CONSEIL D'ORIENTATION DES RETRAITES
Plenary session December 19, 2024 at 10:00 a.m.
"Statistical monitoring of the pension system

Brief

Prepared by the General Secretariat of the Council, under the direction of the President of the COR

> **Rationale:** This session provides an overview of the pension information system (IS) and its future development with the implementation of the Répertoire de Gestion de Carrières Unique (RGCU). It also looks at ways of enhancing and disseminating statistical information, notably through the new impetus given by *open data* policies. Finally, it outlines a number of prospects and ways for improvement in this area of statistical monitoring.

1. The statistical information system on pensions: between improving and pooling databases

- *What are the main sources of pension information?* The main sources of pension data come from administrative data extracted from the management systems specific to each scheme. These files are sometimes shared between schemes, as in the case of the single information system for the CNRACL and Ircantec schemes, managed by the Caisse des Dépôts' Social Policies Directorate (**document no. 7**). Part of the data in the administrative files is then gathered and consolidated by the schemes' statisticians to feed their own statistical IS.

- *Beyond scheme data, what are the other sources of statistical information?* Despite the richness of scheme data, each individual scheme's knowledge of policyholders' careers provides only partial information on the pensions of each retiree, who generally receives pensions from several schemes. As a result, inter-regime data are essential for reconstructing the entirety of insured persons' careers, as is the case with the DREES inter-regime panels, the inter-regime sample of retirees (EIR) and the inter-regime sample of contributors (EIC) (**document no. 3**). Finally, survey data, whether specific to the pension system or covering the entire population, can be a useful complement to management data, for example, to understand the motivations of new retirees when they retire.

- *What changes are in store?* The pensions IS is set to evolve considerably with the implementation of the Répertoire de Gestion de Carrières Unique (RGCU), created by law in 2010 and extended to supplementary schemes in 2014. As part of a process of pooling information systems, the RGCU is intended to become the common repository for the careers of insured members of compulsory schemes (**document no. 9**), and will *ultimately* include all elements linked to the "extended" career (periods of professional activity, unemployment or illness, but also information on children). In production since 2019, the migration of all schemes to this new repository should be completed by mid-2028 (**document no. 8**).

2. Disseminating and promoting data from information systems

- *What impact will open data have on the dissemination of pension data?* The public open data policy is giving a new impetus to the sharing of statistical data. As a ministerial statistical service, Drees is committed to a policy of making its data sets freely available. In particular, it publishes data from its annual survey of pension funds (EACR). Since 2024, the codes of its Trajectoire model have also been accessible, as was already the case for Insee's Destinie model. Together with the possibility of accessing EIRs and EICs with the CASD, this openness enables users outside Drees, notably researchers, to mobilize the Trajectoire model for evaluations.

- ***How do the main pension schemes disseminate their data?*** The statistical departments of the main pension schemes are also committed to transparency, by publishing data sets extracted from their annual compilations and reports. For example, CNAV publishes several statistical series detailing the number of people receiving pensions under the general scheme, their main characteristics and their entitlements (**document no. 4**). To enrich the public debate, the schemes are also developing data visualization platforms, which offer graphical and dynamic presentations of data, more accessible to the uninitiated. Agirc-Arrco, for example, recently enhanced its data visualization tools with a new module dedicated to the scheme's demographics (**document no. 5**)

3. Essential data for diagnosing and steering the pension system

- ***How do statistical data contribute to the diagnosis of the pension system?*** Statistical data on pensions are essential to the public debate, and are used by a variety of data producers and decision-making bodies. The COR plays a key role in the decision-making process, publishing an annual report on the state of the pension system before June 15. This report, which assesses the development of the system according to criteria such as its financial sustainability, the standard of living of pensioners and equity between insured persons, including men and women, is based on the data supplied by the pension funds and several public administrations. Based on this assessment, public authorities and stakeholders can propose changes to the various parameters used to steer the pension system.

4. The challenges of an efficient information system

- ***How can we ensure greater comparability of data between schemes?*** One of the challenges of an efficient pension information system lies in the comparability of data between schemes. However, from one scheme to another, the way in which retirement age or the number of contributors is measured may vary. The labelling procedure, implemented by the Public Statistics Authority (ASP), helps to remedy this difficulty, as it forces organizations to adopt common references in order to ensure comparability of indicators. Certain statistical series from the SRE in 2012 (**document no. 6**) and from the Cnav in 2013 have received this label, and Agirc-Arrco is currently engaged in such a process.

- ***What are the other possible improvements?*** Matching administrative data on pensions with other sources of information could extend the scope of analysis to themes related to pensions (**document no. 2**). The matching work carried out by the Drees facilitates the study of little-explored subjects, such as the impact of loss of autonomy on the duration of retirement.

- ***What access to data do researchers have?*** Access to administrative data on pension schemes is a key issue in the production of studies on pensions. According to the report by A. Bozio and P.Y. Geoffard, the opening up of this data has been a major step forward in the economic and social sciences, enabling the impact of public policies to be assessed and knowledge to be renewed. Although most of the legal obstacles have been overcome, practical difficulties remain, such as the cost of extraction for data producers and the difficulty of understanding the data for researchers.