



European
Commission

Report:

**High-level forum
on individual
learning accounts,
online conference
4-5 March 2021**

Education and
Training

Report

High-level forum on individual learning accounts,
online conference, 4-5 March 2021



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Summary

This two-day online high-level forum¹ of 4-5 March 2021 explored individual learning accounts (ILAs) as part of a solution to the EU objective of increasing adult participation in up- and reskilling, through learning from existing practices and discussing the challenges and factors for success. The conference is part of a broader stakeholder consultation process to investigate whether ILAs can be a useful tool to support up- and reskilling, particularly given the many skills challenges Europe is facing, related to the COVID-19 pandemic and the digital and green transformations.

The forum brought together nearly 800 participants from 48 countries. The audience consisted of stakeholders including social partners, industry and business, NGOs, education and training providers, national public authorities, international organisations, EU agencies, researchers and many others.

The speakers included European Commissioner for Jobs and Social Rights Nicolas Schmit, the French Minister of Labour, Employment and Economic Inclusion, Élisabeth Borne, and the Director-General for Employment, Social Affairs and Inclusion, Joost Korte. The floor was also given to speakers from international organisations, social partners, business and Cedefop, as well as experts on diverse national approaches.

Opening the forum, Commissioner Schmit said: ‘Today, the digital and green transitions rapidly change the world of work. How many of us will retire in the same job in which we started our career? We need to manage this change to protect the individual workers. And the way to do this is to regularly up- and reskill. I am excited to learn how individual learning accounts can play a crucial role in this.’ The first panel discussion, with representatives from UNESCO, the OECD and the Jacques Delors Institute, presented the current state of research on ILAs. The second panel discussion, with panellists from Slovakia, the Netherlands, Luxembourg, Denmark and the Adecco group, showcased practical experiences from individual learning schemes and discussed opportunities and challenges. The first day concluded with a keynote from Minister Borne, who reviewed experience of the *Compte personnel de formation* in France.

The second day started with a presentation on the Singapore SkillsFuture Credit system. After this, the first panel discussed ILA funding and governance arrangements with social partners and experts on ILAs and skills development. A second expert panel discussion focused on enabling factors for ILAs (guidance, validation of skills and transparent information on quality-assured training opportunities). The forum was closed by the Director-General for Employment, Social Affairs and Inclusion, Joost Korte, who stressed the need for collective action to respond to the needs of individuals and developments in the labour market.

¹ [Online Conference Individual Learning Accounts](#)

The forum presented the current state of research concerning ILAs and individual entitlements to training, the diversity of approaches (from EU Member States and beyond), their challenges and opportunities, and enabling factors for ILAs.

The forum resulted in the following key discussion topics related to ILAs:

- **ILAs as the solution?** A number of comments and discussions during the forum concerned whether ILAs should be considered a solution to the problem of low participation in adult learning.
- **Universal versus targeted approaches.** This concerned, for instance, whether ILAs should be open to anyone, or whether they should be targeted to specific (disadvantaged) groups. There are obvious trade-offs between the number of people targeted and the amount of funding available per individual.
- **Formal versus all forms of learning.** This concerned what kind of training should be funded through ILAs. Should it be used only for accredited (formal) education and training, or should it be open to non-formal learning, micro-credentials and validation of prior learning?
- **The accompanying measures for functioning ILAs.** This concerned the importance of ILAs being supported by quality assurance mechanisms for the training courses, with effective outreach strategies that motivate specific disadvantaged individuals. It also related to the provision of information and guidance to individuals to guide them through the training offer and assure that the training meets individual and labour market needs. Finally, links to National Qualifications Frameworks and the role of validation of prior learning in supporting ILAs were discussed.
- **The governance structures for ILAs.** This concerned having whole-government approaches involving multiple ministries, and ensuring the engagement of social partners in the design and implementation of ILAs

To support the Commission's exploratory work on ILAs, stakeholder opinions will be sought within the consultation process, with the high-level forum being part of it. An open public consultation and targeted consultations are planned mainly for Q2 2021. The public consultation will be launched at the end of April and will run for 12 weeks.

1. Setting the scene

Background of the high-level forum

As embedded in the European Treaties and the Charter of Fundamental Rights of the European Union, ‘everyone has the right to education and to have access to continuing and vocational training’². The need for continuing training is further reinforced given that Europe’s labour markets and societies are undergoing fundamental change. The recovery from the COVID-19 pandemic and the green and digital transitions demand that individuals learn new skills to increase resilience at individual and societal level. At the same time, the participation of adults in education remains low and uneven.

In this context, as emphasised in the European Skills Agenda³ for Sustainable Competitiveness, Social Fairness and Resilience of 2020, individual learning accounts (ILAs) are a key priority to empower individuals to take up learning and to increase people’s knowledge, skills and competences so they can better participate in society and the economy. Moreover, the European Pillar of Social Rights Action Plan⁴ sets an ambitious target that at least 60 % of all adults should participate in training every year. There is therefore a need for instruments to help reach the target.

This online high-level forum of 4-5 March 2021 aimed to:

- situate ILAs as one solution to the EU objective of increasing adult participation in up- and reskilling;
- discuss ‘lessons learned’ that have been identified in comparative research on past and current schemes providing individual training entitlements (OECD, ILO etc.). While fully fledged ILAs are rare, there are several experiences in the Member States and around the world with individual learning schemes that are relevant to a discussion about ILAs;
- discuss concrete examples of related initiatives on the ground, with a focus on social partner and private sector involvement;
- discuss particular design aspects and success factors for ILAs, and to highlight success factors and link these to related EU policy actions (e.g. validation, CVET reform).

This conference is part of a broader stakeholder consultation process to investigate whether ILAs can be a useful tool to support the up- and reskilling of people on the labour market, and how a possible EU initiative could help. The results of the high-level forum feed into the open public consultation on ILAs that will be launched in April and runs for 12 weeks.

² https://ec.europa.eu/info/aid-development-cooperation-fundamental-rights/your-rights-eu/know-your-rights/freedoms/right-education_en

³ European Commission, European Skills Agenda for Sustainable Competitiveness, Social Fairness and Resilience, 2020.

⁴ European Commission, European Pillar of Social Rights. (LU: Publications Office, 2017), <https://data.europa.eu/doi/10.2792/95934>.

Interest, participation and satisfaction

Almost 1.000 people registered for the event, mostly from European Member States but also from other countries in Europe and elsewhere. Around 100 were familiar with specific examples of ILA schemes or similar initiatives. The following table provides an overview of the examples mentioned by the registered participants.

Table 1: Examples of ILAs (or similar) in EU Member States, as mentioned by persons registered for the high-level forum⁵

Country	Example of ILA
Austria	DIGI-WINNER: The 'Digi-Winner' is a new (2019) joint initiative of the Chamber of Labour Vienna with the waff – Vienna Employment Promotion Fund (Wiener ArbeitnehmerInnen Förderungsfonds). This income-related ILA refunds 40-80 % of training fees in the digital sector, up to the amount of EUR 5 000 until the end of 2023.
Belgium (Walloon region)	Mon compte formation, and EAP (Ecole d'Administration Publique Wallonie-Bruxelles) delivers training for civil servants in Wallonia and the Brussels region. Each civil servant has their own account, can consult a training catalogue and choose which training sessions to follow.
Belgium (Flemish region)	Inter.mezzo: Career voucher scheme by social partners in the live performance sector ⁶ .
Bulgaria	Training vouchers: One for vocational education and training and one for the acquisition of key competences.
Denmark	The Competence Funds (Kompetencefonde) agreed and managed by social partners in collective bargaining agreements. Companies covered by collective agreements and individual employees in those companies can apply for reimbursement of course fees up to a certain amount each year. In most cases, individual employees may apply directly for reimbursement of course fees.
Estonia	The Estonian Unemployment Insurance Fund provides training vouchers, such as the training card initiative (Koolituskaart) . The scheme allows unemployed people and those at risk of unemployment to access training up to the amount of EUR 2 500. The training should help them upskill and improve their labour market outcomes and the choice of training is agreed with a career advisor.

⁵ This list is not exhaustive and is based on the responses of registered participants.

⁶ <https://www.podiumkunsten.be/loopbaan/loopbaanbegeleiding/intermezzo/319/wat-intermezzo/378>

⁷ https://www.tootukassa.ee/eng/content/services/training_and and <https://www.tootukassa.ee/eng/content/prevention-unemployment/labour-market-training-training-card>

Country	Example of ILA
France	Compte personnel de formation (CPF): A worker's training rights move with them from employer to employer. This feature supports access to training by workers in non-standard working arrangements, who benefit less from employer-provided training.
Germany	Bildungsprämie (Education Bonus), Aufstiegsfortbildungsgesetz (Advancement Training Act), Begabtenförderung (Talent Support) etc.
Greece	Training vouchers provide individuals with direct subsidies. Usually provided in the framework of projects implemented by the European Social Fund (ESF). An example is 'Training and Certification of Employees in the construction and materials sector'. Trainees (1 200 in total) participated in 80 hours of training and certification, each receiving a subsidy of EUR 400.
Italy	Training voucher funded by ESF at regional level, such as vouchers for workers in Emilia Romagna and for higher training in Lazio.
The Netherlands	The STAP budget (being established). Besides this, a union-based learning account is applied in several sectors: James Leerrekening ⁸ .
Poland	Training vouchers in Małopolska region, operated by the Public Employment Service.
Portugal	Cheque-Formação: 50 hours of training is provided per worker (maximum subsidy is EUR 175); for unemployed people, a total of 150 hours is available (maximum subsidy is EUR 500). ⁹
Romania	Junior Centenar Account. The state and parents co-finance it, so young people can use it after the age of 18, for studying.

Nearly 800 participants from 48 countries participated in the high-level forum. The audience consisted of stakeholders including social partners, industry and business, NGOs, education and training providers, national public authorities, international organisations, EU agencies, researchers and many others.

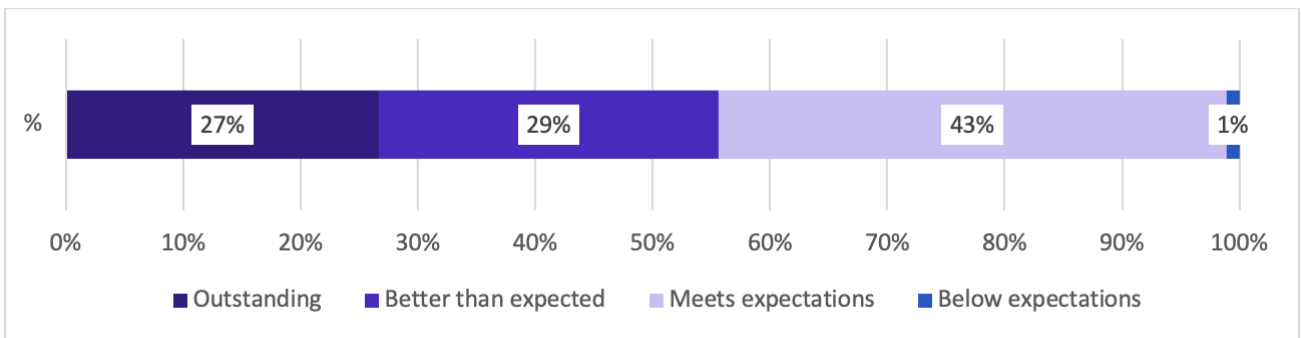
Almost 100 participants filled in the post-event survey, of whom nearly 80 % participated on both days of the conference. The respondents expressed a high level of overall satisfaction with the event, as is presented in the figure below.

⁸ <https://jamesloopbaan.nl/diensten/leerrekening-werknemer/>

⁹ <https://iefponline.iefp.pt/IEFP/medChequeFormacaoUtente2.do?action=overview>

Figure 1:

Overall satisfaction with the event (how satisfied are you with the overall event?)



Source: post-event survey (N=90)

2. Programme

Concise overview of the programme

The first day was opened by Nicolas Schmit, European Commissioner for Jobs and Social Rights, who emphasised the current momentum to work on individual entitlements towards re- and upskilling. The first panel discussion, with representatives from UNESCO, the OECD and the Jacques Delors Institute, presented the current state of research on ILAs. The second panel discussion, with panellists from Slovakia, the Netherlands, Luxembourg, Denmark and the Adecco group, showcased practical experiences from individual learning schemes and discussed opportunities and challenges. The first day concluded with a keynote from Élisabeth Borne (Minister of Labour, Employment and Economic Inclusion, France), who reviewed experience of the *Compte personnel de formation* in France.

The second day started with a presentation on the Singapore SkillsFuture Credit system. The first panel then discussed ILA funding and governance arrangements with social partners and experts on ILAs and skills development. A second expert panel discussion focused on enabling factors for ILAs: guidance, validation of skills and transparent information on quality-assured training opportunities. The forum was closed by the Director-General for Employment, Social Affairs and Inclusion, Joost Korte, who stressed the need for collective action to respond to the needs of individuals and developments in the labour market.

Detailed representation of the content of the programme

The opening speech on Day 1 was delivered by Commissioner **Nicolas Schmit**. He stressed that equal access to education, including for adults, is at the core of the EU, but that the EU is lagging behind, particularly in terms of participation in adult learning and acquisition of digital skills. Individual learning entitlements, such as ILAs, may provide part of the solution when rightly governed, if they are responsive to labour market needs and able to engage disadvantaged groups. At EU level, working on the ILA is seen not as promoting a one-size-fits-all model but as an opportunity to jointly identify good practices for Member States confronted with similar challenges. This includes in the context of the Recovery and Resilience Facility, in which reskilling is one of the key investment priorities. Commissioner Schmit underlined: 'Today, the digital and green transitions rapidly change the world of work. How many of us will retire in the same job in which we started our career? We need to manage this change to protect the individual workers. And the way to do this is to regularly up- and re-skill. I am excited to learn how individual learning accounts can play a crucial role in this.' After the opening speech, a panel discussed the current state of research on ILAs and individual learning schemes.

- **Borhene Chakroun** (UNESCO, Director for Policies and Lifelong Learning Systems) presented work on ILAs by UNESCO and the ILO¹⁰, making the link to the sustainable development goals and stressing the right to education as a fundamental human right and an essential element for social inclusion. When comparing different global ILAs (e.g. France and Singapore), all find a balance between universal targeting, supporting all forms of learning or only formal learning, and providing full or partial funding. Factors for successful ILAs include the availability of funding, quality of training opportunities, embedding the individual entitlement in legal frameworks, provision of information and accessibility of guidance, and provision of incentives for partners to access entitlements.

¹⁰ ILO, (2020), https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf.

• **Stefano Scarpetta** (Director, Employment, Labour and Social Affairs, OECD) discussed building on the OECD's work on adult education¹¹ and ILAs¹², and uneven participation in adult education and training (which is significantly lower for lower-qualified people), in non-standard forms of work and in jobs that have high risks of automation. ILAs have the potential to better support those people in non-standard forms of work as these learning entitlements are portable and empower individuals' learning choices. This, however, only applies when ILAs are not over-complicated and are complemented with other targeted programmes, providing additional subsidies for disadvantaged groups and providing information and face-to-face assistance.

• **Sofia Fernandes** (Senior Research Fellow, Jacques Delors Institute, Paris, and Director, Académie Notre Europe) presented a recent report¹³ and concluded that adult learning systems are not up to the challenge of up- and reskilling, as there is a lack of inclusiveness and investment and poor quality of adult learning provision. ILAs could provide part of the answer, as they give universal access to adult learning, are portable across jobs and shift the mindset to a life-cycle approach to learning. ILAs do, however, have to be well designed and a European recommendation on ILA guidelines could support Member States in developing their own ILAs.

The **panel discussion, responding to questions raised by the audience**, highlighted important issues. Establishing ILAs calls for a change of the culture. As well as general awareness raising about individual rights to training, intermediate organisations such as trade unions and civil society organisations play an important role in this. Furthermore, a tension was highlighted between focusing on accredited training courses (to prevent fraud) and the value of broadening access to non-formal learning.

After the break, a new panel presented practical experiences from individual learning schemes.

• **Boris Sloboda** (Director-General, EU Funds Section at the Ministry of Labour, Social Affairs and Family, Slovak Republic) presented job-seekers' experiences from Slovakia. The REPAS+, in place since 2014, focuses on upskilling and occupation-related training, while KOMPAS+, in place since 2017, supports acquisition of key competences. In total, 80 000 job-seekers were supported and half the participants were still in employment a half-year after the training. For the future, Slovakia would like to involve employed people in the schemes and involve employers in better assessing training needs.

¹¹ OECD Programme for the International Assessment of Adult Competencies (PIAAC): <https://www.oecd.org/skills/piaac/>

¹² OECD, Individual Learning Accounts : Panacea or Pandora's Box? (OECD Publishing, Paris, 2019), <https://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>.

¹³ FEPS and Jacques Delors Institute, Towards an Individual Right to Adult Learning for All Europeans, 2020, https://institutdelors.eu/wp-content/uploads/2021/02/Report_220_Toward-an-individual-right-to-adult-learning-for-all-Europeans_ENG_PP_WEB.pdf.

- **Martin Flier** (Director, Ministry of Social Affairs and Employment, the Netherlands) introduced the Dutch reform from a tax deduction system to an individual development budget (STAP). The latter will become operational in 2022. The tax deduction system had high thresholds and was not used by disadvantaged groups. Furthermore, it did not contribute to a learning culture. With the STAP, accessible to all adults, around 200 000 individuals can receive EUR 1 000 in training subsidies. While not specifically aimed at vulnerable groups, the infrastructure would allow more targeted interventions, for instance, through allocated funding by the state, local governments and/or employers. It is also designed to be simple in terms of administration. People can choose courses from institutions that have a quality label. Among the expected challenges are keeping the system simple while avoiding fraud, creating a register of all training courses, and reaching specific target groups who need it the most.
- **Carlo Frising** (Vice-CEO, Chamber of Employees, Luxembourg) presented existing schemes in Luxembourg, including traditional training by companies, training leave opportunities, linguistic leave schemes and a training voucher scheme. While steps are taken towards an ILA, progress needs to be made on how an ILA fits with the existing schemes; on assuring that training can also lead to further training; on how validation of non-formal learning fits with the ILA; and who should pay for it (state, employers, individuals).
- **Inge Steen Mikkelsen** (Leading Senior Advisor, DI, Confederation of Danish Industry) took a broader perspective and presented the Danish continuing vocational education and training (CVET) system, a tripartite system based on publicly funded CVET courses with universal access, active labour market policies and collective agreements regulating terms related to participation in training. In general, through the public CVET system, active labour market policies or the CVET in collective agreements (competence funds), training is available to adults against low or no tuition fees and a system of income support is available for low-skilled workers in training. There is a risk that ILAs could act as an alternative rather than complement to CVET provided through the competence funds, and reduce the involvement of social partners in training matters.
- Finally, **Menno Bart** (Public Affairs Manager, The Adecco Group) discussed how individual learning schemes can support workers in the many labour market transitions they face during their working life. While discussing a specific Italian scheme (Forma.Temp), the case was made that training supported by ILAs should support better labour market outcomes and that an important role should be played by career guidance services, offered by both public and private employment services.

The **panel discussion, responding to questions raised by the audience**, further discussed the balance between reaching many adults with a small subsidy and providing a more targeted approach with a more substantial subsidy. The panellists highlighted that this depends on the objective and the approach of the ILA. Furthermore, the issue of quality assurance was discussed, for instance whether 'spot checks' should be part of quality assurance systems. The Dutch panellist indicated that this can be part of the existing quality labels but is not mandatory. Finally, the panel discussed how ILAs could ensure that workers in the gig economy are included. Non-standard forms of work are widespread, making the need for training support independently from employers more urgent.

Day 1 concluded with a keynote by **Élisabeth Borne** (Minister of Labour, Employment and Economic Inclusion, France) on what ILAs mean in the French context. With the Compte personnel de formation (CPF), the French ILA, France implemented the right of adults to individual learning. Introduced in 2015, and adapted in 2019, it responds to several key policy objectives such as assuring individuals' right and autonomy in organising their learning career and correcting inequalities through improving equal access to training. It provides each person access to training with a value of EUR 500 a year (maximum EUR 5 000). Disadvantaged groups can receive a higher subsidy of EUR 800. Individuals participate in training from a catalogue of more than 300 000 courses from 20 000 quality assured providers. The ILA and information about the available courses are easily accessible through an app. To date, 15 million workers have activated the ILA and EUR 1.8 billion has already been committed. The people who use the ILA the most are those with the fewest qualifications. At system level, the ILA contributed to lowering training prices and better adapting training to needs. From the French perspective, the EU-level encouragement in supporting ILAs is appreciated as developments at European level could contribute to professional labour mobility, learning and building future skills for Europe.

Day 2 started with bringing in experiences from outside Europe. **Francis Lee** (Director, Public Engagement Division, SkillsFuture Singapore) talked about the SkillsFuture Credit in Singapore. This ILA needs to be seen within its wider ecosystem of continuing education and training. This includes supply-side funding measures, such as course fee subsidies for training providers and absentee payroll funding to employers to make employees available for training, and demand-side funding measures such as the SkillsFuture Credit for individual learners and the SkillsFuture Enterprise credit for companies. Individuals receive 500 Singapore Dollar (EUR 310) that they can use for a wide range of skills-related courses. In 2020, due to the COVID-19 pandemic, one-off top-up credits were provided for specific target groups (e.g. 40- to 60-year-olds). In 2020, nearly 190 000 individuals used the credit, a 20 % increase from 2019. Over its lifespan (since 2016), around 25 % of all eligible individuals have used the credit.

After the presentation, a panel discussed the funding and governance features of ILAs in more detail.

• **Bas ter Weel** (Managing Director, SEO Amsterdam Economics) presented the findings of a recent Dutch economic modelling study on the costs and benefits of learning rights (linked to ILAs)¹⁴. This study began with the assessment that rising inequalities are the result of skills obsolescence. This effect is bigger for already disadvantaged groups, who are also less likely to benefit from training opportunities. Policies are therefore challenges with high deadweight losses: those who need training are not reached; those who would invest in training anyway now use public funds to do so. The model considered this a positive business case for ILAs, as the costs are compensated by higher income taxes from those who gain skills and a better labour market position. Furthermore, the substantial take-up by lower educated people reduces social inequalities.

• **Patrycja Lipinska** (Expert at the European Centre for the Development of Vocational Training, Cedefop) showcased Cedefop's recent research work on financial instruments for adult learning¹⁵ and highlighted how the key dimensions associated with functioning ILAs are met by funding instruments and accompanying measures in Member States. Examples were presented from France, Sweden and Austria. Key conclusions from Cedefop's work are that in many Member States there is substantial public funding targeting adult learning, with features similar to ILAs. These funding arrangements follow different historically evolved patterns. Their effectiveness depends on complementary arrangements within the adult learning systems.

• **Andrew Bell** (Head, OECD Skills Strategy Projects, OECD Centre For Skills) presented OECD work on skills policies¹⁶ and emphasised that for effective ILAs and skills development policies more broadly, the quality of governance arrangements is critical. Effective governance in setting strategic objectives for ILAs, designing of schemes and implementation of enabling policies relies on coordination and collaboration across the whole government, engagement of stakeholders throughout the policy cycle, establishment of integrated information systems, and alignment of financial arrangements.

The **panel discussion, responding to questions raised by the audience**, started with statements from EU social partner representatives. ETUC, represented by Ludovic Voet (Confederal Secretary, European Trade Union Confederation), emphasised that workers should have the right to acquire full qualifications and be engaged in non-formal learning, and that their experience should be validated.

¹⁴ Bas ter Weel et al., Leerrechten doorgerekend scenario's voor investeringen in leven lang ontwikkelen, 2018, <http://www.seo.nl/pagina/article/leerrechten-doorgerkend/>.

¹⁵ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db>

¹⁶ OECD, Strengthening the Governance of Skills Systems, 2020, <https://www.oecd-ilibrary.org/content/publication/3a4bb6ea-en>.

In this respect, ILAs are not equal to individual rights, but they are one of the tools to ensure the right to training. Individual entitlements to training should be implemented regardless of the ILA, and ILAs should not take away the responsibility of employers for training their employees. Furthermore, the ILO convention on paid education leave should be respected to allow workers to have the time for training. Finally, appropriate guidance is needed, especially for low-qualified workers, and trade unions can play a role in this. *BusinessEurope*, represented by Maxime Cerutti (Director of Social Affairs, *BusinessEurope*), emphasised the need to align the ILA-supported training to labour market needs and forecasting of future skills needs. While ILAs are sometimes presented as a simple model, it is in reality a complex system due to the intrinsic public-private link in which employers are supposed to provide funding for training while not having a say on how it is spent. There are other existing cost-sharing models between workers, employers and governments that can respond to specific sectoral challenges to skills development. It is advisable to closely look into these practices to inform the debate on ILAs and skills development. The **panel** further discussed whether the right to unemployment benefits could be linked to individuals' obligation to invest in training supported by ILAs. While from an economic perspective this could be supported as additional leverage to encourage training take-up, linking unemployment benefits to the obligation to use an individual's ILA could also be perceived as running counter to the individual's autonomy and responsibility to decide on training included in the ILA. Furthermore, the discussion touched on the need to have quality assurance measures in place for the training offered. This cannot be completely left to market dynamics.

The second panel of day 2 reflected on enabling factors for ILAs and included contributions from the ILO, *France compétences* and *Globedu*:

- **Pedro Moreno da Fonseca** (Skills and Lifelong Learning Specialist, Skills Branch, ILO HQ) focused on career guidance systems and career management skills as prerequisites for effective ILAs and, more broadly, skills development systems. Career guidance can increase social outcomes as it provides information about schemes and learning opportunities and raises access. Furthermore, it allows better assessment of training needs. As ILAs capitalise on individuals' autonomy and responsibility, career management skills need to be integral to any ILA. There are various ways in which career guidance can support ILAs. It can be fully integrated and strongly coordinated (such as in France); the guidance in recognition of prior learning systems can be used; a one-stop shop can be created (see Nordic countries); existing services can be repurposed; and digital solutions can be used. What is important is that the system is effective in reaching out to vulnerable groups, that quality standards are imposed and that social partners are engaged.

- **Brigitte Bouquet** (International Expert for Qualifications, General Direction, *France compétences*) explained the system behind the French ILA and how the training offer is structured and certified. The two catalogues of qualifications play an important role. The first contains all the formal qualifications; the second includes smaller (non-formal) qualifications. All the qualifications need to be based on a learning outcome approach and built on blocks of learning outcomes. Training courses need to be designed to train people towards acquiring these outcomes. There is a continuous update of the qualifications based on feedback from networks of advisors and the PES and this requires a solid IT system.

• **Anni Karttunen** (Senior Specialist in Education Policy, CEO, Globedu) reflected on validation of non-formal and informal learning as an enabler of ILAs. Validation, especially in targeting disadvantaged individuals, can shorten learning time; saves financial resources for more extensive learning pathways; improves motivation and encourages a step back into the world of learning; provides flexibility and swiftness in access to learning; and ensures an individual approach. A prerequisite for validation systems to play this important role is that validation be available not only for formal qualifications but for non-formal learning and modules of formal qualifications as well. In this context, the current developments with micro-credentials can be additional drivers for validation and ILAs.

The **panel discussion, responding to questions raised by the audience**, discussed outreach to specific target groups as a crucial precondition for ILAs. Guidance and validation play important roles as well as involving partners such as trade unions and NGOs working closely with specific target groups. Reaching out to adults with limited digital skills requires, besides easy-to-use websites/apps, complementary support, for instance by phone or face-to-face counselling. Quality assurance of the qualifications and training eligible for ILA funding was also discussed, especially in relation to ensuring the training responds to a labour market and/or societal need.

The **high-level forum closing speech** was delivered by the Director-General for Employment, Social Affairs and Inclusion, **Joost Korte**, who reaffirmed the momentum to work on individual entitlements in the form of ILAs, given the ambitious European targets for adult participation in training. The Commission proposal for the European Pillar of Social Rights Action Plan includes as one of the three headline targets for 2030 that at least 60 % of all adults should participate in training every year. ILAs will help to realise that and for this purpose the Commission will propose in the fourth quarter of 2021 an **initiative on individual learning accounts** to overcome barriers to access to training and to empower adults to manage career transitions. This conference is therefore not about promoting a one-size-fits-all approach to stimulating adult learning, but an opportunity to reflect and learn from successes and failures in order to build better systems in the future.

For this building of better systems, support is needed from governments, social partners, training providers, NGOs and international organisations. From different perspectives, all are wrestling with how to ensure that adults obtain the skills they need, especially in the light of the green and digital transitions and the ongoing COVID-19 pandemic.

For public authorities, there are substantial budgets available in the context of the EUR 672.5 billion recovery fund that can be used for upskilling. But how can this funding best be used to achieve an impact? Social partners and businesses might question whether individual entitlements shift responsibility away from employers towards individuals. Employers might ask whether they will be asked to pay for training that they do not see as relevant for their sector, or how to organise training in SMEs. Training providers might see increased complexity in training adults, as they require more personalised learning pathways, more modularisation and more blended learning approaches. All the questions and concerns are legitimate and require collective action to find the right answers and solutions. It remains essential to listen to each other around a common concern and associated starting point, namely that individuals are encouraged to learn and enjoy the learning opportunities available to them.

Only through collective action can we make the right to lifelong learning a reality for all; not only out of social fairness but also out of investing wisely in skills for the future. ILAs have a role to play in funding up- and reskilling, in communicating about the need for training, and in enabling individuals to learn while leaving no one behind for an economy and society that is ready for a digital and sustainable future.

As a follow-up of the conference, by the end of April an open public consultation will be launched presenting a clear route about the path towards a European initiative on ILAs. All relevant partners and stakeholders will be consulted.

3. Interaction and discussion

Analysis of the comments and questions posted in the chat

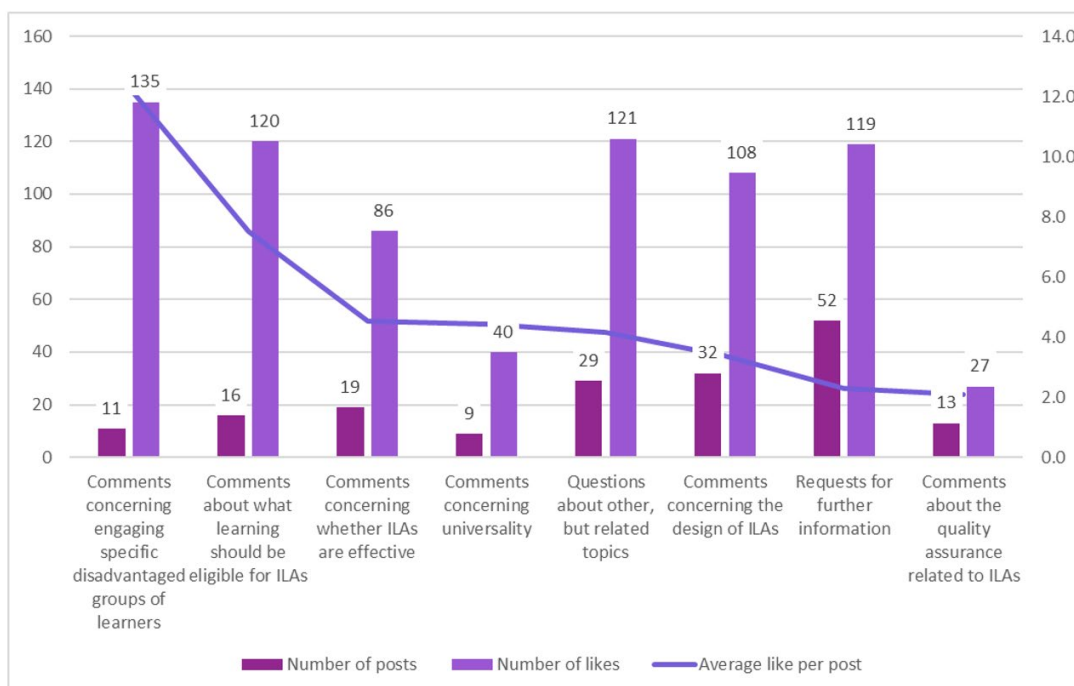
The high-level forum resulted in lively interaction in the chat and the polls on the topic of ILAs. Almost 200 comments were posted in the chat and approximately 750 likes were given to individual posts. The two polls resulted in more than 90 contributions. All in all, the forum secured a high level of audience engagement.

The posts that had the most likes related to questions about whether existing ILAs have been successful in engaging people with low participation in traditional reskilling schemes. As the ILA is intended to reach more vulnerable and disadvantaged groups, it is important to have evidence on whether existing schemes can mobilise these learners. Another question that received a lot of attention concerned whether countries have secured entitlements for adults to obtain micro-credentials, partial qualification or non-formal learning as a pre-condition for learning, given the time constraints they have. A final question receiving a lot of likes related to how to reach adults with low basic and digital skills, even if ILAs use user-friendly websites and apps.

All the questions and comments can be clustered in categories as presented below.

Figure 2:

Clustering of comments, posts and questions during high-level forum on ILAs: number of posts; number of likes and average likes per post (N: posts=188; likes=762)



The **requests for further information** (52 posts) concerned reactions to the presentations to provide additional details and explanation about the presented material. This concerned, for instance, questions about specific country situations or information on how EU funding was used to establish national systems. **The comments concerning the design of ILAs** (32 posts) included questions and comments on key design features of ILAs and the necessary accompanying measures that need to be put in place to establish a functioning ILA. The comments related to the need for cooperation between stakeholders, ensuring the involvement of social partners, the role of private training providers, the need for a long-term perspective, quality guidance services and having validation of prior learning systems in place. **The comments concerning whether ILAs are effective** (19 posts) dealt with comparing ILAs with existing systems to support re- and upskilling of adults and with the effectiveness of ILAs. It raised, for instance, the issue that ILAs might shift responsibility for financially supporting training from employers to individuals, or that individual entitlements can be taken up by making training freely available. **The comments about what learning should be eligible for ILAs** (16 posts) involved a discussion about whether ILAs should be used for formal education pathways only, or whether they should be open to non-formal learning as well, with micro-credentials or smaller units of qualifications. It also related to whether ILAs should fund only job-related training or whether liberal education should be funded to spark the joy of learning and secure societal benefits of learning besides economic benefits. **The comments about quality assurance related to ILAs** (13 posts) dealt with reactions about how to ensure the quality of the training funded by ILAs. This included questions about how to ensure the training and content is relevant given the development of the labour market and the green and digital transitions. **The comments concerning engaging specific disadvantaged groups of learners** (11 posts) were about how to ensure inclusiveness of ILAs when evidence suggests that low-qualified and disadvantaged learners make less use of ILA-related schemes, especially when accompanying measures such as guidance systems are insufficient. While this cluster did not see the most posts, this category received most likes (135) and provides a good indication of some of the concerns of participants. **The comments concerning universality** (9 posts) related to whether ILAs should be a universal entitlement or whether they should be restricted to specific groups of learners, such as unemployed people or job seekers.

The following figure is a word cloud of the chat results of the two days. The key words are 'lifelong learning', 'training', 'ILAs', 'credentials', 'adults', 'workers' and 'people'.

Figure 3:

Key words in the chat of the high-level forum



Analysis of the polls

On the second day, two polls were organised. The first concerned the question ‘Who should receive training entitlements, and how to organise funding and governance?’ The answers generally supported the idea that ILAs **should be available to anyone** (universality), but that there might be specific arrangements for those individuals in need of additional support in making use of the ILA. Participants emphasise that ILA should be available not only to job-seekers and/or workers but to all individuals. Some opted for ILAs for all those living and working in Europe, and stressed the portability of training rights between EU Member States. In terms of types of learning that need to be supported by ILAs, a large number of participants stressed that the **training should have a link to the labour market**. For instance, ‘funding should be linked to earmarked outcomes including obtaining qualifications, employment or apprenticeships, including for social entrepreneurship, starting self-employment or further education and training or preparing for validation, micro-credentials for key competences (including language, STEM, entrepreneurial, digital, green and citizenship skills)’. In terms of governance aspects, the respondents indicated that **cooperation, co-design and co-governance between government and social partners are essential**. Respondents stress that training should remain a shared responsibility of the state, employer and employee. Social dialogue and collective bargaining remain important in developing training systems in which ILAs can play a role.

The second poll dealt with the question ‘What are the most important enabling factors for the success of an ILA?’ The respondents to this poll indicated a wealth of factors impacting the success of ILAs:

- ensure simplicity in accessing the funding by individuals;
- implement effective strategies to reach disadvantaged adults and motivate them to learn, for instance by providing additional financial support, providing tailored information and guidance and installing offline information channels;
- provide general information and guidance structures, including related to how training can support career development;
- provide paid educational leave for workers;
- ensure training leads to relevant skills (putting skills forecasting systems in place);
- ensure quality training and supporting learning environments;
- ensure stable and sustainable funding for adult learning in general, and;
- ensure validation of prior learning/experience processes so the provision better responds to adult learners’ needs.

Analysis of the post-event survey results

Almost 100 participants filled in the post-event survey, indicating their main takeaway from the conference with respect to ILAs and similar schemes. This question yielded more than 50 responses, hinting at the potential of ILAs as a tool for re- and upskilling after the COVID-19 emergency, and the challenges associated with implementing an ILA. The conference provided a great learning opportunity for the participants, but also made clear that a lot needs to be further explored in how, and under which conditions, ILAs can be implemented in Member States

4. Key discussion topics

From analysis of the comments and questions posted in the chat, with polls and the moderated discussions during the forum, a number of key topics surfaced:

1. ILAs as the solution?

A number of comments and live discussions concerned whether ILAs should be considered a solution to the problem of low participation in adult learning. The audience raised issues about engaging disadvantaged groups through individual demand-driven funding instruments and mentioned other systems based on collective bargaining and freely available courses. As mentioned during the discussions, the key problem might be that there is simply not enough funding in the system to effectively support adults' re- and upskilling. There are also concerns about whether ILAs mean shifting responsibilities from the government and employers to individuals when it comes to maintaining skills and competences.

2. Universal versus targeted approaches

This concerned for instance whether ILAs should be open to anyone, or whether they should be targeted to specific (disadvantaged) groups. There are obvious trade-offs between the number of people targeted and the amount of funding available per individual. This also concerned whether ILAs should be a universal entitlement, or whether they should be used as active labour market policy, in terms of providing a targeted approach to specific groups of learners.

3. Formal versus all forms of learning

This concerned what kind of training should be funded through ILAs: should it only be used for accredited (formal) education and training, or should it be open to non-formal learning, micro-credentials and validation of prior learning? Particularly in the context of adult learning, shorter courses that are more targeted to obtaining specific competences might fit better, as suggested in the discussions. The issue was also raised as to whether the training should have a direct labour market relevance, or whether it could include more liberal education without a direct labour market relevance but better suited to supporting disadvantaged adults in re-engaging with learning.

4. The accompanying measures for functioning ILAs

This concerned the importance of having ILAs supported by quality assurance mechanisms for training and effective outreach strategies that motivate specific disadvantaged individuals. It also related to the provision of information and guidance to individuals to guide them through the training offer and ensure the training meets individual and labour market needs. Finally, links to National Qualifications Frameworks and the role of validation of prior learning in supporting ILAs were discussed.

5. The governance structures for ILAs

This concerned whole-government approaches involving multiple ministries, and ensuring the engagement of social partners in the design and implementation of ILAs.

Annex

Day 1

Time	Programme	Speaker/s
9:30- 9:35	Welcome	Moderator
9:35-9:50	Individual learning accounts: a new momentum for up- and reskilling? Keynote speech	Nicolas Schmit, Commissioner for Jobs and Social Rights, European Commission
09:50-10:50	Research on Individual Learning Accounts and Individual Learning Schemes– what do we know so far?	<ul style="list-style-type: none"> • Borhene Chakroun, UNESCO, Director for Policies and Lifelong Learning Systems • Stefano Scarpetta, Director, Employment, Labour and Social Affairs, OECD • Sofia Fernandes, Senior Research Fellow at the Jacques Delors Institute (Paris) and Director of the Académie Notre Europe
10:50-11:00	Away from screen break	
11:00-12:15	Practical Experiences from Individual Learning Schemes on the ground	<ul style="list-style-type: none"> • Boris Sloboda, Director General of the EU Funds Section at the Ministry of Labour, Social Affairs and Family, Slovak Republic • Martin Flier, Director, Ministry of Social Affairs and Employment, The Netherlands • Carlo Frising, Vice CEO Chamber of employees • Inge Steen Mikkelsen, Leading Senior Advisor at DI, Confederation of Danish Industry • Menno Bart, Public Affairs Manager, The Adecco Group
12:15 – 12:30	Closing of the day keynote What individual learning accounts mean in the French context	Élisabeth Borne, Minister of Labour, Employment and Economic Inclusion, France

Day 2

Time	Programme	Speaker/s
9:30- 9:35	Welcome	Moderator
9:35-9:45	The experience of Singapore with Individual Learning Accounts Presentation	Francis Lee, Director, Public Engagement Division, SkillsFuture Singapore
9:45-11:00	Funding and governance of ILAs	<ul style="list-style-type: none"> • Bas ter Weel, Managing Director, SEO Amsterdam Economics • Patrycja Lipinska, Expert at the European Centre for the Development of Vocational Training, Cedefop • Andrew Bell, Head, OECD Skills Strategy Projects, OECD Centre For Skills
11:00-11:15	Away from screen break	
11:15-12:20	Enabling factors for ILAs	<ul style="list-style-type: none"> • Pedro Moreno da Fonseca, Skills and Lifelong Learning Specialist, Skills Branch, ILO HQ • Brigitte Bouquet, International expert for qualifications, General direction, France compétences • Anni Karttunen, Senior Specialist in Education Policy, CEO, Globedu
12:20-12:30	Closing remarks	Joost Korte, Director-General for Employment, Social Affairs and Inclusion

