

TOWARDS AN INDIVIDUAL RIGHT TO ADULT LEARNING FOR ALL EUROPEANS



by
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Foreword by Jacques **DELORS**

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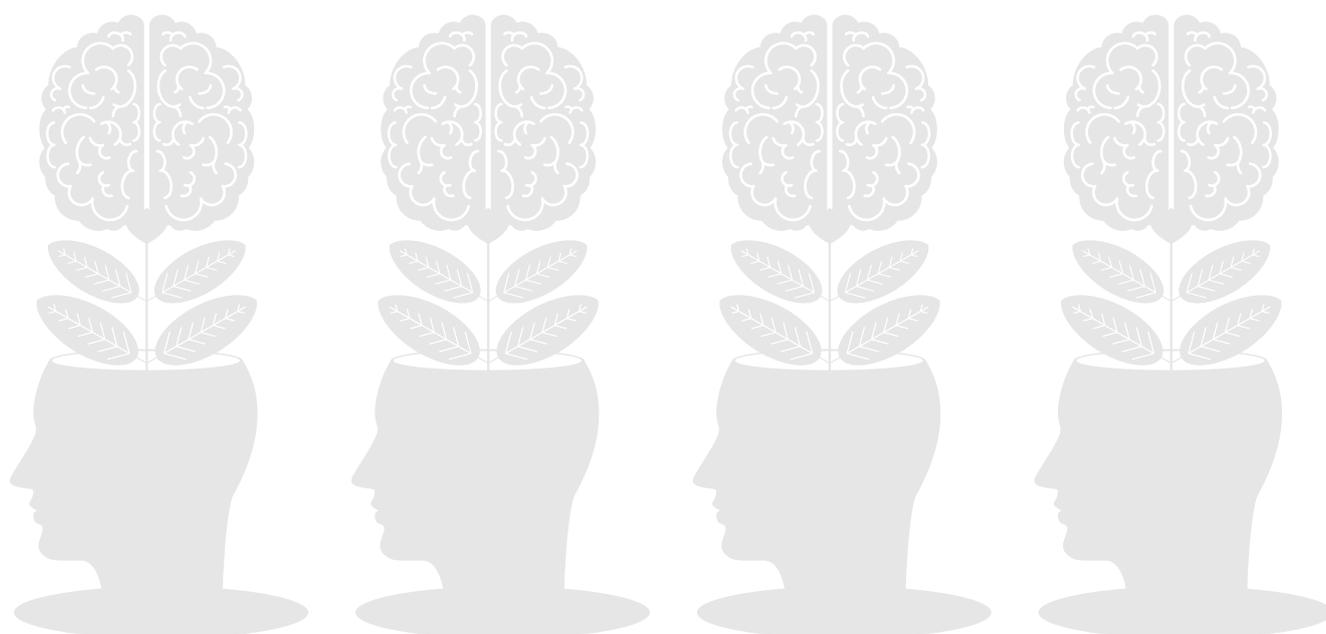
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FOREWORD

by Jacques DELORS

The provision of equal opportunities is one of democracy's most noble and yet most demanding promises. In Europe, the ability of countries to keep this promise varies tremendously. Equal opportunities begin with equal access to education. This is an enormous task, and one that I grew familiar with in Paris, where I witnessed young people, my peers, having to work from a very young age, when I had the chance to pursue my education in high school and beyond. Although higher education has now become more widely accessible, and apprenticeships are enjoying a new-found popularity, the most coveted fields of study are nevertheless still dominated by the same privileged groups. Yet because it conveys a plural meaning, equal opportunities should never be used in the singular. Life does not offer us just one chance – one single opportunity that we need to seize – but rather a second, a third, a fourth and more, like the workers of the first and the last hour. It is indeed being able to capitalise on this plurality of opportunities for all that is the main aim of lifelong learning. And it is this which I actively promoted in France: restoring equal opportunities over time, and keeping access to education open throughout one's life, which most often proves to be more of a bumpy ride than plain sailing.

But adult learning does not only have a social purpose. Indeed, this social objective is inextricably entwined with economic necessity. Very early on, I became convinced that our education should not end as soon as we enter the labour market – and in fact this is all the more the case, given that increased life expectancy and the ageing of our societies now result in longer careers. Education needs to continue both for our own personal development and because of the economic changes that bring demand for new skills while making others obsolete. Today, the green and digital transitions should be driving us, everywhere in Europe, to reskill at all ages. The European recovery plan, launched in response to the Covid-19 pandemic that is so devastatingly disrupting our economies, is set to accelerate these transitions, and with them, career changes.

Achieving this pan-European reskilling requires many different stakeholders being ready to work together. I have

never believed in the American myth of the 'self-made man' because people do not build themselves alone, but with others – with well-trained and qualified educators, with trade unions mindful of individuals' own needs, and with companies willing to invest in what we call 'human capital' and to give everyone a chance, including older workers and those who have perhaps experienced more setbacks and difficulties than others during their careers. At the same time, people themselves need to accept the requirement to train, and they need to recognise that 'doing as we have always done' can only lead to a dead-end. Adult learning is thus both an individual and a collective undertaking of assumed renewal.

Adopting a life cycle approach to learning, and turning adult learning into a secure and portable right across the European Union, can provide Europeans with a desirable perspective for the future. This is the vision that this report, written by Sofia Fernandes and Klervi Kerneis in collaboration with our friends at the Foundation for European Progressive Studies in Brussels, aims to outline. I would therefore like to thank them for sparking discussions on a topic that holds such promise and that is so close to my heart.

As this report clearly and rigorously shows, guaranteeing an individual right to high-quality adult learning, which is accessible and recognised across the EU, calls for an initiative from the European Commission. This would concretely realise one of the commitments that was laid down in the European Pillar of Social Rights proclaimed in Gothenburg in 2017 under Jean-Claude Juncker's presidency. In developing this right to adult learning in all EU countries, inspiration can be drawn from the experiences set out in this report, such as the experience of France with its *Compte Personnel d'Activité*.

For all the stakeholders involved, lifelong learning provides a strong sign of confidence in a future that is worth embarking on, whether by accepting to train, by offering quality training courses, or by financing them. Once extended and made widely available, adult learning will step by step reshape Europe's economic and social fabric to make it fit and robust for the future.



PRÉFACE

par Jacques DELORS

L'égalité des chances est l'une des promesses démocratiques à la fois des plus nobles mais des plus exigeantes à tenir. En Europe, sa réalisation varie considérablement d'un pays à l'autre. Elle commence par un même accès à l'éducation. C'est un chantier immense, auquel m'a sensibilisé mon parcours personnel à Paris, où je voyais de jeunes gens devoir tôt aller travailler quand j'avais la chance de poursuivre mes études au lycée. Même si depuis l'accès à l'enseignement supérieur s'est considérablement élargi, via diverses passerelles, et que l'apprentissage connaît par ailleurs un regain d'intérêt, les filières convoitées restent encore l'apanage de ceux déjà dans le coup. Mais l'égalité des chances doit justement bien se comprendre par son pluriel. La vie ne nous offre pas qu'une seule chance à saisir mais une deuxième, une troisième, une quatrième, tels les ouvriers de la première ou de la dernière heure. La formation tout au long de la vie, que je me suis appliqué naguère à développer en France, sert d'abord à cela : rétablir l'égalité des chances dans le temps, en laissant toujours ouvert l'accès à la formation au fil de son existence qui est rarement un fleuve tranquille.

La formation continue n'a pas qu'une visée sociale. Elle va de pair avec une nécessité économique, qui lui est indissociable. J'ai été très tôt convaincu que notre formation ne s'arrête pas le jour de notre entrée dans la vie active, surtout quand la durée de celle-ci s'allonge avec l'espérance de vie et le vieillissement des populations. La formation doit se poursuivre au regard à la fois de notre maturation personnelle mais aussi des mutations de l'économie, qui appellent des compétences nouvelles et en rendent d'autres à l'inverse obsolètes. Aujourd'hui la transition écologique, d'une part, et la transition numérique, d'autre part, devraient puissamment nous inciter partout en Europe à se re-former, à tout âge. La relance européenne, initiée en réaction à la pandémie persistante qui bouleverse nos économies, va accélérer ces transitions et avec elles les reconversions individuelles.

Y parvenir requiert le concours de différents acteurs prêts à agir de concert. Je n'ai jamais cru au mythe américain du 'self-made man' car on ne se construit jamais tout seul

mais avec les autres. Avec des formateurs certifiés de qualité. Avec des syndicats attentifs aux besoins de chacun. Avec des entreprises prêtes à investir dans ce qu'on appelle le capital humain, prêtes à donner leur chance à tous, y compris aux travailleurs plus âgés et à ceux dont la vie a pu être cabossée. Eux-mêmes doivent accepter d'actualiser leurs compétences, reconnaître que poursuivre « comme on a toujours fait » n'ouvre à un moment plus de perspective. La formation continue est ainsi une démarche, à la fois personnelle et collective, de renouvellement assumé.

Développer la formation tout au long de la vie, en faire un droit garanti et 'transportable' à travers l'Union européenne, ouvre un beau dessein aux Européens. C'est celui que propose de relever le présent rapport établi par Sofia Fernandes, avec Klervi Kerneis, en partenariat avec nos amis de la Feps à Bruxelles. Qu'elles soient ici vivement remerciées de rouvrir ainsi ce chantier prometteur, qui me tient particulièrement à cœur.

Comme le montre avec clarté et rigueur leur rapport, garantir un droit individuel à une formation continue de qualité, accessible et reconnue dans l'Union appelle une initiative de la Commission. Il ne s'agit pas moins que de concrétiser un engagement du « Socle européen des droits sociaux » promu, à la suite de Jean-Claude Juncker, en 2017 depuis Göteborg en Suède. Développer ce droit européen à la formation peut s'inspirer d'expériences étudiées avec profit dans ce rapport, comme celle en France du compte personnel d'activité.

Pour tous les acteurs qu'elle implique, la formation tout au long de la vie est gage de confiance dans un avenir qui en vaut la peine, celle d'accepter de se former, celle d'offrir une formation de qualité et celle de la financer. Etendue, répandue, la formation continue refaçonnera, de proche en proche, le tissu économique et social de l'Europe qu'exige son futur.



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- The Covid-19 pandemic is having dramatic consequences on European economies and people's livelihoods. In addition to rising unemployment, the deep and rapid changes in our labour markets are expected to intensify as the crisis and the recovery strategy adopted by the EU accelerate the digital and green transitions.
- In this changing labour environment, **adopting a life cycle perspective on learning**, through upskilling and reskilling, is an imperative for building a more resilient society that is able to reap the benefits of these transitions.
- The EU should play its part to ensure that the right to lifelong learning, enshrined in the European Pillar of Social Rights, becomes a reality for all Europeans.

PART 1. TAKING STOCK OF ADULT LEARNING IN THE EUROPEAN UNION

A growing need for upskilling and reskilling

- Ongoing megatrends (the digital and green transitions, globalisation, ageing societies) are affecting jobs and skills in different ways, from workers' displacement, to growing skills shortages and the demands for a more adaptable workforce. The **need for reskilling and upskilling is greater than ever** and will continue to intensify.
- At the same time, in a context of business-centred adult learning systems, the rise in non-standard work, shorter job tenure and less linear career paths, together with longer working lives, are making access to training more difficult.

State of play of adult learning in the EU

- Cedefop identifies that almost one in two European adults might need upskilling or reskilling.
- Despite this tremendous challenge, we record **low rates** of participation in adult learning in the EU, with major differences between member states. In addition, the groups **most in need** of new or additional skills (eg, the low-skilled and those in elementary occupations and jobs at risk of automation, unemployed individuals and older people) **engage the least in training**.

- We observed that 80% of non-learners do not train because they are unwilling to do so, and more specifically because they do **not believe there is a real need for them to train further**. However, for those who would like to train but do not, the three main barriers are **the lack of time, the high costs, and family constraints**. For the low-skilled, the high costs of training are the main obstacle.

EU action in the field of adult learning

- The EU Treaties (Articles 165, 166 and 145 of the TFEU, as well as the European Charter of Fundamental Rights), the **European Pillar of Social Rights** and the Sustainable Development Goals, all explicitly put the right to quality and inclusive education and training at all ages at the heart of EU action.
- To achieve these overarching goals, the EU has adopted frameworks, concrete initiatives and ways to monitor member state performance in this field. The latest example of this is the **European Skills Agenda**, updated in July 2020, which sets four new quantitative objectives related to adult learning that are to be reached by 2025. The EU also provides funding – through grants, loans and support to national reforms – to foster skills development.

Current shortcomings of adult learning systems in the EU

- On top of the lack of broad-based coverage and inclusiveness, some adult learning systems seem **misaligned with labour-market needs** – especially as regards the forecasting of skills needs, and assessment of the scale and type of provision that adult learners will need in the future. Quality is also often lacking, namely due to the fragmented approach to quality assurance in adult learning, poor monitoring and/or a lack of it, and insufficient professionalisation among adult learning staff.
- Funding for adult learning, both public and private, is still lagging. On the one hand, adult learning is by far the least well publicly funded sector of education, despite covering the largest group of learners. On the other hand, while we see positive developments in the number of employers investing in their workers' training, challenges remain, such as the fact that workers in SMEs are offered fewer training opportunities than those in larger firms.



- Although the multi-governance of adult learning systems is one of their strengths, there is **insufficient coordination** between the different responsibility levels and stakeholders, as well as a lack of coherence in adult learning policies over time.

PART 2. EXPLORING ILAS FOR AN EU INITIATIVE AIMING TO GRANT ALL EUROPEANS AN INDIVIDUAL RIGHT TO ADULT LEARNING

National experiences of individual learning schemes

- Examining national practices of three types of individual learning schemes, we find strengths and weaknesses for each, as well as good practice in terms of design and implementation of the schemes at national levels.
- **Individual savings accounts** allow for the accumulation of training entitlements over time and often offer portability across status and occupations. They can be an effective catalyst in individuals becoming more responsible for their own training and professional development. However, individual savings accounts are more likely to be successful among the already highly educated, high-income people.
- **Vouchers** seem to be a more suitable, and less costly way to reach low-skilled people and groups at risk. However, the almost systematic strict targeting of voucher schemes, as well as the limited number of beneficiaries, also promotes the idea that only certain groups of people need upskilling/reskilling. This does not contribute to building a real culture of lifelong learning. Moreover, vouchers are one-off financial aids, which can be useful for ad hoc training support, but they are most often insufficient for people to undertake training that leads to substantial reskilling/upskilling, and they do not secure people's career paths in the long term.
- Despite incurring much higher costs than targeted programmes, **individual learning accounts** (ILAs) create a new universal and portable individual right to training (for all workers, including those in non-standard contracts or with a weaker link to their employer). ILAs encourage people to have greater control over their own learning, and they truly personalise learning projects. Well-designed ILAs can contribute to improving the quality of training offered, and to alignment of the training with labour market needs.

Rationale and scope for EU action

- EU countries face **common challenges** regarding the need to upskill and reskill their labour forces. Given the magnitude of the challenge, an ambitious answer needs to be coordinated at EU level and implemented in each member state, in close cooperation with all the relevant stakeholders (in particular businesses, trade unions, regional authorities and training providers).
- ILAs should be part of the EU's toolbox as they can contribute to overcoming some of the current shortcomings of adult learning systems – in particular regarding the coverage and inclusiveness of these systems, the quality of the training offered, and the need for additional public and private financing. But above all, ILAs are a powerful tool for bringing about the **culture change** that is needed for a life cycle approach to learning.
- By supporting the creation of ILAs, the EU will also fulfil its historic role of protecting the rights of mobile workers, as ILAs should guarantee that mobile workers do not lose their training entitlements when moving from one EU country to another.
- We therefore call for the European Commission to put forward an EU recommendation aiming to guarantee an individual right to adult learning for all Europeans through the establishment in each member state of individual learning accounts according to common European guidelines. In concrete terms, people would be granted **training entitlements** – either an amount of time or money – for each hour worked. The entitlements would be accumulated over time and would be **portable across jobs, status and borders**.

Guidelines for the establishment of ILAs in member states

- **ILAs should promote both universality and inclusiveness.** They should be universal while providing vulnerable groups (namely the low-skilled and unemployed) with differentiated support. This could be translated either through more financial support and/or through the reinforcement of the public training offered so as to grant people more training opportunities, as well as training leave for those undergoing career transitions that require longer training.
- **ILAs should make guidance a priority.** Firstly, they should feature comprehensive skills assessment and validation in order to give visibility to skills acquired in non-formal and informal settings – thus making the

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scheme more inclusive. Secondly, counselling sessions are essential to help people define a career plan and make the right training choices. ILAs should thus also grant the right to lifelong guidance. Well-trained counsellors will increase the chances of positive outcomes when it comes to people's motivation and attitudes towards learning.

- **ILAs should ensure that workers develop skills relevant for the labour markets of today and tomorrow**, helping people develop future-proof skills, such as skills relevant in critical fields (eg, digital, environment, and healthcare) as well as transversal skills. The forecasting of skills needs at all levels (European, national, regional, local as well as at sector and industry level) and involving all the relevant actors (companies, public authorities, social partners) plays an essential role in this.
- **ILAs should contribute to improving the quality of training.** Guaranteeing the high quality of training offered is crucial to set people up for success and avoid abuses and fraud. This means, first and foremost, that training programmes covered by ILAs should be certified. Second, these training programmes, even if short, should result in a certification for the trainee, in order to ensure that the skills developed by individuals are recognised beyond their current jobs. Third, training courses must be adapted to the needs of adults, rather than being shaped by formal initial education systems. And fourth, thorough reporting and monitoring requirements for training providers should be established. Furthermore, information about quality should be made available to the public, both via official quality assessments and a peer rating system, a 'TripAdvisor' for adult training courses.
- **Information on ILAs and adult learning should be transparent, accessible and widely disseminated.** People should be properly informed about ILAs, not only through a mainstream communication campaign, but also through companies, trade unions and civil society. In addition, a single and user-friendly digital interface with an easy registration process should be set up. It should include information on people's rights, the training offered, the quality of the training courses, and other services available like career counselling. Alternative sources of information should be made available for those with limited digital skills.
- **ILAs should create synergies with and between existing adult learning initiatives and financing mechanisms.** ILAs are not meant to be a new and isolated blanket instrument but are meant to create synergies between existing programmes and funds for adult

learning, for example through top-ups (including from businesses, regions, trade unions or public employment services). ILAs are also the opportunity to build bridges with European funds to make the EU contribution to adult education more visible. While financing decisions remain the responsibility of the member states, it is of the utmost importance for the financing of ILAs to be guaranteed regardless of variations in public finances, whether due to crises or changes in leadership.

The road towards a European individual learning account

- In the framework of ILAs, protecting mobile workers could most easily be achieved by allowing these workers to use their entitlements after leaving a given EU country, through the participation in **online training** provided by training providers from the country where the training rights were acquired (**step 1**). A more ambitious scenario would be to guarantee a real **portability of training rights (step 2)**, allowing mobile workers to use their training entitlements to participate in training (both online and on-site) delivered by training providers of their host country, provided the training has been certified by the European Labour Authority (in order to avoid abuses and fraud).
- We believe that this system of national individual learning accounts needs to be upgraded to an actual **European individual learning account (step 3)**. People could accumulate training rights acquired in different EU countries onto a single European ILA, and use these rights in any member state – the costs still being covered by the country or countries where the rights have been acquired. The now revamped Europass platform could be used as a single entry-point to this European ILA.
- This European learning account should eventually develop into a European '**individual activity account**', which features all the rights a worker acquires when moving and/or working in another EU country, in particular unemployment and pension rights.





INTRODUCTION

The coronavirus pandemic has triggered the worst economic crisis since the Great Depression of the 1930s. Lockdowns imposed by governments have forced many companies to lay off workers. Despite the short-time working schemes in place in EU countries, company failures have led to permanent job losses, causing a major increase in unemployment in the European Union. Between March and September 2020, the number of unemployed increased by more than 2.2 million across the EU.¹ Not only will this leave many jobseekers struggling to retain their skills and attachment to the labour market, but in a more macroeconomic perspective, this will lead to a massive loss of human capital and of the productive potential of our economies.² Rising unemployment is not, however, the only consequence of the Covid-19 crisis on the labour market. European economies are going through major transitions – digitalisation, globalisation, population ageing and the green transition – which are having a tremendous and profound impact on the labour market and workers. The crisis and the recovery strategy adopted by EU decision makers are expected to accelerate the digital and green transitions – as the Commission has outlined in its recovery plan³ – and, as consequence, the rapid and deep changes that the world of work is undergoing will intensify.

Anticipating these changes and empowering all actors to adapt accordingly will be crucial in ensuring a future-proof recovery. In a changing world of work, frontloading skills through initial education and training that results in a single qualification for life is not effective. Instead, adopting a life cycle perspective on skills development that involves an ongoing process of building, maintaining and improving skills throughout life is a key condition for building a resilient workforce that is able to reap the benefits of the ongoing transitions. Skills development is an important enabler of transformation, which can help turn these challenges into opportunities.

Adult learning systems have a key role to play in supporting individuals to maintain and acquire new skills throughout their working lives (see Box 1). Despite national differences in the characteristics and outcomes of adult learning systems across EU countries, they all face common challenges – namely regarding their coverage, inclusiveness, financing and the quality of the training courses offered.

While responsibilities in the field of adult learning mostly lie at national and regional levels, the EU has an important role to play. In addition to its valuable financial support, the EU encourages member states to enact policies and initiatives that will contribute to future-ready adult learning systems and thus reinforce the resilience of our society. This is one of the objectives of the updated Skills Agenda for Europe that the European Commission presented in July.⁴ Through a set of initiatives included in this Agenda, the European Commission aims to ensure that the right to training and lifelong learning, enshrined in the European Pillar of Social Rights, becomes a reality all across Europe. Even back in 1991, Jacques Delors was already calling for “a right to training for each worker, during all their working life”.⁵

One of the initiatives of the European Commission to make this right to training a reality for all workers in the EU, is to “assess how a possible European initiative on individual learning accounts can help close existing gaps in the access to training for working-age adults and empower them to successfully manage labour market transitions”.⁶ Indeed, the idea of granting all citizens individual training rights that are portable from one job to another, and from one job status to another, has gained momentum in recent years.

The aim of this report is to analyse how to guarantee an individual right to adult learning for all Europeans and to

1 Eurostat, Labour Force Survey, [Unemployment by sex and age – monthly data](#).

2 European Commission (2020), Commission Staff Working Document, [Identifying Europe's recovery needs](#), 27 May, SWD(2020) 98 final, p. 2.

3 European Commission (2020), Communication from the Commission to the European Parliament, the European Council, the Council, the European Economic and Social Committee and the Committee of the Regions, [Europe's moment: Repair and Prepare for the Next Generation](#), 27 May, COM(2020) 456 final, p. 1.

4 European Commission (2020), Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, [European Skills Agenda for sustainable competitiveness, social fairness and resilience](#), 1 July, COM(2020) 274 final.

5 “Mais il faut aller plus loin et convenir d'un droit à la formation pour chaque travailleur, durant toute sa vie active.” Interview with Jacques Delors in *Le Monde*, 21 June 1991.

6 European Commission, [Op cit](#), p. 17.



what extent individual learning accounts (ILAs) can be a solution. To that end, this report is made up of seven chapters which are divided into two main parts.

The first part takes stock of the state of adult learning in the EU. We start with a presentation of the impact of ongoing megatrends on the demand for jobs and skills (Chapter 1). We then give a statistical overview of adult learning in the EU (Chapter 2) and outline the main EU initiatives in this field (Chapter 3). In Chapter 4, we identify the main shortcomings and challenges facing adult education systems in the EU.

The second part of this report attempts to provide some answers to these challenges. We thus analyse the best practice in the EU as regards individual learning schemes in order to draw up some conclusions (Chapter 5). We then present a rationale for EU action in the field of ILAs and propose that an EU recommendation be put forward to establish ILAs in all member states according to common European guidelines (Chapter 6). Lastly, we outline the main characteristics that European ILAs should possess (Chapter 7).

BOX 1: DEFINING LIFELONG LEARNING AND ADULT LEARNING

According to the EU Glossary, lifelong learning refers to “all learning activities undertaken throughout life (including both initial education and training and adult learning) with the aim of improving knowledge, skills and competences, within personal, civic, social or employment-related perspectives”, while adult learning refers to “the entire range of formal, non-formal and informal learning activities – both general and vocational – undertaken by adults after leaving initial education and training” according to the Council resolution of 20 December 2011 on a renewed European agenda for adult learning.





**PART 1.
TAKING STOCK
OF ADULT
LEARNING IN
THE EUROPEAN
UNION**

1. LIFELONG LEARNING: THE NEW NORMAL IN A CHANGING WORLD OF WORK

The world of work is undergoing deep and rapid changes that will intensify in the future. Current megatrends are changing the quantity and quality of jobs available and, consequently, the skills needed on the labour market are also changing rapidly. This changing world of work demands more emphasis on continuing education and training systems that deal with adults, instead of focusing primarily (or in some cases even exclusively) on initial education and training. The acquisition and development of skills allows individuals to reap the benefits of this rapidly changing labour environment, and contributes to a more resilient society and a more productive economy (see 1.1). However, while lifelong learning is becoming more important than ever, current trends such as the rise in non-standard work and fragmented careers are increasing the risk of having some workers excluded from adult learning, especially those with less attachment to the labour market and/or to an employer that would usually bear the responsibility of providing training. This unequal shift towards more individual responsibility to keep skills up to date demands that our current adult learning systems be rethought to take into account the new realities of the labour market (see 1.2).

1.1. IMPACT OF MEGATRENDS ON JOBS AND FAST-CHANGING SKILLS NEEDS

Several megatrends – automation and digitalisation of the economy, globalisation, population ageing, and the green transition – are affecting the availability of jobs, the composition of the tasks they involve, and the skills required on the labour market. These changes bring with them great uncertainty and are sources of anxiety. Most citizens fear the job losses and **skills obsolescence** that

the changes will cause. However, these trends have a more complex impact: while some jobs are destroyed, others are created, and still others are transformed.

Megatrends definitely cause the destruction of some jobs. Over recent decades, increased trade integration has led to advanced economies outsourcing labour-intensive production tasks, and has resulted in the relocation of jobs to low-wage economies. Automation will also have a major impact on jobs. According to Nedelkoska and Quintini (2018), about 14% of jobs on average across the countries of the Organisation for Economic Co-operation and Development (OECD) could change so dramatically as to disappear entirely.⁷ Similarly, the transition towards a low-carbon economy is bound to affect employment in some sectors negatively – mostly in primary industries, such as coal mining, and high carbon-emitting manufacturing.

While some workers will suffer a major impact from the ongoing transitions that lead to the risk of their jobs disappearing, a large share of workers will instead experience a more limited impact – job transformation – and will have to **adapt to the new requirements of their jobs**. According to the above-mentioned study, 32% of jobs could change significantly because of automation.

But the current megatrends also bring about new opportunities for job creation. According to the European Commission, artificial intelligence and robotics will create almost 60 million new jobs worldwide (eg, big data analysts, cloud service specialists or digital marketing specialists) in the next five years.⁸ Population ageing is increasing the demand for workers in the care economy⁹ (as is the Covid-19 crisis, especially in the healthcare sector), and the greening of the economy will generate new jobs, for instance in the fields of renewable ener-

7 Nedelkoska, L. and Quintini, G. (2018), 'Automation, skills use and training', OECD Social, Employment and Migration Working Papers No. 202, 14 March, p. 47.

8 European Commission (2020), Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, *A Strong Social Europe for Just Transitions*, 14 January, COM(2020) 14 final, p. 1.

9 Foundation for European Progressive Studies and Think-tank for Action on Social Change (2019), *Cherishing All Equally 2019: Inequality in Europe and Ireland*.



gies, energy efficiency, the circular economy and waste management. The International Labour Organization (ILO) estimates that the net employment effect from the transition to a low-carbon economy will be positive, with around 18 million new jobs expected by 2030. According to the ILO, these will be created globally as a result of the decarbonisation of energy use and energy efficiency measures alone, and 2 million of them will be in Europe.¹⁰ The Covid-19 crisis could also reshape global supply chains and lead to the relocation of some activities in an effort to improve the resilience of economies.

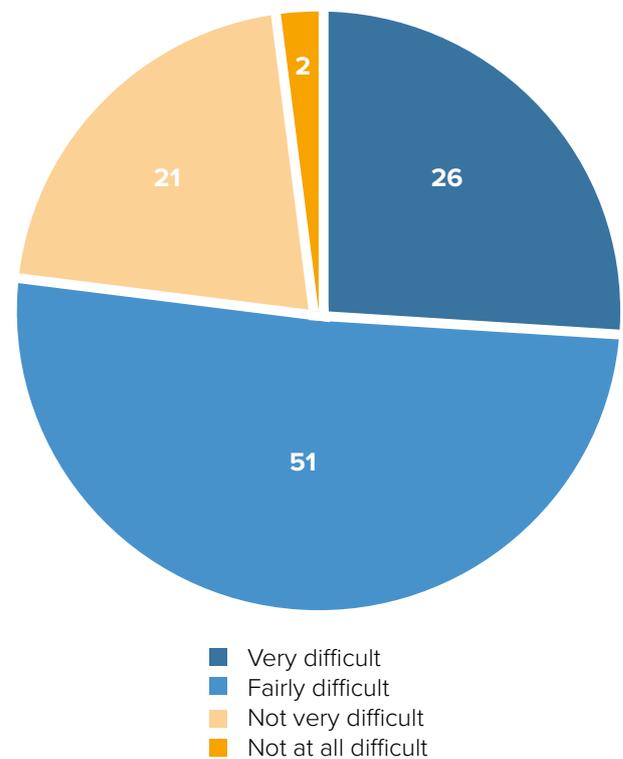
These dynamics of **job creation, job destruction and job transformation have four major impacts on the demand for skills**. Taking these changes into account, and building resilient adult learning systems around them, will make the difference in countries' capacities to reap the benefits of these dynamics fully and offset their side effects.

First, the jobs destroyed and those created require very different sets of skills. The displaced workers will probably not have the skill sets needed for the new jobs and will thus require significant training and re-employment support. This is likely to be the case, for instance, with workers in carbon-intensive industries, who generally have lower skills levels, and for whom relocation will be much more achievable through, if not conditional upon, well-designed and supportive retraining opportunities.¹¹

Second, it will only be possible to maximise the job creation potential of the ongoing transitions if companies in Europe can find workers with the skills they need. Training young people through initial education is not sufficient to satisfy the demand for the skills needed for the new jobs. Today, regardless of their size, EU companies are already facing some **skills shortages** (see Figure 1).¹² Some sectors are, however, affected more than others. For instance, according to the European Commission, more than 50% of the companies that recruited or tried to recruit ICT specialists in 2018 reported difficulties in filling vacancies.¹³ Not only is this lack of skilled workers one of the main concerns of European businesses,¹⁴ but it also constitutes an impediment to investment for 77% of them.¹⁵ In particular, the lack of labour equipped with STEM skills

(Science, Technology, Engineering and Mathematics) is a key obstacle to economic growth, as STEM skills are crucial for fostering innovation and driving the digital and green transitions. The upskilling and reskilling of the European labour force is therefore not only needed from a social perspective (to retrain displaced workers and/or workers suffering from skills obsolescence) but also for economic reasons (to tackle the skills shortages that hamper the performance and competitiveness of firms in EU countries). Indeed, if the labour force is not upskilled and reskilled, it could “create a bottle-neck for future growth”.¹⁶

Figure 1: Difficulty finding employees with the required skills (EU-27; %)



Source: Eurofound and Cedefop (2020), *European Company Survey 2019: Workplace practices unlocking employee potential*, European Company Survey 2019 series.

10 International Labour Organization (2018), *World Employment and Social Outlook 2018: Greening with jobs*, p. 37.
 11 Van der Ree, K. (2019), *Promoting Green Jobs: Decent Work in the Transition to Low-Carbon, Green Economies*, *International Development Policy*, p. 10.
 12 Eurofound and Cedefop (2020), *European Company Survey 2019: Workplace practices unlocking employee potential*, European Company Survey 2019 series.
 13 European Commission (2020), Communication, *A Strong Social Europe for Just Transitions*, 14 January, p. 3.
 14 Eurochambres (2019), *Eurochambres Economic Survey*, p. 3.
 15 European Investment Bank (2019), *2019/2020 Investment Report: accelerating Europe's transformation*, p. 31.
 16 Eurochambres, *Op cit*, p. 7.

1. LIFELONG LEARNING: THE NEW NORMAL IN A CHANGING WORLD OF WORK

Third, in addition to the increased demand for technical, job-specific skills, the changing nature of work demands skill sets that improve the adaptability of workers, allowing them to transfer easily from one job to another (**transversal skills**). The OECD outlines that the right skill mix of workers would include: strong general cognitive skills, like literacy and numeracy – which can provide a solid foundation for pursuing lifelong learning – and the ability to ‘learn to learn’; analytical skills and a range of complementary skills, like creativity, critical thinking and problem-solving; basic ICT skills; and interpersonal and communication skills, as well as emotional skills like self-awareness and the ability to manage stress and change.¹⁷

Fourth, the ongoing transitions are likely to contribute to the so-called **polarisation of the labour market**. Several studies conducted on the impact of these megatrends on the labour market conclude that the consequent job creation/job destruction increases the demand for highly skilled workers at the same time as the demand for routine job-specific skills declines, thus contributing to job polarisation. As the OECD points out, “middle-skilled jobs have been the most prone to automation and offshoring, due to their highly routine nature, which makes them relatively easy to codify into a set of instructions that could either be carried out by a machine or by a worker abroad”.¹⁸ In its Skills forecast for 2030, Cedefop confirms this trend of skills polarisation. In the next ten years, it expects significant growth in employment for high-skill occupations (managers, professionals and associate professionals), some growth for less-skilled jobs (eg, sales, security, cleaning, catering and caring occupations) and job losses in medium-skill occupations, such as skilled manual workers (especially in agriculture), and for clerks. Even though the demand for jobs in high and low-skilled occupations is expected to grow at a faster pace than in medium-skilled occupations, new workers will still be needed in these medium-skilled occupations to replace those who leave or retire.¹⁹ As a consequence, in addition to the need to prepare an adequate supply of high-skilled workers to occupy high-skilled jobs, it will also be relevant to upskill

low-qualified adults towards medium-skilled jobs as well as to foster horizontal transitions (ie, from one medium-skilled job to another medium-skilled job). As Sekmokas outlines, this may be particularly relevant for older low-qualified or medium-qualified workers, where education preparing for high-skilled jobs may not be fully feasible (ie, too lengthy or demanding) nor fully justified in economic terms (ie, too low an individual and social return on investment).²⁰

1.2. IMPACT OF NEW LABOUR MARKET DYNAMICS ON ACCESS TO TRAINING

While the current megatrends require the European labour force to be made more resilient through more upskilling/reskilling, the development of new forms of work and less linear career pathways make it more difficult for some workers to have access to adult learning.

Non-standard work, meaning “employment relationships that do not conform to the standard [...] model of full-time, regular, open-ended employment with a single employer over a long-time span”,²¹ such as part-time jobs, temporary employment, self-employment, and jobs performed by platform workers is on the rise in the EU. According to the European Policy Centre, the number of atypical workers grew by 23.4% between 2002 and 2018, a trend mainly fuelled by part-time and temporary employment. These forms of work represented 45.7% of total employment in 2018.²² The challenges faced by this group of workers to maintain and update their skills thus deserves particular attention. As training is often provided by employers, workers with less attachment to the labour market have more difficulties accessing this training. This is likely to be the case for **temporary, part-time and own-account workers, including platform workers**: ILO research suggests that firms relying heavily on non-standard forms of employment tend to underinvest in training,²³ while the OECD finds that own-account workers and part-time workers receive less training than employees in

17 OECD (2017), *Skills Outlook 2017: Skills and Global Value Chains*, p. 75.

18 OECD (2019), *Employment Outlook 2019: The Future of Work*, p. 65.

19 Cedefop (2018), *Skills forecast: trends and challenges to 2030*, Cedefop reference series, No 108, p. 11.

20 Written contribution by Mantas Sekmokas to this report.

21 European Observatory of Working Life, *European Industrial Relations Dictionary*, in Dhéret, C. et al (2019), ‘The future of work: Towards a progressive agenda for all’, European Policy Centre, Issue paper, 9 December.

22 Claire Dhéret et al, *Op cit*.

23 ILO and OECD (2018), ‘Global Skills Trends, Training Needs and Lifelong Learning Strategies for the Future of Work’, Report prepared by the ILO and OECD for the G20 Employment Working Group, 2nd Meeting of the Employment Working Group, Geneva, Switzerland, 11-12 June, p. 8.



open-ended contracts.²⁴ In addition, the self-employed are penalised on two further counts: they must bear both the cost of training and the cost of not working in order to undertake the training – and this often with reduced or no access to public subsidies.²⁵

However, it would be wrong to assume that it is only atypical workers who run the risk of difficulties in access to training. Workers with traditional contracts are also directly concerned. Indeed, in a changing world of work, workers will be increasingly likely to change employers, jobs, employment status and professions numerous times and at a faster pace than ever before. Work tenure is changing at a rapid pace and becoming shorter. According to the European Political Strategy Centre, a person might soon have **15-20 different jobs in a lifetime**.²⁶ Changing preferences in terms of work-life balance, particularly due to care and family responsibilities, will also give way to longer and more frequent interruptions in a person's career path.²⁷ In such a context, employers may be more reluctant to train their workers.

Furthermore, in the context of increasing life expectancy and reforms to keep pension systems financially sustainable, **working lives are likely to become longer** and job changes more frequent as people retire later. Older adults are likely to experience significant skills obsolescence, particularly in the context of technological change, unless further training is available to upgrade what they learnt in initial education. This is all the more a concern given that the incentives for adults to train and for employers to provide training opportunities tend to decline with age as there is less time to recoup the investment made before retirement.

Having highlighted the growing demand for continuous reskilling and upskilling of the global and European workforce, as well as the increasingly complex challenges to secure access to training for all individuals and throughout their whole and varied professional lives, we now take stock of the state of adult learning in the EU to see whether the bloc is on the way to the skills revolution it needs.

24 OECD (2019), *Employment Outlook 2019: The Future of Work*, p. 244.

25 OECD (2019), *Policy Responses to New Forms of Work*, p. 62.

26 European Political Strategy Centre (2016), *The Future of Work: Skills and Resilience for a World of Change*, EPSC Strategic Notes, Issue 13, 10 June, p. 7.

27 Ibid.

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2. ADULT LEARNING IN THE EU: KEY DATA AND TRENDS

This section provides an account of the state of play of adult learning in the EU. We begin by highlighting the need for better coverage of adult learning systems in the EU, drawing on adult learning participation rates and the potential for upskilling among the European adult population (2.1). We then take a closer look at those groups who need training the most – low-skilled, unemployed, older workers, workers with atypical contracts, and workers whose jobs are at risk of automation (2.2). Finally, we analyse the reasons behind the lack of participation in training (2.3).

2.1. LACK OF PARTICIPATION IN ADULT LEARNING

In 2009, the Council of the EU adopted a benchmark on adult learning: by 2020, an average of at least 15% of adults²⁸ in the EU aged between 25 and 64 should be participating in lifelong learning.²⁹ Ten years later, in 2019, the participation rate in adult learning, measured by the EU Labour Force Survey (LFS), stood at 10.7 % in the EU.³⁰ This rate has increased gradually, albeit slowly, since 2013, when it was 9.9 %. Based on this trend, we can safely predict that the **EU will not reach its target** by the end of the year.

Nevertheless, as part of its new Skills Agenda presented in July 2020 (see Chapter 3.2), the European Commission set new objectives in terms of participation in adult learning to be reached in the next five years. This time, four indicators are to be used to better tackle the challenges highlighted in the first chapter of our report (see Box 2).

With regard to the overall participation of adults in training, the new objective for 2025 now considers the participation in training not in the last four weeks (as for the 2020 benchmark) but in the last 12 months.³¹ Accordingly, **by 2025**, the European Commission sets the target of **at least 50% of Europeans aged 25 to 64 to be participating in learning in any given year**.

Looking at the current state of participation in adult learning, it is clear that this target is especially ambitious in a situation where the differences between EU countries are very striking (see Figure 2).

The EU average of around 38% masks significant differences between the EU countries. By 2016, six member states had reached the European target for 2025 – Sweden, the Netherlands, Austria, Hungary, Finland and Denmark (see Figure 2). Overall, **the differences across member states are striking**, especially between the top and bottom performers. The highest rates of participation in adult learning were in Sweden (58.8%), the Netherlands (57.1%) and Austria (55.3%), while three countries had participation rates below 20%: Romania (5.8%), Bulgaria (11.8%) and Greece (16%).

28 Council (2009), [Council conclusions of 12 May 2009 on a strategic framework for European cooperation in education and training](#), *Official Journal of the European Union*, 28 May.

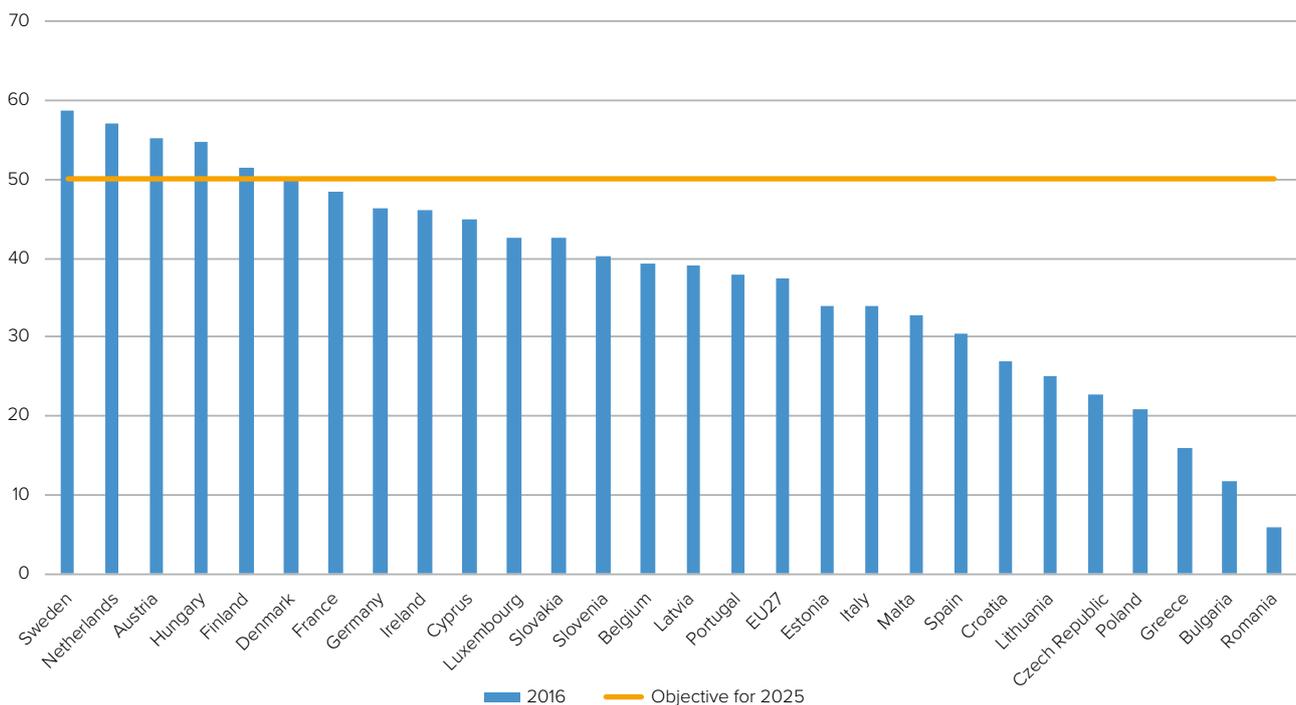
29 This benchmark updates the one set by the Council in 2003 according to which by 2010 an average of at least 12.5% of the adult working age population (25-64 age group) in the EU should have been participating in adult learning.

30 The indicator to measure lifelong learning was defined as the share of people aged 25 to 64 who stated that they had received formal or non-formal education and training in the four weeks preceding the survey.

31 The new benchmark will be monitored on the basis of data from the EU LFS, to be collected bi-annually after the major 2020/2021 revision of the LFS. However, to estimate the level of the benchmark as well as the level of performance in the recent past, data from the 2016 EU [Adult Education Survey \(AES\)](#) have been used. See European Commission (2019), [Implementing Regulation \(EU\) 2019/2240 of 30 December 2019](#).



Figure 2: Participation in adult learning in the EU-27, % of population aged 25 to 64



Source: Own elaboration based on Eurostat data (indicator constructed for the Updated Skills Agenda, based on the 2016 EU Adult Education Survey for formal and non-formal education, excluding guided on-the-job training).

“

Taking into account that the 2020 EU target on adult learning will not be reached and that some EU countries are lagging behind, there is clearly significant room for improving the coverage of adult learning systems in the EU.

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2. ADULT LEARNING IN THE EU: KEY DATA AND TRENDS

BOX 2: FOUR INDICATORS OF THE UPDATED SKILLS AGENDA

Indicator	Objective for 2025	Current level (latest year available)	Increase (in %)
Participation of adults aged 25-64 in learning during the last 12 months	50%	38% (2016)	+32%
Participation of low-qualified adults aged 25-64 in learning during the last 12 months	30%	18% (2016)	+67%
Share of unemployed adults aged 25-64 with a learning experience in the last 4 weeks	20%	11% (2019)	+82%
Share of adults aged 16-74 having at least basic digital skills	70%	56% (2019)	+25%

The first two indicators measure the share of adults aged 25-64 and the share of low-qualified adults (ie, those having completed at most a lower-secondary education) in the age group 25-64 who report having participated in at least one formal or non-formal education and training activity over the last 12 months (data from the Adult Education Survey, excluding guided on-the-job training). This differs from the methodology used to monitor progress from the third indicator on the participation of unemployed adults, which looks at training undertaken over the last 4 weeks (data from the Labour Force Survey). According to the European Commission, the use of a 4-week rather than a 12-month reference period captures better the provision of education and training to the unemployed as part of national active labour market policies.

The fourth indicator is from the Community Survey on ICT usage in households and by individuals. Digital skills are measured as a composite measure based on a series of yes/no questions, measuring to what extent someone has performed a number of activities, such as seeking information online, sending emails, installing software or using word processing software. An individual is then deemed to have “at least basic digital skills” if there is at least one “basic” but no “no skills” in all four domains.³²

Taking into account that the 2020 EU target on adult learning will not be reached and that some EU countries are lagging behind, there is clearly significant room for improving the coverage of adult learning systems in the EU. Moreover, as pointed out in Chapter 1, ongoing

transitions in the labour market require more investment in upskilling/reskilling the European labour force. An estimation of the magnitude of the adult population with the potential for upskilling and reskilling was carried out in a recent study by Cedefop.³³ Their estimates for EU

³² European Commission (2020), ‘Background note on the Skills Objectives’, 1 July.

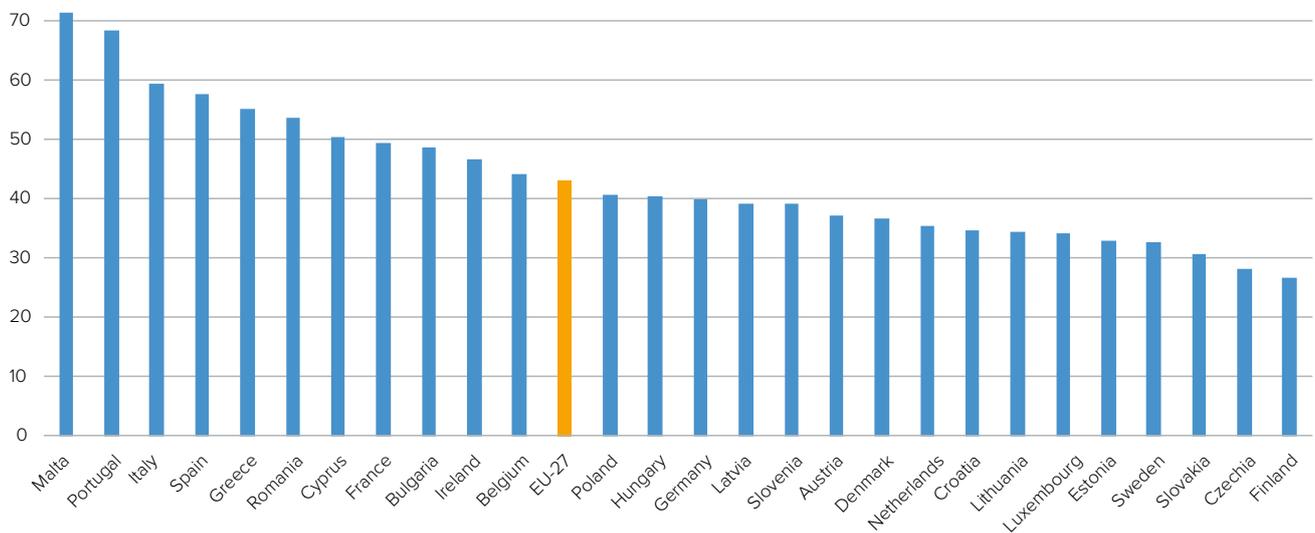
³³ This estimation was carried out using a four-step residual approach. Four sets of low-skilled adults were estimated and summed up to arrive at a single value: i) adults with low education; ii) adults with medium-high education working in elementary occupations; iii) adults with low digital skills, among those which have medium-high education and are not employed in a manual job; iv) adults with low cognitive skills, among those which have medium-high education, who are not working in an elementary occupation and having already used a computer. See Cedefop (2020), *Empowering adults through upskilling and reskilling pathways. Volume 1: adult population with potential for upskilling and reskilling*, Cedefop reference series, No 112, p. 13.



countries portray a worrying picture: on average, **almost one in two adults might need upskilling or reskilling** (112 million adults), as they present “either low education, low digital skills, low cognitive skills or are medium- to high-educated at risk of skill loss and obsolescence because they work in elementary occupations”.³⁴ Cedefop’s estimates highlight considerable differences

among countries. Very high shares of adults with the potential for upskilling and reskilling are observed in Malta and Portugal (around 70%); Greece, Spain, Italy and Romania also present worrying situations with over 50%. Conversely, the lowest shares can be observed in Finland (27%) and the Czech Republic (28%) as well as in Estonia, Slovakia and Sweden (around 30%).

Figure 3: Estimated adult population with potential for upskilling/reskilling by country (%)



Source: Own elaboration with Cedefop estimates presented in Cedefop (2020). *Empowering adults through upskilling and reskilling pathways. Volume 1: adult population with potential for upskilling and reskilling*. Cedefop reference series, No 112.

2.2. ADULTS WHO NEED TRAINING THE MOST TRAIN THE LEAST

While participation in adult learning varies widely across EU countries, what is common to all member states is that participation remains very unequally distributed. Important participation gaps exist within some socio-demographic groups. Today, in all EU countries, **adults with a low education level are less likely to train than those with high**

educational attainment levels. The participation of low-skilled adults is a staggering 40 percentage points below that of high-skilled adults, in the EU average (18% against 58% respectively)³⁵ In the same vein, if we compare the participation rate of adults according to their occupation, it is clear that the adults in jobs requiring high qualifications are those who benefit most from adult learning (67.9% for managers, professionals or associate professionals against 31.3% for workers in elementary occupations).

³⁴ Cedefop, *Op cit*, p. 12.

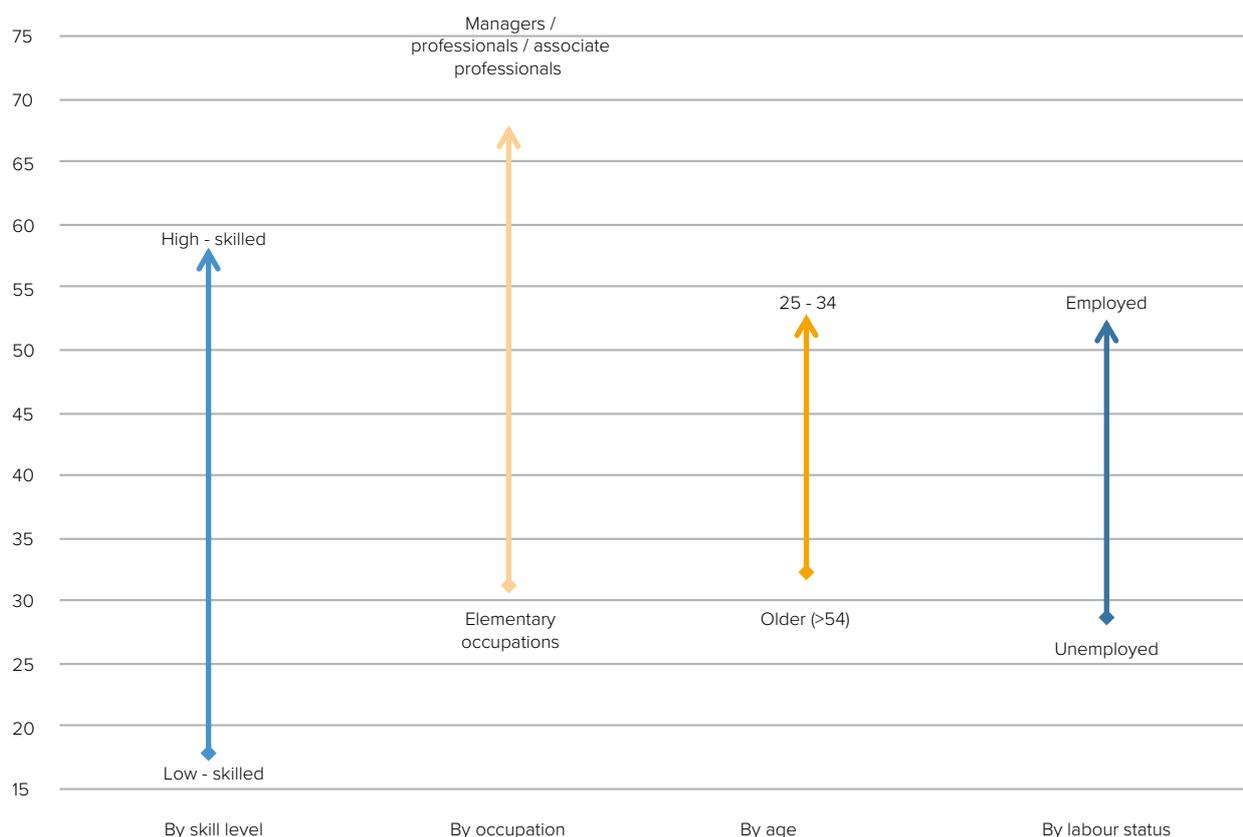
³⁵ Low-skilled adult participation in training measured by the Adult Education Survey, excluding guided on-the-job training. Data received via a request to Eurostat.

2. ADULT LEARNING IN THE EU: KEY DATA AND TRENDS

According to the OECD, this participation gap comes from what is called the ‘**low skills trap**’ whereby the participation in adult learning and the levels of skills are linked in a mutually reinforcing way.³⁶ In other words, “people with higher skills tend to have jobs that require more continuous training, which in turn contributes to their skills”.³⁷ By contrast, low-skilled individuals have more difficulties identifying their learning needs – including in the long-term – and are therefore less likely to seek out and engage in training.³⁸

Looking more closely at this low-skilled group in the EU (see Figure 5), we find the same very **large gaps of performance between member states**, with Hungary, Sweden, Finland, the Netherlands and Denmark not only standing out as the top performers once more, but having also already reached the European Commission’s new target of 30% participation of low-skilled adults in training within the last 12 months (see Box 2). Hungary and Sweden record a participation rate of low-skilled of more than 40%, while Croatia, the Czech Republic, Poland and Greece all show rates lower than 10% – with data not available for this group in Bulgaria, Lithuania, Romania and Slovakia.

Figure 4: Participation of different groups of adults in adult learning, % of EU population aged 25-64, 2016



Source: Own elaboration based on data from the 2016 Adult Education Survey (for formal and non-formal education). Data on participation by skill level excludes on-the-job guided training from non-formal education calculations.

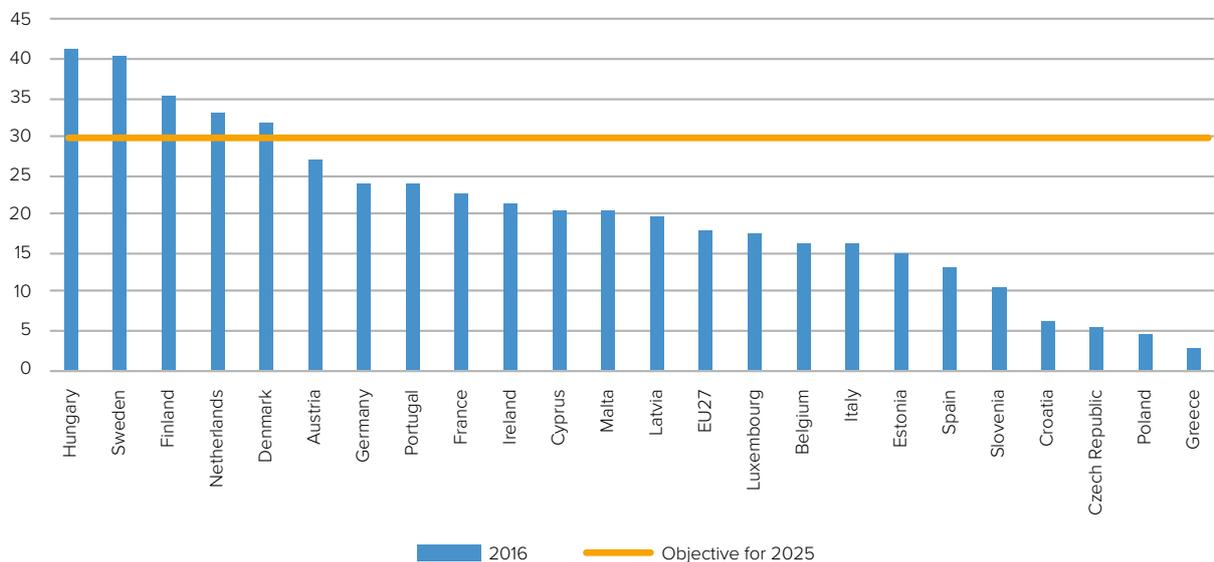
36 OECD (2013), *OECD Skills Outlook 2013: First Results from the Survey of Adult Skills*, p. 210.

37 European Commission (2013), *Survey of Adult Skills (PIAAC): Implications for education and training policies in Europe*, p. 10.

38 Windisch, H.C. (2015), *Adults with low literacy and numeracy skills: A literature review on policy intervention*, OECD Education Working Papers, No. 123, cited in OECD (2019), *Getting Skills Right: Engaging low-skilled adults in learning*, p. 5.



Figure 5: Share of low-qualified adults (aged 25-64) participating in learning, 2016 (%)



Source: Own elaboration based on Eurostat data (indicator constructed for the Updated Skills Agenda, based on the 2016 EU Adult Education Survey but excluding informal learning and guided on the job training). Data for Slovakia, Lithuania, Bulgaria and Romania not available.

The participation rate of individuals aged 55-64 in education and training activities was only 32.2% in 2016 against 52.8% for those aged 25-34. According to the OECD, this significant gap is due to both a limited interest in training when approaching retirement, and limited training opportunities given that companies may be reluctant to engage in such investment for older workers.³⁹ As regards **unemployed individuals, only 28.7% participate in training in any given year, against 52.4% of employed adults**, even though the unemployed should represent a particularly relevant target group for upskilling and reskilling (see Figure 4).⁴⁰ Also, despite the need to tackle skills obsolescence among older people as outlined in the previous section of this report, **participation in training decreases with older age**.

Low-educated, unemployed and older people are not the only disadvantaged groups as regards participation in adult learning. In its report on the future of work published in 2019, the OECD presents some data that confirm that other vulnerable groups receive less training than their less vulnerable counterparts. The type of employ-

ment contract seems to have an influence on access to training, as **workers in non-standard contracts receive significantly less training** in OECD countries than their counterparts in full-time permanent jobs. Only 35% of own-account workers and 40% of part-time workers participate in training annually compared with 57% of full-time permanent employees. Conversely, according to the OECD report, there is no statistically significant difference in the participation rate in adult learning between fixed-term and temporary agency workers and employees in open-ended contracts.⁴¹

The OECD also points out that **the risk of automation of jobs is negatively associated with the likelihood of participating in adult training**: “Workers whose jobs are at high risk of automation are 30 percentage points less likely to engage in adult learning than their peers in less exposed jobs”.⁴²

In short, individuals likely to be the most affected by the changes in the world of work are under-represented in training.

39 OECD (2019), *Employment Outlook 2019: The Future of Work*, p. 271.

40 Data come from the *Adult Education Survey* which measures participation in training over a 12-month period and thus differs from the new objective of the European Commission setting an objective of 20% participation of unemployed people in training over the last 4 weeks, according to the *Labour Force Survey* (LFS) (see Box 2). The current level of participation of unemployed people according to the LFS is 11%, which would require an 82% increase by 2025 for the objective to be met.

41 OECD, *Op cit*, p. 244.

42 *Ibid*, p. 26.

2. ADULT LEARNING IN THE EU: KEY DATA AND TRENDS

2.3. REASONS BEHIND LACK OF PARTICIPATION IN TRAINING

For the overwhelming majority of adults who do not engage in training (about 80%), **not doing so is simply due to their lack of willingness**. This unwillingness comes for most of them (78%) from the fact they do not believe there is a need for training and educating themselves further. Moreover, the older these individuals become, the less need they see (+5.8% between the 25-34 and the 55-64 age groups) which is particularly telling in light of our previous conclusions on longer career paths and the need for continued learning, especially later in life due to the increasing obsolescence of skills with time. In addition, the OECD notes that for low-skilled adults, another reason behind not wanting to train could also lie in the fact that these adults have often experienced failure in their initial education, and therefore do not want to go back to the classroom.

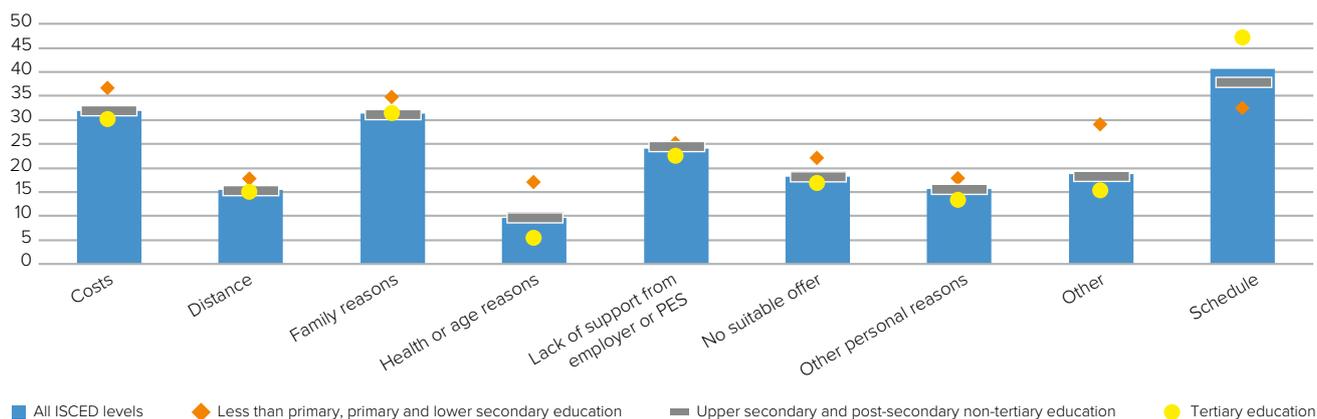
Cedefop's latest survey on perceptions on adult learning nevertheless indicates that seeing no need for adult learning is not caused by a negative image about it. On the contrary, people strongly believe in the growing importance of adult learning and recognise the benefits of training, especially for career progression.⁴³ However what is overwhelmingly perceived as a general necessity is “not

necessarily a need for ‘me’, at least not at the moment”.⁴⁴ This leads to a very telling conclusion, whereby “the issue of attractiveness of and participation in adult learning and continuing vocational education and training (CVET) is not lack of esteem, but of incentive”.⁴⁵

Although they do not represent the majority of non-learners, it is also worth looking at adults who do not train but are willing to do so. This group most frequently cites a **lack of time** (40.7%), **high costs** (31.9%) and **family** (31.3%) as the reasons for not enrolling on training courses. Other elements such as the lack of support from an employer or from public employment services also come into play (24%) as well as the lack of suitable education or training courses offered (18.2%), other personal reasons (15.7%), distance (15.4%) and health or age (9.6%). Looking more closely at these figures along individuals' educational attainment levels, it can be seen that while a lack of time is the main barrier faced by adults with tertiary, upper-secondary and post-secondary education, those with a lower education level identify the cost of training as the first reason for not training, despite their willingness to do so.

Given that participation in adult learning is not reaching the expected levels, and that we are still far from having built a culture of lifelong learning among EU citizens, the EU has been taking action to turn the tide.

Figure 6: Population wanting to participate in education and training, by reason for not participating and educational attainment level⁴⁶



Source: Own elaboration based on data from the 2016 Adult Education Survey.

43 Cedefop (2020), *Perceptions on adult learning and continuing vocational education and training in Europe. Second opinion survey – Volume 1. Member States*, Cedefop reference series, No 117, p. 75.

44 Ibid, p. 80.

45 Ibid.

46 ISCED stands for International Standard Classification of Education. PES stands for public employment services.



3. EU ACTION IN THE FIELD OF ADULT LEARNING

The EU has been quick to take stock of the importance of adult learning and the need for some kind of action at European level, in order to support member states in their response to the challenges societies face in this area. It is in the 1990s, during Jacques Delors' presidency of the European Commission, that adult learning, as part of the broader notion of "lifelong learning", became a central element of EU policy. One of the key reference documents on the issue is the European Commission's white paper on "Growth, Competitiveness and Employment – The challenges and ways forward into the 21st century".⁴⁷ In this paper, which paved the way for several other initiatives in this field in the 1990s,⁴⁸ Jacques Delors championed lifelong learning as the 'catalyst of a changing society'.

In this section, we provide an overview of EU action in the field of adult learning, from the legal basis (3.1), to the common frameworks put in place to ensure coordination among member states (3.2), to the concrete initiatives which have stemmed from these (3.3), as well as to the relevant EU monitoring (3.4) and funding instruments (3.5).

3.1. LEGAL BASIS AND MEMBER STATES' POLITICAL COMMITMENT

While the content and organisation of adult learning systems is the responsibility of member states, the EU is an actor in this field through its coordination and support of member state action. The EU treaties stipulate that EU action should, among other things, aim to facilitate adaptation to industrial change, and vocational integration and reintegration into the labour market, as well as to develop exchanges of information and experience on issues common to the training systems of the member

states (Article 166 of the TFEU). Furthermore, EU action in the field of lifelong learning is strengthened by Article 145 of the TFEU stating that "Member States and the Union shall [...] work towards developing a coordinated strategy for employment and particularly for promoting a skilled, trained and adaptable workforce and labour markets responsive to economic change". It is also strengthened by the Charter of Fundamental Rights of the EU, which provides that "everyone has the right to education and to have access to vocational and continuing training".⁴⁹

In addition to these legal considerations, EU action in the field of adult learning and skills is also legitimated by national governments' political commitments at the supra-national level. In this context, both the **European Pillar of Social Rights** adopted in 2017 and the United Nation's **Sustainable Development Goals** (SDGs) explicitly put the right to quality and inclusive education and training at all ages at the heart of EU action (see Box 3).

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Everyone has the right to education and to have access to vocational and continuing training - Charter of Fundamental Rights of the EU.

”

47 European Commission (1993), [Growth, Competitiveness and Employment – The challenges and ways forward into the 21st century](#), White paper, 5 December.

48 Namely the adoption of the white paper on 'Teaching and Learning: towards the learning society' (1995) - which contributed to the preparation of the 1996 European Year of Lifelong Learning – and the 'Strategy for Lifelong Learning' adopted by the Council of the EU in 1996.

49 [Charter of Fundamental Rights of the European Union](#), 2007.

3. EU ACTION IN THE FIELD OF ADULT LEARNING

BOX 3: EU COUNTRIES' POLITICAL COMMITMENT FOR QUALITY AND INCLUSIVE LIFELONG LEARNING

EUROPEAN PILLAR OF SOCIAL RIGHTS

Principle 1 'Education, training and lifelong learning'

"Everyone has the right to quality and inclusive education, training and lifelong learning in order to maintain and acquire skills that enable them to participate fully in society and manage successfully transitions in the labour market."

Principle 4 'Active support to employment'

"Everyone has the right to timely and tailor-made assistance to improve employment or self-employment prospects. This includes the right to receive support for job search, training and requalification. Everyone has the right to transfer social protection and training entitlements during professional transitions."

Principle 5 'Secure and adaptable employment'

"Regardless of the type and duration of the employment relationship, workers have the right to fair and equal treatment regarding working conditions, access to social protection and training".

SUSTAINABLE DEVELOPMENT GOALS

SDG 4 Quality education

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Target 4.4

By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship."

3.2. ESTABLISHING A COMMON FRAMEWORK AT EU LEVEL

To achieve the objectives outlined in the treaties, the Pillar and the SDGs, several reference documents have been adopted at EU level. These frameworks, agenda or action plans guide the action of member states for a more efficient and coherent response across the EU (see Table 1), while providing them with the necessary flexibility to implement measures that are adapted to each country's specificities.

EU action in the field of adult learning is currently framed by two main agenda, one on adult learning and the other on skills.

The European Agenda on Adult Learning was adopted in 2011 and highlights the need to significantly increase adult participation in formal, non-formal and informal learning, whether to acquire work skills, for active citizenship, or for personal development and fulfilment. The Agenda sets the following specific priorities for the years 2015 - 2020: i) improve governance through better coordination between policy areas, enhanced effectiveness and societal relevance; ii) significantly increase the supply and demand for high-quality provision, especially in literacy, numeracy and digital skills; iii) ensure effective outreach, guidance and motivation strategies to reach and assist adult learners; iv) offer more flexible opportunities for adults to learn, and improved access through more learning at the workplace, the use of ICT and so-called 'second chance' qualification programmes;



and v) enhance the quality of adult learning by monitoring the impact of policies and improving the training provided to adult educators.

As regards the **European Skills Agenda**, after the adoption of the New Skills for New Jobs initiative in 2008⁵⁰ and of the new skills Agenda for Europe in 2016, the European Commission presented an updated skills Agenda in July. The European Skills Agenda for sustainable competitiveness, social fairness and resilience

emphasises how the Covid-19 pandemic has affected the career opportunities of many people, and underlines the urgency for action and reform in the field of lifelong learning.⁵¹ In addition to laying out 12 concrete actions, building on and improving previous initiatives as well as proposing new ones (putting a stronger focus on the skills needed for the green and digital transitions), the updated Skills Agenda also sets four new quantitative objectives to be reached by 2025 (see Box 2, Chapter 2).

Table 1: Overview of EU initiatives in the field of adult learning and skills

2002	2006	2007	2008	2009	2010	2011	2012
Resolution of the Council on Lifelong Learning	Recommendation on key competences for lifelong learning	Action Plan of the European Commission on Adult Learning (2008-2010)	New Skills for New Jobs initiative	Strategic Framework for European Cooperation in Education and Training	Bruges Communiqué	European Agenda on Adult Learning (2012-2014)	EU Skills Panorama
2015	2015	2016	2016	2018	2020	2020	2020
Update of the priorities of the European Agenda on Adult Learning (2015-2020)	Launch of the Electronic Platform for Adult Learning in Europe	New Skills Agenda for Europe	Council Recommendation on Upskilling Pathways	Council Recommendation on key competences for lifelong learning	Updated Skills Agenda	Update of the Digital Education Action Plan	Osnabrück Declaration

3.3. TURNING PRIORITIES INTO CONCRETE INITIATIVES

In order to support the translation of EU adult learning objectives into national policies, the Council has over the years adopted a series of recommendations that underpin the concrete realisation of the frameworks and agendas identified above. Some of the main initiatives adopted in recent years follow below.

In 2016, the Council adopted a recommendation on **Upskilling Pathways** to help low-skilled adults acquire a minimum level of literacy, numeracy and digital skills and/or to acquire a broader set of skills by progressing towards an upper-secondary education qualification (level 3 or 4 of the European Qualifications Framework).⁵² The recommendation includes three key steps: i) skills assessment, to enable adults to identify their existing skills and any needs for upskilling; ii) learning courses

50 In the context of the 2007/2008 economic crisis, the European Commission adopted the New Skills for New Jobs policy initiative, which aimed at ensuring a better match between skills and labour market needs. Just as with the current Covid-19 crisis, it aimed at both cushioning the (immediate) impact of the economic recession and enhancing the Union's long-term competitiveness and equity.

51 European Commission (2020), Communication, [European Skills Agenda for sustainable competitiveness, social fairness and resilience](#), 1 July.

52 Council (2016), [Council Recommendation of 19 December 2016 on Upskilling Pathways: New Opportunities for Adults](#), *Official Journal of the European Union*, 24 December.

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offered for upskilling; and iii) validation and recognition of the skills acquired. This recommendation was translated into many different initiatives on the ground, such as the *Skills to advance* and *Explore* programmes for low-skilled adults in Ireland, *NYITOK* learning centres in Hungary, the *Qualifizierungschancengesetz* in Germany, the *Qualifica* initiative in Portugal, the second chance education programmes in Austria, and the Local Centres for Knowledge and Education in Poland.

Another initiative is the 2018 review of the recommendation on **Key Competences for Lifelong Learning**. The adopted text identified eight competences “essential to citizens for personal fulfilment, a healthy and sustainable lifestyle, employability, active citizenship and social inclusion”.⁵³ The recommendation is not only a reference tool for education and training stakeholders, but a call to member states to support the provision of high quality and innovative lifelong learning opportunities that are more adapted to today’s rapidly changing societies.

Even more recently, last July, the Commission published its proposal for a **Council recommendation on vocational education and training (VET)**, to make VET more fitted to the digital and green transitions. The proposal also emphasises the need for a quality assurance framework in VET, as well as teacher training, especially in the digital field.⁵⁴

However, concrete initiatives as part of the European frameworks are not limited to Council recommendations and the national initiatives to implement them. Concrete tools have also been implemented directly at European level.

In order to improve the EU’s capacity to assess and anticipate the needs for skills, and to help education and training systems be more responsive to labour market needs, and better match skill supply and demand across the EU, the European Commission launched the EU Skills Panorama in 2012. This is a website presenting

quantitative and qualitative information on skills needs for occupations and sectors across the EU countries.

In 2013, the European Commission established **Education and Training (ET) 2020 Working Groups**, which gather national experts, representatives from European social partners and civil society members who develop key policy recommendations in the field of adult learning, based on best practice from across Europe.⁵⁵ ET working groups have been set up regularly for 2 to 2.5 year periods. There were two groups in 2011-2013 (one on financing and one on quality); one group in 2014-2015⁵⁶ (on adult basic skills, new technologies/resources and governance), one group in 2016-2018⁵⁷ (on the provision of adult learning in the workplace) and another in 2018-2020⁵⁸ (on new adult learning priorities for the future).

The work of the working groups is supported by a network of 36 national coordinators – one for each participating country⁵⁹ – that provides policy advice and support, and gathers and disseminates best practice.⁶⁰ The network facilitates cooperation between the Commission and European countries in implementing the European Agenda for Adult Learning.

In addition, since 2015 the **Electronic Platform for Adult Learning in Europe (EPALE)** has been bringing together all actors involved in adult learning – teachers, trainers and volunteers, as well as policymakers, researchers, media and academics – to exchange, showcase and promote best practice, and thus to engage in peer learning in this field.⁶¹

53 Council (2018), [Council Recommendation of 22 May 2018 on key competences for lifelong learning](#), *Official Journal of the European Union*, 4 June.

54 European Commission (2020), [Proposal for a Council Recommendation on vocational education and training \(VET\) for sustainable competitiveness, social fairness and resilience](#), COM(2020) 275 final, 1 July.

55 European Commission (2020), [ET 2020 Working Groups](#).

56 EPALE (2020), [What good policy practice on adult learning is there?](#)

57 European Commission (2019), [Education and Training 2020: Working Group Mandates 2018-2020](#), 4 March.

58 European Commission (2019), [Achievements under the Renewed European Agenda for Adult Learning](#), Report of the ET 2020 Working Group on Adult Learning (2018-2020).

59 See complete list: EPALE (2020), [What is the European Agenda for Adult Learning and how is it implemented?](#)

60 European Commission, *Op. cit.*

61 European Commission (2020), [Erasmus+ Programme Guide](#), Version 2, 26 February, p. 16.



3.4. MONITORING NATIONAL PERFORMANCE

To ensure that these frameworks and initiatives are followed up, the Commission has an oversight role, monitoring member state actions via the **European Semester**, the EU-level framework for the surveillance and coordination of member state budgetary, economic and social policies.

One of the instruments for socio-economic coordination is the **Employment Guidelines**. Under Article 148 of the TFEU, these are adopted annually by the Council in order to establish common targets for member states' employment policies. One of the guidelines (guideline 6: 'Enhancing labour supply and improving access to employment, skills and competences') calls for the provision of quality and inclusive training opportunities at all ages, taking into account the new requirements in digital, green and ageing societies as well as the requirements of the new realities on the labour market (eg, more and more professional career changes) and disadvantaged groups like the low-skilled and unemployed.⁶² The new guidelines adopted in October 2020, also provide that "Member States should seek to strengthen the provisions on individual training entitlements and ensure their transferability during professional transitions, including, where appropriate, through individual learning accounts."⁶³

To monitor the progress of member states in implementing these guidelines, the Commission has mainstreamed the European Pillar of Social Rights into the European Semester since 2018, and created a **Social Scoreboard** which includes 14 headline indicators used to compare member state performance. Among these indicators, two relate to adult learning: adult participation in learning and individuals' level of digital skills.⁶⁴

After the monitoring and analysis phase, policy guidance is then provided at EU level via the European Semester, when the Commission issues **country-specific recommendations (CSR)** – based on the assessment of the National Reform Programmes of the member states. In

2019, "skills and lifelong learning" was one of the two policy areas, along with research and innovation, covered in the country-specific recommendations of all member states.⁶⁵ Notably, several member states were asked to improve the labour-market relevance of their education and training systems, as well as their quality and inclusiveness.⁶⁶ In 2020, 23 member states received recommendations related to education and/or skill development (see Annex 1).⁶⁷

It is also worth mentioning that over the last decade of observing limited progress on the adult learning benchmarks, a very important and resource-demanding activity for the Commission has been compiling the evidence base (policy analysis, statistics and research) on adult learning, primarily via a large number of dedicated studies but also through the establishment of a dedicated country-specific expert network in 2016 for monitoring the evolution of adult learning systems and policies in the EU countries.

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Member States should seek to strengthen the provisions on individual training entitlements and ensure their transferability during professional transitions, including, where appropriate, through individual learning accounts - Employment guidelines, October 2020.

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62 Council (2020), [Council Decision \(EU\) 2020/1512 of 13 October 2020 on guidelines for the employment policies of the Member States](#), *Official Journal of the European Union*, 19 October.

63 Ibid.

64 European Commission, [Social Scoreboard Indicators](#).

65 Council (2019), [Economic, employment and fiscal policies: 2019 country-specific recommendations](#), 9 July.

66 Ibid.

67 Except for Estonia, the issue of skills was nevertheless still mentioned in the recital of member states that did not receive a specific recommendation on the topic. Source: Council (2020), [European Semester 2020: country-specific recommendations adopted](#), 20 July.

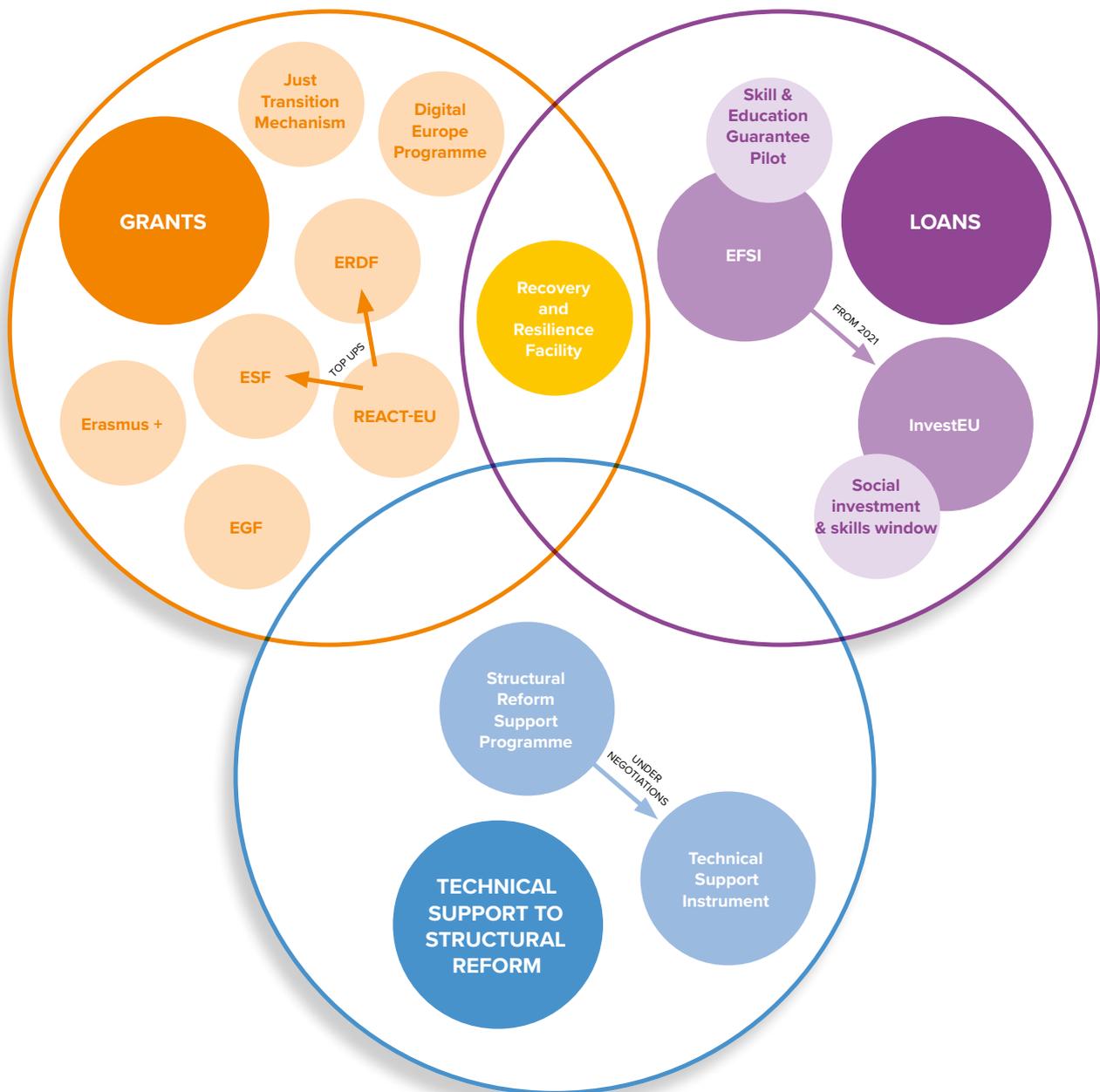
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3.5. EU FINANCIAL SUPPORT

In addition to its coordination activities, the EU provides funding to support initiatives in the area of adult learning. Due to its cross-cutting nature, the issue of skills is featured in many different funds, which

together create a complex funding ecosystem (see Figure 7). An overview can be provided by breaking this funding ecosystem down according both to the type of financing provided (grants, loans and support to national reforms) and to the intent and objectives of the fund.⁶⁸

Figure 7: Main elements of the European funding ecosystem for skill development and adult learning



68 We offer an overview of what we, in the framework of this report, believe are the most relevant EU funds designed, entirely or partly, to financing skill development; in no way does this constitute an exhaustive list of all funds and strands of funds provided by the European Union which can effectively be used to support learning and training activities.



3.5.1. GRANTS TO DEVELOP HUMAN CAPITAL AND ACCOMPANY THE ONGOING TRANSITIONS

Grants are the most common EU funding instrument in the field of education and training. While some, often long-established, funds aim to provide a long-term strategic response to the internal challenges inherent to the European Union – such as its social, cultural and territorial cohesion – new funds have been added to the EU’s toolkit over recent years to tackle new, more targeted, challenges brought about by megatrends. In the last few months, new budgetary tools have been adopted as a response to the Covid-19 crisis, which are expected to contribute to boosting public and private investment including in education and skills.

I. TO DEVELOP HUMAN CAPITAL

The European Social Fund (ESF), set up in 1957 by the Treaty of Rome, is the main EU financial instrument to support employment, education and social inclusion in the EU. With an overall allocation of €86.4 billion for the 2014-2020 period,⁶⁹ one of its four thematic objectives is to foster lifelong learning and upgrade the competences of the workforce. Its successor, the **ESF+**, currently under negotiation as part of the 2021-2027 multiannual financial framework (MFF), is set to continue supporting lifelong learning (see Box 4).

Although on a much smaller scale, the **European Regional Development Fund (ERDF)** also features a thematic objective dedicated to investment in education, training and vocational training for skills and lifelong learning, with the aim of promoting regional convergence within the Union.

In addition, **Erasmus+**, one of the most iconic success stories of the EU, provides opportunities for Europeans to train, study and gain experience in another member state. Although primarily a mobility programme, Erasmus+ also aims to improve the level of key competences and skills, and promote the emergence of a European lifelong learning area. Erasmus+ also comprises a specific strand to foster adult education, including by its support of upskilling pathways for adults with low-level qualifications, and its support of the European Platform for Adult Learning.⁷⁰

BOX 4: EUROPEAN SOCIAL FUND PLUS (ESF+)

As part of the next MFF (2021-2027), the ESF+ will merge the existing European Social Fund with the Youth Employment Initiative (YEI), the Fund for European Aid to the Most Deprived (FEAD), the EU Programme for Employment and Social Innovation (EaSI) and the EU Health programme. According to the Commission’s proposal, the total budget allocated to the ESF+ should amount to €101.2 billion.

The ESF+ will concentrate its investments on three main areas: employment, education and social inclusion. The education strand sets out the following objectives: quality of education and training systems; equal access to inclusive education and training; lifelong learning, notably upskilling and reskilling, taking digital skills into account; more effective anticipation of change and new skills requirements.⁷¹



69 With the Youth Employment Initiative top-up allocation (€3.2 billion), the total amounts to €89.6 billion. See European Parliamentary Research Service (2019), [European Social Fund Plus \(ESF+\) 2021-2027](#), EU Legislation in Progress, Briefing PE 625 154, March, p.2.

70 European Commission (2020), [Erasmus+ Programme Guide](#), Version 2, 26 February, p. 105.

71 Ibid, p.5.

3. EU ACTION IN THE FIELD OF ADULT LEARNING

II. TO ACCOMPANY THE ONGOING TRANSITIONS

The **European Globalisation Adjustment Fund (EGF)**, set up in 2006, supports workers who have been made redundant because of globalisation, assisting them in their professional transition by helping them upgrade their skills to find a new job. The EGF complements the ESF in acting as a “one-off limited and specific response to a single and unexpected restructuring event”⁷² (when more than 500 workers are made redundant by a single company – including by its suppliers and downstream producers – or in a particular sector in one or more neighbouring regions). The EGF allows for the provision of highly personalised measures, including training and retraining opportunities. According to the Commission’s proposal, for the 2021-2027 period the EGF (€1.6 billion) will offer assistance in any unexpected major restructuring event (not only due to globalisation but also, for example, caused by the transition to a low-carbon economy or by automation) and the threshold of redundancies will be reduced to 250 displaced workers.

More recently, the **Just Transition Mechanism**, proposed in 2020, focuses on regions and sectors most affected by the green transition because of their dependency on fossil fuels or carbon-intensive processes.⁷³ The first pillar of this mechanism, the **Just Transition Fund**, strives to protect those workers most vulnerable to the transition by providing them, for example, with grants to access reskilling programmes. The aim is thus to help them adapt to new employment opportunities.⁷⁴ According to the European Council agreement of July 2020, the fund should have a budget of €17.5 billion (against €37.5 billion proposed by the Commission).

In the next MFF, the **Digital Europe Programme** will, among other things, support the development of digital skills among the population in order to be able to deploy new technologies widely throughout the economy and thus “improve Europe’s competitiveness in the global digital economy and increase its technological autonomy”.⁷⁵ Out of the programme’s planned €8.2 billion budget, €600 million should be invested in advanced digital skills.⁷⁶

III. TO SUPPORT THE RECOVERY

The EU recovery plan for the Covid-19 crisis, **Next Generation EU** (€750 billion), includes new budgetary tools that are expected to boost public and private investment, namely in skills. This plan includes two complementary tools.

REACT-EU will target crisis repair actions in the short-term related to labour markets, healthcare systems and SMEs (liquidity and solvency support), and essential investments for the green and digital transitions. It will top up existing EU funds including the ESF. According to the European Council agreement of July 2020, €47.5 billion should be allocated to REACT-EU.

The new **Recovery and Resilience Facility (RFF)** will provide large-scale financial support for reforms and investment undertaken by member states, with the aims of mitigating the economic and social impact of the coronavirus pandemic and of making the EU economies more sustainable, resilient and better prepared for the challenges posed by the green and digital transitions, including by investing in education and skills. According to the European Council agreement, the RFF will amount to €672.5 billion. Part of the funding will be provided through grants (€312.5 billion), with possible top-ups via loans (€360 billion).

3.5.2. LOANS TO SUPPORT INVESTMENT IN SKILLS DEVELOPMENT

In addition to grant programmes, the EU can also make loans available to further support investment in skills development.

The **European Fund for Strategic Investments (EFSI)** was the flagship initiative of the European Commission during the mandate of its former president Jean-Claude Juncker – hence the initiative being informally called the Juncker Plan. Established in 2015, it aimed to mobilise at least

72 European Commission (2016), *Mid-term evaluation of the European Globalisation Adjustment Fund*, Final Report, December, p. 73.

73 European Commission (2019), Communication from the Commission to the European Parliament, the European Council, the Council, the European Economic and Social Committee and the Committee of the Regions, *The European Green Deal*, COM(2019) 640 final, 11 December.

74 European Commission (2020), *Proposal for a Regulation of the European Parliament and of the Council establishing the Just Transition Fund*, Brussels, 14 January, COM(2020) 22 final.

75 European Commission (2020), *EU Budget for the Future, Digital Europe Programme: a proposed €8.2 billion of funding for 2021-2027*, Factsheet, 4 June.

76 Ibid. This support will include three priorities: (i) supporting the design and delivery of short-term training courses for entrepreneurs, small business leaders and the workforce; (ii) supporting the design and delivery of long-term training and master’s courses for students, IT professionals and the workforce; (iii) supporting on-the-job training and traineeships for students, young entrepreneurs and graduates.



€500 billion in investment by the end of 2020. The EFSI Regulation states that the fund should support projects in the field of human capital – including in education, training, the development of ICT skills and digital education – in order to foster investment and address market failure in Europe, and therefore boost competitiveness and economic recovery across the continent. One of the initiatives supported by the EFSI is the Skills and Education Guarantee Pilot launched in 2020 (see Box 5).

As of 2021, the **InvestEU** programme will be the new European investment support mechanism. According to the Commission proposal, it will aim to trigger at least €650 billion in additional public and private investment by 2027. InvestEU will operate under four policy windows, including one for social investment and skills (€4 billion).⁷⁷

BOX 5: THE SKILLS & EDUCATION GUARANTEE PILOT

In 2020, the European Investment Fund and the European Commission launched a new Skills & Education Guarantee Pilot (S&E Pilot) to improve access to finance for individuals and organisations (enterprises investing in the upskilling of their employees and organisations supplying training) wanting to invest in skills and education.

In its pilot phase, the S&E Pilot will provide an EU guarantee of up to €50 million backed by the EFSI, triggering debt financing for skills and education projects in Europe, with the aim of mobilising more than €200 million in total financing.

Eligible students and businesses will be able to access different types of finance (eg, loans, deferred payments, and income-linked loans) through dedicated financial intermediaries, such as financing institutions, universities, and vocational training centres, guaranteed by the EU. This pilot project will become a mainstream European financial instrument in the 2021-2027 period.⁷⁸

3.5.3. TECHNICAL SUPPORT FOR STRUCTURAL REFORMS

Lastly, in addition to grants and loans that are dedicated to a greater or lesser extent to fulfilling the European objectives in the field of lifelong learning, the European Commission has also been helping member states prepare, design and implement reforms through its **Structural Reform Support Programme** (SRSP). This programme relates to both reforms proposed at EU level (country-specific recommendations in the framework of the European Semester) and to reforms undertaken at the member states' own initiative.⁷⁹ Since 2015, the Commission has engaged in over 1000 reform projects in 27 member states (240 in 2020)⁸⁰ including several in the field of lifelong learning. In Italy, for example, the SRSP supports efforts to strengthen the capacity of the provincial centres for adult education, while in Portugal and Hungary, the SRSP is used to ensure the quality assurance frameworks of adult education systems. The programme is also implemented in Spain and the Netherlands to improve the development and evaluation of basic skills, as well as in Belgium to enhance upskilling pathways for low-skilled adults. In Croatia, the SRSP was initiated to establish a national information system for adult education.⁸¹

In May 2020, the Commission proposed the establishment of a stand-alone **Technical Support Instrument** (TSI), a successor to the SRSP, to help member states mitigate the huge economic and social consequences of the Covid-19 pandemic. Currently being negotiated, the TSI should in particular provide support for the preparation and implementation of national recovery plans under the Recovery and Resilience Facility proposed by the European Commission. More broadly, it should support national reforms related to the green and digital transitions. It is clear that there is room for policies at the EU level, including policies backed by funding, in the field of adult learning. Furthermore, in the context of the participation in adult learning not picking up and displaying great divergences between member states, the added-value for action at EU-level can only be seen as legitimate. Such action should moreover be directed to make our adult learning systems future-proof so that member states can address the challenges brought about by the transitions and dynamics discussed earlier in this report.

77 The policy window comprises microfinance, social enterprise finance and social economy; skills, education, training and related services; social infrastructure (including social and student housing); social innovation; health and long-term care; inclusion and accessibility; cultural activities with a social goal; integration of vulnerable people, including third country nationals. See European Commission (2018), [Proposal for a Regulation of the European Parliament and Council establishing the InvestEU Programme](#), COM(2018) 439 final, 6 June.

78 European Commission (2020), [EU launches new €50 million pilot to develop skills and education across Europe](#), Press release, 22 April.

79 European Commission (2018), [3 Years Structural Reform Support Service](#). Luxembourg: Publications Office of the EU.

80 European Commission (2020), [Structural Reform Support Programme 2020](#), European Semester Factsheet, 26 February.

81 European Commission (2020), [List of approved technical support requests under the Structural Reform Support Programme](#).

4. ADULT LEARNING SYSTEMS IN THE EU: IDENTIFYING THE CURRENT SHORTCOMINGS

This chapter aims to identify some of the features of the current adult learning systems in the EU that need to be reconsidered in order to make them resilient to the constant changes of the new world of work, and to build a real lifelong learning culture.

As we have highlighted, adult learning systems are the responsibility of the member states and they therefore have very different characteristics and outcomes across EU countries. These differences are illustrated, for example, in Chapter 2, where it was shown that 58.8% of adults in Sweden receive training each year, compared with just 5.8% in Romania. However, despite national differences, adult learning systems in the EU also face common challenges, albeit to varying degrees depending on the country.

Building on the existing literature on this subject, as well as on our previous conclusions on the changing needs in terms of skills, and on the existing barriers to training (see Chapters 1 and 2), we here identify a – non-exhaustive – set of shortcomings that need to be addressed in order to build resilient and future-oriented adult learning systems. These shortcomings include a lack of broad-based

coverage and inclusiveness (see 4.1), the misalignment of training courses with labour market needs, and issues regarding training quality (see 4.2) as well as insufficient investment, and a fragmented governance of adult learning systems (see 4.3).

4.1. LACK OF BROAD-BASED COVERAGE AND INCLUSIVENESS

We identify three challenges that need to be overcome to ensure broad-based participation in adult learning.

Firstly, in the new world of work, with its plethora of ‘new normals’ making their way into people’s careers and lives (for example, longer and non-linear career paths, the mainstreaming of atypical work arrangements) (see 1.2), current training systems need to be adapted in order to **reach everyone**. On the one hand, given that adult learning systems were originally designed for standard employees with full-time, open-ended contracts, or for the unemployed, they now exclude an increas-

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Given that adult learning systems were originally designed for standard employees with full-time, open-ended contracts, or for the unemployed, they now exclude an increasingly significant part of the population, in particular the self-employed and all those in new forms of work.

”



ingly significant part of the population, in particular the self-employed and all those in new forms of work.⁸² On the other hand, as more and more workers are to face job displacement and more frequent changes of occupation and/or sector in the future, we observe that current adult learning systems are not suited to supporting sustainable labour market transitions effectively. This calls for the redefinition of social protection in order to include everyone, regardless of their occupation or status on the labour market at any time.

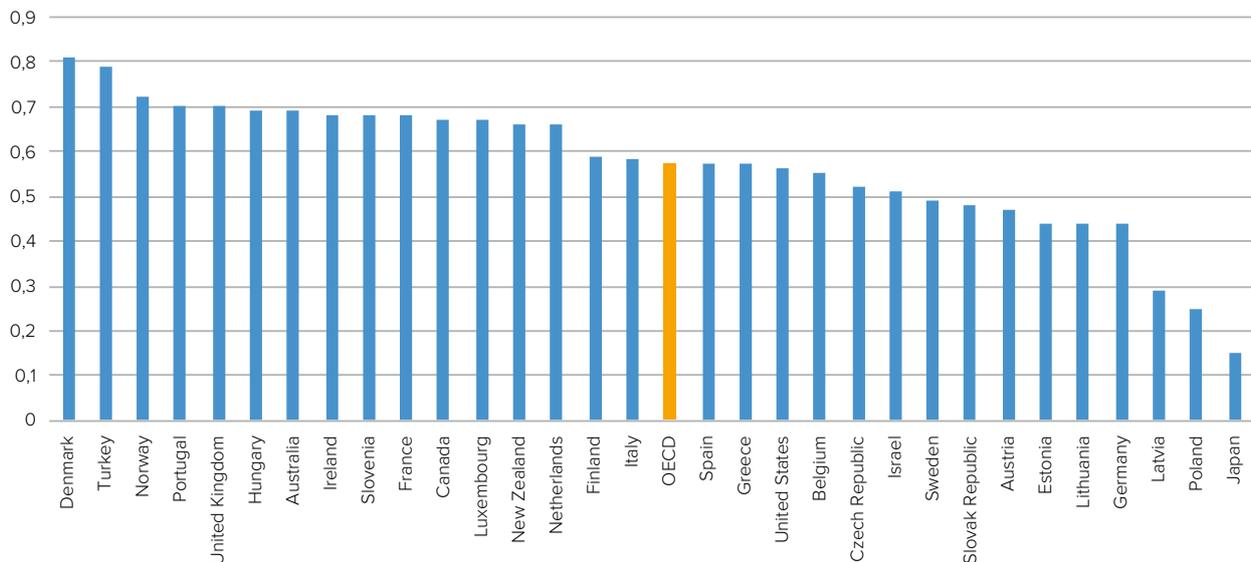
Secondly, certain **at-risk groups** of the population are not being reached by our current adult learning systems (see 2.2). Taking the example of the low-skilled, Cedefop points to “the magnitude of the low skills phenomenon and the complexity and heterogeneity of the needs of low-skilled adults [that] call for a renewed approach to upskilling and reskilling of adults”.⁸³ This also applies to the unemployed, who are less likely to engage in training than those who are employed. Furthermore, this challenge has now been significantly exacerbated by the ongoing Covid-19 crisis, with many people now losing their jobs or being part of temporary lay-off schemes (short-time work), especially those working in the sectors most dramatically hit.

Thirdly, looking at the evolution of adult learning participation over the last ten years (see 2.1), it is safe to say that adult learning systems have not been able to (sufficiently) **remove the barriers** that prevent people from training (see 2.3): the lack of awareness about the need to train; time constraints; the cost of training; and all other possible hurdles (including family reasons, and lack of support from a person’s employer or their public employment services).

4.2. MISALIGNMENT WITH LABOUR MARKET NEEDS AND QUALITY ISSUES

The OECD’s index on the alignment of adult learning systems with the skills needed on the labour market⁸⁴ provides some evidence of the misalignment of some adult learning systems with labour market needs. Looking at the results (see Figure 8), we see large differences between EU member states, with Denmark and Portugal as top performers (among EU countries), closely followed by Ireland, Slovenia and France, while eight EU countries score below the 0.5 average (on a scale from 0 to 1) – Sweden, Slovakia, Austria, Estonia, Lithuania, Germany, Latvia and Poland.

Figure 8: Alignment of adult learning systems with labour market needs



Source: OECD, *Future-ready adult learning (PAL Dashboard)*.

82 OECD (2019), *Policy Responses to New Forms of Work*, p. 61.

83 Cedefop (2020), *Empowering adults through upskilling and reskilling pathways. Volume 1: adult population with potential for upskilling and reskilling*.

84 OECD (2019), *Getting Skills Right: Future-Ready Adult Learning Systems*, p. 56.

4. ADULT LEARNING SYSTEMS IN THE EU: IDENTIFYING THE CURRENT SHORTCOMINGS

BOX 6: PRIORITIES FOR ADULT LEARNING (PAL) DASHBOARD ON THE ALIGNMENT OF ADULT LEARNING WITH SKILLS NEEDS

This dashboard measures the alignment of the adult learning system with the skills needed on the labour market by examining the four following dimensions:

- labour market imbalances
- assessment of skills needs
- provision of training for future skills needs
- provision of training for workers at risk

In total, the dashboard uses nine different indicators, five from the Continuing Vocational Training Survey (CVTS), three from the Survey of Adult Skills (Programme for the International Assessment of Adult Competencies – PIAAC), and two respectively from the Manpower talent shortage survey and the European Investment Bank Investment Survey (EIBIS).⁸⁵

A 2019 study prepared for the European Commission also outlined such heterogeneity. Indeed, in some EU countries the study identified close matching between the adult learning courses offered and the needs of the labour market and employers linked with the stronger use of evidence, as a key strength of adult learning systems, while in other EU countries it at the same time highlighted a lack and/or poor use of data to guarantee this alignment.⁸⁶ However, there is a much wider consensus between the countries on the lack of effort with regard to **forecasting skills needs**, and to assessment of “the scale and type of provision that adult learners will need in the future”.⁸⁷ This is a major failing as such data are essential to accompany individuals needing to change occupation or even sector, and in general to support sustainable labour market transitions – which, as seen in Chapter 1, will be increasingly frequent.

Furthermore, the relevance of the training provision is also greatly influenced by who provides the training. Indeed, the EU training market is largely business-led, with companies being the main providers of training in many member states (see 4.3). While the advantages of this are significant – for example, training during working hours, and more attractive learning methods for adults – such a business-led approach can only satisfy a relatively fine short-term and job-specific skills demand. This means that even if companies are well informed about the developments in their sectors and can fully anticipate which skills a worker might have to acquire in the future, a worker needing to change job or sector will not necessarily be provided with the adequate support to help their transition on the labour market as this often requires a more significant upskilling/retraining effort, including in basic, transversal and digital skills. For these reasons, although it is crucial that we intensify efforts to anticipate skills needs and adapt our adult learning systems accordingly, we also need to begin strategically steering adult learning systems based on **the perspective of individuals** – which today remains mostly, if not systematically, overlooked.

On top of the failures to ensure the adequacy of training with labour market needs as well as sustainable labour market transitions, adult learning systems in the EU are also faced with challenges in terms of quality. If adult learning systems do not guarantee **high-quality training provisions**, then participation in adult learning will not make a difference for learners. On the contrary, poor-quality training programmes and a lack of positive training outcomes will undermine participants’ confidence and deter them from further engaging in training. As illustrated in a recent Cedefop study, although people are more likely to describe adult learning as good (69%) rather than bad (24%), citizens in several EU countries show a lack of confidence in their national adult learning system (see Figure 9).⁸⁸ Perceptions on training quality are especially negative in Slovakia, Spain and Croatia (around 30%) and even more so in Italy and Greece (around 40%).

The ET2020 Thematic Working Group on Quality in Adult Learning identifies several reasons that explain the lack of quality of the adult training provided in several countries, with a fragmented approach to quality assurance in adult learning being the main challenge.⁸⁹ The lack of adult

85 Ibid, p. 120.

86 Ecorys (2019), *Adult Learning policy and provision in the Member States of the EU, A synthesis of reports by country experts*, p. 98.

87 Ibid, p. 103.

88 Cedefop (2020), *Perceptions on adult learning and continuing vocational education and training in Europe. Second opinion survey – Volume 1. Member States*, p. 48.

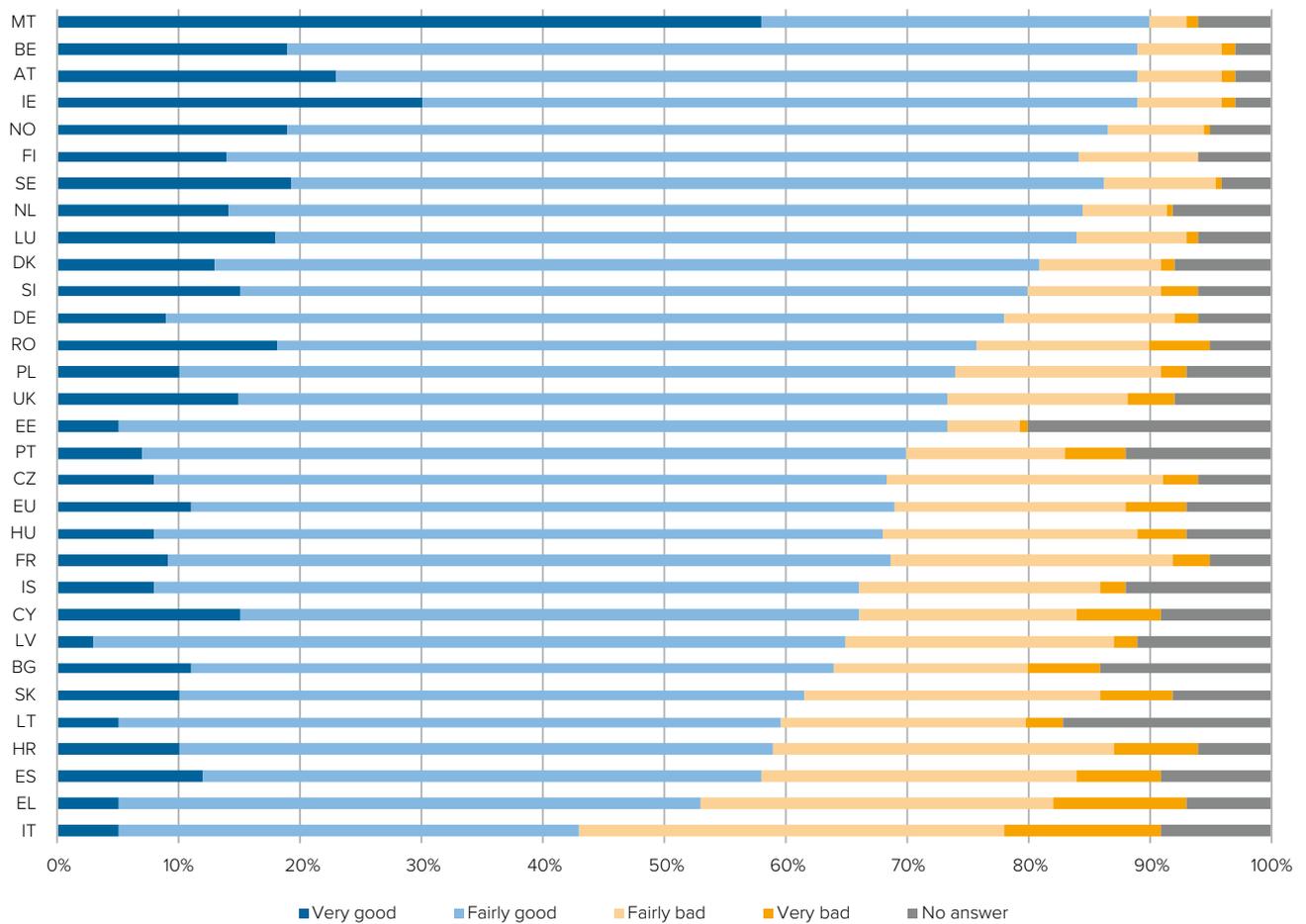
89 European Commission (2013), *Final Report of the Thematic Working Group on Quality in Adult Learning*, 24 October, p.20.



specific elements for formal learning constitutes another challenge, also outlined by UNESCO, which in particular underscores the insufficient needs assessments related to the content and pedagogy of training courses delivered to adults.⁹⁰ Further shortcomings identified by both organisations are the lack of professionalisation of adult learning staff, as well as poor monitoring and/or a lack of it.

In addition, the limited availability of guidance and validation of non-formal and informal learning⁹¹ is also highlighted as problematic, as well as the related fact that in many member states the quality of non-formal adult learning is not usually addressed by public policies or frameworks – and quality measures often rather depend on bottom-up initiatives by the sectors or providers themselves.⁹²

Figure 9: Benefits: quality of learning (EU-28, Iceland and Norway)
How do you think the quality of adult learning and continuing vocational education and training is generally regarded in your country? (%)



Source: Cedefop (2020), *Perceptions on adult learning and continuing vocational education and training in Europe, Second opinion survey – Volume 1: Member States*.

90 UNESCO (2019), 4th Global Report on Adult Learning and Education, Leave no one behind: Participation, Equity and Inclusion, p. 61.

91 European Commission, *Op cit*.

92 *Ibid*.

4. ADULT LEARNING SYSTEMS IN THE EU: IDENTIFYING THE CURRENT SHORTCOMINGS

The challenge of the quality of the provision of adult training is set to intensify in the future, for two main reasons.

Firstly, the **number of training providers** is bound to increase as the demand for adult learning rises⁹³ – and this could be all the more true should public authorities strengthen their efforts to incentivise people to take part in training, for instance as part of their response to the Covid-19 crisis and rising unemployment. This increase in quantity could threaten the overall quality of the training offered. Indeed, this could be even more the case in EU countries lacking an adequate quality assurance system. According to reports from country experts, less than half (48%) of EU countries seemed to have a proper quality control framework in place.⁹⁴

Secondly, the rise in **online and distance learning** has dramatically intensified over the last few months due to health concerns, social distancing and lockdown measures. Because such arrangements present considerable advantages, for instance in terms of flexibility and responsiveness to changing skills requirements, they are likely to become even more mainstream and widespread. However, the risks associated with the development of online learning also need to be addressed – especially as the current health crisis shows that all countries are facing challenges to organise their education activities online.⁹⁵ Difficulties have arisen in transforming face-to-face elements into online learning (in particular the elements related to social aspects, empowering aspects and the worked-based parts of adult learning) as well as assessment and examination in formal education.⁹⁶ In addition, while there is plenty of digital learning material available, its quality can vary enormously and there is often a great lack of transparency on this matter, which prevents learners from making good training choices. There also seems to be a lack of available high-quality open educational resources targeting an adult population, as well as a lack of support and training for teachers in using these technol-

ogies.⁹⁷ Indeed, the “gaps in the digital competences of adult learning providers have affected the quality of training offered during the [Covid-19] crisis”.⁹⁸ In addition, as pointed out by the European Investment Bank (EIB), difficulties still exist in recognising the skills acquired through these new learning paths and in making skill acquisition “certified” and recognisable.⁹⁹

All of this increases the risk of adult learning systems, as currently designed, providing people with poor-quality training.

4.3. INSUFFICIENT INVESTMENT AND UNCOORDINATED GOVERNANCE

Last, but certainly not least, reports on adult learning systems highlight the collective underinvestment in adult learning and uncoordinated governance as further significant shortcomings of our current systems.

Firstly, the funding of adult learning is still lagging behind, although new ambitious objectives demand massive investment. As part of the new Skills Agenda, the sole goal of 50% participation in adult learning would come at an estimated additional €48 billion in private and public investment annually.¹⁰⁰

As far as **public financing** is concerned, it is plainly insufficient. The final report of the ET2020 working group explains this clearly: “[adult learning] is by far the least well publicly funded sector of education, despite covering the largest group of learners, and is faced with the more profound challenges in reaching and activating them, especially those that need education and training the most.”¹⁰¹ Indeed, according to estimates, EU member states on average invest 0.5% of GDP in adult retraining and upskilling¹⁰² – compared with the 2017 EU average of 4.6%

93 OECD (2019), *Getting Skills Right: Future-Ready Adult Learning Systems*, p. 68.

94 Ecorys, *Op cit*, p. 119.

95 European Commission (2020), *Adult Learning and COVID-19: challenges and opportunities: A Report from the ET2020 Working Group on Adult Learning*, August, p. 21.

96 *Ibid.*

97 European Commission (2015), *Improving Policy and Provision for Adult Learning in Europe: Report of the Education and Training 2020 Working Group on Adult Learning 2014 – 2015*, p. 28.

98 European Commission (2020), *Adult Learning and COVID-19: challenges and opportunities*, August, p. 23.

99 European Investment Bank, *2019/2020 Investment: accelerating Europe's transformation*, p. 402.

100 European Commission (2020), *Communication, European Skills Agenda for sustainable competitiveness, social fairness and resilience*, 1 July, p. 21.

101 European Commission (2019), *Achievements under the Renewed European Agenda for Adult Learning*, Report of the ET 2020 Working Group on Adult Learning (2018-2020), p. 71.

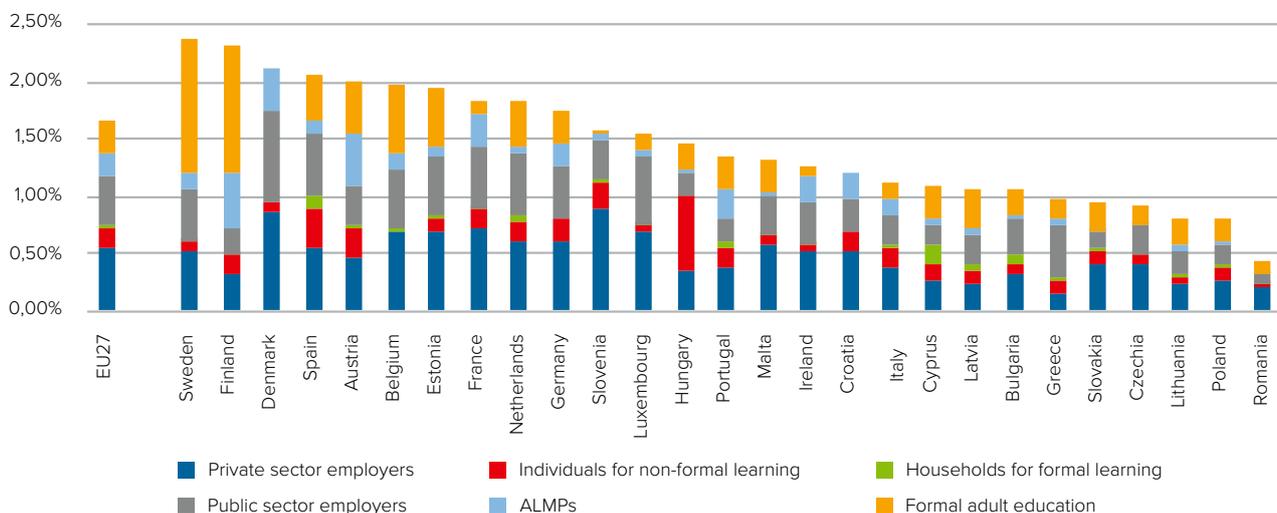
102 Sekmokas, M. et al (2020), *Workforce skills and innovation diffusion: trends and policy implications*, R&I Paper Series, Working paper 2020/21, May, p. 34.



of GDP public investment in education as a whole.¹⁰³ Although there seem to have been positive developments since 2010,¹⁰⁴ public funding remains insufficient – notably for meeting the new 2025 objectives set in the New Skills Agenda. This is reflected in Figure 10, which shows massive public investment (of around 1.5% of GDP) in adult learning in Sweden and Finland – which is more than three times the European average. This is especially telling given that Chapter 2 highlighted how these two

countries are systematically the best or among the best performers in terms of participation in adult learning, including the participation of at-risk groups. By contrast, public investment in adult learning is extremely weak in many countries, like Romania, Czechia and Slovenia. Public authorities in all member states thus need to move away from an education system that mostly finances the education of children and young adults, towards a system more equally focused on adults in the labour market.¹⁰⁵

Figure 10: Investment in adult learning by source of financing (% of nominal GDP in 2015)



Source: Sekmokas, M. et al (2020), *Workforce skills and innovation diffusion: trends and policy implications*, R&I Paper Series, Working paper 2020/21, May2020 – Graph based on DG EMPL estimates.¹⁰⁶

Furthermore, adult learning systems seem to be funded through short-term programmes, often dedicated to a specific issue, rather than continuous, regular financing – which makes adult learning systems vulnerable to changes in political priorities.¹⁰⁷ This is linked with the issue of the governance of adult learning systems, which will be covered later.

As far as **employers** are concerned, they also have an essential role to play in financing adult learning. Although more European employers are now investing in their

workforce than 15 years ago¹⁰⁸ and are the main sponsors and providers of adult learning, investment in training is still not reaching the required levels to address the upcoming massive reskilling needs. The situation varies across member states (see Figure 10) so that, as a share of their countries' GDP, employers (both public and private) invest more in adult learning in Denmark, while they are clearly lagging behind in Romania.

Nevertheless, there are still a number of common trends. For instance, some firms invest less in training than others.

103 European Commission (2019), *Education and Training Monitor 2019*, p. 12.

104 European Commission (2019), *Achievements under the Renewed European Agenda for Adult Learning*, p. 36.

105 European Political Strategy Centre (2016), *The Future of Work: Skills and Resilience for a World of Change*, EPSC Strategic Notes, Issue 13 / 2016, 10 June, p. 9.

106 Source data and methodology explained in the annex of Sekmokas, M. et al, *Op cit*.

107 European Commission, *Op cit*.

108 European Investment Bank, *Op cit*, p. 397.

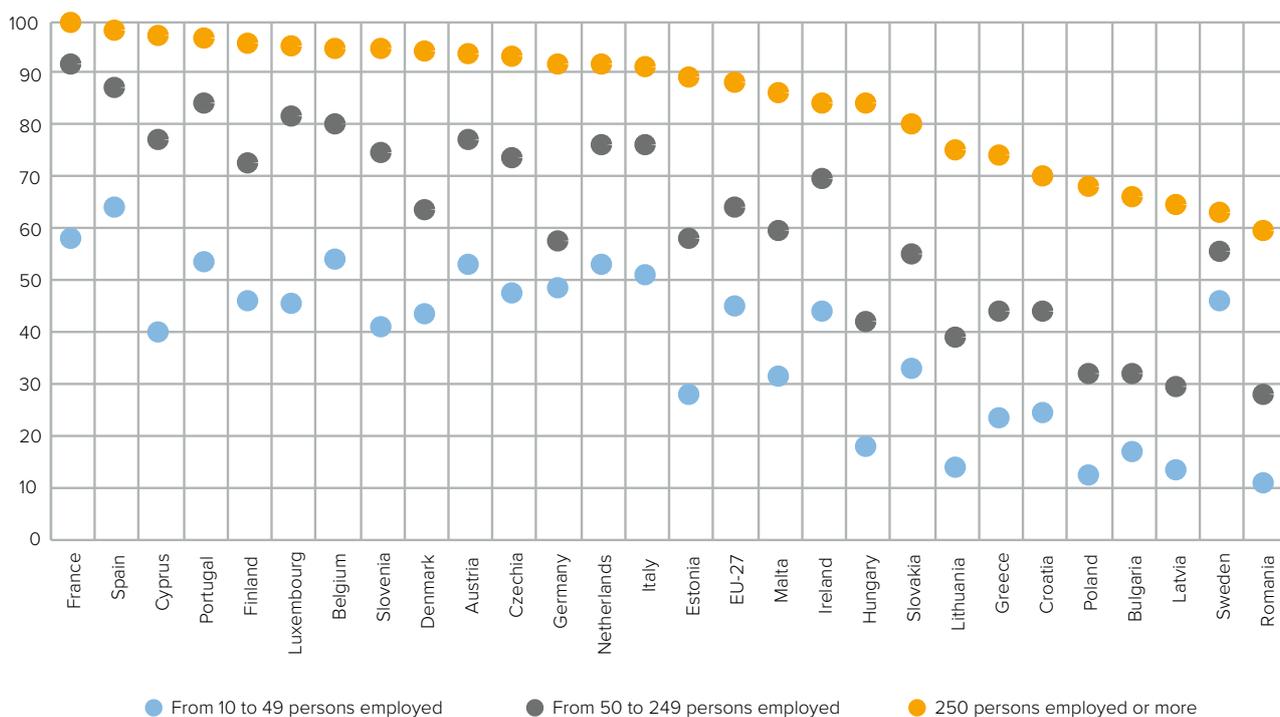
4. ADULT LEARNING SYSTEMS IN THE EU: IDENTIFYING THE CURRENT SHORTCOMINGS

This is the case of static firms with jobs requiring few task changes¹⁰⁹ and is also the case of SMEs. Indeed, in the EU, opportunities for training decrease with the size of the enterprise.¹¹⁰ According to the European Continuing Vocational Training Survey (see Figure 11), 90% of large companies (250 employees or more) offer training opportunities to their workers, while less than half of smaller firms (10 to 49 employees) do.¹¹¹

The reasons behind **employers' underinvestment in training** are mostly related to the perception that there is no need for it, in particular due to the perceived lack of return.¹¹² This lack of awareness of the need for training is

often linked to a lack of information about training on the part of the companies, which either stems from a culture of already negative attitudes towards training and/or, for smaller companies, towards the costs related to gathering information about education and training opportunities.¹¹³ Nevertheless, and especially for SMEs and microenterprises, financial constraints as well as the issue of time are major disincentives because, in addition to covering the cost of training, having a worker train during working hours often leads to a loss of production. Furthermore, there is also a concern of employees being poached by other companies,¹¹⁴ meaning that the firm would not be able to fully capture the benefits of its investment in training.¹¹⁵

Figure 11: Training offered according to enterprise size (% of enterprises offering training)



Source: EUROSTAT, *Enterprises with continuing vocational training (CVT) planning by size (% of all enterprises, 2015)*.¹¹⁶

109 Ibid, p. 402.

110 European Parliamentary Research Service, *Lifelong Learning in the EU*.

111 Ibid.

112 European Investment Bank, *Op cit*, p. 398.

113 European Commission (2020), *Study on mapping opportunities and challenges for micro and small enterprises in offering their employees up- or re-skilling opportunities*, Final report, Vol. 1, p. 46.

114 OECD (2019), *Getting Skills Right: Future-Ready Adult Learning Systems*, p. 48.

115 European Commission, *Op cit*, p. 44.

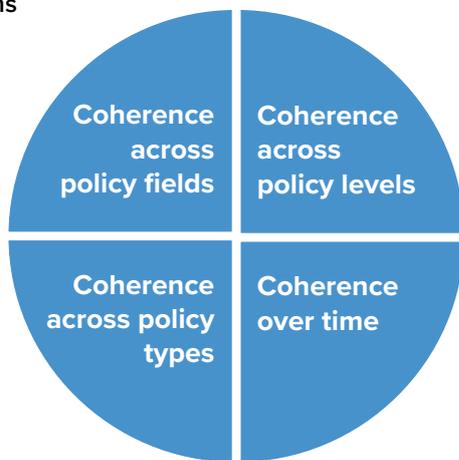
116 Eurostat (2020), *Continuing vocational training in enterprises, Enterprises with CVT planning by type of planning, type of training provided and size class - % of all enterprises*.



Looking at the governance of current adult learning systems, it can be seen that although many member states have adopted a **unified legislative framework** for adult learning or a national lifelong learning strategy,¹¹⁷ the responsibility for organising the governance and funding of adult learning nationally remains scattered: the responsibility (and budget) for adult learning policy is often split between several ministries (eg, education, employment, economy and finance), different levels of governance (national, regional, local), and a variety of other actors (private, public, non-profit),¹¹⁸ most often according to the distribution of power specific to each country.

While this **multi-governance** is a key strength of adult learning systems in the EU¹¹⁹ – because it creates the flexibility needed to adjust provision according to the needs of very different stakeholders and target groups – there is still a risk that adult learning policies might lack coherence, that they might not reinforce each other or even that they might undermine each other’s impact.¹²⁰ The ET2020 working group on adult learning has thus identified four key aspects of coherence in adult learning policies (see Figure 12) that need to be achieved:

Figure 12: Main aspects of coherence in adult learning systems



Addressing the ongoing challenge of coherence requires communication and coordination “at and across national, regional, local and sector levels, involving all stakeholders”.¹²¹

Over recent years, both the OECD and the ET2020 working group have reported positive developments in this area, with better coordination arrangements across different agencies and levels.¹²² According to the latter, “in recent times the scope and depth of cooperation has increased as Member States recognised that effective adult learning systems needed a multi-dimensional approach”.¹²³

However, there is still room for improvement. Taking the example of public employment services, it can be seen that their action remains mainly limited to workers who have already become unemployed, although their contribution could and should come at an earlier stage – for instance by preparing transitions together with companies, social partners and workers (still in employment).¹²⁴ This lack of joint planning and cooperation results in less efficient adult learning systems, including financially. In addition, there is also progress to be made on ensuring a better coordination of the often complex and fragmented training provider landscape. For instance, in many member states, it was reported that training providers did not communicate on a regular basis to discuss various supply and demand issues.¹²⁵ This lack of coordination can “hamper any forward planning and any long-term understanding of what providers should be delivering in the coming years”.¹²⁶

117 European Commission (2015), *Improving Policy and Provision for Adult Learning in Europe: Report of the Education and Training 2020 Working Group on Adult Learning 2014 – 2015*, p. 28.

118 OECD, *Op cit*, p. 104.

119 European Commission (2019), *Achievements under the Renewed European Agenda for Adult Learning*, p. 39.

120 European Commission (2015), *Improving Policy and Provision for Adult Learning in Europe: Report of the Education and Training 2020 Working Group on Adult Learning 2014 – 2015*, p. 38.

121 *Ibid*, p. 39.

122 OECD (2019), *Op cit*, p. 104.

123 European Commission (2019), *Achievements under the Renewed European Agenda for Adult Learning*, p. 39.

124 Servoz, M. (2019), *AI The Future of Work? Work of the Future! On how artificial intelligence, robotics and automation are transforming jobs and the economy in Europe*, 10 May, p. 68.

125 Ecorys, *Op cit*, p. 101.

126 *Ibid*.



**PART 2.
EXPLORING
ILAs FOR AN
EU INITIATIVE
AIMING TO
GRANT ALL
EUROPEANS
AN INDIVIDUAL
RIGHT TO ADULT
LEARNING**

Having looked at the current and future challenges related to adult education, as well the shortcomings of the EU's adult education systems, the second part of this report tries to evaluate whether and to what extent individual learning accounts (ILAs) could provide some answers to these particular challenges, especially given the renewed interest surrounding ILAs that has transpired over recent years. To carry out this evaluation, we examine national experiences of individual learning schemes (ILSs) and try to identify best practice on their design and implementation in relation to the set of objectives and challenges we have selected to study.

These case studies will then feed our reflection in order to put forward a proposal for the establishment of this type of scheme in each EU member state.

Our intention here is not to give an exhaustive account of all former or current ILSs, nor to examine them in relation to all possible issues connected with adult learning and adult learning schemes. Instead, we wish to explore whether the idea of ILAs could be one of several solutions to the challenges linked with the intensifying transitions in the world of work and in European societies at large.

5. COULD INDIVIDUAL LEARNING SCHEMES CONTRIBUTE TO FUTURE-READY ADULT LEARNING SYSTEMS? LOOKING AT NATIONAL EXPERIENCES

Before analysing examples of national best practice, a closer look should be taken at the concept of individual learning accounts, as it is important to distinguish between the **different types of individual schemes** in order to choose the approach most suited to our policy objectives.¹²⁷ Furthermore, an analysis only of the (rare) examples of ILAs would be restrictive, as it would deprive us of the best practice or lessons drawn in the field of adult learning from other types of scheme – which could prove extremely useful to our subsequent conclusions and recommendations (see Chapters 6 and 7).

Indeed, the OECD takes a wider approach by looking at individual learning schemes (ILSs) rather than just ILAs.¹²⁸ In addition to ILAs, ILSs include individual savings accounts (ISAs) and vouchers (see Box 7). In the next section, we provide some known examples of ILSs, in the European Union and beyond, and highlight some best practice for each (see 5.1, 5.2 and 5.3). We also attempt to draw some general conclusions about how fitting these schemes could be to tackle the challenges outlined throughout our report. We will then take these considerations into account when outlining our proposal in the chapters that follow.

127 Cedefop (2008), [Promoting choice, responsibility and participation in training: individual learning accounts](#), Briefing note, July.

128 OECD (2019), [Individual Learning Accounts: Panacea or Pandora's Box?](#).



BOX 7: INDIVIDUAL LEARNING SCHEMES

Individual savings accounts

Allow users to deposit and accumulate money regularly onto a real, physical account, to be used for training purposes. The saving process is supported by the state, for instance through tax reduction or via a matching system.

Training vouchers

Support those taking part in further training through direct governmental payment of money. They often require more or less co-financing from the user and do not allow for any accumulation of rights or resources over time.

Individual learning accounts

Are virtual, individual accounts in which training rights are accumulated over time. Publicly financed, they are virtual in the sense that resources are only mobilised if training is actually undertaken.

5.1. INDIVIDUAL SAVINGS ACCOUNTS

Individual savings accounts, sometimes considered the first generation of ILSs, allow users to deposit and accumulate money regularly onto a real, physical account, to be used for training purposes. The saving process is supported by the state, for instance through tax reduction¹²⁹ or via a matching system.

In practice these schemes are extremely rare. We have to look beyond the European borders to find meaningful experiences of individual savings accounts, and both are no longer in place.

In the **United States**, **Lifelong Learning Accounts** (LiLAs) ran between 2001 and 2007 as several small-scale initiatives in Chicago, San Francisco, Michigan, Maine, Washington and Kansas City. LiLAs were portable, individual accounts that financed workers' training and were available to all workers on a voluntary basis. Individuals' contributions were matched by employers up to \$2,500 a year, so \$5,000 in total.¹³⁰ Tax incentives were also added for low-income individuals and companies (especially SMEs) to promote the scheme. Participants chose training courses according to their career goals and a learning plan was developed with educational and career advisers.¹³¹

Another ISA pilot programme, **Learn\$ave**, ran roughly over the same time period, between 2001 and 2008, in **Canada**, and was designed to help low-income adults build savings to improve their skills through training or a return to school, or to learn by starting a small business. Participants received \$3 in virtual credits for every dollar they put aside. They could accumulate a maximum of \$6,000 over a three-year period to be used for learning purposes. The pilot programme was carried out by non-profit organisations (in partnership with banks), including community-based organisations in charge of the recruitment and delivery of services.¹³²



¹²⁹ Cedefop (2009), *Individual learning accounts*, Cedefop Panorama series, No 163, p. 12.

¹³⁰ Sometimes it was also possible to receive complementary financing from a third party (eg, a foundation).

¹³¹ Cedefop, *Op cit*, p. 103.

¹³² Lekie, N. et al (2010), *Learning to Save, Saving to Learn, Individual Development Accounts Project, Final report Highlights*, Social Research and Demonstration Corporation, p. 2.

5. COULD INDIVIDUAL LEARNING SCHEMES CONTRIBUTE TO FUTURE-READY ADULT LEARNING SYSTEMS? LOOKING AT NATIONAL EXPERIENCES

WHAT CAN WE LEARN FROM NATIONAL EXPERIENCES OF INDIVIDUAL SAVINGS ACCOUNTS?

- ISAs offer some significant advantages: they allow the accumulation of training rights over time and, depending on the design of the scheme, possibly across occupations and status as well. They are also well suited to promote cost-sharing between individuals, public authorities, companies and other entities. Additionally, they encourage individuals to take charge and be more responsible for their own training and professional development.
- The main limitation of ISAs is that due to their reliance on co-financing by individuals, these schemes are more likely to be successful among highly educated, high-income people¹³³ despite this profile of person already being overrepresented in adult learning. Efforts should rather be directed towards attracting people with lower educational attainment levels. However, as Cedefop points out, low-educated people often do not have high enough salaries to be able to save,¹³⁴ and this cannot be solved by providing them with differentiated arrangements (lower minimum requirements, more generous matching system) as the savings element remains the central principle of the scheme. This inability of low-educated people to save cannot be solved with additional tax incentives either, as tax incentives are in any case less attractive for low-income individuals.¹³⁵ Indeed, the Canadian experience illustrates this difficulty of reaching lower-income adults, even when they are the primary target.¹³⁶
- ISAs shift the responsibility of training solely onto the shoulders of individuals, who de facto are not entitled to anything if they do not take the step to save money. Moving towards individual-centred adult learning system would better meet people's individual needs, and not leave them to their own devices.
- The experience with ISAs in the US highlights the importance of combining financial assistance with guidance, as participants overwhelmingly found individual advice helpful.¹³⁷
- LiLAs appeared to serve as a catalyst in the pursuit of education and training. For 47%, LiLAs created training opportunities which had not been considered prior to the programme, while for the other 53% LiLAs facilitated their already more or less defined plans for retraining.¹³⁸ Similarly, Learn\$ave had significant positive impacts on participant attitudes towards education: enrolment in education and training programmes increased overall; low-skilled/low-income participants had higher enrolment rates in training; the matched saving credits also had a very beneficial impact on the incidence of self-employment among those who were considering a business start-up.¹³⁹
- The Canadian initiative illustrates the importance of enlarging participation in the scheme beyond the usual stakeholders in adult training (public authorities, businesses, training providers), as NGOs were found to play an essential role in supporting participants throughout the programme.¹⁴⁰

133 Dunbar, M. (2020), A review of Entitlement Systems for LLL Prepared for UNESCO and ILO, August 2019, p. 17.

134 Cedefop, Op cit, p. 109.

135 Ibid.

136 OECD (2019), Individual Learning Accounts, Panacea or Pandora's Box?, p. 40.

137 Cedefop, Op cit, p. 105.

138 Euréval (2012), Étude comparée sur le développement des dispositifs individuels dans les politiques de l'emploi, Volume 2 Fiches des pays et dispositifs, Version 2.2., January, p. 58.

139 Lekie, N. et al, Op cit, p. 4.

140 Ibid, p. 2.



5.2. TRAINING VOUCHERS

Training vouchers “support those taking part in further training through direct governmental payment of money”.¹⁴¹ They often require more or less co-financing from the user and do not allow for any accumulation of rights or resources over time.¹⁴² As the OECD points out, while many adult learning schemes are called ‘individual learning accounts’, or a variation of this, most are in fact training vouchers in their design.¹⁴³

In the EU, most of the individual learning schemes that have been implemented in member states are voucher schemes.¹⁴⁴ We looked at five member states – Germany, Austria, Portugal, Belgium and Italy – that have implemented this type of scheme.

The *Bildungskonto* was introduced in **Upper Austria** in 1994 and is still running today. The scheme offers bonuses and discounts for adult learners. In a standard case, it covers 30% of training fees up to a maximum of €2000, while for several target groups the support granted has risen to 60% up to €2,400.¹⁴⁵ At first, the scheme was only available for low-skilled individuals, but it now includes new target groups such as the self-employed and immigrants.¹⁴⁶ A specificity of the scheme is that application is made after completion of the training. This may partly explain the failure of the scheme to reach the least educated workers despite the higher subsidy rates.¹⁴⁷ However, this co-financing obstacle can be overcome if learners combine the voucher scheme with the training leave that exists in Upper Austria (*Bildungskarenz*) and that is currently underused, possibly due to insufficient information and guidance. Regarding the content of training, quality issues have been addressed well since the launch of the scheme (ISO certifications), and additional quality frameworks have been put in place effectively over time – at both regional (*Qualitätsgütesiegel*) and national level (*Ö-Cert*). The Chamber of Labour cooper-

ates with the regional government locally in establishing people’s eligibility, and plays an important role in informing and guiding people.¹⁴⁸

Since 2003, the **Flemish government** in Belgium has supported the participation of adults in training and education by contributing to direct training costs through training and guidance vouchers, called *opleidingscheques*. Employees (including temporary workers) can buy training vouchers up to an annual amount of €250 to cover training and related costs. The vouchers can thus be used to cover the direct costs related to training, career guidance or skill assessment services, but cannot be used to replace training costs for the employer (and therefore the training course has to take place outside working hours).¹⁴⁹ Half the costs are paid by the government (through the Flemish public employment service) and the rest are at the expense of the learner. Additional funding to cover the full training costs is possible – up to €500 each year – for certain ‘at-risk’ groups such as employees without higher and/or secondary education, those with a migrant background or with a disability, and older workers. However, in practice, the scheme has been most used by young people who already have high qualification levels, rather than by the at-risk groups. In addition, a significant issue that arose from our analysis was the extensive use of the vouchers (60%) to finance training courses that did not provide value added on the labour market – for example, leisure training (such as cooking classes) with no link to the individual’s present or envisaged career.¹⁵⁰ Stricter rules on the use of the scheme were therefore put in place in 2010, stipulating that training courses would have to be linked to the needs of the labour market, which reduced the number of vouchers granted.¹⁵¹ Furthermore, *opleidingscheques* can be combined with paid educational leave, a right negotiated by the social partners for employees to take up to 125 hours of training per year for programmes linked to occupations with labour shortages, and during which the employee will continue to receive his/her wages up to a ceiling.¹⁵²

141 Cedefop, *Op cit*, p. 14.

142 OECD, *Op cit*, p. 7.

143 *Ibid*, p. 9.

144 *Ibid*, p. 7.

145 Land Oberösterreich, *Bildungskonto*.

146 OECD, *Op cit*, p. 13.

147 *Ibid*, p. 9.

148 *Ibid* p. 18.

149 Euréval, *Op cit*, p. 17.

150 *Ibid*, p. 40.

151 *Ibid*.

152 OECD, *Op cit*, p. 39.

5. COULD INDIVIDUAL LEARNING SCHEMES CONTRIBUTE TO FUTURE-READY ADULT LEARNING SYSTEMS? LOOKING AT NATIONAL EXPERIENCES

In **Italy**, the **individual learning credit card** project was launched in 2005 by the joint actions of three regions (Piedmont, Tuscany and Umbria) with the Ministry of Labour, and lasted until 2015. Co-financed by the ESF,¹⁵³ the Tuscan **Carta ILA** was available for jobseekers and specific population groups: it put a priority on low-skilled jobseekers, but also employees in non-standard contracts, women returning to work, immigrants, the armed forces and transgender people.¹⁵⁴ The card was initially issued with €500 and could have up to four further payments (€2,500 in total). It not only covered training costs, but also all expenses associated with training such as travel, subsistence, housing, and even childcare costs.¹⁵⁵ Individuals could participate only if they were supported by a public employment services (PES) counsellor to develop a training project and an employment plan. At first, in order to attract individuals who might have been reluctant to return to formal classroom-based education, the Tuscan Carta ILA allowed informal training.¹⁵⁶ However, this changed in 2007 as some incidents of fraud materialised and governments had to reclaim funds. Eligibility was then restricted to certified training institutions and programmes being part of a regional training list.¹⁵⁷

Bildungsprämie is one of the three components of the federal “Lernen im Lebenslauf” (lifelong learning) initiative launched in **Germany** in 2008, and is co-financed by the European Social Fund (ESF).¹⁵⁸ This voucher scheme covers 50% of training costs, up to €500 and targets low income adults (employed, self-employed or on maternity/parental leave).¹⁵⁹ To be eligible for the scheme, training must fulfil quality requirements, often based on the provider (or part of its educational offer) being certified according to a recognised quality framework. Training that used to be financed by employers or for which the employer should be responsible is not covered. Results

show that although the scheme is successful in reducing barriers to training in terms of cost, it is not able to remove other kinds of barrier, such as insufficient prior education or a lack of motivation/interest to train – which is reflected in the use of the programme by those already educated and inclined to train.¹⁶⁰ Very low levels of acceptance of the scheme can also be observed among small and very small training providers due to the administrative burden that the scheme incurs.¹⁶¹ The scheme receives good feedback regarding personal counselling: participants are requested to attend an information session, and also have to meet a counsellor, but they can do so only once.¹⁶²

In August 2015, **Portugal** introduced a training subsidy for both employees and job seekers, **Cheque Formação**, with the aim of supporting the acquisition of relevant skills for the labour market. Through this scheme, employees wishing to invest in training, can receive a subsidy of €175 – to cover up to 50 hours of training – while jobseekers can engage in a maximum of 150 hours of training with a maximum amount of €500.¹⁶³ However, the limited support makes it unlikely that the programme will lead to a significant upskilling or reskilling of the workforce. Unlike the other schemes examined here, funds can be taken up either by individuals, or by firms for their employees. The latter represents the overwhelming majority of cases, most often as a means to cover their short-term needs.¹⁶⁴ Together with the government, the public employment service establishes labour market training priorities that training programmes must match in order to be covered by the scheme.¹⁶⁵ The alignment of training programmes with labour market priorities and the success in addressing firms’ more immediate training needs constitute the scheme’s strong points. The scheme is complemented by another programme, **Qualifica**, featuring **Qualifica Centres** that provide guidance as well as the recognition,

153 European Commission (2015), *Individual Learning Account (ILA), Giving unemployed individuals access to Lifelong Learning*, Information review, October.

154 Cedefop, *Op cit*, p. 84.

155 OECD, *Op cit*, p. 20.

156 This was seen as especially important since a survey on the beneficiaries’ prior attitudes to training showed that the decision to not train was based on many different factors, including fear of going back to school (16.1%) and a belief that training, based on previous experiences, is not suited to their own needs (20.1%). Source: European Commission, *Op cit*.

157 OECD, *Op cit*, p. 44.

158 Euréval, *Op cit*, p. 17.

159 Ibid.

160 Kantar (2019), *Evaluation des Bundesprogramms Bildungsprämie (BIP) Endbericht*, Munich, May, p. 15.

161 Ibid.

162 Euréval, *Op cit*, p. 19.

163 Araújo, S. (2017), *Raising skills in Portugal*, OECD Economics Department Working Papers, No. 1405, p. 13.

164 Ibid.

165 OECD, *Op cit*, p. 19.



validation and certification of skills free of charge, with special help for low-skilled individuals.¹⁶⁶

There are also many examples of training vouchers that have been implemented in non-EU countries. For our report, we looked in more detail at the voucher schemes in the United Kingdom, Switzerland and the United States.

In **England**, the **Individual Learning Account** scheme was introduced in 2000 but was closed prematurely in 2001 due to widespread fraud, resulting notably from an absence of any quality assurance mechanism.¹⁶⁷ The scheme was universal but also provided targeted support for some groups (including young people with low qualifications, the self-employed, women returning to work, and ethnic minorities). The policy allowed training providers to reimburse up to £150 of training costs, provided for a contribution of at least £25 from the account holder, and offered discounts between 20% and 80% of the costs of training – capped at £100 or £200 depending on the type of training.¹⁶⁸ **Scotland** introduced a successor scheme in 2004, the Scottish Individual Learning Account, which was revamped in 2017 and rebranded as **Individual Training Accounts (ITAs)**. The scheme was refocused towards work-related skills and qualifications and offered £200 towards one training course per year.¹⁶⁹ ITAs are very targeted: they are aimed at adults who are not in education or employment, or who are low-income employed. Eligible courses are selected and monitored according to career prospects and according to their alignment with the Scottish government's labour market strategy (13 approved curriculum areas). Each course results in an industry-recognised qualification.¹⁷⁰

Launched in 2001 in the **Geneva region** of Switzerland, the **Chèque annuel de formation (CAF)** covers all adults legally residing in the region regardless of their status, but with limited income. Support amounts to CHF 750 per year paid by the Canton de Genève. It is possible to

accumulate 3 vouchers (CHF 2250) for training courses leading to a diploma and for basic skills training.¹⁷¹ To be part of the CAF register, training providers must be certified by a dedicated commission. Courses must last a minimum of 40 hours (in some special cases, 20 hours).¹⁷² Training programmes must be professionally useful – although this condition is largely unverified for applications from individuals. In practice, language courses represented almost two-thirds of the training provided in the Geneva region between 2010 and 2014, followed by administration and IT courses (12% and 7%).¹⁷³ One of the weaknesses of the scheme is the limited role of social partners in disseminating information on the CAF.¹⁷⁴

In the **USA**, the **Individual Training Account (ITA)**, introduced in 2000, is a state-financed scheme aiming to provide access to training for individuals facing employment barriers (eg, job seekers or displaced workers). Eligibility is also based on income level. Support varies in each state, between \$3 500 and \$10 000, and can be used to cover the costs of training chosen from a list of recognised training programmes.¹⁷⁵ Among other things, training providers have to offer information on training outcomes, which proves too costly for some of them – especially given that complex indicators to measure training quality accurately may not be easily understood by the public.¹⁷⁶ The quality assurance framework was specifically designed for the scheme and is based on three criteria: the training must (i) be linked to in-demand occupations (including emerging ones), as determined by the local Workforce Investment Boards in consultation with employers; (ii) offer industry recognised qualifications; while the training provider must (iii) comply with monitoring requirements. Three levels of guidance and steering were possible (from voluntary counselling sessions to more or less intense mandatory ones). Guidance efforts are quite successful, as is shown by the fact that counselling sessions allow individuals to consider more training opportunities than they would have done without guidance.¹⁷⁷

166 OECD, *Is adult learning in Portugal future-ready?*

167 National Audit Office (2002), *Individual Learning Accounts, Report by the controller and auditor general*, 25 October, p. 2.

168 Centre for Social Justice (2019), *Future of Work, A vision for the national retraining scheme*, p. 58.

169 Scottish Government (2017), *Individual Training Accounts launched*, 30 March.

170 Ibid.

171 Commission externe d'évaluation des politiques publiques (2010), *Chèque annuel de formation: Deuxième évaluation sur mandat du Conseil d'Etat*, 11 October, p. 3.

172 Cour des comptes (2015), *Évaluation du chèque annuel de formation et de l'accès des adultes à un premier niveau de qualification*, Rapport 92, November, p. 32.

173 Ibid. p. 36.

174 Commission externe d'évaluation des politiques publiques, *Op cit*, p. 45.

175 OECD (2019), *Individual Learning Accounts, Panacea or Pandora's Box?*, p. 61.

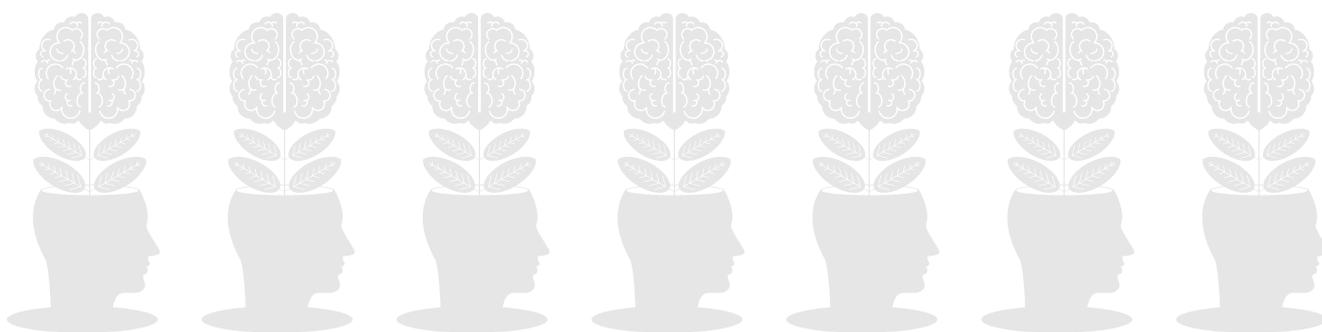
176 Ibid. p. 51.

177 Ibid. p. 33.

5. COULD INDIVIDUAL LEARNING SCHEMES CONTRIBUTE TO FUTURE-READY ADULT LEARNING SYSTEMS? LOOKING AT NATIONAL EXPERIENCES

WHAT CAN WE LEARN FROM NATIONAL EXPERIENCES WITH VOUCHERS?

- Compared to individual savings accounts, vouchers seem to be a more suitable and less costly way of reaching low-skilled people and groups at risk.¹⁷⁸ For instance, the Italian *Carta ILA* proved effective in empowering ‘difficult to reach’ segments of the population, such as women wanting to re-enter the labour market, and older workers.¹⁷⁹ There are also some success stories in the USA in this regard, as well as to a lesser extent in England and Switzerland, where most participants had not undertaken any sort of training during the months prior to entering the schemes.^{180,181} However, this is not systematic and other voucher schemes, such as the Flemish *opleidingscheques* or the German *Bildungsprämie*, have not really been able to reach these groups. This shows that a voucher scheme itself is not a driver for inclusion, but rather the supporting measures accompanying the scheme,¹⁸² like information, advice and guidance, and the extent of targeting.
- The almost systematic and strict targeting of voucher schemes also promotes the idea that only certain groups of people need upskilling/reskilling, which does not contribute to raising awareness of this collective need nor to building a real culture of lifelong learning.
- Learning vouchers remain one-off financial aids, which – apart from some exceptions in the Italian and Swiss schemes – cannot be accumulated. One-off financial aid can be very useful for ad hoc training support, but is most often insufficient for people who want to undertake training that leads to substantial reskilling/upskilling. It does not therefore secure people’s career path in the long term. In Portugal for instance, where training hours are capped, short training courses are unlikely to lead to significant upskilling or reskilling of the labour force.¹⁸³ Similar concerns are also shared in the Scottish and German schemes.
- Voucher schemes mostly rely on a pre-allocated budget, which limits the number of beneficiaries and therefore does not constitute a right available to all in the same way as a right to school education or to unemployment benefits.¹⁸⁴ This is the case in both the Scottish¹⁸⁵ and American ITA schemes, for example. In the case of the US, the number of beneficiaries depends on the federal funding allotted to each state.



178 Cedefop, Op cit.

179 OECD, Op cit, p. 13.

180 Centre for Social Justice, Op cit.

181 Cour des comptes, Op cit, p. 42.

182 Gautié, J. and Perez, C. (2012), Promoting Life Long Learning through Individual Accounts: from Asset-Based to Capability-Based Policies, cited in OECD (2019), *Individual Learning Accounts, Panacea or Pandora's Box?*

183 OECD Economics Department (2017), *Raising skills in Portugal*, Working Papers No. 1405, August.

184 Dunbar, M., Op cit, p. 28.

185 Ibid.



WHAT CAN WE LEARN FROM NATIONAL EXPERIENCES WITH VOUCHERS?

- Experiences with vouchers have also highlighted the issue of training quality and quality assurance systems, as fraud cases materialised in two countries, namely Italy and England, involving participants in the former,¹⁸⁶ and training providers in the latter.¹⁸⁷ In both cases, although much more dramatically in England, the lack of quality assurance mechanisms relying on the certification of training institutions and courses constituted the main cause of the fraud. Another cause was loose monitoring, poor design of the scheme and poor management of fraud risk, as well as a bad relationship with the contracting partner in England.¹⁸⁸ By contrast, efficient quality frameworks were implemented in Austria – at both regional (*Qualitätsgütesiegel*) and national level (*Ö-Cert*) – as well as in Switzerland and the US, through dedicated certification created for the scheme.^{189,190}
- In Scotland and Belgium, it was shown that vouchers had been used to fund leisure courses,^{191,192} which resulted in the training offered being restricted to training courses linked to labour market needs. In Scotland courses need to be aligned with the Scottish government’s labour market strategy and lead to an industry-recognised qualification, while in Belgium they are limited to already recognised training courses or training approved as part of the individual’s career plans.¹⁹³ This shows that there is a need for some alignment of training with labour market needs. Not only that, but good experiences in Portugal and the USA highlight the benefits of establishing these priorities in close cooperation with relevant stakeholders, such as the public employment services and social partners.
- Experiences of vouchers also provide some evidence of the value of advising adult learners. In Italy, the US (in certain cases) and Germany, the compulsory counselling sessions¹⁹⁴ – to develop a training and sometimes career plan – were received very positively¹⁹⁵ and even deemed instrumental in the success stories of several participants in the Italian scheme.¹⁹⁶ In the US, counselling sessions allowed individuals to consider more training opportunities than they would have done without guidance.¹⁹⁷ Lastly, the Austrian experience shows that stakeholders have an important role to play in counselling and informing people about the schemes, as the Chamber of Labour counselling services appear to have made a real difference in convincing individuals to use the *Bildungskonto*.¹⁹⁸

186 OECD (2019), *Individual Learning Accounts, Panacea or Pandora’s Box?*, p. 44.

187 Ibid, p. 43.

188 National Audit Office (2002), *Individual Learning Accounts, Report by the controller and auditor general*, 25 October.

189 Cour des comptes, *Op cit*, p. 32.

190 OECD, *Op cit*, p. 45.

191 Ibid, p. 32.

192 Euréval, *Op cit*, p. 40.

193 Ibid.

194 Only one in Germany.

195 Kantar, *Op cit*, pp. 16-17.

196 Local Economic and Employment Development (LEED) Programme of the OECD in collaboration with the ESF CoNet and the Region of Tuscany, *ESF CoNet Project: International Learning Models Report for Tuscany*, October 2009, p. 19.

197 OECD, *Op cit*, p. 33.

198 Ibid, p. 41.

5. COULD INDIVIDUAL LEARNING SCHEMES CONTRIBUTE TO FUTURE-READY ADULT LEARNING SYSTEMS? LOOKING AT NATIONAL EXPERIENCES

5.3. INDIVIDUAL LEARNING ACCOUNTS

Individual learning accounts are “virtual, individual accounts in which training rights are accumulated over time. Publicly financed, they are virtual in the sense that resources are only mobilised if training is actually undertaken”.¹⁹⁹

In the EU, only **France** has implemented, since 2015, what is often described as a fully-fledged individual learning account. The **Compte Personnel de Formation (CPF)** thus attaches training rights to individuals, regardless of their status.²⁰⁰ This allows for transferability of training entitlements across jobs and status on the labour market. Workers are credited with an amount in euros, depending on hours worked. Those who work at least 50% of the statutory working time benefit from €500 a year with a €5,000 ceiling, but targeted support is also available for low-qualified adults and those with a disability, who receive €800 a year, up to €8,000. Additional funding from public employment services, regional authorities, the employer and other entities can top up the account. The entitlement to training is enhanced by an improved Career Transition Counselling Service (CEP), *Conseil en évolution professionnelle*. Actions to validate acquired experience, skills assessments, support and advice for entrepreneurship, as well as distance learning are eligible.²⁰¹ The CPF is financed by a part of the annual compulsory contribution by companies for vocational training, which is managed by the *Caisse des Dépôts et Consignation*. France’s recovery plan for the Covid-19 crisis provides that accounts of young people in need of basic digital skills training be topped up to entirely cover the fees of digital training courses. Lastly, the CPF relies on a single digital account – accessible through a website and application²⁰² – through which learners can see their training rights and enrol directly on a listed CPF-funded training course. A peer review system, which allows learners to rate the quality of training courses, is also due to be made available by the end of the year. On top of very strict controls of the 15,000 training providers, this additional rating system will also enable a training provider to be removed from the list should assessments from learners show this to be necessary.

Other EU member states have recently started considering the establishment of individual learning accounts. The Netherlands, for example, has plans for an individual learning account and development budget (STAP budget),²⁰³ and Slovakia has developed a national skills strategy with the OECD to improve adult learning that includes the roll-out of individual learning accounts in the country.²⁰⁴

In order to find another scheme that can provide some room for comparison with the French CPF, as another experience of individual learning accounts, it is necessary to look beyond the borders of the EU, namely to Singapore.

In 2015, the same year as the CPF was introduced, **Singapore** launched **SkillsFuture Credit**. The scheme gave all Singaporeans aged 25 and over an individual learning account, with an initial value of 500 Singapore Dollars (about €300). Unlike the French scheme, top-ups for SkillsFuture are not automatic or based on the number of hours worked, but instead depend on the Singaporean government’s decisions. On top of the initial credit, a first initial top-up of S\$500 was made available in 2020,²⁰⁵ along with a one-off mid-career top-up of the same amount for individuals aged 40-60 to be used for a select list of career transition programmes. While the support itself is quite low, the scheme can be used in combination with other more generous training schemes (50% to 90% subsidies, absentee payroll compensation to the employer). Continuing Education and Training (CET) Centres provide career advisory services for individuals who participate in training programmes. Although attempts of abuse of the scheme were uncovered in 2017, involving false claims by training providers and misinformation in order to have people sign up to certain courses, processes have since been tightened, with the creation of a fraud and enforcement division, the use of data analytics for fraud detection at the fund claiming stage, and new enforcement strategies including on-site controls.²⁰⁶ The SkillsFuture website includes a specific list, the SkillsFuture Series (which is continually updated in consultation with employers, industry partners and the Labour Movement). The list is designed to promote the development of industry-oriented, critical and future-proof skills in eight emerging

199 Ibid, p. 7.

200 As of September 2020, 12 million people had activated their online account, about one third of the eligible population (37.2 million).

201 Distance learning and on-the-job training have also been included since the 2019 reform of the scheme. The training offered is wide-ranging, with 15,000 eligible training providers offering 4,860 training courses resulting in certification. In total this represents 1 million sessions, including 420,000 online sessions.

202 See [Mon compte formation website](#).

203 See [STAP budget website](#).

204 European Commission (2019), *Education and training monitor – Slovakia*, p. 10.

205 Due to the Covid-19 crisis, an advance use of this top-up has been allowed for certain types of training (from the SkillsFuture Series) from 1 April 2020.

206 OECD, *Op cit*, p. 43.



skills areas (eg, Cybersecurity, Data Analytics). As part of the government's response to anticipate and mitigate the consequences of the Covid-19 outbreak, Singaporeans were granted a top-up which was limited, for a few months, for use on market-relevant training, as well as on digital literacy, productivity and communication courses.²⁰⁷ The website is well-designed and user-friendly, and it is coupled with sup-

port facilities for individuals with limited digital skills, through a hotline and advice workshops. The website provides information on users' training rights and on the training courses offered, including a description of the course and an assessment of its quality through the publication of the results of post-course surveys. There is also a 'Community Feedback Feature' on the course's profile page.

WHAT CAN WE LEARN FROM NATIONAL EXPERIENCES WITH INDIVIDUAL LEARNING ACCOUNTS (ILAs)?

- Fully-fledged ILAs create a new universal and portable individual right to training. This allows for the inclusion of non-standard workers and all those with a weaker link to their employer.
- Thanks to their universality, ILAs contribute to building a culture of lifelong learning. Nevertheless, this universality – especially in the French case – incurs much higher costs than targeted programmes.
- ILAs grant training entitlements that can be accumulated and transferred even throughout the most discontinued career paths. This allows people to undertake comprehensive training that results in a more major upskilling or reskilling to guarantee the worker's employability in the long term, rather than an occasional upgrading of the skills necessary for their current occupation.
- Although universal in nature, ILAs are flexible enough to be able to define customised policies for some groups of the population. The French CPF illustrates that a universal scheme can also target some disadvantaged groups.
- ILAs can encourage people to have greater control over their own learning and truly personalise learning projects. Still, in both France and Singapore, guidance services are offered to those needing support to define their training needs and navigate through the wide range of training offered, although unlike with some voucher schemes, counselling sessions take place on a voluntary basis.
- ILAs can contribute to improving the training offered, for instance by making learning providers more responsive to learners' needs.
- As seen in both the French and Singaporean experiences, ILAs can promote the alignment of training with labour market needs through top-ups. This has been done during and/or as a response to the Covid-19 crisis to incentivise the development of skills required in some critical fields, such as digital skills – as well as transversal skills like communication in Singapore. In France, there are top-ups available for many other cases – for instance by regional authorities, to better meet local skill needs, and by companies, to co-create a training project with the worker that also matches the company's needs.
- As with the voucher experiences, the issue of training quality is also deemed central with ILAs, and is tackled both upstream of the training (through the certification of training courses, as in the case with the French CPF) and downstream (thanks to public monitoring and participants' peer review in both the French and Singaporean schemes). In addition, the experience of Singapore gives some evidence of the risk of fraud within ILAs, and how to minimise this risk through comprehensive fraud detection strategies and appropriate enforcement rules and procedures, such as on-site controls.²⁰⁸
- Both the French and Singaporean ILAs rely on a well-designed and user-friendly website/application, displaying information on individuals' training rights and the range of training offered. A hotline is also available in both countries to support those lacking in digital skills.

207 See SkillsFuture website.

208 OECD, *Op cit*, p. 43.

6. RATIONALE AND SCOPE OF AN EU INITIATIVE IN THE FIELD OF INDIVIDUAL LEARNING ACCOUNTS

Back in 2016, the European Parliament stated in its report on the European Pillar of Social Rights that “starting from their first entry into the labour market, all people in all employment forms, employment relationships and self-employment should have a personal activity account [...] where they could consult their accumulated social entitlements and other social rights, including to lifelong learning, and where they could learn about their portability across countries if applicable [...]”.²⁰⁹ Since then, the idea of granting all citizens individual training rights, which are portable regardless of the individual’s job or status, has gained momentum. Several reports have been published on this topic and the European Commission presented its updated Skills Agenda last July (see Chapter 3) which states that one of its 12 key actions is to “assess how a possible European initiative on individual learning accounts can help close existing gaps in the access to training for working age adults and empower them to successfully manage labour market transitions ”.²¹⁰

This chapter aims to provide a rationale for an EU initiative in favour of the creation of individual learning accounts (see 6.1) and puts forward a proposal for an EU recommendation promoting the establishment of such an instrument at national level (see 6.2).

6.1. WHY SHOULD THE EU PROMOTE THE CREATION OF INDIVIDUAL LEARNING ACCOUNTS?

The Covid-19 crisis has had many consequences on the labour market, such as rising unemployment levels, and

has intensified already disruptive trends in the world of work, for instance the acceleration of the green and digital transitions. To strengthen the resilience of our economies and turn these challenges into opportunities for workers and businesses, Europe must invest in the reskilling and upskilling of its workforce.

Against this backdrop, a bold EU initiative in the field of adult learning is needed. With several countries having launched or currently preparing reforms of their adult learning system – notably in the framework of these countries’ long-term recovery plans – we believe that the European Commission should provide member states with appropriate guidance. Eurochambres underlines that “the issue of skills is a pan-European problem that requires pan-European solutions, so concrete and ambitious initiatives need to be coordinated at EU level and implemented across the member states to anticipate and prepare for future skills needs.”²¹¹

Since we have just shown that individual learning accounts display great promise (see 5.3), and since some member states have either already implemented such a scheme (France) or are currently exploring the idea (notably the Netherlands and Slovakia), we explain why the EU’s toolbox should therefore feature ILAs. We identify five main reasons why the EU should promote ILAs, and why it should aim to guarantee that each adult in the EU benefits from an individual right to adult learning.

First, **attaching training rights to the individual rather than to the individual’s job or status** at a certain time will guarantee that all workers – independent of their status – acquire and accumulate training rights throughout

209 European Parliament (2016), [Report on a European Pillar of Social Rights](#), 20 December.

210 European Commission (2020), Communication, [European Skills Agenda for sustainable competitiveness, social fairness and resilience](#), 1 July, p. 17.

211 Eurochambres, [Op cit](#), p. 3.



their working life, no matter how many times they move from one job to another or from one employment status to another. Indeed, the Council recommendation on access to social protection for all (including workers with non-standard contracts and the self-employed) shows that the EU is mobilised to guarantee equal rights for all workers. As the rise in non-standard work arrangements and increasingly fragmented careers are making business-centred adult learning systems less inclusive and less suitable to support job transitions (see Chapter 1), it is only logical that EU action be extended to training rights.

Second, ILAs are not only a tool for improving the coverage of adult learning. Well-designed ILAs also provide the opportunity to **overcome the current shortcomings of adult learning systems** and to profoundly rethink them in order to enhance their inclusiveness, transparency and quality (see Chapter 4). ILAs must be integrated into a wider training ecosystem that includes a set of measures to address these shortcomings – for instance to reach certain disadvantaged groups or to improve the quality of the training offered and its responsiveness to the skills needed in the labour market.

Third, even if reforms of adult learning systems allowed these systems to be modernised and their current shortcomings to be tackled, ILAs bring an important advantage compared to other potential reforms because ILAs **empower people to invest in their own skills and qualifications**. Guaranteeing that each adult benefits from individual and portable training entitlements will help overcome the lack of awareness among workers about the need to train throughout life, which is, as was shown in Chapter 2, the main reason behind the lack of participation in adult learning. Attaching training rights to individuals would thus give them the power to shape their own future and professional career path, rather than being mere recipients of the inevitable changes coming their way. As Jacques Delors stated back in 1989, individuals should not only be given the opportunities to adapt to the transformations of our societies, but to lead and drive them.²¹² In the 1990s, he made several proposals – ranging from “training credits” to “study-time entitlements” for all individuals – to materialise a “genuine right to ongoing training” for all (see Box 8).²¹³ With time, guidance and ownership by all actors of society, ILAs could be a useful tool for bringing about this culture change toward a life-cycle approach to learning.

BOX 8: JACQUES DELORS AND THE IDEA OF INDIVIDUAL TRAINING ENTITLEMENTS

European Commission (1993),
Growth, competitiveness and employment –
The challenges and ways forwards into
the 21st century

“It is important to set up generalized and versatile systems of ‘training credits’ (‘training vouchers’) which all young people would receive and could spend relatively freely throughout their working lives in order to obtain new knowledge and to update their skills. Such systems already exist in certain Member States, but are limited in their scope and target population. Formulas which are more ambitious and of broader scope should be examined and developed on the basis of the models which are best adapted to the various national cultures: statutory entitlement to ‘training leave’ with financial assistance from the State; incorporation of the right to training in collective agreements, etc.”

Jacques Delors (1996),
“*Learning: the treasure within*”
Report to UNESCO of the International
Commission on Education for the 21st century

“As learning throughout life gradually becomes a reality, all young persons could be allocated a study-time entitlement at the start of their education, entitling them to a certain number of years of education. Their entitlement would be credited to an account at an institution that would manage a ‘capital’ of time available for each individual, together with the appropriate funds. Everyone could use their capital, on the basis of their previous educational experience, as they saw fit. Some of the capital could be set aside to enable people to receive continuing education during their adult lives. Each person could increase his or her capital through deposits at the ‘bank’ under a kind of educational savings scheme.”

²¹² Interview with Jacques Delors in *Entreprise & Carrières* magazine, 12 September 1989.

²¹³ European Commission (1993), *Growth, Competitiveness and Employment – The challenges and ways forward into the 21st century*, White paper, pp. 17 and 137. Jacques Delors (1996), ‘*Learning: the treasure within*’, Report to UNESCO of the International Commission on Education for the Twenty-first century, p. 30.

6. RATIONALE AND SCOPE OF AN EU INITIATIVE IN THE FIELD OF INDIVIDUAL LEARNING ACCOUNTS

Fourth, ILAs can provoke a shift in paradigm in how investment in human capital is perceived, not only at the level of individuals, but also from a broader economic perspective. According to the European Investment Bank, removing skills constraints could lead to important productivity gains across the EU.²¹⁴ This is because skills equip people with the knowledge and competence that enable them to spur innovation and technological progress.²¹⁵ In addition, as **skills shortages come with additional costs that do not materialise immediately, companies would gain from investing now and sparing themselves future costs.** Similarly, a Cedefop-imagined scenario of reducing the number of low-skilled people significantly²¹⁶ through an ambitious upskilling of the workforce forecasts an increase in annual GDP in the EU of over €200 billion between 2025 and 2050 (this scenario includes the UK).²¹⁷ In a context where European states and companies are currently underinvesting in adult education and training, the recognition of a right to lifelong learning for all European citizens through a system of ILAs could raise awareness about the undeniable long-term benefits of investment in adult learning compared to the cost of inaction, or even of too limited action. The willingness of companies and states to invest in adult learning is just as essential as people's willingness to train.

Fifth, granting all adults in the EU an individual right to training – portable across jobs and employment status – is a first step to guaranteeing the portability of training rights across EU countries and, thus, **to protecting the rights of mobile workers.** This is particularly important as the number of mobile citizens in the EU doubled between 2006 and 2018.²¹⁸ Since 1957 one of the EU's responsibilities in the social field has been to provide common rules to EU countries to protect the social security rights of European citizens when they move within Europe. This

protection should also be extended to training entitlements, and ILAs offer an opportunity to achieve this goal.

6.2. FOR AN EU RECOMMENDATION ON THE ESTABLISHMENT OF ILAS

Having set out the rationale for EU action, we need to explore precisely what the EU can do, taking into account national specificities and traditions.

To guarantee an individual training right for adults, we deem it necessary for a single European individual learning account – implemented in all 27 member states through a directive – to be established for all Europeans. This would ensure a truly coordinated approach to adult learning across the EU, which is needed to face the common challenges identified in this report. A single European ILA would also further encourage the mobility of citizens between countries, thanks to portable and transparent rights across borders.

As a first step towards this ambitious objective (see Guideline 7), we believe that the European Commission should propose an EU recommendation inviting member states to set up **national individual learning accounts.** National ILAs would allow individuals and national stakeholders to take ownership of the scheme more easily in the short term, as the scheme would be integrated into a system they already know. An EU recommendation could be complemented by a legislative instrument, a regulation, to financially support the implementation of the ILAs in each member state, in a similar way to the system of the Youth Guarantee and its underpinning Youth Employment Initiative (see Box 9).

“

Training entitlements should be credited to people's individual learning account and be accumulated over time and portable throughout their career.

”

214 European Investment Bank, *Op cit*, p. 4.

215 Cedefop (2017), 'Investing in skills pays off: the economic and social cost of low-skilled adults in the EU', Cedefop research paper, No 60.

216 This upskilling scenario assumes a further decreasing trend in the proportion of low-skilled adults to reach 7.4% by 2025. See Cedefop, *Op cit*, p. 120.

217 Cedefop, *Op cit*, p.18.

218 European Commission (2019), *Towards a fair mobility: setting up a European Labour Authority*, 9 April.



BOX 9: THE RECOMMENDATION ON THE YOUTH GUARANTEE AND THE REGULATION ON THE YOUTH EMPLOYMENT INITIATIVE

In 2013, in a context of high levels of youth unemployment in several EU countries (more than 50% in Greece and Spain), national governments adopted a recommendation on a Youth Guarantee in which they committed to ensure that all young people under the age of 25 receive a good quality offer of employment, continued education, apprenticeship or traineeship within a period of four months of becoming unemployed or leaving formal education. While implementation of this initiative is a national responsibility, the EU supported member states in developing their national Youth Guarantee Implementation Plan and adopted a new financial instrument, the Youth Employment Initiative (YEI), to grant financial support to the most affected member states (having regions with youth unemployment higher than 25%) for implementation of the Youth Guarantee. The total budget of the YEI is €8.8 billion for the 2014-2020 period.

The EU recommendation should foster the creation of an individual right to adult learning in the EU, whereby all Europeans (not in initial education, and until retirement age) are granted **training entitlements** for each hour worked.²¹⁹ These training entitlements should be credited to **people's individual learning account** and be **accumulated over time and portable** throughout their career (from job to job / job to unemployment, etc). The rights could be translated into a **sum of money**, to pay for training-related costs, or could be translated into a **number of training hours** to which the individual is eligible and for which they do not need to pay. The latter approach could be based on best practice from Nordic countries like Denmark and Finland, where adult education programmes are typically provided by state-funded self-governing institutions (eg, adult education centres or higher education institutions).²²⁰ The former approach would be suited to countries with a more fragmented training market,

including those with a less extensive range of public course on offer, like France,²²¹ although this should not become a disincentive to extend and further develop the range of public courses offered, on the contrary. Both approaches would nevertheless grant people an effective individual right to adult learning – whether through public, private, classroom-based or online programmes.

In its proposal, the European Commission should lay down a **European framework** and common guidelines for the creation of national ILAs (see Chapter 7), leaving ample room for national, regional and local specificities. This initiative should be part of the European Commission's upcoming **action plan to implement the European Pillar of Social Rights**, as it contributes to achieving the pillar's very first principle while ensuring that subsidiarity is fully upheld.

Obviously, the implementation of national ILAs should not translate into employers' disengagement in adult learning. ILAs should **complement, and not replace, the current role played by companies** in guaranteeing the skills development of their workers. This also applies to public employment services and their role in supporting jobseekers, as well as to all other stakeholders involved in a country's adult learning ecosystem. ILAs are not a substitute one-size-fits-all solution to making the right to adult learning a reality. They are but one piece of the puzzle that could help further connect all the other pieces, provided everyone plays their part.



219 Just like unemployment benefits or pensions, training entitlements should be a universal right linked to a person's activity. This would also mean that some people may temporarily not be in a position to accumulate rights, for instance young people who have not yet entered the labour market, and other individuals outside the labour force not in unemployment, like stay-at-home parents. However, as outlined in Guideline 6, ILAs are but one scheme among a much wider adult learning ecosystem with specific support for these groups. In addition, any person who has accumulated rights in the past but does not do so any longer due to inactivity, would not lose their rights under the ILA and, on the contrary, could use them to engage in training to return to the labour market – like women returning to work.

220 See the presentation of the adult education systems of Finland and Denmark available on the [Eurydice network website](#).

221 In France, more than 76,000 training providers are officially registered (only about 15,000 as part of the CPF).

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Member states should establish national ILAs in accordance with the diversity of their national welfare systems and socio-economic situations, but the European Commission should include in its recommendation a set of common guidelines for establishing the ILAs. In this chapter, we set out the seven main features that such schemes should possess to truly and fairly achieve their purpose. Although these guidelines are put forward in the context of a proposal on ILAs, many relate to the broader issue of coordinating adult learning policies, in particular financial incentives with supporting policies, which is crucial for consolidating any adult learning system.

We underline, however, that the successful implementation of a national system of individual learning accounts is only possible if **all the relevant stakeholders** – namely social partners, public employment services, companies, training providers, other public and/or regional/local authorities, and NGOs – are **fully engaged** in the process.

As outlined in the recommended guidelines below, the active collaboration of all these players is not only essential during the design and set up of the national ILA scheme, but especially during roll-out, in order to actively inform individuals of their rights and to guide them to undertake training that will benefit them and their professional and personal development. As pointed out in the previous chapter, the role of these players is by no means to be substituted or undermined by the existence of ILAs. On the contrary, it is to be reinforced by the creation of this new individual right to adult learning, and the need both to safeguard it and to ensure every individual can enjoy it. **Everyone has an active role to play for a real culture of lifelong learning to eventually emerge.**

GUIDELINE 1: ILAs SHOULD PROMOTE BOTH UNIVERSALITY AND INCLUSIVENESS

Even back in 1989, Jacques Delors was voicing the concern that “training still goes too often to those who are already educated and not enough towards those who are becoming more and more marginalised”.²²² As highlighted in Chapter 2, there is **no equal access to adult learning**. Low-skilled adults are far less likely to engage in training than those more educated, as are the unemployed compared to the employed, older people compared to younger people, and those with non-standard employment contracts compared to other workers. This lack of equal access to adult learning is also reflected in the new objectives of the European Commission’s 2020 Skills Agenda, which address not only adult learning participation as a whole, but also participation of low-skilled adults and unemployed people.

Because of this unequal access to adult learning, it is crucial that individual learning accounts provide vulnerable groups with **differentiated or targeted support**. This idea is clearly corroborated by national experiences, as all but three of our case studies (*LiLAs* in the USA, *Cheque formação* in Portugal²²³ and *SkillsFuture* in Singapore²²⁴) are schemes that target certain groups of people or possess certain targeting elements.

We believe that **people with lower skill levels, displaced workers and unemployed people** should always be **prioritised** as they are the least engaged in adult learning, despite their increasing need to be. Indeed, in addition to the two groups already identified both in Chapter 2 and in the European Commission’s new 2020 Skills Agenda objectives, we believe that the changes in the labour

222 Interview with Jacques Delors, *Entreprise & Carrières* magazine, 12 September 1989.

223 Although the Qualifica programme did include some differentiation for low-skilled people, for instance for strengthened guidance to accompany skill assessment and validation procedures in Qualifica Centres.

224 Since 2020, top-ups for mid-career people have been made available and could potentially be seen as a kind of differentiated support.



market – leading to the destruction, transformation and creation of jobs – require particular attention to be paid to displaced workers, who should be provided with as much support as possible. Additional groups of the population could also be prioritised depending on national realities (eg, people with disabilities, Roma people, or older people). This is the case in the American ITA and Italian *Carta ILA* schemes which respectively target (among others) veterans and displaced workers, and workers in non-standard contracts, women returning to work and transgender people. Furthermore, in the context of the Covid-19 crisis, participation in training by workers on reduced hours due to the implementation of **short-time work schemes** throughout the EU should be encouraged as much as possible, as is the case in Germany, France and the Netherlands, to “help workers improve the viability of their current job or improve the prospect of finding a different job”.²²⁵ According to the OECD, the challenge of combining training with part-time and irregular work schedules can most easily be overcome “when training courses are targeted at individuals rather than groups, delivered in a flexible manner through online teaching tools and if their duration is relatively short.”²²⁶ ILAs are well suited to these requirements.

This differentiation should be reflected in two ways.

Firstly, **individuals who need training the most should be granted more support** than the rest of the population. Indeed, as outlined in Chapter 2, training costs represent the first barrier to training among low-skilled adults who would like to participate in learning activities but do not do so. In addition, the OECD has shown that the countries in which fewer people contribute financially to their training also happen to be the countries with the better performing adult learning systems.²²⁷ Another option could be to reinforce the range of public training offered (including online training) and to grant more ‘free’ training hours for some people, or to aim specific training at specific groups (eg, basic education for low-skilled people, or language courses for migrants) as is already the case in Denmark. Furthermore, since time also constitutes a major obstacle to training, we believe it would also be relevant for individuals to receive **complementary support** if they need to undertake **longer training** to reskill/upskill significantly and/or undergo **career transitions** (since both may result in a temporary loss of income). This should be material-

ised through training leave that guarantees income replacement during training. As a counterpart, this complementary support should also be much more restrictive in terms of eligibility/the number of beneficiaries, as is the case with the *Bildungskarenz* in Austria. Training leave should be more attractive to low-skilled adults who may be more reluctant and/or motivated to engage in training in their free time and over long periods of time. Indeed, although modularisation allows people to undertake less intensive training compatible with their everyday lives, it also implies having a long-term vision of their training plan and being ready and available to engage in training over several years in cases of major reskilling or upskilling needs.

Secondly, as highlighted earlier in our report (see 2.3), while financial support is an important enabler, the overwhelming majority of adults who do not train do not do so because they do not see the need. However, with longer professional lives, there will be a growing need for lifelong learning because skills are increasingly set to become obsolete with time. There is therefore a need to act on people’s **mindset, attitudes and motivation**. Ensuring people are properly **informed** (see Guideline 5) – at all levels and by all the relevant stakeholders – and guided, through **counselling sessions** aimed at defining career and training plans (see Guideline 2) will give individuals the effective ability to **convert resources into achievements**.²²⁸

In addition to equity concerns, the inclusion of targeted provisions in ILAs is also justified by the need to reduce deadweight (ie, the proportion of users who would have undertaken the learning even without any assistance or intervention). Deadweight is often seen as the main issue of ILs, and in particular ILAs, and is linked to the overrepresentation of already highly educated groups. Even if targeting some disadvantaged groups should contribute to reducing deadweight, we believe that the issue of deadweight related to ILAs should be put into perspective. The 2019 report evaluating the German *Bildungsprämie* provided new insights into the issue not only by calculating whether individuals would have trained without the voucher, but also by suggesting that other factors representing the ‘activation’ of individuals should be taken into consideration – namely whether participants have undertaken training of higher cost/quality than initially

225 OECD (2020), *Employment Outlook 2020: Worker Security and the Covid-19 crisis*.

226 Ibid.

227 OECD (2019), *Getting Skills Right: Future Ready Adult Learning Systems*.

228 Gautié J. and Perez, C. (2012), *Promoting Life Long Learning through Individual Accounts: from Asset-Based to Capability-Based Policies*, CES working papers.

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planned, earlier than anticipated (due to a shorter saving period) and whether they have undertaken even more or longer training courses than anticipated.²²⁹ Using this system, deadweight levels in the German scheme were evaluated at only 15%, against around 50% for other ILSs (eg, in Switzerland and the United Kingdom).²³⁰

GUIDELINE 2: ILAs SHOULD MAKE GUIDANCE A PRIORITY

An ILA should not only be a catalogue from which learners can choose their training courses from among a variety of training providers. This would limit this type of scheme to the accumulation of training rights for individuals, and the opportunity to ‘sell’ more training for providers. Instead, an individual right to adult learning as created by ILAs should always include the right to **life-long guidance**, in order to accompany learners in developing their training and career development projects. Lifelong guidance promotes the vision that guidance is not a reactive action to be undertaken when an individual has already lost their job, but rather that it is a preventive tool, to which anyone is entitled at any moment during their career, and which is aimed at anticipating changes rather than managing them.

As pointed out by France Stratégie (about the French CPF), any individual learning scheme “carries with it a risk of **reinforcing inequalities** if it does not provide for compensatory mechanisms and if it does not fit into a collective guidance framework that allows everyone, especially the most vulnerable, to seize the opportunities it offers”.²³¹ Guidance is thus essential to prevent this counterproductive side effect, and to pull people out of the low skills trap in which they might be stuck.

Guidance should begin with **skills assessment** and **validation arrangements**. Understanding individuals’ backgrounds and the skills they have gained through their professional experience and other non-formal and informal learning is a crucial starting point to ensure that

people are properly guided. At the same time, skill assessment and validation give visibility to people’s skills beyond formal education and also play an important role in aiding transitions from employment to education and back.²³² Thus, skills assessment and validation arrangements make adult learning schemes more inclusive, especially for people lacking formal qualifications and needing their current skills recognised in order to be able to engage in further training. Such arrangements exist for instance in the Belgian region of Flanders, and are also extensively used in the French CPF (through the *Bilan des compétences*) – although, for these activities, state-funded options should be developed as much as possible. For a more coordinated approach across member states, we also recommend that skills assessment and validation be carried out consistently with the **European Qualifications Framework**,²³³ as well as with the European guidelines for validating non-formal and informal learning.²³⁴

Secondly, **counselling sessions** will help individuals **define a career plan** and will help them navigate the range of training offered **to make the right training/reskilling choices** for their needs, and for the labour market strategy of the EU and the member states. In the ITA scheme (USA) for instance, counselling sessions allow individuals to consider more training opportunities than would have been the case without guidance.²³⁵ Counselling should be properly funded – meaning fully integrated into the ILAs rather than offered as a side service – and easily mobilised. In addition, sessions should be made compulsory, either for specific groups, or to accompany major career transition projects.

Moreover, it has been found that guidance acts on people’s **motivation** and attitudes towards learning as it provides a concrete, tailor-made and trustworthy source of support that genuinely contributes to securing career paths.²³⁶ **Counsellors** – either from public employment services, company human resources departments or a dedicated guidance system as part of the ILA scheme – play a major role in successful guidance. The Institut

229 Kantar (2019), *Evaluation des Bundesprogramms Bildungsprämie, Endbericht*, Munich, May, pp. 62-66.

230 Ibid.

231 France Stratégie (2015), *Le compte personnel d’activité, de l’utopie au concret*, Rapport de la commission sur le Compte personnel d’activité, October, p. 18.

232 Cedefop (2015), *European guidelines for validating non-formal and informal learning*, Cedefop reference series, No 104.

233 The European Qualifications Framework (EQF) is a common European reference framework whose purpose is to make qualifications more readable and understandable across different countries and systems. More information is available on [Cedefop’s website](#).

234 Cedefop, *Op cit*.

235 OECD (2019), *Individual Learning Accounts, Panacea or Pandora’s Box?*, p. 33.

236 Martinot, B. and Sauvat, E. (2017), *Un capital emploi formation pour tous, Contribution pour une véritable sécurisation des parcours professionnels*, Institut Montaigne, January.



Montaigne points out that counsellors offer an in-depth **expertise** of the labour market (including locally), as well as of the job-search process and the ecosystem of actors and mechanisms that needs to be navigated. This expertise allows counsellors to personalise the support they offer and ensure its quality.²³⁷ Beyond that, a relationship of **trust** can be built between the counsellor and the counsellee, thus further increasing the chances of a positive outcome. However, this can only be the case if counsellors are **properly trained**. Within the national cases studied, guidance efforts were unanimously very well received and considered a definite added value to the scheme. In Italy, where the scheme was especially effective at reaching very vulnerable groups, counsellors were deemed to be instrumental in participants' success in changing career or returning to the labour market.

GUIDELINE 3: ILAs SHOULD ENSURE WORKERS DEVELOP SKILLS RELEVANT FOR THE LABOUR MARKETS OF TODAY AND TOMORROW

The training courses available through national ILAs should promote the development of **labour-market relevant skills**. This would support employment in growing and strategic sectors and could contribute to bridging the current and future skills gaps. As pointed out previously, skill shortages represent an impediment to investment for the great majority of European businesses and could hamper their competitiveness in the medium and long-term (see 1.1).

The critical skills to be developed should therefore be related to specific current and future in-demand occupations, especially those linked to the **green and the digital transitions** promoted by the EU's new growth strategy. Indeed, while digitalisation has intensified, and with it the needs for digital skills, individuals in many member states still do not possess basic digital skills (see Figure 13). It is also extremely important for the EU to deliver on its commitment to develop a European competence framework on green competences to guide member states and training providers to adapt and create high quality curric-

ula in the fields of climate change, environmental issues, clean energy transition, sustainable development, etc.²³⁸ In addition to the two main priority growth areas of green and digital skills, there are also many other strategic fields that would be relevant in the labour markets of today and tomorrow, for instance skills in social economy entrepreneurship²³⁹ and in the care economy.²⁴⁰



237 Ibid.

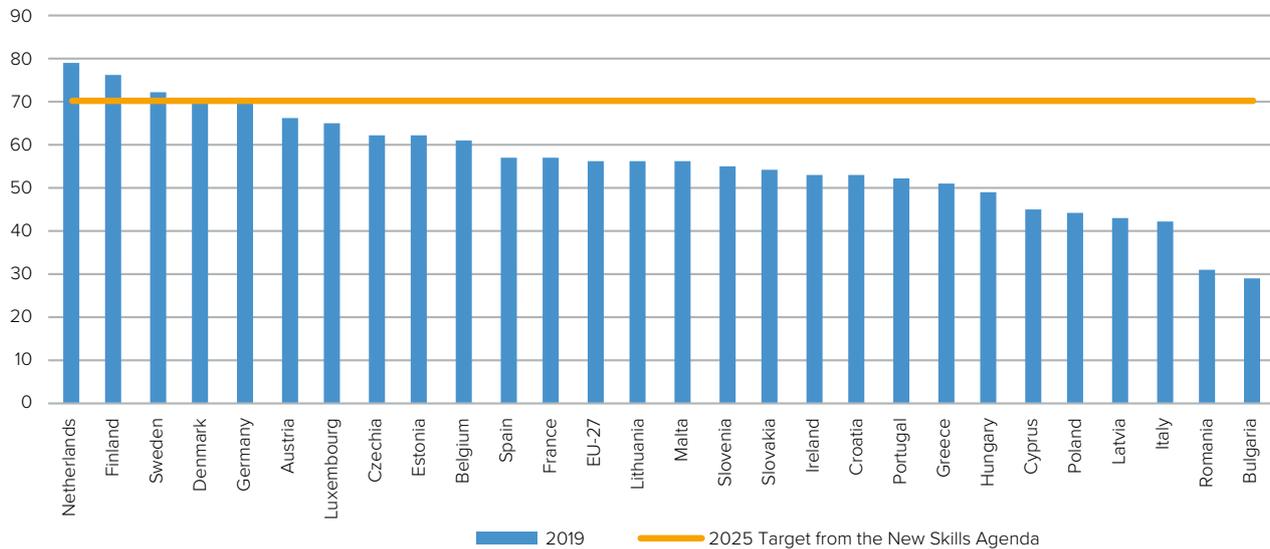
238 European Commission (2020), Communication, [European Skills Agenda for sustainable competitiveness, social fairness and resilience](#), 1 July, p. 13.

239 Social economy (2020), [High-level meeting with Commissioner Schmit on skills for the social economy & proximity ecosystem](#), 3 November.

240 European Commission, [Op cit](#), p. 4.

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Figure 13: Individuals who have basic or above basic overall digital skills (% , EU-27)



Source: Eurostat 'Individuals' level of digital skills'.

Importantly, critical skills also fully entail **transversal skills** (like cognitive skills), which we outlined in Chapter 1 as indispensable to ensuring the required adaptability and flexibility of workers throughout the changes in our economies and in the nature of jobs. As highlighted by the European Political Strategy Centre: “In the collaborative work culture and economy of the future, having broader analytical skills and knowledge, and being able to learn fast by linking up different perspectives from different disciplines, appears more relevant than ever.”²⁴¹ In addition, transversal skills are not only useful in people’s professional lives, but also in their personal development.

Fostering their development is thus not only economically sound, but it also has the capacity to help people better themselves personally and ultimately foster social cohesion. The promotion of transversal skills is already reflected at European level in the Key Competences Framework for Lifelong Learning²⁴² (see Box 10), and should therefore be applied consistently by member states when implementing their ILAs. In addition, full advantage should also be taken of the strategic framework for the recognition of transversal skills that is to be put forward by the European Commission in order to support the validation of these skills.²⁴³

“

While digitalisation has intensified, and with it the needs for digital skills, individuals in many member states still do not possess basic digital skills.

”

²⁴¹ European Political Strategy Centre, *The Future of Work: Skills and Resilience for a World of Change*, EPSC Strategic Notes, Issue 13 / 2016, 10 June 2016, p. 9.

²⁴² Council Recommendation of 22 May 2018 on key competences for lifelong learning, *Official Journal of the European Union*, 4 June.

²⁴³ European Commission, *Op cit*, p. 15.



BOX 10: EIGHT KEY COMPETENCES FOR LIFELONG LEARNING

Literacy competence

Multilingual
competence

Mathematical
competence &
competence in
science, technology
and engineering

Digital competence

Personal, social
and learning to
learn competence

Citizenship
competence

Entrepreneurship
competence

Cultural awareness
and expression
competence

More concretely, these labour-market relevant skills should be identified at several levels: through the **European Skills Panorama** or its upcoming, more permanent, successor,²⁴⁴ and also through more **local and industry-specific skills intelligence** defined in cooperation between the relevant stakeholders. At European level, this identification could be facilitated through the Skills Pact that notably builds on the Blueprints for Sectoral Cooperation on Skills. **Companies** have a crucial role to play in defining and expressing their current needs, especially since workers may, and legitimately so, not be aware of these needs or have difficulties identifying them. However, it would be of strategic importance that ILAs promote the development not only of the skills defined and identified by companies in order to meet their short-term needs, but also of those skills that will be needed tomorrow and in the longer term. This approach of **skills anticipation** is paramount for the **resilience** of workers and our economies, and should be carried out together with **trade unions**, which will voice the needs of workers in terms of skills development beyond the workers' current tasks. The skills anticipation should also be carried out by **public employment services** as well as **local and regional authorities** which will respectively ensure that the training is in line with territorial current and future demand on the labour market, as well as with a more coordinated national strategy. In this regard, public

providers of adult learning, like universities, should also be involved in this process in order to reinforce and adapt the training they offer to these skills needs and thus contribute to developing their region or employment area. Lastly, the skills that should be promoted through ILAs could also be defined according to the current socio-economic situation and/or ad hoc needs.

ILAs could therefore either offer only training courses that respond to current and future skills needs – and provide at the same time some kind of quality assurance (see Guideline 4) – or, further promote the development of these skills through **top-ups**. For instance, in Upper Austria, the *AK Leistungskarte* is used as a top-up to the *Bildungskonto* offering a discount for training programmes related to the Chamber of Labour.²⁴⁵ Such top-ups to promote specific skills are also being used during and/or as a response to the Covid-19 crisis: both Singapore and France are offering top-ups for certain skills, like digital skills, to incentivise ILA users to engage in training in critical fields (see Box 11).

Promoting labour-market relevant skills could also contribute to reducing the risk of fraud and misuse of the scheme. Indeed, ILAs should be used by individuals to maintain and improve their employability over the years, not to fund leisure courses for the pursuit of hobbies.

244 Skills forecasting tools beyond the European Union, such as the [OECD Skills for Jobs Database](#), could be used in a complementary way to assess the existing and emerging skills needs.

245 OECD (2019), [Individual Learning Accounts, Panacea or Pandora's Box?](#), p. 22.

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This issue arose in the Scottish²⁴⁶ and Belgian²⁴⁷ voucher schemes, both of which have now been modified to cover only the development of labour market-relevant skills and qualifications. In Scotland, courses need to be in line with the Scottish government's labour market strategy, which covers 13 approved curriculum areas.²⁴⁸

BOX 11: ILAS IN TIMES OF COVID-19

Singapore – As part of its response to the Covid-19 crisis and in order to boost individuals' employability in the current challenging economic conditions, the government announced the first top-up of its SkillsFuture scheme since it was introduced in 2015. However, the advance use of this top-up was limited to training from the SkillsFuture Series, which promotes the development of industry-oriented, critical and future-proof skills in eight emerging skills areas – including Cybersecurity, Data Analytics, Finance, Digital Media, Urban Solutions, and Tech-enabled Services – as well as digital literacy, productivity and communication courses.²⁴⁹

France – France's recovery for the Covid-19 crisis provides for the learning accounts be topped up to cover the total fees of training courses in three strategic and dynamic sectors of the economy – the digital economy, green transition and industrial sectors affected by the issues of economic sovereignty and the relocation of production.²⁵⁰ The measure is also extended to young people in need of basic digital skills, to pay for digital training courses. In addition, the French government is investing further money into the *CPF de transition professionnelle*, the training leave element of the French ILA scheme.²⁵¹

GUIDELINE 4: ILAs SHOULD CONTRIBUTE TO IMPROVING THE QUALITY OF TRAINING

The first principle of the European Pillar of Social Rights clearly states that everyone has the right to quality and inclusive education, training and lifelong learning. While the issue of the inclusiveness of ILAs was covered in our first recommended guideline, the issue of the **quality** of training is just as important in order to ensure that people do indeed successfully manage transitions in the labour market.²⁵² We identify the two main reasons why.

First, poor quality training will not manage to bring about the change in people's motivation and attitudes towards learning that ILAs have the potential to bring. Indeed, if workers who are already reluctant to train, then experience training of low quality that does not allow them to better themselves and reinforce their employability, they are likely to become even **more reluctant to engage in training and reskill/upskill**. As outlined in Chapter 4 (see 4.2) this is even more important with the mainstreaming of **online learning**. While online learning provides more flexible and shorter learning pathways that can help overcome constraints of time and resources,²⁵³ it also increases the **risk of a higher number of poor-quality training courses** (as well as excluding people with low digital skills, or at least making their learning experience more demanding and strenuous than it should be).

On top of the low-skill trap that affects low skilled workers, a range of low-quality training courses being offered can also **create a vicious circle** that discourages those who should have been encouraged. It can also **set people up for failure who should have been set up for success** in their training and professional development. A quality assurance system, together with appropriate guidance (see Guideline 2) and the promotion of relevant and useful skills (see Guideline 3), is essential for preventing this vicious circle, and will instead contribute to creating a better mindset on lifelong learning.

246 OECD, *Op cit*, p. 32.

247 Euréval, *Op cit*, p. 40.

248 OECD, *Op cit*, p. 32.

249 See [Skills Future website](#).

250 French government (2020), *France relance*, 3 September.

251 In total, France will invest €1.8 billion for the training of young people in strategic and dynamic sectors and €1 billion for lifelong training and a transformation of the life-long training system (digitalisation, modernisation). These amounts do not include support dedicated to training arrangements as part of short-time work schemes. See [French Recovery press kit](#).

252 European Commission, *European Pillar of Social Rights*, p. 11.

253 International Labour Organization (2019), *Work for a Brighter Future*, Global Commission on the Future of Work International Labour Office, Geneva.



Second, and more pragmatically, quality assurance systems are imperative for tackling **fraud**. Cases of fraud have materialised in both Singapore and England, for example, where training providers made fraudulent claims of the training provided. In Singapore, this fraud was addressed efficiently, not through a certification system (which was already in place), but through the creation of a fraud and enforcement division, using data analytics for fraud detection at the fund-claiming stage, and using better enforcement strategies including on-site controls. In England, where the issue of fraud was seen to have spread much further, the learning scheme was deemed to have been implemented hastily and inadequately, with no business model, poor management of risks related to fraudulent use, and loose monitoring. This came on top of a poor relationship with the contracting partner and a complete lack of quality assurance mechanisms for training provision.²⁵⁴ These cases of fraud in Singapore and England provide all the more reason to establish proper quality assurance mechanisms when setting up individual learning accounts.

The first way to ensure training quality is for member states to put in place a system of **certification of training courses**. This system could either rely on existing certification, as in Canada for instance,²⁵⁵ or on dedicated certification created for the scheme, as in Switzerland and the USA (ITA). However, certification should be carefully planned as it may result in the standardisation of the training offered, which goes against the initial idea of personalising training paths. Certification should therefore be designed so as to protect both the quality of the training offered, and its diversity.

The second way to build a solid quality assurance mechanism for ILAs is to **guarantee that learning outcomes are valued**. Because ILAs personalise training paths according to people's needs and experience, individuals are more likely to undertake tailored training courses from different fields and different providers rather than to complete one ready-made standard set of training courses. This modularisation of learning, which is also promoted by ILAs, implies that all training courses should deliver **certi-**

fication. This would ensure that the skills developed by individuals are recognised beyond their current job, and would thus also provide an additional incentive for participation in adult learning (which Chapter 2 showed to be lacking) as “skills that are certified and visible have more currency on the labour market”.²⁵⁶ In addition, valuing learning outcomes also increases “permeability between different education pathways/systems”²⁵⁷ and “facilitates further learning”.²⁵⁸ The idea of micro-credentials put forward by the European Commission should therefore be developed in parallel with individual learning accounts.

The third way to guarantee training quality is to **ensure that training courses themselves are adapted to the needs of adults**, and not shaped or modelled by formal initial education systems. This has three implications. First, teachers should be professionally and properly trained in adult education methods and be provided with the necessary equipment which is currently often lacking (see 4.2). Second, **digital technologies should be used in innovative ways to make learning more attractive to adults**, rather than emulating formal lectures. The Covid-19 crisis could be a catalyst for this. Third, as classroom-based learning becomes less and less relevant, companies (see Guideline 6), together with local and community-based learning places, need to play a central role in delivering formal and non-formal training to adults and in motivating them to learn. In the French system, it is possible for instance to dovetail innovative guided on-the-job training, when it is certified, with the CPF.²⁵⁹ But even beyond the scope of ILAs, companies (especially SMEs), civil society and community actors should be adequately supported to fulfil their **role of being learning places and providers of non-formal learning** – with validation arrangements in place for ILAs, as seen in Guideline 2.

In addition, quality assurance should rely on thorough and adequate **reporting and monitoring requirements** for training providers. These requirements should nevertheless be designed so as not to be too much of a **burden**, (which could disadvantage training providers with fewer resources), but so as to include **straightforward and informative data** that can be easily understood by

254 National Audit Office (2002), *Individual Learning Accounts*, Report by the controller and auditor general, 25 October.

255 Training providers had to be recognised by the national Canada Student Loans Programme.

256 Cedefop (2020), *Perceptions on adult learning and continuing vocational education and training in Europe. Second opinion survey – Volume 1. Member States*, Cedefop reference series, No 117.

257 European Commission (2020), Communication, *European Skills Agenda for sustainable competitiveness, social fairness and resilience*, 1 July, p. 17.

258 Ibid.

259 Through *Action de formation en situation de travail* (AFSET).

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ILA users, in terms of outcomes for instance.²⁶⁰ According to the OECD, this could be achieved by making sure that training providers are supported in implementing these quality monitoring and evaluation systems – for instance through guidelines, quality standards, training and support materials (such as examples of good practice and self-evaluation tools).²⁶¹ Monitoring and reporting also allow individuals to make an **informed choice** regarding their training. ILAs should therefore not only include information about the content of the course, but also its quality (see Guideline 5). In the same way that people choose the accommodation for their next holiday, or where they will next dine out, based on recommendations from official critics and, perhaps to an even greater extent, on reviews from other users and consumers, so the same option should be given to people for their training. **A platform like ‘TripAdvisor’ could be provided for adult training.** This would aim to guide and inform people in order for them to choose the training course they consider most appropriate, based on their own needs and experience. We therefore recommend that a **‘TrainingAdvisor’** element of ILAs consists of both the publication of **official training quality assessment results** and the presence of a **public peer rating system**. The SkillsFuture scheme in Singapore constitutes best practice in this regard as the SkillsFuture Credit website features a profile page for each of the 25 000 courses available. Since 2018 these courses have all included an assessment of the quality of the training course – via the Skills Singapore’s Training Quality and Outcomes Measurement (TRAQOM) initiative – that entails both the publication of the results of official post-course surveys, and a ‘Community Feedback Feature’ on each course’s profile page. Within the next few months, the French CPF is also due to feature a peer rating system.²⁶² Furthermore, if a training course systematically receives very low ratings from learners – without any sign of effective corrective measures being taken – the French system will now provide for the training in question to be removed from the scheme altogether.²⁶³

GUIDELINE 5: INFORMATION ON ILAs AND ADULT LEARNING SHOULD BE TRANSPARENT, ACCESSIBLE AND WIDELY DISSEMINATED

Information is essential so that people know their rights and can mobilise them easily and efficiently. The first important step is to ensure that ILAs are promoted effectively to the population. A **mainstream communication campaign** is therefore indispensable and can be especially successful, but should be complemented by the **dissemination of the information at different levels**: through company human resources (HR) departments or trade unions, through public employment services and other public entities (dedicated to the social protection of freelancers, artists, farmers, etc), through regional and local authorities (for instance, for SMEs) as well as through NGOs²⁶⁴ (targeting groups like migrants, people with disabilities, isolated people or those living in extreme poverty).

Trade unions could, for example, inform workers directly at company level about the range of opportunities in terms of learning or could redirect them towards dedicated guidance counsellors to better define their plans and needs for skills and career development. This has been established very successfully in the United Kingdom, through the *Unionlearn* programme that supports trade unions to encourage the take-up of activities, and that helps workers identify training needs, notably through the training of **training advocates**.²⁶⁵ Such an arrangement could also address the issue of HR departments that tend to look at investing in human capital from the company’s perspective rather than from that of the individual. Furthermore, it could address the possible lack of trust from workers towards a company-run service that can prevent people from really engaging in their own training. In its new Skills Agenda, the European Commission has proposed a similar system that introduces “training ambassadors”. These are employees who inform their colleagues about training possibilities and entitlements, and who motivate them to use those entitlements.

260 Finkelstein, N. and Grubb, W.(2020) ‘Making Sense of Education and Training Markets: Lessons From England’, *American Educational Research Journal*, Vol. 37/3, pp. 601-631, cited in OECD (2019), *Individual Learning Accounts, Panacea or Pandora’s Box?*, p. 52.

261 OECD (2019), *Getting skills right: future ready adult learning systems*, 13 February, p. 72.

262 Learners were already asked to rate the courses during or after the end of the training. The French government decided to gather a certain number of ratings before making the results available so as to make information reliable, and to give the time to training providers who may have initially received lower ratings to rectify the situation and improve the quality of the training offered.

263 The fragmented training market in France makes strong monitoring and evaluation frameworks, including through the access to sound information on the quality of training providers, even more crucial in ensuring training quality. Source: OECD (2009), *Getting skills right: future ready adult learning systems*, 13 February, p. 72.

264 In Canada, the local NGOs that were operating the pilot programme were found to play an essential role in reaching the eligible individuals.

265 OECD (2019), *Getting Skills Right: Making adult learning work in social partnership*.



ments.²⁶⁶ This could be useful in SMEs for instance, where it is often difficult to find information on training opportunities. Nevertheless, **employers should be required to inform their employees about learning opportunities, including ILAs** – for instance as part of annual performance reviews.

In addition, not only should people know about ILAs, but ILAs themselves should make information on adult learning more transparent and more accessible. We therefore recommend that ILAs be accessible through a **single digital interface**, with an **easy registration** process. A registration or application procedure that is too complicated should be avoided so as not to discourage people – as happened in Canada, where the cumbersome application procedure made it difficult to reach the target group and get people to participate in the scheme.

The website and/or application should be as **user-friendly** as possible and feature all the information that individuals need to know about their rights to training in order to guarantee that they have the **autonomy**, initially, to use their individual learning account adequately, and over time, to really take ownership of their own education and training and engage in it proactively. Essential information includes:

- (I) the **rights** to which the individual is entitled in order to engage in training, and the possible top-ups for which they may be eligible;
- (II) detailed information on the **range of training** covered by the scheme, including a thorough and accurate description of the training courses (general content, description of the different sessions, number of hours, whether classroom-based or online, modalities regarding possible examination and assignments, expected outcomes, etc.);
- (III) information about the **quality of the course** as specified in the previous recommendation (see Guideline 4).

More generally, it is crucial for the website also to provide information about all the elements that are offered as part of the ILA scheme (or even the broader adult learning ecosystem) – for instance, clear explanations on how to meet a guidance counsellor, how to apply for training leave, and how to undertake training during working hours.

However, information on the scheme cannot rely on online content alone. It needs to be **inclusive** and therefore should also be accessible through alternative means, especially for those who lack digital skills. A dedicated hotline (like those in France and Singapore) should accompany the digital interface, and guidance services should also be fully integrated into the scheme (see Guideline 2).

While useful for those able to use digital information, especially with a single entry point, **digital information should never replace intermediaries** – all actors and partners that disseminate information on training and that guide people – as they play an essential role within the adult learning ecosystem.

GUIDELINE 6: ILAs SHOULD CREATE SYNERGIES WITH AND BETWEEN EXISTING ADULT LEARNING INITIATIVES AND FINANCING MECHANISMS

ILAs are not meant to be a new, isolated blanket instrument, putting the responsibility of training all adults in one country onto one entity. They are just one element within a broader ecosystem and are meant to **create synergies between existing programmes and funds** for adult learning. ILAs provide a basis for all individuals, thus creating an individual right to adult learning, but this basic right should be completed through other programmes led by different stakeholders, depending on the situation or status of the individual.

In particular, and as indicated in our proposal (see 6.2), ILAs are by no means to replace the role of companies in providing workers with the skills they need to be and remain employable on the labour market. **On-the-job training is an irreplaceable learning experience, and investing in training should be part of every company's business model.**²⁶⁷ ILAs are not therefore meant to replace initiatives that foster these kinds of training, nor to exclude companies from the adult learning ecosystem. On the contrary, they should contribute to generating a shift in mindset among companies regarding their role as training providers, and contribute to **building a culture of lifelong learning** that needs to take place everywhere – first and foremost, within companies. This works very well in France, the only EU country with an ILA scheme

²⁶⁶ European Commission, *Op cit*, p. 5.

²⁶⁷ As in the German *Bildungsprämie* scheme, it should at the very least be ensured that training falling under the responsibility of the employer, and is required to perform current tasks (like hygiene, or security training), is not covered by ILAs.

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in place, where companies play their role of learning places. Adecco, a French company specialising in temporary work, has for instance recently offered to train 15,000 people in 17 occupations facing recruitment difficulties due to skills shortages, from jobs in the medical and construction sectors, to e-business specialists and fibre optics technicians.²⁶⁸ These learning opportunities will systematically result in a secure job contract. In addition, the French CPF allows for more generous support for the workers to be negotiated either at company or branch level. Since September 2020, a co-construction process has been established whereby employers may top-up the accounts of their workers, on an individual basis, to support a training project that they have co-created.²⁶⁹ However this process should never be used to cover compulsory training that usually falls under the employer's responsibility (eg, on security or hygiene). The German *Bildungsprämien* explicitly forbids such a practice²⁷⁰ and in this regard should be used as a model to prevent such a misuse of ILAs. Nevertheless, as seen in Chapter 4, we recognise that smaller companies that do not have the same internal capacities as larger ones to provide and/or support the training of their employees should be given incentives to invest more in the upskilling of their workers.

Beyond companies, ILAs should create synergies with **all the relevant stakeholders** of the adult learning ecosystem, including public employment services, regions and trade unions. For example, even with an ILA scheme in place, governments should make sure that they **extend their range of public courses offered for adult education programmes**. In addition, as mentioned already, public employment services should cooperate more with companies to **better anticipate the possible future displacement of workers** and to provide them with training before they are made redundant. Furthermore, public employment services and companies should work together very closely on short-time work schemes. As these schemes provide an opportunity for longer training with real upskilling and reskilling potential, they should be strategically planned to maintain and/or develop the skills of workers in the sectors hit the hardest by the Covid-19 crisis. This will be key to ensuring an efficient recovery,

and in general shows that ILAs are a well-suited instrument for supporting sustainable job transitions – one of the shortcomings of our current adult learning systems.

Links with ILAs can also be created through the system of **top-ups** that has already been mentioned. As part of the national active labour market policies in place, public employment services could provide additional support for jobseekers who would like to engage in training but who have not accumulated enough rights to do so – in France, *Pôle Emploi* is able to top up jobseekers' CPFs upon their request, provided the training is relevant to the individual's professional plan as defined with a counsellor.²⁷¹ In addition, regional and sectoral funds could top up the accounts of people in certain regions or certain sectors, and could also be conditional on certain types of training based on their needs. This top-up system could easily be adapted to **national realities** where other instruments like tax incentives for companies, specific grants and funds are already well established.

ILAs are also the opportunity to **build bridges with European funds** given that, as outlined in Chapter 3 (see 3.5), the European Union already contributes significantly to the financing of adult learning, through grants, loans and technical support for national reforms. This is in line with the recommendation of the Thematic Working Group on Financing Adult Learning under ET2020, whereby European investment should reinforce and ensure the sustainability of national good practice regarding adult learning.²⁷²

In concrete terms, this could be done firstly by providing **technical and financial help to member states to design, implement and frontload** (as with the Youth Employment Initiative) a national ILA scheme under the Recovery and Resilience Facility – which finances public investments and reforms – and the Technical Support Instrument.²⁷³ This could prove particularly helpful in the current economic situation, so that structural reforms do not weigh in on the already strained public finances of member states. European support could also come into play at a later stage, during roll-out, by **providing top-ups to help specific groups of people** (under the ESF+

268 Frédéric Bergé (2020), 'ADECCO va embaucher 15.000 personnes en CDI pour les former à 17 métiers en tension', BFM TV, 19 October.

269 See *Mon compte formation* website.

270 Euréval, *Op cit*, p. 17; OECD (2019), *Individual Learning Accounts, Panacea or Pandora's Box?*, p. 20.

271 See *Mon compte formation* website.

272 Thematic Working Group on 'Financing Adult Learning' (2013), *Final Report*, 22 October.

273 European Commission (2020), *Proposal for a Regulation of the European Parliament and of the Council establishing a Technical Support Instrument*, COM(2020) 409 final, 28 May.



or EGF, for example) **or to promote the development of certain skills** (under the Digital Europe Programme, for instance). Obviously, these funds are already available and used by member states, but ILAs could be the opportunity to **make these funding programmes visible to European citizens** – for example by clearly labelling and advertising European co-financing on people’s learning accounts.

Beyond financing, the Pact for Skills proposed by the Commission could facilitate public-private cooperation by setting up “large-scale partnerships, including at regional level, in strategic ecosystems”, and involving all stakeholders, including SMEs which struggle with access to skills.²⁷⁴ The Pact for Skills also aims to offer a single-entry point at EU level that facilitates access to information on EU funding dedicated to skills development.²⁷⁵

However, although European funds and programmes may contribute to financing an ILA scheme as well as encourage coordination within and between EU countries, **member states remain in charge of decisions regarding financing and governance at national level**, in accordance with their national specificities and traditions, collective bargaining arrangements and fiscal systems.

With regard to financing, member states may choose to fund an ILA scheme through a levy on companies, as happens with the French CPF, or through general tax revenue, as happens for SkillsFuture in Singapore. However, in order to ensure that the very notion of ILAs granting training rights is not jeopardised, it is of the utmost importance that the financing of ILAs be guaranteed regardless of variations in public finances, whether due to crises or changes in leadership.²⁷⁶

Moreover, as concluded by the OECD, governance and processes should be kept simple, notably to promote the effective participation of individuals in ILAs.²⁷⁷ In addition, we urge member states to try to overcome the shortcomings and challenges identified in 4.3 when setting up their national ILA schemes, so as to **ensure better coherence and coordination of ILAs within the adult learning ecosystem**.

274 European Commission (2020), [Communication, European Skills Agenda for sustainable competitiveness, social fairness and resilience](#), 1 July, p. 5.

275 Ibid.

276 OECD (2019), [Individual Learning Accounts, Panacea or Pandora’s Box?](#)

277 OECD, *Op cit*, p. 47.



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GUIDELINE 7: THE ROAD TOWARDS A EUROPEAN INDIVIDUAL LEARNING ACCOUNT

As mentioned in our proposal (see 6.2), we believe that an individual right to adult learning in the EU should not only be portable across jobs and status, but also across countries. To achieve this, we propose a three-step approach (see Figure 14), from (i) the protection of the rights of mobile citizens, at the very least, to (ii) the portability of training rights in the host country under some conditions, to (iii) the ultimate goal of establishing a European individual learning account.

When workers accumulate training rights in a given EU country through an individual learning account, they should be able to use those rights even when living and working in another member state. An EU recommendation should insist on the **need to ensure that mobility between EU countries does not result in a loss of acquired training rights for the worker**. To this end, it is imperative to ensure that training rights (expressed in training hours or euros) are **acquired for life**.

Figure 14: A three-step approach towards a European individual learning account



In the framework of national ILAs, a first option would be to allow workers to use their rights to participate in **online training** provided by training providers from the country where the training rights were acquired (Step 1). Although this will not lead to any transferability of rights per se, it will allow ILA users to mobilise their rights, rather than lose them (or not be able to use them for an extended period of time). While this clearly is the easiest and simplest way to ensure that mobile workers continue to use their rights even after leaving the country where the rights have been acquired, it is also the least ambitious, and should rather be seen as a minimum requirement subject to future developments.

A more ambitious scenario would be to guarantee a real **portability of training rights** (Step 2), allowing mobile workers to use their training entitlements to participate in training (both online and on-site) delivered by training providers of their host country. In such a scenario, it would be important to establish safeguards to guarantee the same levels of training quality in different countries,

and to prevent abuses and fraud. Such safeguards could rely on additional certification delivered at European level through the **European Labour Authority**, and in line for instance with the European Quality Assurance Reference Framework for Vocational Education and Training. This would bring about a common training quality mechanism and, under certain conditions, the portability of training rights, not only across occupation and status, but also across member states.

Lastly, because the European Union is undergoing profound changes that will inevitably make the portability of social protection rights within the EU a necessity, we believe that this system of national individual learning accounts needs to be upgraded to a **European individual learning account**. People could accumulate training rights acquired in different EU countries onto a single European ILA, and use these rights in any member state. Obviously, the costs related to the rights acquired in country A and used in country B should still be covered by country A (see Figure 15). This European ILA creates a



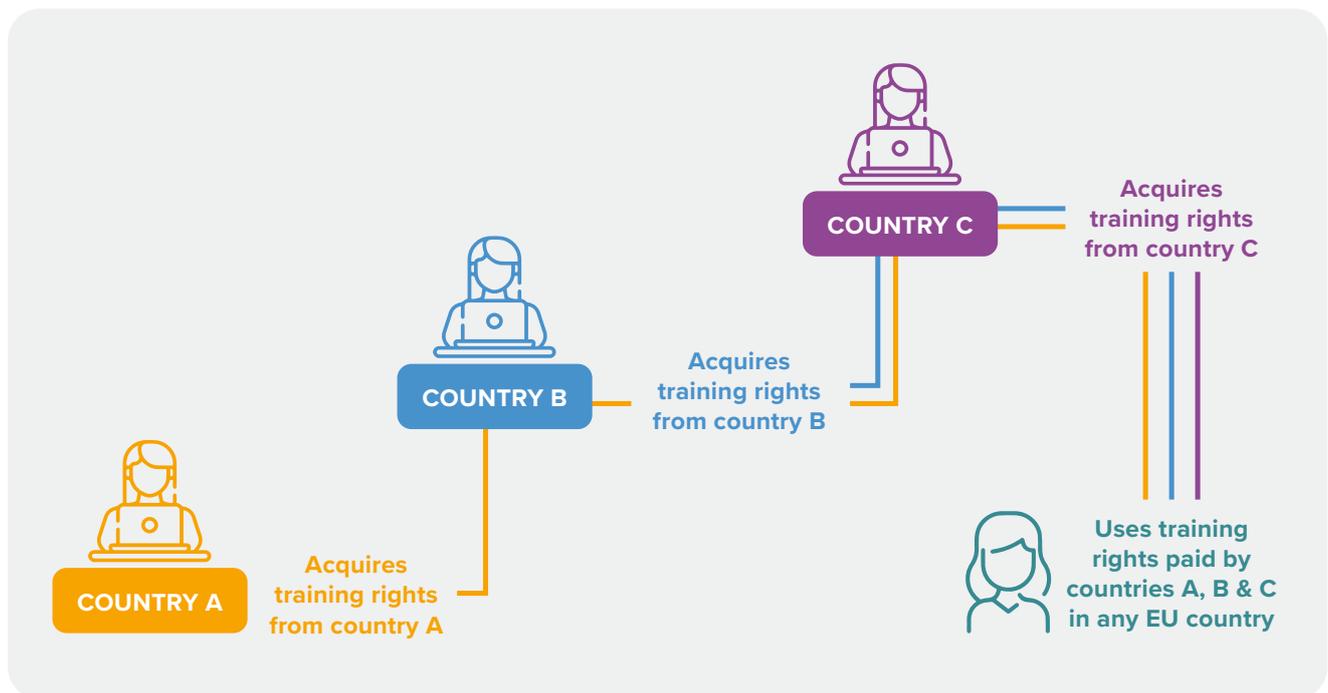
more ‘direct’ portability of rights between member states and makes social protection more transparent for mobile workers. The now revamped Europass platform could be used as a single entry-point to this European ILA. It could both integrate existing European tools, like the European Skills Panorama intelligence, and redirect people towards national services, for instance guidance opportunities or additional support. Furthermore, Europass could contribute to facilitating the recognition of qualifications and learning outcomes, and help people to showcase them.

We also believe that this European individual learning account should eventually develop into a **European ‘individual activity account’**, which not only features training rights, but all the rights a worker acquires when moving and/or working in another EU country, in particular

unemployment and pension rights. The activity account would make social protection rights more transparent for mobile workers, who often lack visibility over which rights they have accumulated and to which they are entitled – although this is crucial for their financial security and professional development.

Although we have outlined three different steps towards the ultimate objective of a European individual learning account (and an even more ambitious European activity account), some member states could choose to work together and bypass some of these intermediary steps by setting up ILA schemes that already allow the full portability of rights with other EU countries – or even by establishing a joint ILA platform, which could be a way to reduce the initial cost of the reform by pooling resources.

Figure 15: A European Individual Learning Account





CONCLUSION

In 2017, all EU leaders – from the European Commission, the European Parliament and the heads of state or government of all EU member states – adopted the European Pillar of Social Rights (EPSR) which provides that “Everyone has the right to quality and inclusive education, training and lifelong learning” (principle 1), “regardless of the type and duration of the employment relationship” (principle 5) and this includes “the right to transfer training entitlements during professional transitions” (principle 4).

Translating these principles into a concrete initiative is even more urgent today than it was when the EPSR was adopted. The economic and social consequences of the Covid-19 pandemic are currently being felt across the European Union, with young people and displaced workers in dire need of urgent training. But more will be affected over the years as the profound transformations in our labour markets to make our societies greener, digital and more resilient inherently demand a shift in our approach to education and training.

There is a collective responsibility to act holistically and change the culture surrounding learning. We do not learn and then simply work based on that initial learning. Learning happens continuously. However, most of our current education systems do not fully recognise adult learning as truly being part of education, and even less a priority part of it. This results in low-performing adult learning systems across the board. Today, it is time for the EU to guarantee that lifelong learning becomes a reality across the European Union, for each and every EU citizen.

In 1996, the Delors Report, *Learning: the treasure within*, saw learning throughout life as the “heartbeat” of a society and as one of the keys for the 21st century. In order to foster a life cycle approach to learning, Jacques Delors proposed establishing a sort of individual adult learning right, through the allocation a “study-time entitlement” to all individuals, to be used for both initial and adult education. Today, we choose to focus our proposal on the most undermined element of education, adult learning, by calling for an individual right to adult learning for all Europeans, through the establishment of individual learning accounts (ILAs). We believe ILAs have the potential to show the real value that ought to be given to learning beyond initial education, and to truly help promote the idea that lifelong learning concerns every single individual, regardless of their education and status on the labour market. And while ILAs are undoubtedly a costly option, the cost of inaction and not securing a resilient workforce would be far greater.

European Commission President Ursula Von der Leyen has said that “the best investment in our future is the investment in our people”. **We need to put our words into action.** The Action Plan to implement the European Pillar of Social Right offers the opportunity for the EU to commit to concrete actions. However, such a supranational pledge can only be fulfilled if member states are fully and equally committed. Heads of state or government need to address this issue during the Social Summit in Porto in May 2021. They need to rise to the challenge.

APPENDIX 1

2020 Country-specific recommendations (CSR) related to skills development

COUNTRY	CSR	RECOMMENDATION / PART OF THE RECOMMENDATION FOCUSING ON SKILLS
Belgium	CSR2	Mitigate the employment and social impact of the crisis, notably by promoting effective active labour market measures and fostering skills development.
Bulgaria	CSR2	Improve access to distance working and promote digital skills and equal access to education.
Czechia	CSR2	Support employment through active labour market policies, the provision of skills, including digital skills, and access to digital learning.
Denmark	-	-
Germany	CSR2	Focus investment on the green and digital transition, in particular on sustainable transport, clean, efficient and integrated energy systems, digital infrastructure and skills, housing, education and research and innovation.
Estonia	-	-
Ireland	CSR2	Support employment through developing skills. Address the risk of digital divide, including in the education sector.
Greece	CSR3	Focus investment on the green and digital transition, in particular on safe and sustainable transport and logistics, clean and efficient production and use of energy, environmental infrastructure and very-high capacity digital infrastructure and skills.
Spain	CSR2	Support employment through arrangements to preserve jobs, effective hiring incentives and skills development. Reinforce unemployment protection, notably for atypical workers. Improve coverage and adequacy of minimum income schemes and family support, as well as access to digital learning.
France	CSR2	Mitigate the employment and social impact of the crisis, including by promoting skills and active support for all jobseekers.
Croatia	CSR2	Promote the acquisition of skills.
Italy	CSR2	Strengthen distance learning and skills, including digital ones.
Cyprus	CSR2	Strengthen public employment services, promote flexible working arrangements and improve labour market relevance of education and training.
Latvia	CSR2	Mitigate the employment impact of the crisis, including through flexible working arrangements, active labour market measures and skills.
Lithuania	CSR2	Mitigate the impact of the crisis on employment. Increase the funding and coverage of active labour market policy measures and promote skills.
Luxembourg	-	-
Hungary	CSR2	Improve the adequacy of social assistance and ensure access to essential services and quality education for all.
Malta	CSR2	Strengthen the quality and inclusiveness of education and skills development.
The Netherlands	CSR3	Focus investment on the green and digital transition, in particular on digital skills development, sustainable infrastructure and clean and efficient production and use of energy, as well as mission-oriented research and innovation.
Austria	CSR2	Ensure equal access to education and increased digital learning.
Poland	CSR2	Better target social benefits and ensure access to those in need. Improve digital skills.
Portugal	CSR2	Support the use of digital technologies to ensure equal access to quality education and training, and to boost firms' competitiveness.
Romania	CSR2	Strengthen skills and digital learning, and ensure equal access to education.
Slovenia	CSR3	Promote digital capacities of businesses, and strengthen digital skills, e-Commerce and e-Health.
Slovakia	CSR2	Strengthen digital skills. Ensure equal access to quality education.
Finland	-	-
Sweden	CSR2	Foster innovation and support education and skills development.



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TOWARDS AN INDIVIDUAL RIGHT TO ADULT LEARNING FOR ALL EUROPEANS

Back in 1993, Jacques Delors championed lifelong learning as the “catalyst of a changing society” and made it a priority issue for the European Commission and the EU in general. More than two decades later the European Pillar of Social Rights, proclaimed in 2017 under Jean-Claude Juncker’s presidency of the Commission, outlined in its very first principle the right to “quality and inclusive education, training and lifelong learning for all”.

Today, with the European Union going through the worst economic crisis in its existence, the need to make this principle a reality has never been as urgent. Rising unemployment and acceleration of the transitions already at work in the labour market – eg, the green and digital transitions – are having widespread consequences on individuals, their jobs and their competences. Whether people need to maintain their skills throughout the crisis, reskill to find a job in an in-demand sector, or take advantage of short-time work to upskill and increase their employability, adopting a life cycle approach to learning is ever more relevant. Not only will it make us more resilient to reap the benefits of these transformations, but it will also give us the opportunity to lead and drive them.

This report looks at the current state of adult learning in the EU and calls for a European initiative to foster the creation of an individual right

to adult learning in each member state through the establishment of individual learning accounts (ILAs) according to European guidelines. Well-designed ILAs could increase the coverage and inclusiveness of the EU’s adult learning systems, contribute to improving their relevance and quality, and promote lifelong guidance. Forming just one piece of the puzzle within the wider adult learning ecosystem, ILAs would create synergies with existing programmes and funds for adult learning, and fully engage all relevant stakeholders (eg, businesses, regions, – trade unions and public employment services). This report also stresses the importance of protecting the rights of mobile workers and thus suggests that ILAs at member state level should pave the way towards a future European Individual Learning Account.

With the European Commission set to unveil its Action Plan to implement the European Pillar of Social Rights at the beginning of next year – and with 2021 also bringing with it the Social Summit in Porto and an initiative by the European Commission on individual learning accounts – the aim of this report is to feed the discussion on individual training entitlements so that decisive action can be taken at European level to ensure EU citizens are resilient and fit to take full advantage of the transitions and massive labour market changes coming our way.