

Case Study



Aligning Training with the Transition

How France's Personal Training Account Supports Workforce Adaptability



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Overview

Location	France
Initiative	The <i>Compte personnel de formation</i> (“Personal Training Account”)
Program snapshot	The <i>Compte personnel de formation</i> is a quasi-universal system that encourages all French working-age adults to engage in lifelong learning and skills development as part of a national strategic plan for anticipating labour market changes, including changes resulting from the net-zero transition. Workers are credited with an annual training allocation in a personal account that is managed by the state but funded through mandatory employer levies. Credits in the account can be redeemed for certified training. The digital delivery platform is also starting to enable workers to document and certify their skills and training as well as develop personalized learning plans to anticipate future career changes. While not specific to so-called green-task jobs, at least one region has used the program infrastructure to incentivize retraining for high-priority occupations in the green economy. Available data do not permit any conclusions on the take-up of training related to net-zero transition occupations, nor do data permit analyses of relative participation by workers in sectors that are more or less exposed to the impacts of the net-zero carbon commitments made by the French government. However, the program infrastructure and data systems offer a national model for monitoring and influencing workers’ training decisions and their alignment with demand during the net-zero transition.
Sector focus	The <i>Compte personnel de formation</i> is not sector specific but is adaptable as a tool to promote green-task jobs.
Time frame	The <i>Compte personnel de formation</i> was launched in 2018, building on an older program, with programmatic updates since.



Foundations of the Transition

Background and context

In 2018, the Government of France released a national strategic plan for the transition to a low-carbon economy (Ministère de la Transition Écologique et Solidaire [“Ministry of Ecological and Inclusive Transition”], 2018).¹ The plan envisions a transition to a net-zero economy in France by 2050 and proposed a multi-pillar approach to meeting that aim. One of the key pillars in the strategy is a focus on skills, qualifications and occupational training that emphasizes particular sectors (namely, building trades and natural resources) while recognizing the need for the wider adoption of relevant knowledge and skills to navigate the transition. As such, the plan references the need for new skills and knowledge among business and government leaders as well as a role for training providers to support citizens in their learning of new consumer behaviours.

According to best estimates, 23.5 per cent of workers in France are in green-task jobs (Organisation of Economic Co-operation and Development [OECD], 2023a)—that is,

occupations in which the task content (using O*NET classifications) contributes to environmental objectives, including emissions reductions. Another 14.9 per cent are in so-called polluting jobs, occupations in sectors with high rates of emissions, including carbon emissions. Based on job-posting data, overall demand for green-task jobs in France rose nearly 10% faster between 2019 and 2022, compared to non-green jobs in the country. In France, employment levels in both green and polluting jobs is higher than the OECD average (OECD, 2023b).

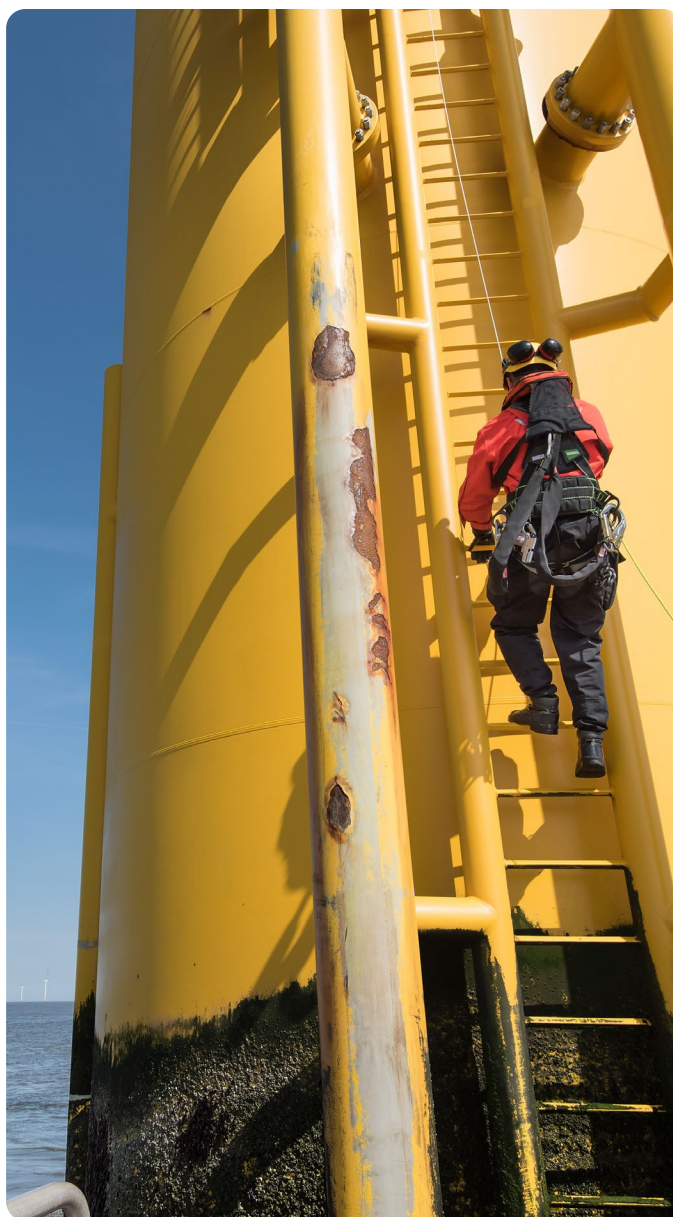
Alongside its national decarbonization goals and plans, France also launched a four-year national skills and learning strategic plan in 2018 (Ministère du Travail, de la Santé, des Solidarités et des Families [MTSSF; “Ministry of Labour, Health, Solidarity and Families”], 2021). The plan aims to respond to the French government’s expectations that there will be ongoing changes in labour market demand and to the skills required in many occupations. To reduce dislocation for workers, the plan includes efforts to equip workers with in-demand skills, particularly in those required for emerging green sectors of the economy, and to support re-entry into the workforce for people who are unemployed. The plan’s four-year budget is 15 billion

¹ France has legal obligations to meet its net-zero target by 2050 (Yougova, 2024).

euros, distributed across sub-national skills-investment agreements, projects to test innovative approaches, national programs and tools and evaluation. Programs that are part of the overall strategy include efforts to enhance the availability of digital training, improve the co-ordination of skill recognitions by occupational councils and promote labour mobility within France to improve workforce outcomes.

Portable individual training accounts: A national but adaptable model for regions in France

Within the national programmatic pillar of France's strategy, the *Compte personnel de formation* (*CPF*; "Personal Training Account") plays an important role. Available to all working-age residents of France, it is a national program but can be adapted to respond to priorities at the regional level, such as through a pilot initiative in the Pays de la Loire region, described later in this brief. It is not specifically oriented toward the net-zero carbon transition of the French economy, but it provides an infrastructure that has been used to promote skills acquisition for greener jobs. The *CPF* emerged as the result of an overhaul of an older, more modest program, the *Droit individuel à la formation* ("Individual Right to Training"), in place since 2004. This program was restricted to salaried workers and created an annual entitlement to a fixed number of training hours (20 hours per year for up to six years; Groupe Caisse des Dépôts ["Deposit Fund Group"], 2024). In the next section, we describe the *CPF* as it is currently delivered to French workers.





Program Implementation

The *CPF* offers working-age French residents an individual account that is credited with a monetary value each year, depending on their incomes from wages or salaried work as well as from self-employment.² All accounts are held by the Groupe Caisse des Dépôts, a public finance institutional arm of the French government that dates back to the Napoleonic period. Deposits into the accounts are funded through mandatory levies paid by employers at either 0.55 per cent or 1 per cent of total payroll, depending on the number of employees (Perez & Vourc'h, 2020).³ Self-employed workers also make a mandatory annual contribution to the system.

Each private sector worker receives a credit of 500 euros per year, with an increased amount (800 euros) for those in lower skilled, lower wage jobs (MTSSF, 2017). Workers in the public sector instead receive credits in hours (25 per year to a maximum of 150) that can be redeemed for employer-paid training activity.

Unemployed workers do not accumulate new credits in their account until they begin working again, but they may be eligible for additional funding from the national or regional government to access training if their account balance is too low to meet their training needs. Those training needs are determined through a personal employability plan developed with the employment services offices of France Travail. Credits can accumulate in an account for up to 10 years. Credits used from the account are not treated as a taxable benefits for income tax purposes. The MTSSF is responsible for the policy and programmatic rules that govern the *CPF*. While unemployed workers in France Travail programs who receive government-paid supplements to their *CPF* may have additional reporting expectations, *CPF* accounts are generally self-managed by individual users. This has created incentives for aggressive marketing by training providers to try to attract users and, in turn, the credits in users' *CPF* accounts. The French government has had to launch public awareness campaigns to discourage *CPF* account holders from sharing their log-in information to prevent misuse and fraud (MTSSF, 2021). There have also been increasing efforts to restrict the source and type of training that can be accessed using the *CPF* and to build a government-controlled infrastructure for managing the transactions out of the account to eligible training providers.

2 People over the age of 16 are eligible for a *CPF* account until they turn 67 or begin full-time pension benefits, whichever happens sooner. Those who are 15 years of age also receive a *CPF* account if they are registered in an apprenticeship training program.

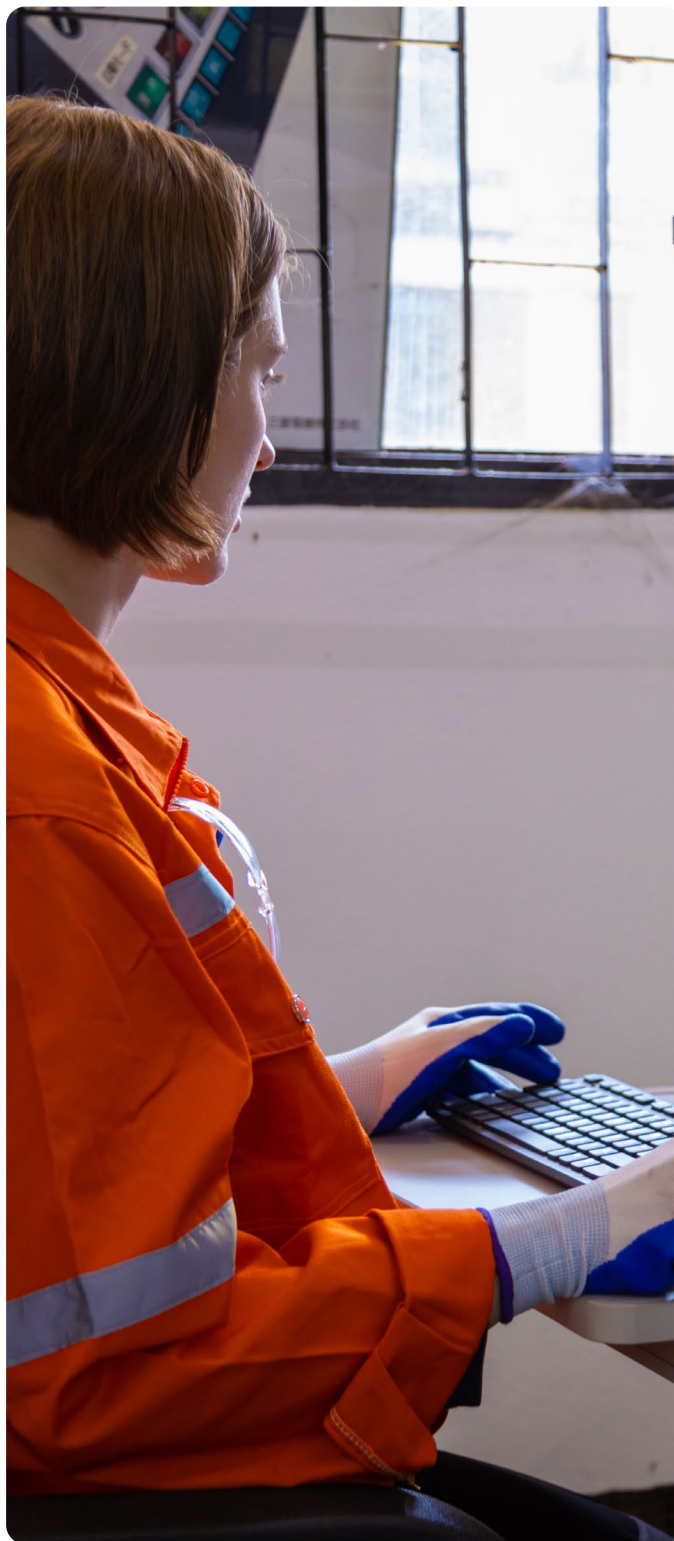
3 Mandatory contributions fund not only the *CPF* but also other programs, including career development counselling services, job-seeker training and programs to help workers navigate career changes.

To access their account, French workers use FranceConnect+, a [digital platform](#) maintained by the Government of France that relies on a national secure digital-service-delivery system.⁴ The digital platform now enables users to view and choose from eligible training providers, register directly for eligible training and explore other options to support their skills development. Since 2020, *CPF* users have only been able to redeem their credits with certified training providers. Training providers are certified by the national Qualiopi system to ensure training meets minimum quality standards and to avoid fraudulent claims (MTSSF, 2020).⁵ As of 2024, there have been 15,000 certified training providers offering 192,000 training courses recognized as eligible for *CPF* funding, which is a 4 per cent decline in courses since the certification effort was launched, suggesting that some previously eligible training options did not meet the new, more stringent standards (Bousquet & Fremont, 2024). Beginning in February 2025, eligible training options have been further reduced to only those that lead to certification in some form (Fabian, 2025).

Another function offered by the *CPF* digital delivery platform is a portable-skills and credential-recognition system. The *Passeport de compétences* (“Skills Passport”) is still in development. In its current form, the system can generate a record of past employment from administrative data and user-provided information (Mon Compte Formation [“My Training Account”], n.d.). In the future, the system promises users the option to document their past training and catalogue their existing skills (based on their training and employment histories); it will also help them develop a personalized skills-development plan for career moves or personal goals.

4 FranceConnect+ relies on the La Poste’s (“The Post Office’s”) digital identity system, which residents also use for a wide range of services, including banking, medical records and vehicle registrations

5 Under some conditions, *CPF* users can make requests to redeem credits for training provided outside France. Under labour mobility rights in the European Union, users do not necessarily have to be pursuing employment in France.





Relevance and Impact

While the *CPF* is not specific to net-zero-transition training or workers, the program does offer flexibility. Regions can identify occupational sectors that are priorities for local economic development. In April 2024, the Pays de la Loire region, in collaboration with the Groupe Caisse des Dépôts, began to offer up to 10,000 euros in additional *CPF* credits for unemployed workers in the region who want to retrain for occupations related to the net-zero transition (Mon Compte Formation, 2024). The program has made a total of 1.2 million euros in funding available and offers eligible users 160 different skills-development pathways related to energy and water resources, waste management and the circular economy. This is, however, a temporary measure only. Eligible participants must have enrolled in eligible programs in the 2024 calendar year, and those programs must be completed by the end of June 2026. There is not yet any publicly available information on the level or nature of take-up for this initiative.

On the training-delivery side, some specialized providers have started to highlight training offerings that are eligible for payment under the *CPF* program. For example, the Institut Supérieur de l'Environnement (n.d.; ISE; “Higher Institute of the Environment”) has begun promoting the courses and programs that can be partly or even fully covered by the *CPF*, both in

terms of certification as well as in terms of cost to the learner. The ISE is a post-secondary institute with four campuses across France offering undergraduate, graduate and professional education programs, all with a focus on environmental management. The institute has introduced a series of online education offerings that appear to be aimed at attracting a wider range of learners across the country. Interestingly, the institute’s public material also frames the net-zero transition as one of the key issues in the labour market transformation that it believes the *CPF* is intended to address.

For the purpose of this brief, it is not possible to assess the impact of the *CPF* program on the skills adoption/retraining rates or changes to workforce outcomes (such as entry or re-entry and sectoral migration) for workers in green-task jobs or polluting jobs. While the Groupe Caisse des Dépôts publishes annual and reasonably detailed data on *CPF* usage (discussed later in this brief), the public data do not highlight training relevant to the net-zero transition. As the Groupe Caisse des Dépôts accumulates data on *CPF* usage and on users’ behaviours related to skills documentation, personal planning and employment outcomes (all available through the Passport de compétences ancillary service), a rigorous study should be possible.



Such an evaluation would add considerable value for French and international policymakers. In a context of individual agency in training and reasonable national and continental labour mobility, can workers collectively make individual choices that advance workforce resilience for a net-zero transition, or are other incentives needed?

In a 2019 review of the program, Perez (2019) noted that it reflects an assumption of workers as independent, rational agents able to make informed decisions in their own best interests. However, the example of the project in the Pays de la Loire region suggests that the *CPF* creates a platform that may be flexible enough to adopt additional and sector-specific incentives.

Data on CPF usage

The most recent data on *CPF* usage were published in July 2024 for activity in 2023 (Bousquet & Fremont, 2024). At the mean, *CPF*-eligible training courses cost 2,260 Euros and run for 113 hours. The mean course price is 1,561 euros, and the mean completion time is 61 hours. Perhaps unsurprisingly, *CPF* users who are not currently employed (accounting for 31 per cent in 2023) are more likely to take courses that are less costly (at 1,430 euros) than the average but that last longer (an average of 89 hours). Likewise, *CPF* users who are not currently employed are also more likely to use the funds to take training that results in a certificate and is related to a specific occupation or trade. In total, 1.2 million French residents used their *CPF* accounts in 2023 and pursued 1.3 million unique training opportunities. In 2023, there were 29.9 million residents in France,

aged 15-64, who were economically active (European Employment Services, 2025), implying a one-year take-up rate of 4 per cent of the likely eligible population.

Bousquet and Fremont reported that 80 per cent of all *CPF* uses fall into 10 categories of training.⁶ Further, 42 per cent of all certifications pursued within those categories also fall into just 10 courses or programs. Taken together, these data suggest a strong concentration of user choice rather than a diversified pattern of take-up that might reflect a range of user preferences.

According to Bousquet and Fremont's data, the most common category of training sought in 2023 was in transportation and warehousing (34 per cent), followed by skills for labour force integration or reintegration (13 per cent), computer science and information technology (11 per cent) and foreign languages and cultures (11 per cent). A similar pattern becomes evident when looking at the specific courses or certifications pursued by *CPF* users in 2023. By a wide margin, the most common course or certificate users pursued was a class B driver's license (23 per cent), which permits a driver to drive small and medium-size vehicles, such as cars and panel vans (but not tractor trailers). The next most common courses or certificates users pursued were skills assessments (6 per cent), small-business development training (5 per cent) and an internationally recognized certificate of English-language skills (5 per cent).

As noted in a 2023 study by Sulzer and colleagues, the greening of skills training, whether through voluntary efforts by private firms or existing public programs in France (including the *CPF*), is still in the early stages. There may not yet be a good alignment between the existing tools, such as the *CPF*, and sufficiently strong signals from the labour market regarding the demand for skills in more sustainable sectors and occupations. For the time being, deliberate incentives — such as that pursued by the Pays de la Loire region to encourage learners to pursue priority or categories of training — may be required.

⁶ The *CPF* data uses a total of 85 different categories for areas of training. The full list of 85 has not been reported by the authors of this brief.



Transferability to the Canadian Context

The *CPF* model is intriguing as an approach to creating a national, quasi-universal and portable infrastructure that combines individual support for training, employer contributions, skills recognition and personalized planning for skills development. This model offers the flexibility to adopt additional incentives to direct learners toward training in support of the net-zero transition, but without these additional incentives, individual users may not yet perceive the desired signals to select training in greener sectors and occupations.

In the Canadian context, there is not currently a comparable programmatic infrastructure in place. Developing a *CPF*-like program in Canada would require some important investments in intergovernmental co-operation and state capacity. The federal government has a comparative advantage as the level of government with the greatest capacity to collect and pool contributions from employers and self-employed workers to fund a portable training program. The federal government also has a comparative advantage in the delivery of secure, online and personalized services to Canadians and could, for example, build on the MyAccount service of the Canada Revenue Agency (used for tax filing and access to some benefits) and create a parallel system at Service Canada (used for seniors' benefits and Employment Insurance).

However, Canada lacks a robust and nationally accepted system for certifying the quality of training providers and their offerings, cataloguing those training offerings and mapping the training to occupational or professional development goals. The closest approximation in Canada is the master list of designated educational institutions, maintained by Employment and Social Development Canada for the purpose of the Canada Student Financial Assistance Program. That list only recognizes the legal status of education providers. It does not affirm the quality of the education or training provided, nor does it document the courses and programs offered. Building and maintaining a list comparable to France's Qualiopi would require a significant federal and provincial co-operation.

Further, Canada does not have a national public financial institution akin to France's Groupe Caisse des Dépôts. Building and delivering a system of national accounts — including accurate crediting of deposits and balances for individual users as well as managing the myriad transactions involved in paying training providers for eligible purposes — requires a set of bank-like capabilities. Even the Caisse de dépôt et placement du Québec ("the Quebec Deposit and Investment Fund") works as an institutional investor and does not offer

consumer-level programs. With a serious investment in capacity and a new mandate, Service Canada might be able to build such a delivery infrastructure.

Finally, to support the net-zero transition in Canada, a *CPF*-like system would almost certainly require considerable effort to incentivize users to opt into skills training that supports key sectors and occupations. However, designing and determining those incentives would require careful decisions on which sectors and occupations to prioritize via public spending. Given that there would be considerable regional differences involved, any effort to build appropriate incentives into a national program would require substantial effort by the Sustainable Jobs Secretariat in collaboration with the other federal offices and agencies involved in planning for the net-zero transition.

Finally, while Quebec has been able to implement a training levy on some employers in the province,⁷ any proposals for a new national program funded primarily through employer payroll taxes are unlikely to be supported by employers in Canada. They already contribute to employability programs through the Employment Insurance system, and in the context of heightened business uncertainty and significant potential layoffs in response to aggressive trade measures from the United States, policymakers may not want to be seen to be increasing the payroll costs for employers in Canada.

⁷ The levy only applies to employers with total annual payrolls of \$2 million or more and is set at the difference between total annual spending on employee training and 1 per cent of payroll. Any levy payable is collected as a remittance to Revenue Quebec before the end of the calendar year. All levies paid are credited to a provincial Workforce Skills Development and Recognition Fund, which supports skills training and recognition programs through the province's Ministère de l'Emploi et de la Solidarité sociale ("Ministry of Employment and Social Solidarity").



Appendix

URLs and Official Websites

Programs, Initiatives and Strategic Frameworks

Compte personnel de formation (CPF) [“Personal Training Account”]

<https://www.moncompteformation.gouv.fr/>

FranceConnect+

<https://franceconnect.gouv.fr/>

Qualiopi

<https://travail-emploi.gouv.fr/qualiopi-marque-de-certification-qualite-des-prestataires-de-formation>

Passeport de compétences [“Skills Passport”]

<https://competences.moncompteformation.gouv.fr/>

La Poste’s [“Post Office’s”] **Digital Identity System**

<https://www.laposte.fr/identite-numerique>

Pays de la Loire Region CPF Green Skills Pilot

<https://www.moncompteformation.gouv.fr/espace-public/metiers-de-la-transition-ecologique-la-region-pays-de-la-loire-finance-votre-formation>

National Strategic Plan for Transition to a Low-Carbon Economy

<https://www.ecologie.gouv.fr/strategie-nationale-bas-carbone-snbc>

Le droit individuel à la formation (2004 legislation) [“Individual Right to Training”]

<https://www.legifrance.gouv.fr/loda/id/JORFTEXT000000613810>

Organizations and Implementing Bodies

Groupe Caisse des Dépôts

<https://www.caissedesdepots.fr/>

France Travail

<https://www.francetravail.fr/>

Institut Supérieur de l’Environnement (ISE) [“Higher Institute of the Environment”]

<https://institut-superieur-environnement.com/>

Ministère de la Transition Écologique et Solidaire [“Ministry of Ecological and Inclusive Transition”]

<https://www.ecologie.gouv.fr/>

Ministère du Travail, de la Santé, des Solidarités et des Familles [“Ministry of Labour, Health, Solidarity and Families”]

<https://travail-emploi.gouv.fr/>

Canadian Policies and Organizations Mentioned for Comparison

Service Canada

<https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html>

Canada Revenue Agency - MyAccount

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

Canada Student Financial Assistance Program

<https://www.canada.ca/en/services/benefits/education/student-aid.html>

Caisse de dépôt et placement du Québec [“Quebec Deposit and Investment Fund”]

<https://www.cdpq.com/en>

Quebec’s Training Mutuals

<https://www.legisquebec.gouv.qc.ca/en/document/cr/d-8.3,%20r.%207>

Sustainable Jobs Secretariat

<https://natural-resources.canada.ca/corporate/planning-reporting/sustainable-jobs-secretariat>

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