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How are children taken into account for the employee's retirement?

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You're a salaried employee and have children? Your children are entitled to certain benefits when you retire. Some benefits are stackable. We present you the different devices.

Birth or adoption of one or more children ^

If you have had (or adopted) one or more children, your children give you the right to **additional quarters of free pension insurance** (i.e. without contribution).

These additional quarters are called *surcharges* (of insurance duration) *for children*.

Every child born (or adopted as a minor) entitles to additional quarters for the following reasons:

- **4 quarters** shall be granted in return for the **impact on the working life of the maternity or care of an adopted child** and the steps necessary for such reception. These quarters are called *maternity surcharge* or *adoption surcharge*.
- **And 4 quarters** shall also be granted in return for the **upbringing of the child** for 4 years after birth or adoption. These quarters are called *education increase*.

Reminder

Your number of quarters (of pension insurance) is taken into account when you retire to determine whether or not you are entitled to a full-rate pension (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14044?lang=en>).

For example, if you were born in 1963, you must have 170 quarters (42 years and 6 months) to qualify for a full-rate pension.

Maternity, adoption and education premiums are granted differently depending on whether your children were born (or adopted) before 2010 or after 2010.

Before 2010

The maternity or adoption surcharge and the education surcharge are **automatically granted to the mother**. She therefore benefits from 8 additional quarters (2 years) of pension insurance free of charge.

However in certain specific situations, the education premium, and possibly the adoption premium, may be **granted to the father**:

- In case of death of the mother before the majority of the child. The father receives the education increase, and possibly the adoption increase, if he raised the child during all or part of the 4 years following the birth or adoption
- If the father proves that he raised the child alone for one or more years during the 4 years following the birth or adoption. It benefits from 1 quarter of education increase for each year of education
- If the father is the only one designated on the adoption act or judgment, he shall receive the adoption surcharge. And if the 2 members of the couple appear on the adoption act or judgment, the adoptive father benefits from 1 quarter of education increase for each year of education if he proves that he raised the child alone.

Please note

The education supplement may be granted to the husband of the mother who raised the child as *educating third party*.

Details and supporting documents concerning the number of children born, adopted and raised must be provided when applying for retirement.

From 2010

Maternity surcharge

The **maternity surcharge** of 4 quarters is automatically granted to the mother.

Adoption markup

Two of the four quarters of the adoption markup are automatically assigned to the mother.

The other 2 quarters are, depending on the parents' choice, assigned to only one of them or distributed among them.

Parents must inform their parents of their choice, by means of the form No. S5129, with their Carsat within 6 months of 4^e anniversary of the adoption of the child.

Declaration for the distribution among parents of the pension insurance quarters allocated for each child born or adopted on or after 1 January 2010 (<https://www.service-public.gouv.fr/particuliers/vosdroits/R70994>)

In case of disagreement expressed by either parent within 6 months of 4^e On the anniversary of the adoption of the child, the two quarters of the education increase are attributed to the one of the parents who prove that they have assumed the main responsibility for the child's care and the procedures prior to that care.

In the absence of proof, 1 quarter of adoption increase is assigned to each parent.

If parents do not express a choice within 6 months of 4^e on the anniversary of the adoption of the child, the 4 quarters are automatically granted to the mother. When the two parents are of the same sex, the increase is shared by half between them.

The allocation of the adoption surcharge **cannot be changed, except** in case of **death** of a parent before the child reaches majority. In this case, quarters are assigned to the surviving parent who actually raised the child.

Education markup

Two of the four quarters of the education increase are automatically allocated to the mother. The other 2 quarters are, depending on the parents' choice, assigned to only one of them or distributed among them.

Parents must inform their parents of their choice, by means of the form No. S5129, with their Carsat within 6 months of 4^e anniversary of the birth or adoption of the child.

Declaration for the distribution among parents of the pension insurance quarters allocated for each child born or adopted on or after 1 January 2010 (<https://www.service-public.gouv.fr/particuliers/vosdroits/R70994>)

In case of disagreement expressed by either parent within 6 months of 4^e on the anniversary of the child's birth or adoption, the two quarters of the education increase are attributed to the one of the parents who proves that they have borne the child's education as their main responsibility during the longest period.

In the absence of evidence, each parent is assigned 1 quarter of an education increase.

If parents do not express a choice within 6 months of 4^e On the birthday of the child or of his adoption, the four quarters of the education increase are automatically granted to the mother. When the two parents are of the same sex, the increase is shared by half between them.

The allocation of the education premium cannot be changed. It may, however, be imposed in the event of the death of a parent before the child reaches the age of majority. In this case, quarters are assigned to the surviving parent who actually raised the child.

The education supplement may also be granted to **a third person** in the following cases:

- The child was entrusted to him by judgment
- She enjoyed full delegation of parental authority
- She was appointed guardian.

This third person must have effectively assumed the child's education for 4 years from the decision.

Parental Leave

If you have temporarily stopped working under a educational parental leave (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2280?lang=en>) , you are entitled to an increase in your pension insurance period equal to the duration of your parental leave. That is, you are entitled to additional quarters of pension insurance free of charge (without any contribution in return).



Reminder

Your number of quarters (of pension insurance) is taken into account when you retire to determine whether or not you are entitled to a full-rate pension (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14044?lang=en>) .

For example, if you were born in 1963, you must have 170 quarters (42 years and 6 months) to qualify for a full-rate pension.

The **periods** that you spent in **parental leave** shall take into account **date to date**. A quarter is posted at the end of each 90-day period. Each month is held for 30 days. The number of quarters is rounded up.

This increase in your parental leave pension insurance period is not **cumulative pitch** with maternity or adoption and education surcharges. It is granted only if it is more favorable to you than maternity or adoption and education increases.

Warning

Parental leave during which the professional activity is carried out part-time does not give rise to an increase in the duration of pension insurance.

To benefit from this increase in your insurance period, you must send your Carsat a certificate, issued by your employer, specifying the start and end dates of your parental leave.

You can submit this certificate as soon as your parental leave is over.

If you have taken more than one parental leave during your career, you can benefit from the increase in your pension insurance duration for each parental leave.

Parent of 3 or more children

If you have had at least 3 children, the amount of your Retirement Insurance pension is increased by **10%**.

The increase shall be granted to the father and the mother.

The children included are:

- The children you had
- And the children who were at your house charge or at the expense of your spouse and who you raised for at least 9 years prior to their 16th birthday.

Please note

If you have overvaluation (<https://www.service-public.gouv.fr/particuliers/vosdroits/F19643?lang=en>) , the increase of **10%** is calculated on the total amount of your retirement pension (including premium).

Details and supporting documents entitling you to the increase in the amount of your retirement pension are to be provided when you apply for your retirement pension.

Your Carsat will contact you to ask for the necessary proof depending on whether you have a relationship of filiation with the children or not.

Household parent without work or working part-time

If you are a stay-at-home parent with no work or if you work part-time to raise one or more children, you can, if you meet certain conditions, become a member of the Social Security Pension Insurance (without any contributions from you) free of charge.

These periods can therefore be taken into account in the calculation of your pension insurance period, which is used to determine, when you retire, whether or not you are entitled to a full-rate pension

(<https://www.service-public.gouv.fr/particuliers/vosdroits/F14044?lang=en>) .

This device is called *old-age insurance for stay-at-home parents (AVPF)*.

Please note

The periods concerned must not have already resulted in an increase in your period of insurance for parental leave with the Social Security Pension Insurance or in an increase in your period of insurance with another pension fund.

The conditions to qualify for free social security pension insurance vary under the following conditions:

You're a single parent

You are a member of the AVPF free of charge if you meet the following conditions:

- You have at least 1 child under 3 years of age or at least 2 dependent children
- You see the family supplement (<https://www.service-public.gouv.fr/particuliers/vosdroits/F13214?lang=en>) or the basic allowance for the Early Childhood Care Benefit (EYCP) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2552?lang=en>) or the Shared Child Education Benefit (PreParE) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F32485?lang=en>) .

And depending on your number of children, your resources in 2023 do not exceed the following limits:

- 1 child: **€28,444**
- 2 children: **€35,008**
- 3 or more children: **€41,572 + €6,564** per additional child.

You live as a couple and are a stay-at-home parent with no activity

AVPF membership conditions vary depending on your number of children:

You have at least 1 child under 3 years of age

You are a member of AVPF free of charge if you receive the basic allowance for the Early Childhood Care Benefit (ECEC) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2552?lang=en>) .

And depending on your number of children, your resources in 2023 do not exceed the following limits:

- 1 child: **€28,444**
- 2 children: **€35,008**
- 3 or more children: **€41,572 + €6,564** per additional child.

You have at least 3 children

You are a member of AVPF free of charge if you receive the family supplement (<https://www.service-public.gouv.fr/particuliers/vosdroits/F13214?lang=en>) .

You live as a couple and work part-time

AVPF membership conditions vary depending on the service you receive:

You receive the Child Education Shared Benefit (PreParE)

You are a member of the AVPF free of charge if you meet the following conditions:

- You have at least 2 dependent children
- Your household's resources do not exceed the resource limit required to qualify for the family supplement (<https://www.service-public.gouv.fr/particuliers/vosdroits/F13214?lang=en>)
- Your net employment income from social security contributions from your part-time activity in 2023 does not exceed **€29,673.00**.

You receive the basic allowance from the Early Childhood Care Benefit (ECEC)

You are a member of the AVPF free of charge if you meet the following conditions:

- You have at least 1 child under 3 years of age
- Your household's resources do not exceed the resource limit required to qualify for Back-to-school allowance (RSA) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F1878?lang=en>)
- Your professional income from your part-time activity in 2023 does not exceed **€5,351**.

You get the family supplement

You are a member of the AVPF free of charge if you meet the following conditions:

- You have at least 3 dependent children
- Your professional income from your part-time activity in 2022 does not exceed **€5,351**

You do not need to apply to become a member of the AVPF.

Your Caf automatically affiliates you.

Disabled child ^

If you are raising or have raised a severely disabled child under the age of 20, you are entitled to **1 free supplementary pension insurance term** (i.e. without contribution) per 30-month period of education.

You can benefit from **Up to 8 quarters**.

This increase in the duration of pension insurance for severely disabled children is **cumulative** with maternity or adoption and education increases or parental leave increases.

Reminder

Your number of quarters (of pension insurance) is taken into account when you retire to determine whether or not you are entitled to a full-rate pension (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14044?lang=en>). .

For example, if you were born in 1963, you must have 170 quarters (42 years and 6 months) to qualify for a full-rate pension.

If you have at least 1 quarter of additional pension insurance free for disabled children, you have **right to a full-rate pension** (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14044?lang=en>) **at age 65** regardless of your total number of quarters.

You are also entitled to a **full retirement at age 65**, regardless of your total number of quarters, if you have actually provided assistance to your child who has received human assistance from the PCH, for at least 30 consecutive months, as **employee or family caregiver**.

Conditions to be fulfilled

Your child should have a disability rate of **80%** which entitles him to:

- Education allowance for disabled children (AEEH) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14809?lang=en>) and its complement
- Or AEEH and Disability Compensation Benefit (DCP) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14202?lang=en>). .

You don't need to be related to the child to be able to benefit from the free quarters.

Obtaining the Disabled Child Surcharge

The increase in the duration of insurance is **granted to the person collecting the AEEH and its supplement or the PCH**.

It shall also be granted to any person who assumes or has assumed the actual and permanent care of the child, without being the beneficiary of the allowances (spouse, grandparent, etc.).

The details and supporting documents giving you the right to the increase in the duration of insurance for severely disabled children are to be provided when you apply for your pension.

Your Carsat will contact you to ask for the necessary proof depending on whether you collect the AEEH and its supplement or the PCH or not.

Temporary cessation of activity to care for a sick or disabled child ^

If you stop or temporarily reduce your employment to take care of a sick or disabled child, you can, if you meet certain conditions, become a member of the Social Security Pension Insurance free of charge (without contributions from you).

These periods can therefore be taken into account in the calculation of your pension insurance period, which is used to determine, when you retire, whether or not you are entitled to a full-rate pension (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14044?lang=en>). .

This device is called *old-age insurance for carers (Ava)*.

You are entitled to free old-age insurance for carers in the following situations:

- You're in parental leave (<https://www.service-public.gouv.fr/particuliers/vosdroits/F1631?lang=en>) and receive the daily parental attendance allowance
- You're in caregiving leave (<https://www.service-public.gouv.fr/particuliers/vosdroits/F16920?lang=en>) and benefit or not from the daily caregiving allowance
- You cease your professional activity or work part-time to care for a dependent disabled child under 20 who is not admitted to a boarding school and whose permanent disability is at least equal to **80%**
- You cease your professional activity or work part-time to care for a dependent disabled child who is not admitted to a boarding school and who is entitled to the supplement of Education allowance for disabled children (AEEH) (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14809?lang=en>) .

If you work part-time, your 2022 work income must be less than **€29,673.00**.

You are automatically affiliated with the Ava in the following cases:

- **If you are on parental leave** and receive the daily parental attendance allowance, you do not have to take any steps to benefit from the affiliation to the Ava. Your Caf automatically affiliates you.
- **If you benefit from the AEEH** (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14809?lang=en>) **or the PCH** (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14202?lang=en>) However, you do not have to make any steps to obtain membership of the Ava. Your MDPH automatically affiliates you.
- **If you are on compassionate care leave**, and receive the daily caregiving allowance, you do not have to take any steps to benefit from the membership of the Ava. Your Caf automatically affiliates you.

On the other hand, if you are on leave as a caregiver, and **do not benefit** of the daily caregiving allowance, you must ask your Cf for your affiliation to the Ava. You must ask your CFOE for the form to fill in:

Caregivers' old-age insurance membership for immediate care leave
(<https://www.service-public.gouv.fr/particuliers/vosdroits/R65917>)

In particular, you must provide a certificate from your employer indicating the dates of your caregiving leave in support of your application.

Full rate condition fulfilled before the minimum retirement age (parental benefit)

You are entitled to a **increase** the amount of your retirement pension, called *parental benefit*, if you meet the following conditions:

- You were born in 1964
- You've reached before the statutory minimum retirement age (<https://www.service-public.gouv.fr/particuliers/vosdroits/F14043?lang=en>) , on number of quarters required (<https://www.service-public.gouv.fr/particuliers/vosdroits/F35063?lang=en>) to be entitled to a full rate pension.

You must also meet the following condition: you must receive at least 1 quarter of free pension insurance (i.e. no contribution in return) for one of the following reasons:

- You have had or adopted one or more children
- Or you are raising or have raised a disabled child under the age of 20
- Or you have temporarily ceased your professional activity as part of parental education leave.

If you meet these 3 conditions, the amount of your retirement pension is increased by **1.25%** for each completed quarter, in the year preceding the statutory minimum retirement age, in excess of the number of quarters required to qualify for a full pension.

Your retirement pension may be increased by up to **5%**.

Who can help me?

Find who can answer your questions in your region

- For further information

Pension insurance - 39 60

To inform you about your situation, ask a question about your file, access personal information (follow-up of the file, latest payments, etc.).

By telephone

39,60 (or 09 71 10 39 60 from a mobile, a box or the foreigner)

Free service + call price

Statute and miscellaneous references

Social Security Code: Article L351-1-2-1 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000047449229/?lang=en)

Parental benefit

Social Security Code: Article L351-4-1 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000017845585?lang=en)

Increase in the duration of insurance for disabled children

Social Security Code: Article L351-4 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000037063369/?lang=en)

Maternity, adoption and education premium

Social Security Code: Article L351-5 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000021537902/?lang=en)

Increase in insurance period for parental leave

Social Security Code: Article L351-12 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000006742643/?lang=en)

Pension increase for 3 children and more

Social Security Code: Article L381-1 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000047453431?lang=en)

AVPF

Social Security Code: Articles R173-15 to R173-16 (<https://www.legifrance.gouv.fr/codes/id/LEGISCTA000024083896/?lang=en>)

Maternity, adoption and education premium

Social Security Code: Article R351-3 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000006749341/?lang=en)

Increase in insurance period for parental leave

Social Security Code: Article R351-30 (<https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006173401?lang=en>)

Pension increase for 3 children and more

Social Security Code: Articles D381-1 to D381-7 (<https://www.legifrance.gouv.fr/codes/id/LEGISCTA000047961309?lang=en>)

AVPF

Online services and forms

Declaration for the distribution among parents of the pension insurance quarters allocated for each child born or adopted on or after 1 January 2010 (<https://www.service-public.gouv.fr/particuliers/vosdroits/R70994?lang=en>)

Online service

Caregivers' old-age insurance membership for immediate care leave

(<https://www.service-public.gouv.fr/particuliers/vosdroits/R65917?lang=en>)

Online service

Additional topics

Being a parent

(<https://www.lassuranceretraite.fr/portail-info/home/actif/vie-personnelle-retraite/parentalite-droits-retraite.html?lang=en>)

National old-age insurance fund

Old-age insurance for stay-at-home parents (Avpf)

(<https://www.caf.fr/allocataires/aides-et-demarches/droits-et-prestations/handicap/assurance-vieillesse-du-parent-au-foyer-avpf?lang=en>)

National Fund for Family Allowances (Cnaf)

Rules applicable to Mayotte: increases in the duration of insurance for children

(https://legislation.lassuranceretraite.fr/#/expose?file_leaf_ref=mayotte_legislation_carriere_majoration_duree_assurance_ex.aspx?lang=en)

National old-age insurance fund