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TOWARDS A EUROPEAN INDIVIDUAL LEARNING ACCOUNT

#ILAS
#SOCIALRIGHTS
#LIFELONGLEARNING
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Introduction ■

The coronavirus pandemic has triggered the worst economic crisis since the Great Depression of the 1930s. Although short time work schemes in place in EU countries have managed to mitigate job losses, some sectors have suffered the lion's share of the damage, with the risk, once these schemes come to an end, of seeing both unemployment levels and the need for career transitions skyrocket over the next few months. In addition, the crisis and the recovery strategy adopted by EU decision makers are expected to accelerate the digital and green transitions and, as a consequence, the **rapid and deep changes already at work on the labour market** will intensify. Indeed, the current megatrends –digitalisation, globalisation, population ageing and the green transition– are changing the quantity

and quality of jobs available. Some will be destroyed or will change significantly, for instance due to automation. But new jobs will also be created, for instance by artificial intelligence but also in the care economy and in all fields related to the green transition like renewable energies, energy efficiency, the circular economy, waste management, etc.

Skills development is and will remain an important enabler of these transformations. Only with a skilled and resilient labour force will we be able to reap the benefits of the ongoing transitions. 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 them¹. All the while, **the need for upskilling and reskilling in the EU conti-**

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



nues to grow. To address this need and reach the new European target of having 60% of European adults train each year by 2030, adult learning systems have a key role to play in supporting individuals to maintain and acquire new skills throughout their working lives.

At EU level, adult learning systems all face common challenges, and while responsibilities in the field of adult learning mostly lie at national and regional levels, the EU has an important role to play to **ensure that the right to lifelong learning**, enshrined in the European Pillar of Social Rights, **becomes a reality all across Europe**. To do so, the European Commission has pledged to explore the idea of individual learning accounts (ILAs)

to close existing gaps in access to training and empower adults to successfully manage labour market transitions.²

Drawing on a recent report on the topic,³ this policy brief identifies the current shortcomings of adult learning systems in the EU and attempts to provide some answers to these challenges by presenting a rationale for an EU initiative on individual learning accounts. We argue that European action in this field should be twofold: first, adopting **an EU recommendation to establish national ILAs according to European guidelines**, and then, creating **a European Individual Learning Account** to make training rights portable not only across jobs and status, but also across countries.

1 ■ STATE OF PLAY: SHORTCOMINGS OF ADULT LEARNING SYSTEMS IN THE EU

To face the growing need for upskilling and reskilling in the EU, we need more and more people to benefit from training. However, adult learning **participation rates are significantly too low**. According to the new objectives of the European Commission, at least 50% of Europeans aged 25 to 64 should be participating in training in any given year by 2025⁴, and at least 60% by 2030⁵. The latest available data show however that only 38% of European adults do participate in training every year,⁶ and differences between Member States are striking, with Sweden (58.8%) and the Netherlands (57.1%) having, among other countries, already reached the target for 2025, while Romania (5.8%), Bulgaria (11.8%) and Greece (16%) are lagging behind.

This lack of participation demands that we take a closer look at EU countries' adult learning systems, on which national governments will rely to reverse the trend. They are all facing common challenges, even though to varying degrees depending on the country.

Firstly, in addition to a lack of coverage, adult learning systems suffer from a **lack of inclusiveness**. As Figure 1 illustrates, **those who need training the most, train the least**. This is above all the case for low-educated adults, whose participation is a staggering 40 percentage points below that of high-skilled adults on average in the EU (18% against 58% respectively). The unemployed are also less likely to engage in training than those who are employed as well as workers

2. 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.

3. FERNANDES S. & KERNEIS K. 2020. *Towards an individual right to adult learning for all Europeans*, Jacques Delors Institute & the Foundation for European Progressive Studies, December.

4. European Commission. *Op cit*.

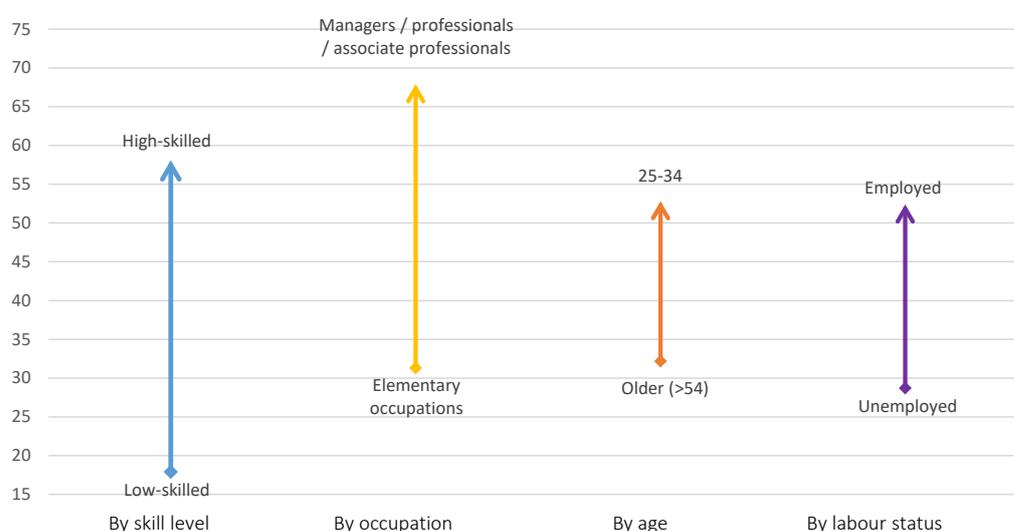
5. European Commission. 2021. Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, *The European Pillar of Social Rights Action Plan*, 4 March, COM(2021) 102 final.

6. European Commission. 2020. *European Skills Agenda for sustainable competitiveness, social fairness and resilience*, 1 July.

with less attachment to the labour market – meaning non-standard workers in part-time jobs, temporary and self-employment or platform work– although both categories are on the rise in the EU. Lastly, incentives to train and provide training also declines with age, which is particularly worrying since working lives are becoming longer and that, without training, older adults are likely to experience significant skills obsolescence, particularly

in the context of technological change. Still, workers with traditional contracts are likely to also face more and more difficulties to access training, since that our business-centred approach to training is not suited to deal with the increasingly frequent labour market transitions that will happen during people's careers, due to both **shorter job tenure** and new preferences in terms of work-life balance.

FIGURE 1 ■ 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.

Secondly, adult learning systems in the EU are also faced with challenges in terms of **quality and alignment with labour market needs**. Quality, in particular, is paramount to creating a positive mindset around lifelong learning. Indeed, if workers who are already reluctant to train engage in low quality training, which 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, creating a vicious circle. In the EU, several reasons explain the lack of quality of some adult

learning systems: a fragmented approach to quality assurance in adult learning,⁷ the lack of adult-specific elements for formal learning,⁸ the lack of professionalisation of adult learning staff, poor monitoring and/or a lack of it, as well as the limited availability of guidance and validation of non-formal and informal learning.⁹ These challenges are set to intensify with the growing demand for adult learning and the rise in **online training**, the latter bringing its own set of issues in terms of the quality of educational resources, teachers' training and skills recognition. In

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

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

9. European Commission, *Op. cit.*



addition, training often does not match the needs of the labour market, and **skills forecasting** still needs improving in the EU,¹⁰ which poses the risk that workers needing to change occupation or sector will not necessarily be provided with the training that helps their transition on the labour market.

Last, but certainly not least, reports highlight the collective **underinvestment in adult learning** and **uncoordinated governance** as further shortcomings of our current systems. The funding of adult learning is indeed very much lagging behind, with EU Member States investing on average 0.5% of GDP in adult retraining and upskilling¹¹ compared with 4.6% in education as a whole¹² –although this varies a lot between Member States. Looking at the private sector, although more European employers are now investing in their workforce than 15 years ago,¹³ investment in training is not reaching the required levels to address the upcoming massive reskilling needs either. This is especially true for SMEs, which offer considerably less training opportunities to their workers than large companies,¹⁴ often due to a lack of awareness of the need for training and return, financial constraints, issues of production losses due to missed working time, and the concern of poaching.¹⁵ In addition to financing issues, governance for adult learning in Member States is scattered: the responsibility and budget for adult learning

policy are 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),¹⁶ 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 EU,¹⁷ there is still a risk that adult learning policies might lack coherence without sufficient communication and coordination efforts.

Overall, adult learning systems in the EU are not suited to properly carry out the massive reskilling and upskilling required to ensure the European workforce is able to drive the ongoing and future transformations of our society and economy. Incremental change may help overcome parts of the shortcomings we have just identified, but only a major overhaul that reflects the central role of continuous learning for our economies and the people within them can truly **create a shift of mindset for people, governments and companies** alike and help build a culture of lifelong learning in the EU. In this endeavour, we believe the EU has a key role to play and that individual learning accounts (ILAs) can be part of the solution.

10. Ecorys. 2019. *Adult Learning policy and provision in the Member States of the EU, A synthesis of reports by country experts*, p. 103.

11. 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.

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

13. European Investment Bank. 2019. *2019/2020 Investment Report: accelerating Europe's transformation*, p. 397.

14. According to the *European Continuing Vocational Training Survey*, 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.

15. 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. • OECD. 2019. *Getting Skills Right: Future-Ready Adult Learning Systems*, p. 48.

16. OECD. 2019. *Getting Skills Right: Future-Ready Adult Learning Systems*, p. 104.

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



2 ■ RATIONALE FOR AN EU ACTION IN THE FIELD OF ILAs

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 national policies. EU initiatives on adult learning and skills are legitimated not only by the **provisions of the EU Treaties** (see articles 145 and 166 of the TFEU)¹⁸ but also by **national governments' political commitments** at the supranational level. In this context, both the European Pillar of Social Rights¹⁹ 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.

The EU supports Member States' action through **policy coordination** and **funding instruments**. In what concerns policy coordination, EU action in the field of adult learning is currently framed by two main agenda, one on adult learning (the 'European Agenda on Adult Learning', adopted in 2011) and the other on skills (the 'European Skills Agenda', adopted in 2016 and updated in 2020). These agenda set common objectives and priorities, and are translated into concrete initiatives and tools, such as Council recommendations (eg. on upskilling pathways or key competences for lifelong learning), the Skills Panorama or the Electronic Platform for Adult Learning in Europe. Furthermore, to ensure that the common objectives and priorities established at EU level are followed up, the Commission monitors Member States'

actions via the European Semester, thanks to the social scoreboard and the annual country specific recommendations.

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. The financing instruments include grants (in particular through the European Social Fund+, Erasmus+, the European Globalisation Adjustment Fund and the Just Transition Fund) but also loans (eg. Invest EU, SURE) and financial support for structural reforms (Technical support instrument). The new Recovery and Resilience Facility (RFF), amounting to €672.5 billion, will also provide large-scale financial support for reforms and investment undertaken by Member States, including for upskilling and reskilling.²⁰

If we must acknowledge the current role of the EU in the field of adult learning, we must also recognise that the magnitude of the challenge calls for **decisive action at EU level**. Not only is the issue of skills "a pan-European problem that requires pan-European solutions"²¹ but since national recovery plans will most likely feature reforms of adult learning systems, the European Commission should provide Member States with the appropriate guidance and coordination to make sure they implement ambitious initiatives in the field of adult learning. In addition, tackling the skills challenge could bring important economic

18. Art. 145 of the TFEU: "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". Art. 166 of the TFEU: "The Union shall implement a vocational training policy which shall support and supplement the action of the Member States, while fully respecting the responsibility of the Member States for the content and organisation of vocational training."

19. Principle 1 of the European Pillar of Social Rights: "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."

20. See FERNANDES S. & KERNEIS K. 2020. "Chapter 3. EU action in the field of adult learning". In: *Towards an individual right to adult learning for all Europeans*, Jacques Delors Institute & the Foundation for European Progressive Studies.

21. Eurochambres. 2019. *Eurochambres Economic Survey*, p. 3.



gains across the EU. A Cedefop-imagined scenario forecasts that reducing the number of low-skilled people significantly through an ambitious upskilling of the workforce would lead to an increase in annual GDP in the EU of over €200 billion between 2025 and 2050.²²

The EU thus needs to drive the “skills revolution”,²³ as Commissioner Nicolas Schmit puts it, that it desperately needs. To do so, it should guarantee that **each adult in the EU enjoys an individual right to adult learning**. We identify five main reasons why the EU should include ILAs in its toolbox.

Firstly, ILAs **attach training rights to the individual rather than to the individual's job or status**. This guarantees that all workers, independent of their status, have access to training –including non-standard workers, the self-employed and all those with a weaker link to their employer. The Council recommendation on access to social protection²⁴ shows that the EU is mobilised to guarantee equal rights for all workers. As the rise in non-standard work is making business-centred adult learning systems less inclusive, it is only logical that EU action should be extended to training rights.

Secondly, thanks to ILAs, **people can accumulate and transfer training entitlements throughout their working life**, no matter how many times they move from one job to another or from one employment status to another. According to the European Political Strategy Centre, career fragmentation is likely to intensify and a person might soon have 15-20 different jobs in a lifetime.²⁵ Portability allows people to undertake comprehensive training that results in a major

upskilling or reskilling and guarantees the worker's employability in the long term, especially through labour market transitions, rather than an occasional upgrading of the skills necessary for their current occupation.

Thirdly, ILAs can be a **useful tool for bringing about the change of mindset regarding life-long learning** that we urgently need. Indeed, looking at the reasons behind the lack of participation in adult learning, we see 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 further train.²⁶ ILAs can help overcome this lack of awareness about the need to train throughout life since they empower people to invest in their own skills and qualifications and to have greater control over their own learning.

Fourth, increasing participation in adult learning is a necessary but not sufficient condition for future-ready adult learning systems. The set-up of ILAs can **trigger a systemic reform of adult learning systems** aiming to address their different shortcomings. As we outline in part 3, well designed ILAs should target disadvantaged group and be accompanied by improved certification and monitoring processes and better skills forecasting in order to guarantee the quality and relevance of the training offered.

Fifth, granting all adults in the EU an individual right to training 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 all the more important as the number of mobile citizens in the EU doubled between 2006 and 2018.²⁷ Since

²². This scenario includes the UK. Cedefop. 2017. “Investing in skills pays off: the economic and social cost of low-skilled adults in the EU”. Cedefop research paper, No 60.

²³. SCHMIT N. 2020. Keynote speech, *Individual learning accounts in the 2020s*.

²⁴. Council. 2019. “Council Recommendation of 8 November 2019 on access to social protection for workers and the self-employed”, *Official Journal of the European Union*, 15 November, All Digital.

²⁵. 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.

²⁶. Eurostat. Adult Education Survey.

²⁷. European Commission. 2019. *Towards a fair mobility: setting up a European Labour Authority*, 9 April.



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 apply to training entitlements, and ILAs offer an opportunity to achieve this goal.

For all these reasons, we believe that the EU should foster the creation of individual learning accounts, as a tool to guarantee an individual right to adult learning for all Europeans.

3 ■ AN EU RECOMMENDATION FOR NATIONAL ILAs ACCORDING TO COMMON GUIDELINES

As a first step, the European Commission should propose an **EU recommendation inviting Member States to set up, by 2025, national individual learning accounts according to common European guidelines**.

The national design of ILAs would ensure that they are adapted to national specificities while guaranteeing the ownership of the scheme by national stakeholders. There would not be a "one size fits all" solution. At the same time, the European guidelines would make sure that all ILA schemes are designed in a way that fulfils their purpose and in a coordinated manner across Member States, thus contributing to building a real lifelong learning culture across the EU.

National ILAs would guarantee that all Europeans (not in initial education, and until retirement age) are granted training entitlements – translated either as a sum of money or a number of 'free' training hours – credited onto a personal account. These training entitlements would be accumulated over time and transferred throughout their career (from job to job / job to unemployment, etc) to be used for training and education activities, whether through public, private, classroom-based or online programmes. The option of granting a given number of 'free' training hours per year could particularly suit those Member States, 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).²⁸

To ensure that such a scheme does contribute to making the right to 'quality and inclusive education, training and lifelong learning' a reality, we lay down five main common guidelines (see Figure 2).

3.1 ■ Inclusiveness

ILAs should **promote both universality and inclusiveness**. There is still no equal access to adult learning. An ILA scheme thus needs to be as inclusive as possible, by providing vulnerable groups with differentiated or **targeted support**, first and foremost lower-educated people, displaced workers and unemployed people. This should be translated firstly through **more financial support** and/or through the reinforcement of the public training offered as well as through paid training leaves. In this regard, EU funds could be mobilised to provide top-ups to help specific groups of people (under the ESF+ or EGF, for example). Secondly, ILAs should always include the right to **lifelong guidance**, in order to accompany learners in defining a career path and making the right training choices. Thirdly, ILAs should feature comprehensive **skills assessment and validation** arrangements. They give visibility to the skills acquired in non-formal and informal settings, which is crucial for disadvantaged groups and all those lacking formal qualifications and can help them either to go through transitions on the labour market or to engage in further training.

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



3.2 ■ Quality and alignment with labour market needs

Ensuring the **quality of training and its alignment with labour market needs** should be another priority of any ILA scheme. Guaranteeing the high quality of training means on the one hand, that **training programmes covered by ILAs should be certified** (and monitored thanks to reporting requirements for training providers), and on the other hand, that the skills acquired during these training courses are recognised. It should also be ensured that training is adapted to the needs of adults, for instance by drawing on innovative solutions from digital technologies and by offering more **modular learning opportunities**, eg. thanks to micro-credentials. Information about quality also needs to be made available to the public, both via **official quality assessments** and via a **peer rating system**, a sort of 'TripAdvisor' for adult training courses. Besides, training should help people develop skills relevant for the labour markets of today and tomorrow, in particular skills in critical fields (eg. digital, environment, and healthcare) and transversal skills. To do so, there should be an effective system of **skills forecasting** at all levels (through the Skills Panorama at European level, but also at national, regional, local and industry levels) and involving all the relevant actors (companies, public authorities, trade unions, NGOs). In addition, not only should people be helped to make the right training choices, but **top-ups** should also be offered to promote these specific training courses, in a flexible manner so as to match local or ad hoc needs, eg. during a crisis.²⁹

²⁹. As part of its response to the Covid-19 crisis the government of Singapore provided the first top-up of its SkillsFuture scheme. However, the advance use of this top-up was limited to specific courses promoting the development of industry-oriented, critical and future-proof skills in eight emerging fields –including Cybersecurity, Data Analytics, Finance, Digital Media, Urban Solutions, and Tech-enabled Services– as well as digital literacy, productivity and communication courses. Source: [Skills Future website](#).

³⁰. Alternative sources of information should be made available to people with limited digital skills.

³¹. This is especially true for training that usually falls under the employer's responsibility (compulsory training like health and safety, as well as training to fulfil one's own current occupation).

3.3 ■ Information

Information on ILAs should be **transparent, accessible and widely disseminated**. People should be properly informed about ILAs, not only through a mainstream communication campaign, but also through stakeholders at different levels (companies, trade unions, public employment services, regional/local authorities, NGOs) that might be able to better reach at-risk groups. Trade unions have an especially important role to play here to raise awareness, engage workers and motivate them to use their training rights. In addition, a single and user-friendly digital interface with an easy registration process should be set up.³⁰ It should include information on people's rights, the training offered, the quality of the training courses, and other services available like career counselling. Lastly, by clearly **labelling and advertising European co-financing on people's learning accounts**, ILAs could make these funding programmes visible to European citizens.

3.4 ■ Stakeholders

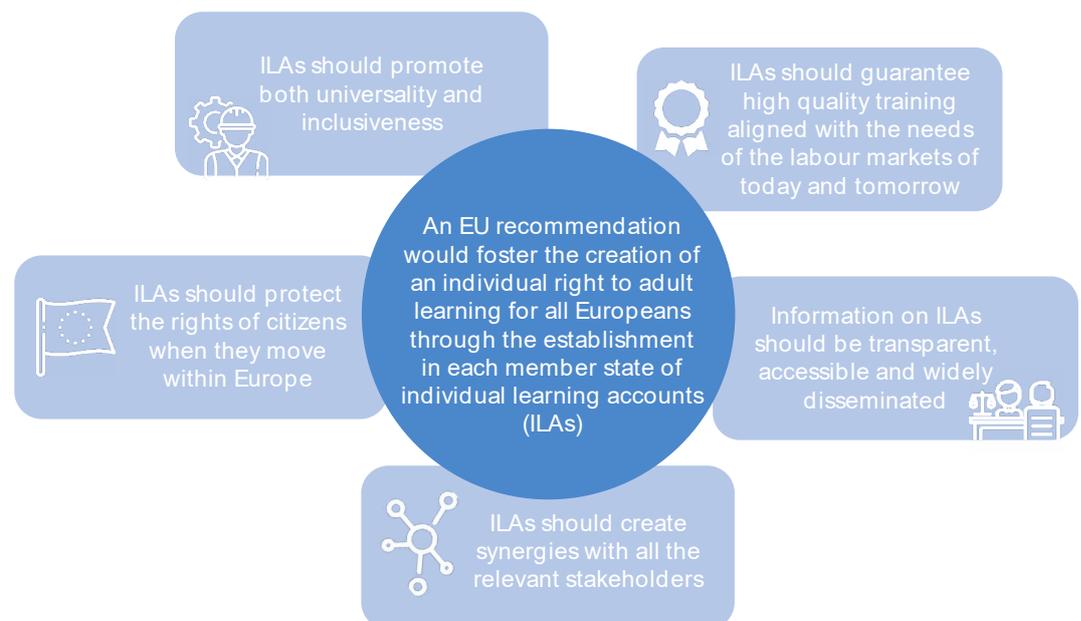
Finally, ILAs are not meant to be a new, isolated blanket instrument, putting the responsibility of training all adults in one country onto one entity and disengaging all other stakeholders. The role played by companies in guaranteeing the skills development of their workers is crucial, and ILAs should only come as a supplement, not as a replacement.³¹ ILAs can and should create synergies with all the relevant stakeholders of the **adult learning ecosystem**, including **public employment services, regions, companies, trade unions, universities and training providers**. They have a crucial and

collective responsibility regarding skills intelligence, skills matching, guidance and information. Cooperation between all actors, especially public-private partnerships, is also crucial to help people manage their career transition, eg. workers at risk of being displaced should be supported by PESs before being made redundant, universities should reinforce their adult learning offer in line with the current and emerging needs within their region or employment area, etc. In addition, top-ups could be used to create links between ILAs and existing funding programmes, like regional and sectoral funds to promote certain types of training, or additional funds for jobseekers from PES, etc. Lastly, companies (especially SMEs), civil society and community actors providing **non-formal training**, which falls beyond the scope of ILAs but is very relevant for adult learning, should be adequately supported to fulfil their role of learning places. By fostering skills assessment and validation, ILAs lend credibility to these types of training, as well as to **informal learning**, and to the skills acquired by learners.

3.5 ■ Mobile citizens

National ILAs should protect the rights of citizens when they move within Europe. So, when workers accumulate training rights in a given EU country through an individual learning account, it is imperative to ensure both that these rights are **acquired for life** and that mobility between EU countries does not mean losing the rights already acquired. The easiest way to guarantee that mobile workers can use their training rights even after moving to another country would be to allow them to use their rights to participate in online training courses delivered by training providers from the country where those rights were acquired. 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.

FIGURE 2 ■ An EU recommendation fostering the establishment of national ILAs according to five European guidelines





These five EU-level guidelines are useful to create a common basis for ILA schemes at national level, but Member States remain in the driving seat when it comes to their implementation on the ground. Some features, namely regarding the financing of ILAs and their governance, should particularly be addressed at national level. Nevertheless, we recommend **guaranteeing simple processes and efficient coordination between actors** and making sure that the financing of ILAs cannot be jeopardised in the long-term due to changes in leadership or crises. In addition, because we are aware of the costs the implementation of such a scheme

incurs, we believe the **EU could provide technical and financial help to Member States in order to design, implement and front-load³² a national ILA scheme under the Recovery and Resilience Facility** –which finances public investments and reforms– and the Technical Support Instrument. This could prove particularly helpful in the current economic situation, to reduce the strain on Member States' public finances.

Yet, further action is needed at EU level to make training rights not only portable across occupations and status, but also across countries.

4 ■ TOWARDS A EUROPEAN INDIVIDUAL LEARNING ACCOUNT

Because the European Union is undergoing profound changes that will inevitably make the portability of social protection rights within the EU a necessity, national individual learning accounts need to be complemented by a **European individual learning account**, a dedicated platform serving as a one-stop-shop for adult learning in the EU.

Firstly, a European ILA would feature information about ILA schemes in place in each Member State, namely the amount of support granted, the eligibility criteria for targeted support, the type of training offered, the possible top-ups, etc. It would also include information about further services that may or may not be integrated to ILAs, like guidance services, skills assessment and validation arrangements, and other relevant adult learning programmes. This would help prospective mobile workers or newly arrived ones to understand the national ILA scheme in place and the country's adult learning ecosystem.

Secondly, a European ILA would make it possible for people to see the training rights that they have acquired in different EU countries. To do so, people would simply need

to synchronise their national ILA(s) to their European account. This would make **training rights more transparent for mobile workers**.

Thirdly, a European ILA would facilitate the **portability of training rights across the EU**. Not only would people see the amount of rights they have accumulated, but they would be able to 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 3). However, people would only be able to use the training rights they have acquired in another EU Member State for **training courses certified at EU level**. This additional certification would be delivered by the **European Labour Authority (ELA)**, in line for instance with the European Quality Assurance Reference Framework for Vocational Education and Training. Such common safeguard would prevent the possible **cases of fraud and abuse** that portability could cause and guarantee the **same level of training quality** in different countries.

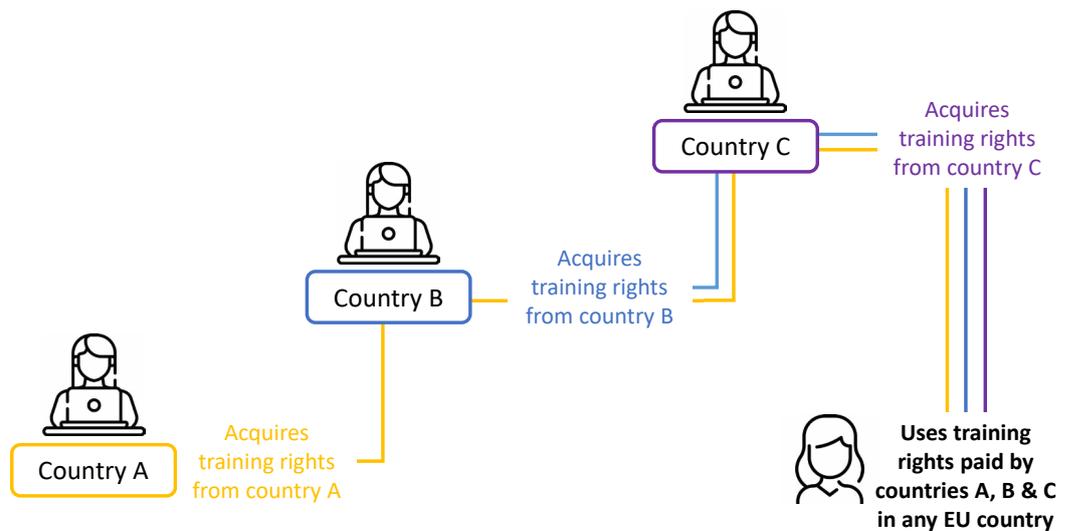
A European ILA would thus lastly feature the list of all ELA-certified training courses, with a dedicated profile page for each (includ-

³². An EU Recommendation on ILAs could be complemented by a regulation establishing a new financial tool to provide this financial support (in a similar way to the system of the Youth Guarantee and its underpinning Youth Employment Initiative).

ding information on the content, number of hours, the country of the training provider, whether classroom-based or online, modalities regarding examination and assignments, expected outcomes, EQF level, etc.). Because some training courses can be taken entirely remotely, this would also allow non-mobile workers to benefit from this virtual 'Euro-

pean training market'. Lastly, there could be a link between this European ILA and other European tools, like the European Skills Panorama –to identify futureproof skills and occupations –and the Europass platform– to facilitate the recognition of qualifications and learning outcomes in all Member States and help people to showcase them.

FIGURE 3 ■ A European Individual Learning Account



Because of the costs that developing and maintaining such a platform would incur –especially with regards to ensuring some level of interoperability with national ILAs– a dedicated budget underpinning the proposal for a European ILA should be allocated

under the 2028-2034 Multiannual Financial Framework (MFF). This would, at the same time, give Member States the time necessary to implement their own ILA scheme at national level (see Figure 4).

FIGURE 4 ■ Timeline for EU action on ILAs





To go even further, we 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, like unemployment and pension rights. The idea of a personal activity account is already being promoted by the European Parliament, which recommended in 2016 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 [...]”.³³ Setting up such an account at EU level 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.

Conclusion ■

The European Union has set ambitious goals to upskill and reskill the European workforce and make it fit to drive the transformations and transitions underway. This policy brief, and the report it is based on, has highlighted the need for a systemic change towards a life-cycle approach to learning and put forward proposals that we deem can help deliver on this objective.

Now, such pan-European ambitions are useless without the commitment of Member States, social partners and all the members

of the adult learning community, both at European and national levels. We believe that skills development, because it is a topic so deeply intertwined between social and economic considerations, has the potential to build consensus for action among all these stakeholders. The Social Summit in Porto and the upcoming initiative of the European Commission on ILAs should provide opportunities to find common grounds and create the “right to training for each worker, during all their life”³⁴ that Jacques Delors was already calling for 30 years ago. ■

³³. European Parliament. 2016. *Report on a European Pillar of Social Rights*, 20 December.

³⁴. “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.

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