (prestation de service unique - Psu)**

The Psu is meant for establishments that look after children under the age of four. To receive the payment, the establishment must apply the family contributions scale drawn up by the Cnaf. In the interest of fairness, the scale is proportional to the household's income. It also considers the number of children in the family.

- **Childhood and young people agreement (contrat enfance et jeunesse - Cej)**

Through a Cej, Caf enters into a joint funding agreement with a town, a group of towns or a company, and commits to fulfilling a number of goals. The aim behind the creation of this type of agreement was to encourage a global and concerted policy for the care of children under the age of six. This four-year agreement funds 55% of operating costs (capped) which are borne by the town, the group of towns or the company following the deduction of any revenue.

DEVELOPMENT AND DIVERSIFICATION OF THE FORMS OF CARE

For the 2009–2012 period, Caf offices have set themselves the goal of supporting the creation of 100,000 individual care solutions and 100,000 collective care solutions. The offices' social actions budget for the early childhood sector will be increased by 10% per year during this period.

Since 2004, Caf offices have sought to diversify the forms of care available by encouraging the creation of private sector nurseries. Services to families were broadened in 2007 with the creation of «micro-nurseries»⁽¹⁾ and since 2010, child-minders have had the right to work outside of their own home within «childminder homes» (maisons d'assistantes maternelles - Mam).

Furthermore, Caf offices provide operating grants to develop forms of care that are adapted to the circumstances of families living in at-risk areas. Finally, since 2010, Caf offices have contributed financially to the implementation of measures to facilitate the care of disabled children within establishments for young children⁽²⁾.

⁽¹⁾ Nurseries that can look after, at most, ten children and that are subject to more flexible management requirements.

⁽²⁾ Since 2000, the care of disabled children has become a statutory requirement.

A STRUCTURED OFFER FOR CHILDREN AND YOUNGSTERS

Caf offices accompany important moments in the lives of families by making payments to cover some of the costs associated with the child's education or leisure pursuits, in particular.

- **Family allowance (allocations familiales)**

A universal benefit, which is not therefore based on the family's means, paid to all families with at least two dependent children under the age of 20 (as from the first child in French overseas départements). The benefit increases when the child reaches the ages of 11 and, subsequently, 16. As from May 2011, in order to simplify the system, the benefit will only be increased once, when the child reaches 14 years of age.

- **Complementary Family allowance (complément familial)**

This payment supplements the Family allowance payment and is subject to the family's means. In mainland France, it concerns families with at least three children aged between three and 21. In French overseas départements, it applies as soon as the first child is over three and under five years of age.

- **Back-to-school benefit (allocation de rentrée scolaire - Ars)**

The purpose of this benefit is to help low-income families deal with the added financial burden of the start of the academic year. Means-tested, the payment is for children aged between six and 18 years of age who go to school.



Social actions complement all of these benefits.

- **Leisure benefits**

Caf offices provide families with individual financial support to make it easier for their young and teenage children to access leisure activities. They also help low-income and poor families go on holiday. Since 1999, the Vacaf department has offered these families a selection of holiday homes located throughout France and stays in holiday villages in particular. Caf offices also contribute to the funding of childcare day centres (Alsh), which are the responsibility of départements' Youth and Sports services.

- **Support with parenting**

Caf uses various specific solutions to support families in order to:

- help parents by creating and strengthening social ties through Reapp (parent support networks);
- prevent the collapse of family ties and encourage parents to come to an agreement in the interest of the child through mediation;
- strengthen the child-parent relationship through Laep (child-parent drop-in centres);
- foster links between families and schools by contributing to the funding of schooling support agreements.



WWW.MON-ENFANT.FR

To improve the quality of the information available to families and facilitate their search for childcare facilities, the Family Branch launched mon-enfant.fr in 2009. This website lists for the whole of France nearly all of the childcare facilities, childminder information points, child-parent drop-in centres and childcare day centres funded by Caf offices as well as the contact details of childminders* who wish to appear on the website. A global positioning system shows, in real time, the number of places available in childcare facilities near the visitor's home or workplace. An early childhood benefit (Paje) entitlement simulator completes the information available on the collective and family care cost simulator. Finally, there is a specific section for each département that notes the existence of any innovative projects concerning early childhood or youngsters.

* On 31 December 2010, a list of childminders for 70 départements was already on-line.





SOLUTIONS TO FACILITATE ACCESS TO HOUSING AND TO IMPROVE THE QUALITY OF HOUSING

Housing benefits, which are means-tested, help the beneficiary pay his rent or reimburse a loan for his main residence. There are three, non-cumulative, types of benefit:

- **Individual housing benefit (aide personnalisée au logement - Apl)** concerns anybody who is either a tenant of a dwelling entitled to such a benefit (*logement conventionné*) or who has taken out certain loans to purchase or renovate his home: *prêt accession sociale* (Pas), *prêt aidé à l'accession à la propriété* (Pap) or *prêt conventionné* (Pc);
- **Family housing benefit (allocation de logement à caractère familial - Alf)** is meant for those who are not covered by the Apl benefit, who have dependent children or individuals, or who have been married for five years;
- **Social housing benefit (allocation de logement à caractère social - Als)** concerns those who are entitled neither to the Apl nor the Alf benefits.

Specific forms of funding complement these benefits:

- **House removal bonus** for large families who move home as the family grows;
- **Home improvement loans** to fight against poor quality homes;
- **Benefits to entities that provide temporary accommodation for the disadvantaged (aides aux organismes logeant à titre temporaire des personnes défavorisées - Alt).**

Depending on the family's financial and social circumstances, other payments can be made to help the family move in and furnish its home or to deal with any outstanding rent or loan costs and thereby prevent the family's eviction.

Caf offices also support associations that provide families with information and advice on housing such as Adil (*associations départementales d'information sur le logement*).

Caf offices also encourage initiatives that improve people's social lives and thereby contribute to the development of social ties in the area, by providing financial and technical support to local facilities such as community centres.

INDIRECT SUPPORT FOR FAMILIES

This support involves the funding of benefits distributed by other Social Security bodies. These benefits include:

- **old-age plan for non-working parents (assurance vieillesse des parents au foyer - Avpf)**. This plan provides the recipient of certain Family benefits, or an individual who has given up all forms of work to look after a child or a disabled adult living in his home, with a period of free contributions to the old-age pension scheme;
- **pension supplements (majorations de pension)**. Funded by the Family Branch, these supplements are paid to pensioners who have raised at least three children;
- **paternity leave (congé de paternité)**. Funded by the Family Branch but managed by the Health insurance provider.

BENEFITS AGAINST POVERTY AND DISABILITY

On behalf of the State and a number of General Councils, the Family Branch takes care of the payment of minimum allowances. Caf offices thereby play a part in the national effort to assist those who find themselves isolated or suffering from poverty or a disability and to facilitate their integration into society.

- **Income support benefit (revenu de solidarité active - Rsa)**

Implemented on 1st June 2009 in mainland France and on 1st January 2011 in French overseas départements, the Rsa replaces two types of benefit: Rmi (unemployment benefit) and Api (singleparent benefit). Designed as a tool to fight poverty, the Rsa benefit provides a minimum income to those who are out of work and a supplementary income to low-paid workers. It also aims to encourage the beneficiary's professional and social integration through closer support.

The Rsa is split into two: the Rsa "socle" concerns those who do not have any means or who are on a low income and is funded by the General Council while the Rsa "activité" concerns low-paid workers and is funded by the State.

This benefit is available to:

- since June 2009, people over the age of 25 or who have at least one dependent child;

- since September 2010, people under the age of 25 who can prove that they have worked for two of the previous three years.

Beneficiaries must abide by the terms and conditions of the Rsa.

- **The disabled adult benefit (allocation aux adultes handicapés - Aah)** guarantees a minimum income for disabled individuals and can also supplement their income. This benefit is available to:

- people with a disability rate of at least 80%;

- people 20 to 60 years of age with a disability rate of less than 80% and a disability that represents a substantial and lasting barrier to work recognised by the Commission for the Rights and Independence of Disabled People (Cdaph);
- people whose income does not exceed the ceiling for the family's situation (see details at www.caf.fr).

As from 1st January 2011, changes to the disabled adult benefit will enable the recipient to receive this benefit while also receiving employment income.

Social actions complement these benefits: facilitation of access to social benefits, family risk prevention, information and education actions, payment of individual financial support, and individual or collective social support from social workers.



Studies to prepare the future



Ever-changing families

The Family Branch works in an environment that is going through massive changes. While its role has remained the same since it was established, the Branch must adapt to demographic and economic changes within society. Family structures have evolved significantly over the past 60 years. Today, the number of married couples has fallen. Couples now often prefer a civil partnership or a common law relationship but they also separate more often than in the past. Even though most children live with both parents, other types of family (single-parent and blended families) are a result of these changes. Couples are having children later and the number of large families has dropped, although the fertility rate remains high. The Branch has to take all of these changes into consideration to meet new needs as well as possible.

Substantial social science research

Since it was established, the Family Branch has implemented a very active social science research policy. Led by Cnaf's Statistics, Studies and Research Department, this research is performed by a national team and a local network (Perspicaf) of 200 research officers who work in Caf offices. This research has two main aims:

- to assess the actions of the Family Branch;
- to understand social changes and cast light on future needs.

Several areas of research

To ascertain the impact of the Family Branch's actions, the research policy is based on several pillars:

- **the observation of recipient families** provides information on their characteristics, needs, geographical distribution and use of benefits;
- **evaluative studies** serve to measure the impact of Caf actions;
- **analytical studies cover the Caf offices' entire area of activity.**

These studies are performed or funded by the Family Branch.

Furthermore, the provision of two thesis grants and two Master's Degree (Master 2) thesis awards helps support young researchers in areas associated with the Branch's work.

PUBLICATIONS AVAILABLE AT WWW.CAF.FR

- **Two journals:** *Informations Sociales* is published every two months and provides an overview of research on a specific subject. *Politiques sociales et familiales*, a leading scientific journal, is published every three months.
- **An electronic monthly:** *L'e-ssentiel* is a four-page electronic publication that presents and analyses the results of policies implemented by Caf offices and the target groups who benefit from such policies.
- **Working documents :** A monthly publication entitled *Dossiers d'étude* provides access to the complete results of a study or research.
- **The Family Branch's website (www.caf.fr)** makes data on recipients at the national, département and local level available.

► International exchanges on social and family policies

Sustained international partnership

The Family Branch has undertaken two of the French Social Security system's main cooperative missions abroad. One mission involves Romania and the creation of a management system equivalent to that of Caf and Cnaf, and the other concerned the Russian Federation and the implementation of an unemployment benefit and, subsequently, social integration agreements inspired by the Rsa (income support benefit).

The Family Branch has also worked with Eastern countries (Moldova, Croatia and Azerbaijan). Receiving foreign delegations is also a form of cooperation. Cnaf receives around 40 foreign delegations a year. France's early childhood policy model particularly attracts the attention of countries with a declining population (Japan, South Korea and Singapore).

Active participation in international bodies

As a member of around 15 international institutions, Cnaf has presented the International Social Security Association (Issa) with a report on single-parent families worldwide and, more recently, a report on global changes to family structures and the subsequent adaptation of family policies. In September 2010, it organized a seminar with the cooperation of the European branch of Issa on the theme of "Family Policy as an Investment with an Roi".

For European institutions, the Cnaf has conducted studies on children's rights and the fight against poverty faced by children of large or single-parent families. Moreover, the Cnaf monitors the European social services of general interest portfolio, submitting concrete proposals for inclusion in it.

A comparison of best practices

Cnaf also strives to identify good practices abroad. It has therefore studied the fight against poverty in the United Kingdom, which inspired the creation of the Rsa. It also studied the consequences of short parental leave in Germany.

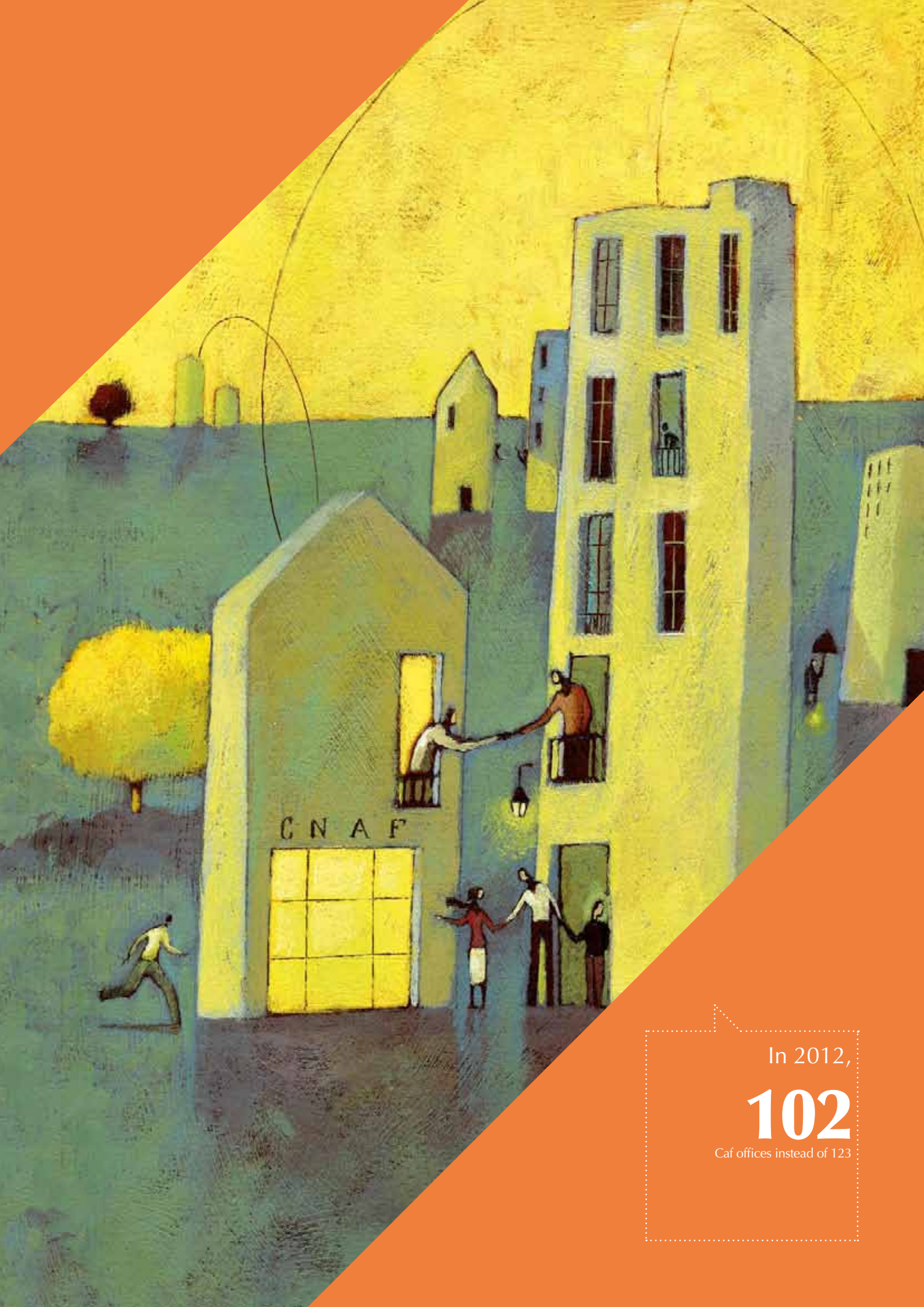
It has created a website for foreign beneficiaries providing them with the information and the possibility to benefit from an administrative mediation.

ENCOURAGING COOPERATION WITH BORDER COUNTRIES

The Family Branch plays an active role, linking domestic cases with global movements. On the initiative of Cnaf, the Petale network ("project for cross-border agreements between European associations and relations") was established to allow cooperation between the institutions of border countries.



Legend: The European Parliament in Strasbourg



In 2012,

102

Caf offices instead of 123



TAKING ACTION TO BETTER MEET THE NEEDS OF FAMILIES



Managing a network as closely as possible to beneficiaries' needs

Developing online information for beneficiaries

Partners playing a crucial role in Caf actions

Caf.fr is the

4th

most visited administrative websites in France

Almost

12,000

cases of fraud uncovered as at 31 December 2009, 25% more than in 2008



Networking and pooling of expertise

Cnaf coordinates the Caf network by supplying references and methods in order to make it more effective and better adapt it to its institutional environment.



A local network to listen to families

Cnaf and Caf offices form a local network that is present in all mainland and overseas *départements*.

- **The National Family Allowances Office (Cnaf)**, a public body that funds all family allowance schemes, had 376 employees in 2009. Cnaf also lays down the Family Branch's strategy and the main lines of its social action policy. It distributes resources between Caf offices and makes large institutional investments. Cnaf coordinates the Caf network by supplying references and methods in order to make it more effective and better adapt it to its institutional environment. It appoints Caf directors and accountants and assesses the Branch's bodies and leaders.

- **Caf offices**, bodies governed by private law, provide a public service subject to the Social Security code. For historical reasons, the location of these offices is not directly linked to the country's administrative layout: some *départements* therefore have several offices. One office has, on average, 260 agents but this figure can vary significantly in accordance with the number of beneficiaries: from approximately 30 to over 1000 agents. The number of Caf offices will fall from 123 in 2009 to 102 in January 2012.

- **Finally, the network is made up of various other bodies:**

- seven national It studies and development centres (Cnedi) that are connected to Cnaf;
- eight regional It processing centres (Certi) and regional centres for the pooling of resources (Prm).

Other regional structures help pool resources: office federations, study intermediaries, training centres, real estate groups.



Département-level organisation for greater efficiency

The 2009–2012 «goals and management agreement» (convention d'objectifs et de gestion - Cog) reached with the State laid down as a goal the *départementalisation* of the Caf network in the last quarter of 2011, coinciding with the renewal of the local boards of directors. Like other divisions of the Social Security system, the organization of which is changing, organizing Caf offices on the level of a *département* comes at a time when public services are being decentralised and modernised.

As a major benefit for the Branch, *départementalisation* permits:

- the creation of one Caf office in a larger geographical area;
- improvements to the quality of service provided to beneficiaries and partners;
- the strengthening of Caf offices' public service role.

This reform concerns 34 Caf offices in 13 *départements*. It does not pose a threat to any jobs within the Branch and it plans to protect the 2000 drop-in points dedicated to beneficiaries.

Pooled expert services

To improve its economic performance and service quality, the Family Branch shall combine on a national level six functions and activities between 2010 and 2012: desktop publishing, digitization, payroll management, purchasing, disputes and the processing of benefits for migrant workers.

To deal with the remaining workload, which shall still be substantial, and to abide by its commitment to the quality of service provided to beneficiaries, the Family Branch is making sure that the various offices work together. In 2009, the Branch therefore put in place a "workload-sharing workshop" to assist those bodies in difficulty. Caf offices which were the most up-to-date with their cases provided advisers to the other offices so that they could reduce their backlog.





Governance and competencies



Decision-making bodies in the Family Branch

• Board of directors

Cnaf and Caf offices have a board of directors made up of 35 members for Cnaf and 24 members for each Caf office; members are appointed for a period of five years. Each board has members who represent:

- employee trade unions
- employer organizations
- self-employed individuals
- family associations
- qualified individuals appointed by the State
- Branch staff (advisory role).

The Cnaf board of directors lays down the Institution's policy, passes budgets and controls the activities of the director and the accountant. The State consults the boards on all legislation and regulations within its area of competence.

Caf boards of directors define their organization's policy in line with national guidelines. It is for this reason that Cnaf enters into a multi-annual goals and management agreement (Cpog) with each Caf.

• Office directors

The Cnaf director's role is to prepare and implement the board of directors' decisions. The director certifies spending and keeps watch over Caf offices, particularly in relation to budgetary matters. The director appoints the office directors and accountants.

Caf directors prepare and implement the board of directors' decisions, certify income and expenditure, organize the departments' work, manage personnel and chair the works council.

The State's supervisory role

The State specifies the Branch's tasks, the assistance it provides and its resources. A "goals and management agreement" (Cog), which is valid for four years, places the relationship between the State and Cnaf within a contractual agreement. The Ministry for Solidarity and Social Cohesion and the Ministry for the Budget supervise Cnaf. The Ministry for Housing is also directly involved in the Branch's activities with regards to benefits that fall within its area of competence. Finally, the Audit Office monitors the management of the Family Branch, as it does with any other public body. For the first time in 2010, the Court of accounts certified the Branch's accounts for the financial year of 2009.

The supervisory board*

The supervisory board monitors the implementation of the "goals and management agreement" (Cog). It has 29 members: six National Assembly and Se-

* This body's last mandate expired in March 2008 and has not been renewed.

nate representatives, one representative for the country's mayors, one representative for the départements, 17 representatives from economic and social bodies and four qualified individuals. It meets two or three times a year to discuss progress on the implementation of the agreement. It then sends its opinion to Parliament at the time of the reading of the draft Social Security finance bill.

Diverse occupations and competencies

Around 35,000 men and women work within the Family allowances division.

Two occupations account for nearly 50% of the total number of employees in the Branch—namely, advisers, who meet beneficiaries and process their applications, and social workers, who support the recipients on a social level. In order to provide a global service offer, there is growing cooperation between the department in charge of benefit cases and the social workers department. Closer cooperation between these two departments shall help us best meet the needs of recipients, favour network-based work with external partners and help us foresee changes in the socioeconomic environment of Caf offices.

UNION–MANAGEMENT COOPERATION WITHIN THE FAMILY BRANCH

In addition to family associations and qualified individuals, employee and employer representatives have an equal weight on the board of directors.

The Family Branch is funded through Social Security contributions: employers' contributions and general social contributions. The boards of directors are deliberating bodies, an expression of social democracy and guarantors before the state of the mechanisms of national solidarity. They propose family policy orientations.



The Cnaf board of directors



▶ Taking action to meet the needs of families



Great diversity of situations

While supporting the Caf's 12.3 million beneficiaries (6.7 million of which receive Family allowances and 5.6 million of which receive anti-poverty benefits), the Family Branch has to adapt to many different situations. In total, 30.2 million direct or indirect beneficiaries (spouses and dependent individuals) are covered by these benefits.

- **Geographic disparity:** most recipients who do not receive any minimum allowances or housing benefits are situated in:
 - the Greater Paris area and its western perimeter (inversely, the north-eastern département (Seine-Saint-Denis) has a large number of Rsa beneficiaries and Paris itself a large number of housing beneficiaries);
 - l'Isère (south-east France) and départements bordering Switzerland;
 - Pays de la Loire (western France) and Morbihan (Brittany).

In contrast, overseas départements have a large share of minimum allowance recipients.

- **Different family structures:** 41% of beneficiaries do not have any dependent children. Out of the 59% of recipients who do have children, three quarters are couples and the remaining quarter single parent families.
- **Different population groups depending on the benefits :** three quarters of Family allowance recipients are between 25 and 44 years of age. The same age range only represents 37% of those receiving anti-poverty benefits. Housing benefits mainly concern families with dependent individuals; this is the case for 87% of those purchasing a property and 45% of those renting their home.

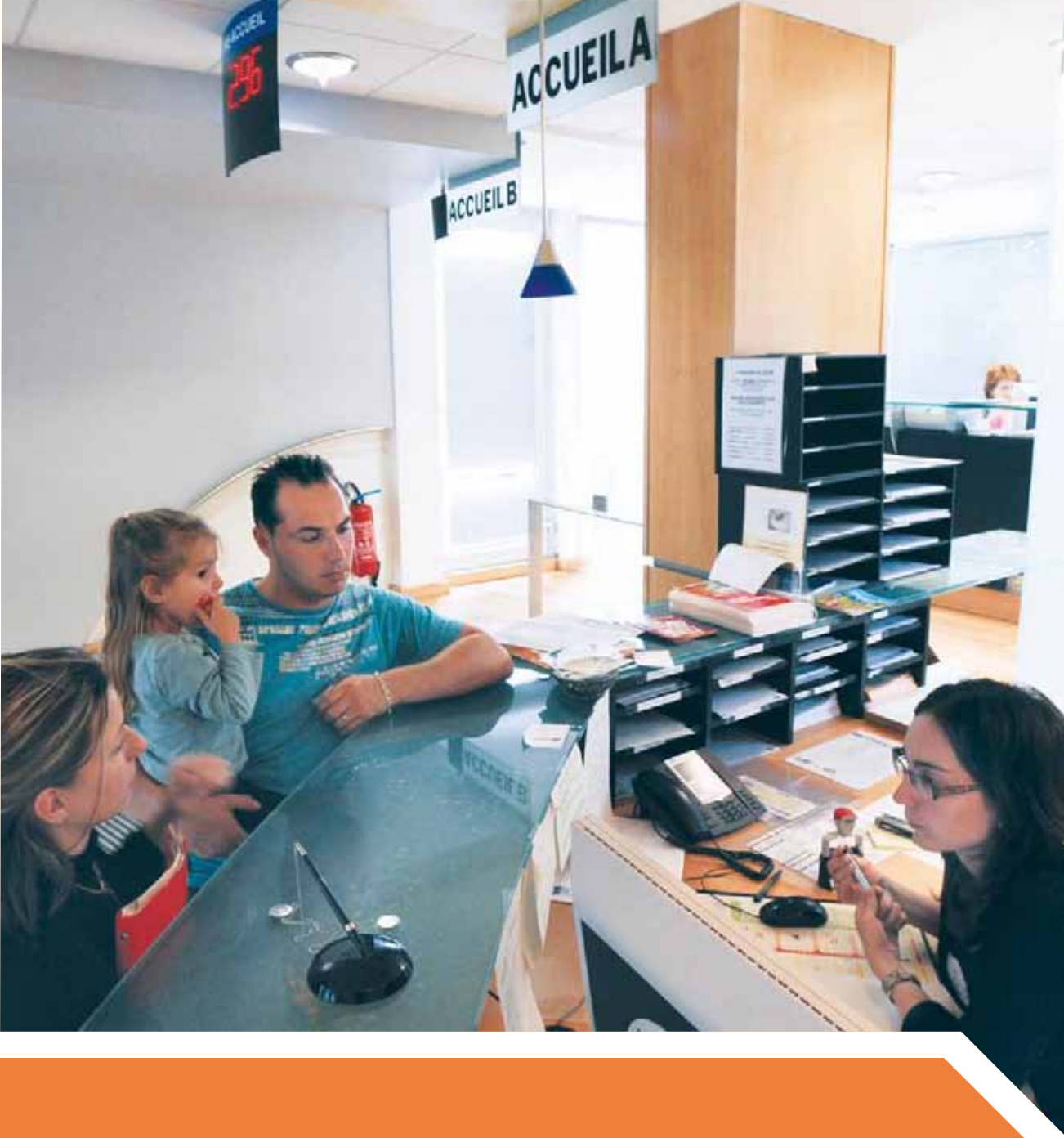
Average monthly assistance paid out as at 31 December 2009 (in euros)

	Couples	Single-parent families	All families
1 child	344	460	395
2 children	319	594	370
3 children	688	1 089	753
4+ children	1 153	1 619	1 244
Ensemble	444	625	491

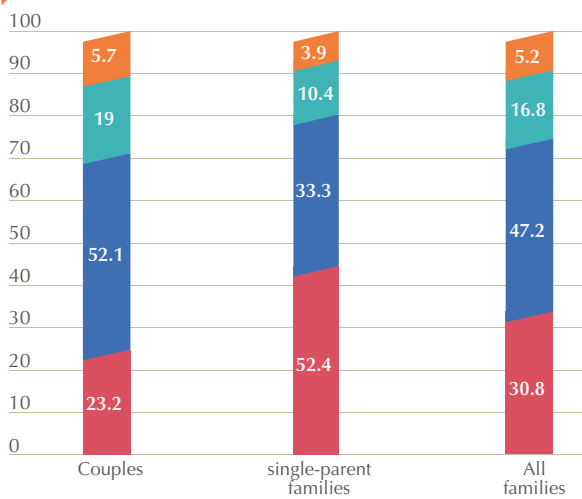
Scope: families having at least one child between one month and 20 years old.

Legend: the amounts include monthly assistance, a third of at-home childcare assistance, a third of the allowance for the hiring of a certified childminder, a twelfth of the back-to-school allowance, and a ninth of the birth allowance.

Source: Cnaf - Fileas 2009.



Breakdown of beneficiary families (as%) as at 31 December 2009



Scope: Cnaf - Fileas 2009.

- 1 child
- 2 children
- 3 children
- 4+ children





More information placed online to facilitate the lives of recipients

Quality of service is one of the Family Branch's most important values. The development of on-line services via caf.fr is one way to improve it.

As a growing share of beneficiaries would like to use the Internet in their dealings with Caf offices and find answers to their questions online, the Family Branch is investing specifically in the development of e-services.

This project forms part of the Branch's strategy to implement a programme that simplifies and renders paperless procedures for the period of 2009-2012.

caf.fr, the Family Branch's website and the fourth most visited public department website in France, is being completely overhauled to make way for new services. It currently provides recipients with the following services:

- online submission of student housing benefit applications and an estimate of the benefit's value;
- annual income declaration for those people for whom Caf has been unable to receive information regarding income from the national tax office;
- declaration by landlords of the rent paid by their tenants.

The new e-procedures scheduled for 2011 will let the user submit any changes to his/her personal or professional situation, let everyone, and not just students, submit a housing benefit.

Other websites, developed by the Family Branch, concern specific subject areas:

- launched in May 2009, mon-enfant.fr has become the leading national website exclusively dedicated to child minding;
- the newsletter, *La Lettre des Allocations familiales*, and the Family Branch annual report have had their own mini-websites since the end of 2010;
- developed in cooperation with Ucanss (Union of national Social Security funds), a website dedicated to human resources and recruitment that is currently being built, will be launched in the first half of 2011.

www.caf.fr
en libre service



“In 2009, the caf.fr website received an average of 11.5 million visits per month. This average rose to 12.5 million monthly visits in the first eight months of 2010

(source Cnaf – Sid).”





Partners, essential local intermediaries

FUNDING NURSERIES THROUGH DIVERSE PARTNERS

Since 2004, the Family Branch has extended funding that it had previously restricted to associations and local authorities to businesses. Diversifying the type of player found in the early childhood sector has given rise to innovative forms of care and new childminding solutions for families. The seventh nursery plan has set aside at least 20% of this money for the funding of company nurseries (which mostly take care of the children of public or private company employees). Thanks to the funds awarded by Caf offices between 2004 and mid-2010, 10,845 places were created in 382 public or private company nurseries.

Contacts in the field

Cooperation with local partners is given particular importance by Caf offices. Local partners are in fact “on the front line” when it comes to preserving social cohesion and helping those in difficulty.

The offices therefore work continuously with local authorities, which are playing a bigger role in light of the decentralisation process, and associations.

Caf offices have a network of very diverse partners:

- **the State:** Caf offices help implement public policy on behalf of the State. They support, for example, actions for young people, housing and parents;
- **local authorities** (general councils, towns, local social welfare centres - Ccas and Cias): Caf offices manage the payment of minimum allowances on behalf of the départements. Thanks to the creation of specific agreements, they contribute to the fulfilment of local authority projects (including partner agreements, investment funding plans, childhood and young people agreement for the care of children aged 0 to 18, and extra-curricular activities for those aged 6 to 18);
- **associations:** Caf offices fund associations for the management of family services. These services cover social life, early childhood, leisure time, home help, information on housing, etc. Families see these associations as essential intermediaries that can provide information on their social rights;
- **businesses:** to accelerate the development of new solutions for the care of young children, Cnaf has put in place a number of regulations to help private firms finance and operate nurseries.

THE NEWSLETTER LINK

La Lettre des Allocations familiales is a Cnaf e-publication addressed to its national institutional partners (ministries, elected officials, associations and national federations). Through this newsletter it aims to cast light on the Family Branch's activities, provide information on its partnerships, explain the policies behind its actions and provide specific information on decisions by the board of directors. This newsletter is an opportunity to reach out to family and social policy players.

Greater cooperation to fight fraud

To step up the fight against fraud, a national agreement was signed by the various social welfare bodies. The agreement's main aim was to organize and systematize the exchange of data among the various partners in cases of organized or suspected fraud. It also lays the foundation for cooperation between national general Social Security scheme funds and Unedic (National union for employment in industry and commerce) with regards to criminal prosecution and fraud prevention. Another agreement extends this partnership to the Directorate-General for public finance (Dgfp), the Mutual agricultural fund (Msa) and the Social Security scheme for the self-employed (Rsi).

Tools facilitate communication and the exchange of data:

- **access to partners' portals.** Several bodies provide It access to their data (Social Security and Family Allowance Collection Union - Urssaf, Job Centre, etc.), enabling the other partners to find and check information in real time;

- **automated data exchange** with two partners, Dgfp and Job Centre. Since 2008, Dgfp has informed Caf offices directly of recipients' taxable means, thereby freeing recipients from this task and preventing errors in the person's declarations and possible fraud.

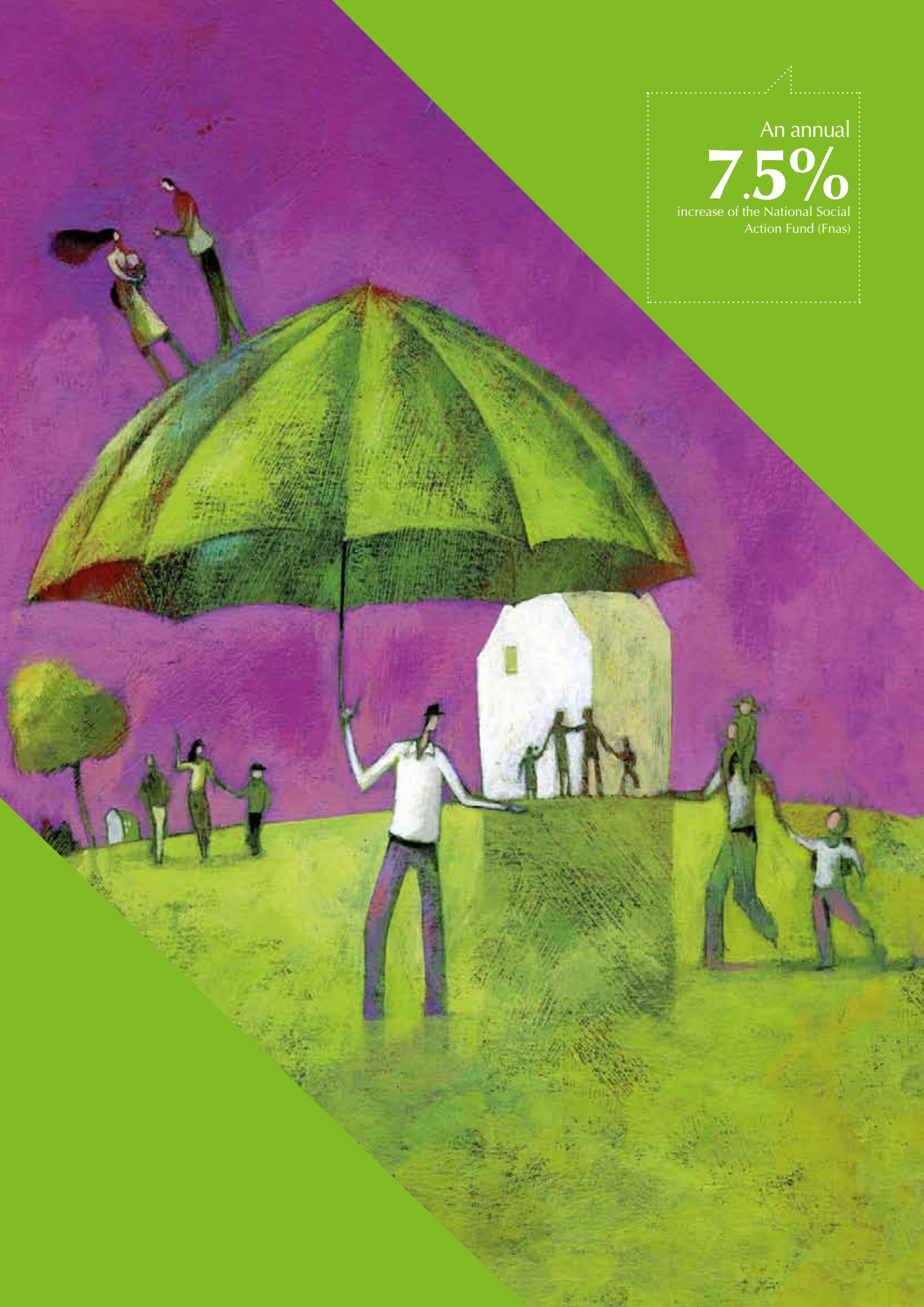
The creation of the National Joint Directory for Social Welfare (Rncps) will significantly facilitate the sharing of data between social welfare bodies.

- **legal safeguards:** all data-sharing operations comply with the law and, therefore, professional secrecy rules that concern all bodies.



An annual
7.5%

increase of the National Social
Action Fund (Fnas)



100,000

extra collective childcare spots in
2012

Ensuring

100%

of Caf offices have disabled access



COMMITTING TO TARGETS TO BOOST EFFICIENCY



Implementing a global service
offer for beneficiaries

Optimizing and protecting
management processes

Making the Branch a more
effective part of the network and
activating performance levers





▷ COG 2009–2012 commitments

The “goals and management agreement» (Cog) for 2009–2012 aims both to pursue the development of actions that help families and their children, and to improve the overall performance of the Family Branch’s management processes. In other words, our aim is to provide a high quality of service at the lowest possible cost.

The new agreement also has to deal with new challenges. Alongside other social welfare players, the Caf network must respond to two major objectives: implementation of Income Support Benefit (Rsa) and the development of childminding solutions.

Three main strategic lines of Cog

To tackle these new challenges, pursue the development of the Family Branch and improve its performance, Cog lays down three main strategic lines of work:

- **the implementation of a global service offer for beneficiaries.** This involves providing families with global solutions by combining benefit payments with social family actions;
- **the optimization and protection of management processes.** This involves providing a high quality of service at the lowest possible cost while controlling the risks associated with the management of large amounts of money;
- **making the Branch a more effective part of the network and activating performance levers to improve its efficiency.** For Cnaf this involves setting goals better and supporting Caf actions more effectively as well as pooling efforts by grouping resources and implementing the *départementalisation* process in 2011.

A global service offer

To offer beneficiaries a global service, the new Cog agreement comprises four improvement targets and ten programmes:

- **help families reconcile their family life, working life and social life**

Improving childminding solutions for young children is a constant concern for the public authorities and the Family Branch, which supports the development of such services both through the payment of Family allowances and the funding of services and facilities.

This role comprises both the payment of benefits and the funding of social actions.

- Programme 1: pursue the provision of a diverse offer for infants.
- Programme 2: pursue the provision of a diverse offer for young children.
- Programme 3: support the independence of young adults.

- **support individuals in their role as a parent and facilitate parent–child relationships**

The policies implemented by Caf offices are based on the payment of benefits and social actions for families, which contribute to ensuring stable lives both for the family and the children. By taking such an approach, Caf offices can provide a global response that is adapted to the recipients’ different circumstances and needs.





- Programme 1: alleviate the expenses faced by the family and support parents in their role.

- Programme 2: contribute to improving equal opportunities and strengthening ties between families and schools.

- support families in their relationship with their natural and living environments

With regards to housing, the primary goal is to make benefit payments and thereby allow the families to remain solvent. On the basis of this service, Caf offices can then take complementary social actions to stop potential evictions or deal with poor-quality homes.

- Programme 1: favour, for families, good-quality housing and healthy living environment.

- Programme 2: facilitate the integration of families in community life, as well as society in general, through community centres and small local facilities in particular.

- provide conditions that encourage the independence

and social and professional integration of individuals and families

With regards to the management of minimum allowances, Caf offices have proven their ability and know-how; it is for this reason that they were entrusted with the Rsa benefit, which replaces the Rmi and single-parent benefits. Alongside the country's Job Centres, Caf offices help guide Rsa recipients. In coordination with Health insurance funds, they will provide access to Complementary universal medical coverage (*Cmu complémentaire*). Caf offices also provide a specific service for the support of single-parent families with young children while helping them become part of society.

- Programme 1: support people and families faced with a disability.

- Programme 2: help families faced with circumstances or difficulties that undermine family life.

- Programme 3: accompany the social integration process to help people and families in difficulty back into work or keep them in work.



WHAT IS A FAMILY?

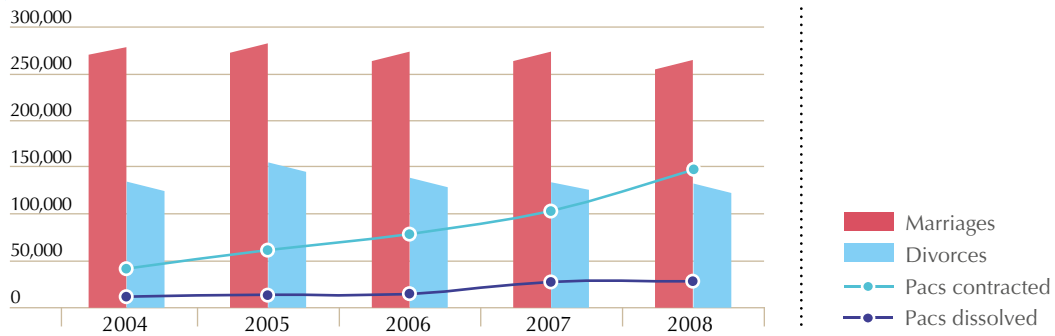


In less than half a century, what constitutes a family has changed enormously. A drop in the number of marriages and the fertility rate, more common-law relationships, births outside marriage, working women and blended families, and the appearance of civil partnerships all constitute changes in the way couples and families lead their lives. Today, there is no longer a typical family but several types of family. We have produced an overview of these different family structures based on data from recent years. The work carried out by the Family Branch sits within this family and social environment and aims to help all families both in their day-to-day lives and with their general development.



Marriages and Civil Unions

Change in Civil Status between 2004 and 2008



Scope: The whole of France - Source: Insee

While the number of marriages fell between 2004 and 2008, the number of civil partnerships (Pacs) rose steeply.

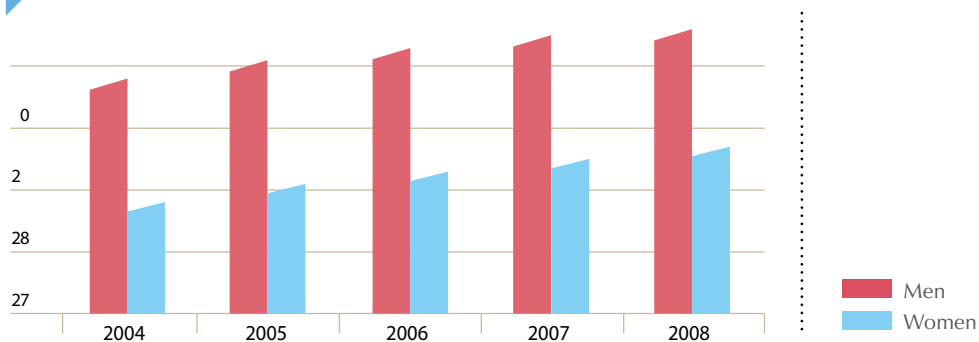
Change in Number of Marriages between 2004 and 2008



Scope: The whole of France - Source: Insee

The number of marriages fell between 2004 and 2008. This drop is attributable to the number of first marriages while the number of marriages of divorced individuals rose slightly.

Change in Average Age upon First Marriage

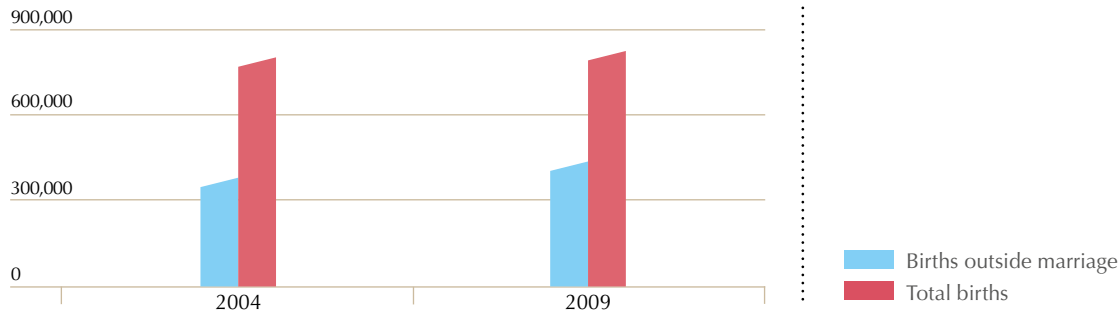


Scope: The whole of France - Source: Insee

The average age at the time of the first marriage continued to rise: in 2008, men married on average at the age of 31.6 compared to 30.8 in 2004 while women married at the age of 29.7 compared to 28.8 in 2004.

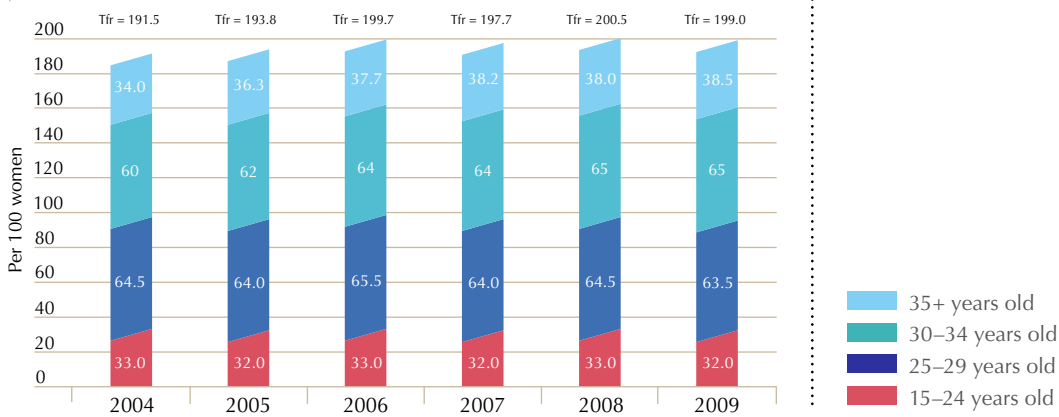
Fertility

Change in Number of Births between 2004 and 2009



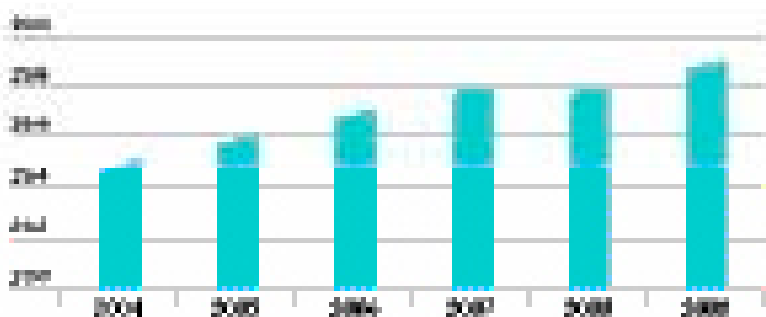
Scope: The whole of France - Source: Insee
 The total number of births increased between 2004 and 2009. Births outside marriage now constitute a majority, moving from 47% in 2004 to 53% in 2009.

Change in Fertility Rates between 2004 and 2009



Scope: The whole of France - Source: Insee
 All ages combined, 100 women with the same fertility conditions as those of 2009 would give birth to 199 children (Tfr = sum of age-specific fertility rates observed in a given year).

Change in Average Age of Maternity between 2005 and 2009

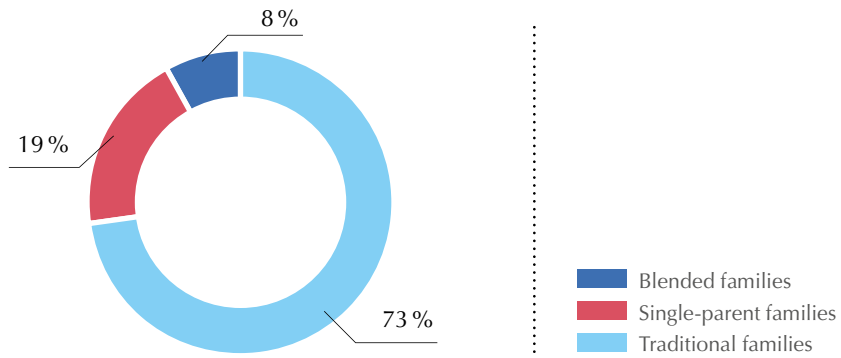


Scope: The whole of France - Source: Insee
 The average age of mothers continued to rise, moving from 29.5 in 2004 to 29.9 in 2009.



Size of families

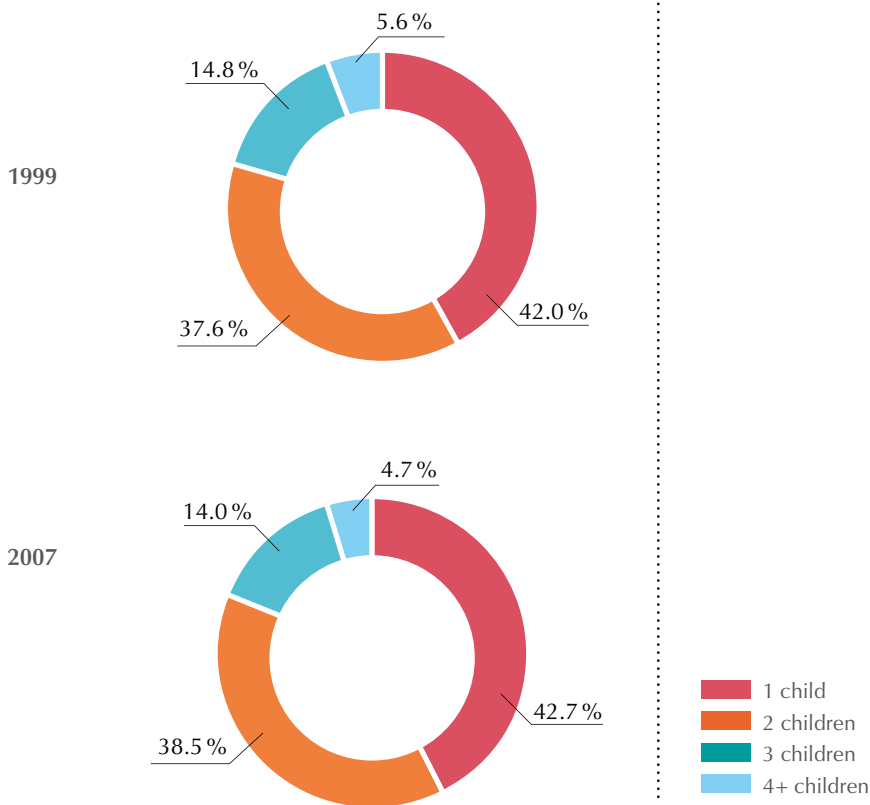
Families in 2006



Scope: families with children aged between 0 and 17 in mainland France
 Source: Insee

In 2006, there were 5.5 million traditional families, representing 73.2% of all families.

Distribution of Families by Number of Children, in 1999 and 2007



Scope: families with children under the age of 25 all across France
 Source: Insee

In 2007, 43% of families with children had one child, compared to 42% in 1999.