Empowering adults to undertake up-/re-skilling

POINTERS FOR BETTER POLICIES

ET2020 WORKING GROUP ON ADULT LEARNING

Content

Abbreviations

AI	Artificial Intelligence
CPF	Compte personnel de formation
EAAL	European Agenda for Adult Learning
ELGPN	European Lifelong Guidance Policy Network
ESF	European Social Fund
ET	Education and Training
ETF	European Training Foundation
EU	European Union
GOAL	Guidance and Orientation for Adult Learners project
ILA	Individual learning account
ILS	Individual learning scheme
MS	Member State
PLA	Peer Learning Activity
RLO	Regional Labour Office
UIF	Unemployment Insurance Fund
VET	Vocational education and training
WGAL	Working Group on Adult Learning

Executive summary

Objective of the report

Society and the world of work are changing at a fast pace. Digitalisation, transition to a carbon free economy, population ageing, and globalisation have a deep impact on the way we live, learn and work and on the skills we need to do so.

Against the background of stagnating participation rates in adult learning, the aim of this report is to analyse and explore policy options for fit-for-purpose adult learning systems and their governance that support all individuals in their continuing upskilling and reskilling. While policy measures can target various actors in a skills ecosystem (employers, education and training providers, individuals themselves), the focus in this report is on policies for **empowering individuals** to undertake up-/re-skilling in a broad sense (basic skills/key competences, vocational skills and active citizenship development). This is also consistent with the right to quality and inclusive education, training and lifelong learning set under the European Pillar of Social Rights.

For the purpose of this report, adult learning is defined, in accordance with the European Agenda for Adult Learning, as 'all forms of learning undertaken by adults after having left initial education and training', however far this process may have gone (e.g. including tertiary education). Thus it can include learning activities as varied as undertaking a new professional qualification with a view to radically changing career direction, joining an evening language or art course, training to gain a first qualification or developing digital skills in a local library.

This report is drafted by the ET2020 Working Group on Adult Learning (WGAL), which has representatives from Member States, Candidate Countries, social partners and European Agencies (Cedefop, European Training Foundation (ETF), Eurydice). The Working Group is supported by the European Commission, DG Employment, Social Affairs and Inclusion.

This report is drafted on the basis of information gathered from the countries during the period of 2018–2019; publications presented and discussed within the WGAL; policies analysed during a Peer Learning Activity (PLA) and input of the WGAL members.

Empowerment and adult learning

While employers and education and training providers can be incentivised to create the right conditions for accessing various learning trajectories, it is equally vital that individuals themselves have the motivation and the means to engage in learning. This is why empowerment can play an important role in shaping successful adult learning policies. In line with Oscar Freire, empowerment can be an *objective of learning*, and the result of adult learning activities and policies should be a more empowered individual and society; whereas according to Malcolm Knowles, empowering is a key *characteristic of the learner*. Either way, empowerment is intrinsically connected to adult learning, both as a means (condition) and as the aim (objective) of learning. Therefore, adult learning policies will have to be able to both *support* the development of empowerment, as well as *build* upon it to solve dispositional, situational and institutional barriers for learning. Thus, empowerment plays a role in all adult learning related activities,

or, in other words, in the entire adult learning pathway - from first (re-) encounter with learning, to becoming a lifelong learner.

Policy pointers for systems and governance that empower adults to up-/re-skill

A holistic and fit-for-purpose adult learning system that empowers adults to reskill and upskill includes the following:

Policy pointer 1. Individualised approaches and outreach to specific groups: A strong adult learning system reaches out to specific target groups by going to where these adults are and works with community ambassadors and/or different institutions and organisations active at local level. Furthermore, such individualised approaches and outreach make information on guidance services, training and (job) opportunities easily accessible to all; they are tailored to the needs and potential of the adult as a whole person (combining employability and wider personal development goals as well as addressing possible social and health issues) and enables the adult to take ownership of the individualised guidance and training pathway.

Policy pointer 2. Partnership approaches in which roles and responsibilities are clearly defined and monitored: A strong adult learning system that supports adults to be empowered for reskilling and upskilling includes is based on an operational partnership between all relevant stakeholders (education and training sector, labour market sector, cultural sector and other relevant institutions and organizations, in areas such as leisure, civil society, family and social welfare, health, government, including local government), at the most appropriate level. In the partnerships roles and responsibilities should be clearly defined and agreed upon. Finally, the partnerships need to be monitored and evaluated.

Policy pointer 3. Policy frameworks that cover different policy areas; include coordination and a stimulating financial mechanism: A strong adult learning system that supports adults to be empowered for reskilling and upskilling includes a policy framework that is based on a coherent and overarching approach in which different policy fields (education, adult learning, culture, civic engagement, family and social welfare, entrepreneurship and employment, life wide guidance) are effectively included; that is based on a strong coordination mechanism (or coordinator); that is sufficiently resourced; and includes the right (financial) incentives targeted both at adults and institutions.

Policy pointer 4. Quality assurance mechanism of learning provision, guidance services and outreach activities: A strong adult learning system that supports adults to be empowered for reskilling and upskilling includes an approach that is based on a quality assurance approach that ensures a high quality level of guidance and training services (that includes external audits); use of monitoring and evaluation information to improve services; and finally research on effective guidance approaches and (regional/future) skills needs.

Policy pointer 5. Guidance staff development and their training approaches: A strong adult learning system that supports adults to be empowered for reskilling and upskilling includes an approach to guidance staff development that ensures that the staff has the right competences, skills and qualifications and is able to continuously development in the profession through upskilling courses, mentoring, supervision and learning while working.

1. Introduction: aim and approach

1.1 Background of this report

The report on the achievements under the Renewed European Agenda for Adult Learning (EAAL) concludes that in the Member States, developments have taken place in line with the EAAL priorities. Despite efforts at EU and Member State level, the participation rate of adults in learning (as measured by the Labour Force Survey) has not significantly increased over this period. Moreover, rapid technological developments and the move towards a carbon free economy will require a massive shift in the skills needed at the workplace and society at large. The COVID-19 crisis and the related confinement measures also tested our resilience, both as individuals and communities. It has underlined the importance of critical skills that help people to adapt in the face of difficult or unknown conditions, manage change, pull together, show empathy and care for each other. It also illustrated very well the power and benefits of adult learning as an empowerment tool to cope with confinement and solitude, to be engaged socially and intellectually and to simply support the wellbeing of people. However, the crisis also put the spotlight on the difficulties and inequalities in addressing quality adult learning opportunities, and in particular the importance of digital skills and tailored reach out approaches.

While the existing EU 2020 benchmark of 15 percent adult participation (last 4 weeks, as measured in the Labour Force Survey) in education and training is increasingly seen as unambitious, given that, in fact, every single adult needs to be in continuous learning; this target is not going to be achieved by 2020.[1] The participation rate in education and training (last 4 weeks) of European citizens between 25 and 65 in 2018 is on average 11.1 percent (EU28). It ranges from 0.9 percent in Romania to 31.4 percent in Sweden.[2] Other surveys, such as the Adult Education Survey, measuring participation in the last twelve months is more positive and shows an average of 44.4 percent in 2016. However, these averages also hiding a high level of disparity across countries, (ranging from 7.0 percent in Romania to 64.1 percent in the Netherlands[3]), regions within a country and level of skills and qualifications.

Somehow, policies put in place so far appear to have limited impact on addressing motivational barriers for adults to learn. Policies will even more have to be designed towards adult learning measures that are not perceived only as a way to solve a 'skills deficit', but as being also intrinsically valuable for each and every person.

As indicated by the 2016 World Economic Forum paper on the Future of Jobs, "it is critical that businesses take an active role in supporting their current workforces through re-training, that individuals take a proactive approach to their own lifelong learning and that governments create the enabling environment, rapidly and creatively, to assist these efforts".[4]

---

[1] See European Commission ET2020 Working Group on Adult Learning (2019), Achievements under the Renewed European Agenda for Adult Learning Report of the ET 2020 Working Group on Adult Learning (2018-2020), p. 23 and further.
[2] See: Participation rate in education and training (last 4 weeks) by sex and age [trng_lfse_01] Last update: 11-12-2019:
https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_lfse_01&lang=en
[3] See: Participation rate in education and training by sex [trng_aes_100] Last update: 24-02-2020:
https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_aes_100&lang=en
[4] World Economic Forum (2016), The Future of Jobs; Employment, Skills and Workforce Strategy for the Fourth Industrial Revolution, p. v.:
http://www3.weforum.org/docs/WEF_Future_of_Jobs.pdf

1.2 Aim of the report

The aim of this report is to analyse and explore policy options for modern adult learning systems and their governance, that support all individuals in their continuing upskilling and reskilling; necessary to manage multiple career transitions and constant evolution of society driven by technological changes, demography and globalisation. The focus in this is on policies related to **empowering individuals** to undertake up-/re-skilling in life skills (basic skills/key competences, vocational skills and active citizenship development).

In drafting the report, the working group has as starting point a clear and urgent need to have in place policies and institutions that enable all adults to engage into further continuous learning because this remains the best form of social protection:

- Learning benefits individuals and makes them more employable, self-confident, active in society, healthier and happier.
- Learning benefits society: it reduces inequalities, poverty, crime, and improves social cohesion, democratic and cultural life.
- Learning is the best investment: it improves productivity, sustainability and growth and reduces pressure on health and social security public budgets.

The accelerated pace of digitalisation, demographic trends, migration, increasing multicultural societies as well as the drive to become the first climate neutral continent by 2030, intensify the need for adults to access and to engage into a variety of quality learning opportunities to empower them to adapt quickly, stay in control of their environment and manage their lives and careers.

The COVID-19 crisis which started in Europe in January 2020 and the related confinements, lock-downs and social-distancing measures likely have an effect on adult learning in terms of its organisation, delivery and relevance. While the need for learning of adults is increasing (e.g. in terms of providing home schooling, learn about measures to combat COVID-19, use digital communication platforms), adult learning providers need to find new ways to reach adults and engage them in learning, to bridge the digital divide that accentuates inequalities in accessing adult learning opportunities, in particular through remote learning. In any case, COVID-19 poses a new challenge for policies to empower individuals to learn. While it is for this report too early to analyse the impact of COVID-19 on adult learning, the European Commission together with the ET2020 Working Group on Adult Learning is preparing a separate report on this topic.

1.3 Adult learning and the ET2020 Working Group on Adult Learning

The Pillar of Social Rights[5] and the Skills Agenda[6] gave strong boost to adult learning, including through the Upskilling Pathway initiative[7] which makes basic skills for low skilled adults a top priority. As also

---

[5] See: https://ec.europa.eu/commission/sites/beta-political/files/social-summit-european-pillar-social-rights-booklet_en.pdf
[6] See: European Commission (2016), A new skills agenda for Europe: Working together to strengthen human capital, employability and competitiveness {SWD(2016) 195 final}
[7] European Council (2016), Council Recommendation of 19 December 2016 on Upskilling Pathways: New Opportunities for Adults OJ C 484, 24.12.2016,

highlighted by the Council of the European Union in its 2019 Conclusions[8] there is a need to put in place sustainable long-term measures for adult upskilling and reskilling as part of a broader strategic approach to lifelong skills development.

The Education and Training (ET) 2020 strategic framework for European cooperation in education and training provides the platform for exchanges of information and experience on issues common to the education and training systems of the Member States, [9] based on priorities defined jointly by the Council and the Commission. Under this strategic framework, the European Agenda for Adult Learning aims to enhance the possibilities for adults, regardless of gender and their personal and family circumstances, to access high-quality learning opportunities at any time in their lives, in order to promote personal and professional development, empowerment, adaptability, employability and active participation in society.

Cooperation among Member States in taking forward these priorities, takes the form, inter alia, of Working Groups:[10] these fora consist of experts nominated by Member States and key stakeholders and employ techniques of 'peer learning' on key education and training topics. They analyse pertinent examples of policies, in the context of the latest evidence from research, in order to identify common factors for policy success that can be transferable between Member States.

The ET2020 Working Group on Adult Learning (WGAL) consists of representatives from Member States, Candidate Countries, Social partners and two European decentralised Agencies (Cedefop, European Training Foundation (ETF)). The Working Group is supported by the European Commission, DG Employment, Social Affairs and Inclusion. For the period 2018-2020, its mandate was firstly to look back at the achievements since the publication of the Renewed European Agenda for Adult Learning (EAAL) in 2011 to identify new priorities for the post-2020 period[11]; and secondly, to look more closely at how individuals can be empowered to undertake up and re-skilling.

For the purpose of this Group, adult learning is defined, in accordance with the European Agenda for Adult Learning, as the entire range of formal, non-formal, and informal learning activities – general and vocational – undertaken by adults after leaving initial education and training, however far this process may have gone (e.g., including tertiary education). Thus it can include learning activities as varied as undertaking a new professional qualification with a view to change radically occupations, or joining an evening language or art course, getting a training to gain a first qualification or developing digital skills in a local library.

This report is drafted on the basis of information gathered from the countries during the period of 2018-2019; publications presented and discussed within the WGAL; policies analysed during a Peer Learning Activity (PLA) and input of the WGAL. The box provides an overview of the WGAL activities.

---

[8] Council conclusions on the implementation of the Council Recommendation on Upskilling Pathways: New Opportunities for Adults (2019/C 189/04)

[9] TFEU, art. 165 and 166.

[10] Working Groups – first established by the Commission under the Education and Training 2010 work programme in order to implement the Open Method of Coordination in education and training – offer a forum for the exchange of best practices in these fields. They bring together – on a voluntary basis – experts from the Member States (Council conclusions on efficient and innovative education and training to invest in skills (2014/C 62/05) http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52014XG0304%2801%29)

[11] The results are published: European Commission ET2020 Working Group on Adult Learning (2019), Achievements under the Renewed European Agenda for Adult Learning Report of the ET 2020 Working Group on Adult Learning (2018-2020).

WGAL meetings:

- 1.meeting 17-18.09.2018: This meeting further discussed and clarified the mandate of the WGAL and discussed initial ideas concerning a stocktaking report on the Renewed European Agenda for Adult Learning (EAAL)
- 2.meeting 11-12.12.2018: This meeting presented the first findings of the stocktaking exercise (desk research) and provided instructions to the members for gathering country-specific information. Also, during the meeting topics for webinars and PLA were defined.
- 3.meeting 12-13.03.2019: This meeting presented and discussed the outcomes of the stocktaking exercise; provided an introduction to the topic of empowerment; and analysed two national policies (from France and Estonia).

PLA: PLA on guidance in Cracow, Poland 25-27.11.2019

Webinar: OECD on individual learning accounts: 14.10.2019

Conferences:

- European Vocational Skills Week 2018
- Adult upskilling and reskilling conference - Balancing the labour market 6-7.6.2019 in Bucharest, Romania.
- European Vocational Skills Week 2019: 14-18.10.2019
  - Conference VET for all skills for life in Helsinki
  - Joint Session on Artificial Intelligence (AI) with the VET and digital working groups in Helsinki

2. Empowering individuals to undertake up-/re-skilling

2.1 What is empowerment for adults?

2.1.1 Empowerment and adult learning: a dual function

First of all, it is important to highlight that there are various policy levers towards more effective adult learning policies. Some of these may target employers, some may target education and training providers, and some may target individuals directly. The present report therefore looks in depth at those levers targeting individuals, as a way to address the motivational and situational barriers to engage into continuous learning in adulthood.

In line with the definition of Sitterly (1998) on empowerment for individuals in general, it can be considered a process that enables adults to 'unleash their full potential by enabling and encouraging them to more fully participate, to take action, risks and ownership of their decision.'[12] **The functions of empowerment for adults, however, are manifold** – in that it can be not only the purpose and/or desired outcome of adult learning, but also a pre-condition and/or factor for success in adult learning policies and provisions.

- **Empowerment as a characteristic of adult learning**: Within the context of adult learning, Knowles' makes a clear distinction between pedagogy aimed at children on the one hand, and 'andragogy' as aimed towards adults on the other in his work on models of teaching and learning (1978), indicating that "adult education is as different from ordinary schooling, as adult life is different from the protected life of the child"[13]. Furthermore, Knowles' general description of the 'adult learner' (1984), features several aspects related to their autonomy, more specifically that they: (1) are self-directed; (2) take responsibility for their own learning; (3) build on a reservoir of life experiences; (4) flourish when achievements are acknowledged; (5) prefer a practical, relevant approach; and (6) may need to 'unlearn' habitual ways of thinking (in order to change behaviour)[14]. Within the context of empowerment, Knowles' concept of autonomy is thus considered mainly as a characteristic of adult learning.
- **Empowerment as purpose of adult learning:** Freire (1970), on the other hand considers adult learning from a more (socialistic) emancipating process of which empowerment is a result – a process involving dialogue, respect, conscientisation and creating opportunities for knowledge creation (as opposed to simply transferring knowledge)[15].

2.1.2 Adult learners' characteristics and barriers for learning

More generally speaking, the 'adult learner' is often characterised by character traits (such as problem-centred, practical, results-oriented / purposeful, self-directed), or by attitudes (see box below).

---

[12] Sitterly, C., (1998). Empowering Others Improves Workplace Quality. *Business Press*, 11(22).
[13] Knowles, M.S. (1978). Andragogy: Adult Learning Theory in Perspective. *Community College Review*, 5(3).
[14] Knowles, M.S. (1984). *Andragogy in Action: Applying Modern Principles of Adult Learning.* San Francisco: Jossey-Bass.
[15] Freire, P., & Ramos, M. B. (1970). *Pedagogy of the oppressed.* New York: Continuum.

Adult learners[16]:

- Have established values, beliefs and opinions;
- Have emotional barriers that may interfere with the learning process[17];
- Have numerous responsibilities (work, community, family, friends);
- Have increased variation in learning styles;
- Are often sceptical about new information (prefer to try it out before accepting it);
- Seek education and training that relates or applies directly to their perceived needs;
- Accept responsibility for their own learning; bring more to a learning situation because of their wider experience (and can take more away);
- Require learning to 'make sense' (e.g. will not perform a learning activity simply because an instructor said to do so); and
- Generally have specific results in mind and drop out of education if it does not lead to those results, considering their participation is usually voluntary.

Overall, research has shown that *how* individual adults learn (as well as their motivation to learn), generally depends on their experience, aptitude and attitude – including the perceived value of the learning task. Regarding the reasons for adults to participate in learning activities, one can distinguish between two types (intrinsic and extrinsic), although it is generally found to be the case that it is more towards a combination of both[18]. There are, however, some important barriers to consider within this context, as well – that are interrelated with these motivations. Although there are some different categorisations of barriers possible[19], Cross (1981) traditionally distinguished between three types of barriers[20]:

- **Institutional barriers, those produced by the institutional structures themselves,** such as: lack of transparency of the sector (including lack of awareness of the offer); lack of a learning culture; strong identification of adult learning with vocational education and training and formal

---

[16] RIT Online Learning (2019). Characteristics of Adult Learners. Oregon Government essential skills reading. Available via: https://www.oregon.gov/ode/educator-resources/essentialskills/Documents/essentialskillreading_hs_level3_characteristicsadultlearners.pdf

[17] For example: adults may fear a subject, have anxiety about a subject or feel anger about forced changes in their job responsibilities or changes in policies. See also: http://theelearningcoach.com/learning/characteristics-of-adult-learners/

[18] Chao, R.Y. (2009). *Understanding the Adult Learners' Motivation and Barriers to Learning.* (Conference proceedings) European Society for Research on the Education of Adults. 2009.

[19] Darkenwald and Merriam (1982) suggested an additional category - informational barriers – referring to a lack of communication regarding available learning opportunities, which prevents people from participating because they simply do not know that specific resources exist. More recently, Chapman et al. (2006) explored barriers specifically for adults living in rural areas, in which they identified a total of five (groups of) barriers: (1) personal and societal barriers, (2) financial barriers, (3) geographic barriers, (4) management barriers and (5) vision, mission and identity barriers. The third category (geographic barriers), in particular, is considered a key barrier here for those who live in rural areas, considering that educational institutions or training offers are often absent in those areas. Furthermore, it should be considered that following larger trends in globalisation (and technological innovation) there is a need to include country characteristics in the differentiation of potential barriers as well (and the interplay between them), due to differences in system characteristics in terms of their economic competitiveness; education and labour market systems; and, more generally, their cultures and values.

[20] Cross, K.P. (1981): *Adults as Learners: increasing participation and facilitating learning.* San Francisco: Jossey-Bass. These barriers broadly relate to the reasons for not participating in education and training as applied in the Adult Education Survey. For those not participating, the AES includes the following reasons: wanted but encountered difficulties; wanted but encountered difficulties for personal reasons; wanted but encountered difficulties which were not due to personal reasons; did not want that do not want to participate; for those wanting to participate, the reasons for not participating concern distance; costs; family reasons; other personal reasons; health or age reasons; no suitable offer for education or training; lack of support from employer or public services; schedule; other. Hence the reasons for those not willing to participate relate more to dispositional barriers (Cross), while the reasons for those that want to participate (but do not), relate more to situational and institutional barriers.

education (which could neglect non-vocational learning as being valuable); decrease of the number of providers; the structure of the labour market. Related barriers concern the lack of flexibility in the system to tailor provision to the needs of the learners and lack of suitable pedagogic approaches to stimulate adults to learn.

- **Situational barriers, those resulting from an adult's life situation,** such as: the inability to pay course fees; lack of time due to family responsibilities and/or employment; lack of public transport; inconvenience of locations of available courses; etc.;
- **Dispositional (psychosocial) barriers, those that relate to a persons' attitude about themselves and learning,** in particular regarding confidence issues and a lack of self-efficacy. Examples are: bad experiences of previous education; a lack of confidence in individual capabilities; feelings that one is too old to learn; a sense that learning is good but not for "our kind of people"; lack of awareness of positive returns to learning; etc.
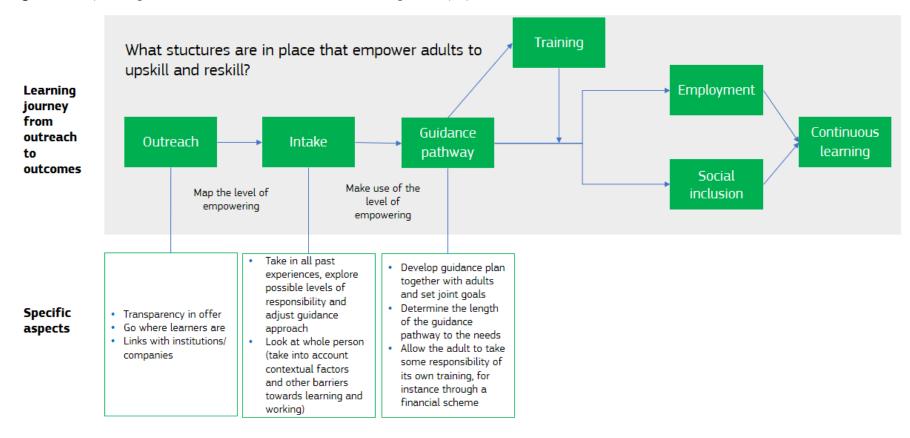
2.1.3 Barriers for learning and empowerment

In order to overcome these barriers for participation in adult learning, empowerment can play an important role in shaping policies. In line with Freire, empowerment can be an *objective of learning*, and the result of adult learning activities and policies should be a more empowered individual and society; whereas in line with Knowles, empowering is a key *characteristic of the learner*. Either way, empowerment is intrinsically connected to adult learning, both as a means (condition) and as the aim (objective) of learning. Therefore, adult learning policies will have to be able to both *support* the development of empowerment, as well as *build* upon it to solve dispositional, situational and institutional barriers for learning. Thus, empowerment plays a role in all adult learning related activities, or, in other words, in the entire adult learning pathway - from first (re-) encounter with learning, to becoming a lifelong learner.

2.2 What factors support empowerment?

Given the above description of the concept of empowerment, adult learning systems do not solely need to be open to adults to commence learning; but should support also those individuals that do not have an intrinsic motivation to learn. This entails that adults are supported throughout the entire adult learning journey from reaching out to individuals to supporting them in the training pathway and after the training is finalised and finally, into continuous learning. The following figure tries to capture different aspects that need attention to support adults throughout the learning journey.

Figure 2.1 Empowering adults from outreach to education and training and employment

Learning journey from outreach to outcomes

What stuctures are in place that empower adults to upskill and reskill?

Training

Outreach → Intake → Guidance pathway → Employment / Social inclusion → Continuous learning

Map the level of empowering

Make use of the level of empowering

Specific aspects

- Transparency in offer
- Go where learners are
- Links with institutions/companies

- Take in all past experiences, explore possible levels of responsibility and adjust guidance approach
- Look at whole person (take into account contextual factors and other barriers towards learning and working)

- Develop guidance plan together with adults and set joint goals
- Determine the length of the guidance pathway to the needs
- Allow the adult to take some responsibility of its own training, for instance through a financial scheme

Source: authors

In order to account for this, the following mechanisms are of particular importance when aiming to empower (adult) learners:

1) **Outreach**: adult learning systems and institutions need to be there where the target groups are. Furthermore, it needs to be able to speak their language and relate to them.
2) **Guidance, counselling and information**: adult learning systems need to be able to provide information of learning opportunities and the benefit of learning in a way that appeals to adult learners. Furthermore, guidance and coaching (also long-term and across institutional silo's) are pivotal in reaching out and motivating adults continuously to learn.
3) **Financial incentives**: adult learning systems should remove financial barriers for learners. In addition, individual schemes can support adults to take ownership and responsibility for their own learning pathway.
4) **Validation and recognition of learning**: adult learning systems should allow easy recognition and validation of what adults have already learned. Nothing is more demotivating than having to learn something twice.

In the following sections, examples are discussed of policies that support these empowering mechanisms, focusing in particular on information and guidance; and financial incentives.

3. Guidance, counselling and information

3.1 Introduction

Among the empowering mechanisms discussed, several (outreach, guidance, counselling and information strategies) are interrelated, in that they focus on providing and facilitating access to the necessary information in order to stimulate learners to be more self-directed in their lifelong learning pathways. Guidance and counselling mechanisms, on the one hand, can assist learners in the process of finding information, in identifying opportunities for re-and upskilling, and support learners in finding programmes or courses that best fit their individual needs or goals. They also provide information on the benefits of such programmes and positive impact it can bring for personal and professional development. Outreach and information mechanisms, on the other hand, can assist learners by ensuring learners can access relevant information, by informing them where and how they can access this information, and by reaching out to potential learners in order to stimulate their participation in adult learning / lifelong learning.

Of these mechanisms, guidance and counselling services are considered to play a key role in the support of lifelong learning, career management and the achievement of personal goals[21], and there has been an increased focus on high-quality guidance and counselling services (within this context) across Europe. At the same time, guidance and counselling has been changing gradually, as a result of the complex demands placed on practitioners (by society), changes in working environments (such as increased flexibility, trends towards more non-standard work, etc.); and the increasing diversity of learners (more diverse groups/'classes'). In their 2009 report, Cedefop indicated that **guidance and counselling practitioners, working in career guidance, will need to become more involved in new areas – such as the validation of non-formal and informal learning; the accreditation of prior learning and prior experiential learning.** Furthermore, they should seek to be well acquainted with (European) VET policy initiatives, such as the European Qualification Framework for lifelong learning (EQF) and the European Credit System for Vocational Education and Training (ECVET). The topic of guidance itself, however, within a context of empowering adults is not new, as there have been many initiatives, studies and (European) projects over the years. Some examples (among others) are:

- **ELGPN network**: The European Lifelong Guidance Policy Network (ELGPN 2007-2015) assisted the participating countries and the European Commission in developing European cooperation on lifelong guidance in the education and employment sectors.[22] ELGPN published a Guidance Glossary in 2014.[23]
- **National Coordinators for adult learning work on guidance systems**: In April 2019 a PLA was organised by the national coordinators of the European Agenda Adult Learning. The PLA focused on awareness raising and guidance. In the context of the PLA, national factsheets were

---

[21] Cedefop (2009), Professionalising career guidance Practitioner competences and qualification routes in Europe.
[22] See: http://www.elgpn.eu/
[23] ELGPN (2014), Lifelong Guidance Policy Development: Glossary: http://www.elgpn.eu/publications/browse-by-language/english/elgpn-tools-no.-2-llg-glossary

drafted on guidance systems, covering the national strategy, stakeholders and best practices. 24 countries drafted a factsheet.

- **European Commission study on Lifelong guidance policy and practice in the EU: Trends, challenges and opportunities (2020):** This study looked at the key features and dimensions of lifelong guidance; the key actors and established a catalogue of main innovations in lifelong guidance.[24]
- **GOAL**: The Guidance and Orientation for Adult Learners project (GOAL: 2015-2018) was an Erasmus + policy experimentation between six partner countries: Belgium (Flanders), the Czech Republic, Iceland, Lithuania, the Netherlands, and Slovenia. The project developed existing models of guidance and orientation in the participating countries so these services could reach low-educated adults and address their needs.[25] It translated into concrete actions taken by the participating countries to reinforce the quality of guidance services, with a particular focus on the low qualified.
- **Euroguidance**: Euroguidance is a European network of national resource and information centres for guidance in 34 European countries (since 1992), supported currently through the Erasmus+ Porgramme. Its main target group consists of guidance practitioners in education and training and employment. Euroguidance supports the competence development of the guidance community on the European dimension of lifelong guidance.[26]
- **Cedefop studies**: Cedefop has worked, and is working on guidance as well. Cedefop for instance established CareersNet to collect information at European level on lifelong guidance and career development aspects.[27] Furthermore, a key publications is their 2009 report 'Professionalising career guidance Practitioner competences and qualification routes in Europe', which includes a competence framework for career guidance[28]. Another key publication is the 2016 report 'Improving career prospects for the low educated – The role of guidance and lifelong learning'[29]. Last but not least, recently Cedefop has produced a toolkit for lifelong guidance practitioners and policy makers on developing Information technologies and labour market information as a way to explore options and alternatives in the world of work.

The table below provides an overview of the competences identified in the Cedefop 2009 study for career guidance.

Table 3.1 Competence Framework for Career Guidance (Cedefop, 2009)

Practitioner skills and values	1	FOUNDATION COMPETENCES
	1.1	Ethical practice
	1.2	Recognise and respond to client's diverse needs
	1.3	Integrate theory and research into practice

---

[24] European Commission (2020), Lifelong guidance policy and practice in the EU: Trends, challenges and opportunities; Final report

[25] See for more information the EPALE website on GOAL: https://epale.ec.europa.eu/en/blog/guidance-and-orientation-adult-learners-goal

[26] https://www.euroguidance.eu/

[27] See for more information: https://www.cedefop.europa.eu/en/events-and-projects/networks/careersnet

[28] Cedefop (2009), Professionalising career guidance Practitioner competences and qualification routes in Europe.

[29] Cedefop (2016), Improving career prospects for the low educated – The role of guidance and lifelong learning.

	1.4	Develop own's capabilities and understand any limitations
	1.5	Communication and facilitation skills
	1.6	Information and computer technologies
Working with clients	2	CLIENT-INTERACTION COMPETENCES
	2.1	Undertake career development activities
	2.2	Enable access to information
	2.3	Conduct and enable assessment
	2.4	Develop and deliver career learning programmes
	2.5	Make referrals and provide advocacy
	2.6	Facilitate entry into learning and work
Systems and networks	3	SUPPORTING COMPETENCES
	3.1	Manage opportunity information services
	3.2	Operate within networks and build partnerships
	3.3	Manage own caseload and maintain user records
	3.4	Design strategies for career development
	3.5	Engage with stakeholders
	3.6	Engage in research and evaluation
	3.7	Update own skills and knowledge

Source: Cedefop (2009), Professionalising career guidance Practitioner competences and qualification routes in Europe.

The following section will provide some additional insights into the different empowerment mechanisms, used in European countries.

3.2 Examples of guidance, counselling (and information) approaches

Through the working group meetings and Peer Learning Activities for the WGAL, some examples were identified where countries incorporate empowerment mechanisms (such as guidance, counselling and information strategies) into their approach regarding adult learning and/or lifelong learning:

- In **Poland, the Malopolska region**, Regional Labour Office (RLO) is tasked with supporting adults in upskilling and reskilling. Apart from developing employment policies and monitoring the regional labour market, it is responsible for implementing labour market programmes – European Social Fund (ESF) programmes in particular – that ensure a competent, qualified and employed labour market population in the Malopolska Region. Their approach consists of different projects, through which learners are: (1) approached through outreach activities, making an appointment

for an intake and tests; (2) assisted in career planning and in implementing the 'Individual Action Plan' that was developed (based on the intake and tests[30]); (3) offered learning opportunities. The RLO's training offer includes (mainly) labour market and career-oriented courses, but also provides language courses and courses for obtaining a driver's licence.

- In **Slovenia**, guidance has been a topic since the 1996 Adult Education Act; and it is seen as a public service (e.g. accessible for all). There are however specific target groups (employed 45+; unemployed 50+; low-skilled; elderly, Roma; people with special needs, etc.) with special attention defined. In total 17 local Guidance and Information Centres (ISIO), operated in the adult learning centres, established by local authorities, analyse local needs, work in local partnerships (signed by agreement of principles for cooperation and activities) and conduct promotion and outreach activities. The guidance approach is based on the following principles:
  - Unified model for guidance and information centres;
  - National coordination of operation through the Slovenian Institute for Adult Education (SIAE);
  - National data base and platform for counselling service in adult learning guidance;
  - Validation of prior learning in guidance centres;
  - Defined competences of the counsellors with special trainings (initial, continuing);
  - Developed outreach approaches;
  - Partnership networks (partners as referral);
  - A quality assurance system for guidance and information centres.

  Furthermore, Slovenia was one of the partner countries collaborating in the GOAL project (2015-2018), focused on (further) developing the guidance and orientation systems (in the collaborating countries) to better reach low-educated adults, as well as address their needs.

- In **the Netherlands**, the government , in consultation with social partners and educational organisations, is looking into the possibilities of developing a digital overview (portal) of individual training opportunities (and in time, the matching financial means for training) in order to stimulate learners to be more self-directed in their participation in up- and reskilling. This portal would provide learners with insights into training opportunities and the learning rights they can use, depending on their education and current labour market position. More specifically, the portal is to provide personalised insights into:
  - Unused rights for publicly funded education31. This also applies to publicly funded VET programmes that can be followed;;
  - Individual learning and development budget (public individual learning and development budget; and, if possible, private sources for financing of education as well, such as individual learning accounts);
  - Training opportunities for people without an employer or receiving unemployment benefit.

---

[30] RLO worked out the so-called Balance of Competence Method (BCM). During several meetings with the counsellor, this method can identify client's competences based on his experience, as well as consider evidence confirming his learning outcomes. Client can also receive feedback on his educational and professional potential. BCM is more widely presented here: https://www.pociagdokariery.pl/lista-materialow-dla-instytucji-uczacych-1/40,slow-kilka-o-bilansie-kompetencji#; http://biblioteka-krk.ibe.edu.pl/opac_css/doc_num.php?explnum_id=962
[31] If someone in initial education has not yet obtained a bachelor's and master's degree, this can be enjoyed later. This is already possible, but many people are not aware of this.

3.3 Advantages and considerations related to guidance, counselling and information mechanisms

Based on the examples discussed above and additional desk research, some insights can be developed regarding the advantages and disadvantages of information, advice and guidance mechanisms for empowering adults. Overall, advantages are that these schemes:

- **Increase the accessibility of relevant information:** For example, through providing an overview of relevant information sources, or the development of digital platforms (as a central point of access). This facilitates the search process for learners regarding learning (and funding) opportunities, as well as providing insights into the learning rights they may be eligible for.
- **Increase participation in adult (lifelong) learning of disadvantaged groups:** When combining, for example, outreach and guidance mechanisms, potential learners that are: (1) unaware of the opportunities they can participate in; (2) in a position where participation in learning would require foregoing on wages earned; or (3) generally less motivated to participate in learning due to (negative) prior experiences - can be identified and stimulated to find opportunities that allow them to become more engaged in their own self-development.
- **Stimulate learners to be more self-directed in their (lifelong) learning pathways:** By guiding them through the process of specifying their individual goals and steering them to the right information, learners become more engaged in their self-development, as well as more motivated to reach their goals. Furthermore, they are more likely to set new goals after successfully completing their initial ones.

Nevertheless, there are some aspects that need to be considered regarding such mechanisms.

- Firstly, it is important that the information that potential learners can access, is presented in a way that it can be consumed by individuals, regardless of their educational level. In the case of a digital platform, for example, it is important to ensure a user-friendly lay-out; prevent 'information overload' (e.g. not displaying too much information at once); and incorporate an easy to-use search mechanism (such as one that offers suggestions for 'search terms', or one that also displays results from related topics, but clearly separated).
- Secondly, in relation to guidance mechanisms, the training of these practitioners needs to be considered – in particular the extent to which specialised skills (regarding career guidance theories and methods) are required to improve their support to learners.
- Thirdly, training methodologies for learning opportunities need to support a diverse group of learners. This can be achieved, for example through incorporating e-learning methods (for those unable to attend institution-based learning), practical sessions that provide exposure to the labour-market and occupational information that cannot be provided in general lectures.

4. Financial incentives

4.1 Introduction

Cedefop[32] distinguishes between a variety of (types of) financial instruments that can be used to stimulate the offer and take up of adult learning. More specifically, these are: (a) training funds[33]; (b) tax incentives for companies[34]; (c) tax incentives for individuals[35]; (d) grants for companies to cover (part of) their training costs; (e) grants for individuals; (f) loan schemes for individuals[36]; (g) training leave[37]; and (h) payback clauses[38]. These instruments can also be grouped, based on whether they incentivise employers to offer training (as is the case for a, b, d, h), or whether they incentivise individuals to seek training (as is the case for c, e, f, g (and h)). The extent to which these types of instruments (or 'schemes') are being implemented varies across countries; but there has been increasing interest (of policy makers) regarding solutions for the current (and future) challenges of adult learning. This is mainly due to changes in the nature of labour market systems, such as a reduction in manufacturing jobs (paired with an increase in service jobs, as well as an increase in subcontracting and outsourcing[39]). Such changes reflect the impact of wider trends (in globalisation, technological innovation and environmental sustainability concerns), as well as the emergence of the 'gig' or 'platform' economy – which has, over the past few decades, led to an increase in non-standard work (forms)[40].

While this may have led to an increase in the freedom of individual choice in terms of type of work intensity and arrangements, at the same time this increased the number of career transitions, raising the need for both re- and upskilling. However, massive upskilling and reskilling can only take place if training policies manage to make a fundamental shift to fostering a culture of lifelong learning, through increased provision and investments targeting adults. At the same time, an increasing number of labour market transitions and the increase in non-standard forms of work risk increasing the share of employees who do not receive adequate support for training from their employer.

In this context, it becomes increasingly important to empower individuals to take responsibility of their own development. Within this context, individual learning schemes (linked to e and f in the Cedefop categorisation) are receiving increasing attention. Within the scope of this report, individual learning schemes (ILS) are defined as measures that are linked to individuals (instead of to an employer or employment status), which can be used by the individual to participate in continuous training (at their own initiative). Such schemes **have the potential to empower individuals with regards to training**

---

[32] See: https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db

[33] A dedicated stock or flow of financing, outside normal government budgetary channels, to be used for developing productive skills for work.

[34] Concessions in corporate income tax codes. For example, by considering company expenditure on training as a business cost (and thus 100 percent deductible), or by companies receiving additional tax incentives related to their training activities.

[35] Concessions in tax codes that may (for example) allow adults to deduct their costs for continuing vocational training or adult learning (related to their current or future occupation), from their individual income (tax base or tax due).

[36] Allowing individuals to 'borrow' financial resources from their future income to cover part of their (education and training) expenditure.

[37] A regulatory instrument which, either by statutory right and/or through collective agreements, sets out the conditions under which employees may be granted temporary leave from work for learning purposes – allowing them to be absent from the workplace for education and training purposes, without losing the right to return to work later on (or other social rights, connected to a current employment).

[38] A legal instrument that may encourage companies to invest in training, as it allows them to bind employees to them for a certain period of time (after training), in return for providing the training.

[39] This also refers to the overarching trend where temporary, flexible jobs have become more commonplace and companies have developed a tendency for hiring independent contractors and freelancers, instead of full-time employees.

[40] Such as, for example 'crowd work' and on-demand work via apps or platforms.

choices, but also to increase the quality and relevance of training offers by ensuring a tailored and demand-driven training provision. Especially considering the increased number of career transitions, these types of funding instruments can contribute to ensuring that an individual's 'training rights' (that these schemes provide for workers) are 'portable' from one job to another or across different type of employment contracts. The 2020 European Expert Network on Economics of Education (EENEE) literature review (commissioned by the European Commission) proposed the following categories of individual-oriented financial instruments[41]:

> **EENEE (2020), The state of play of evidence about the conditions under which individual-oriented instruments for incentivising adult participation in learning are effective, p. 8-9:**
>
> - **Individual tax incentives:** these are preferential provisions in the tax norms for individuals that invest in education and training, which result in a conscious reduction of tax revenue, intended by public authorities to encourage such behaviour.
> - **Soft loans:** these are financial resources that individuals can borrow at favourable conditions to pay or education and training.
> - **Grants and subsidies:** these are public financial resources provided to individuals to reduce or eliminate the private cost of education and training.
> - **Voucher schemes:** these are schemes that support education and training through direct payment of a fixed amount by public authorities to individuals, who then decide the course to undertake with the sum received almost independently or following a list of options, within a certain period of time.
> - **Individual Saving Accounts:** these are schemes, often managed by a financial institution, where the individual can accumulate resources to spend in education and training throughout time.
> - **Individual Learning Accounts (ILAs):** this instrument presents characteristics of the two previous ones and introduces some innovative aspect. Financial resources are assigned to adults to undertake education and training. This type of scheme allows for accumulating resources over time, which are portable for each individual regardless of employment status, like for the individual saving accounts.

4.2 Practices of individual learning schemes

Many Member States have experiences with the different types of individual learning schemes. Examples include:

- **"Compte personnel de formation (CPF)" in France:** a personal training account (e.g. ILA), implemented since 2015, which is aimed at empowering individuals to define and pursue their own training needs[42]. The CPF provides access to training courses that lead to professional certification (registered in the national register), and to those that lead to certificates that

---

[41] EENEE (2020), The state of play of evidence about the conditions under which individual-oriented instruments for incentivising adult participation in learning are effective, p. 8-9.
[42] Note that this account is *managed* by a dedicated dematerialized service whose maintenance and management are entrusted to the Caisse des dépôts et consignations (a French *public sector financial institution* which is part of the government institutions under the control of the Parliament).

validate groups or blocks of skills. Anyone aged 16 years or older benefits from a CPF, from when they enter into working life until their retirement, regardless of their labour market status (employee, jobseeker, self-employed, etc.). Since the account belongs to the individual, they can use it throughout their working life (regardless of transitions or career changes). Since 2019, the personal accounts are credited in Euros (as opposed to hours) and the 'base' amount of funding allocated is 500 EUR per year, with a maximum of 5,000 EUR. Furthermore, for those individuals that have not (yet) obtained a French NQF level V qualification, the funding is increased to 800 EUR per year, with a maximum of 8,000 EUR. Currently, there are approximately 4 million personal accounts active (across a working population of 25 million) and around 500,000 are financed. Since its implementation in 2015, approximately 216 million training hours have been awarded.

- **'Training vouchers' in the Malopolska region, Poland:** In 2008, this region started a partnership for lifelong learning, which currently has around 100 members from the world(s) of education and training, work and public authorities. The partnership, in cooperation with European Social Fund support, developed a voucher system to serve as a demand-driven financial system for training (based on experiences in Wallonia, with Le Forem). These vouchers are aimed at: empowering learners to take responsibility; ensuring the quality of services (through a quality assurance system); allowing flexibility in the training offer; and ensuring accountability of public funding. Participants do need to pay an own contribution (13 percent of training costs). In terms of target groups, these vouchers are specifically aimed at low-qualified workers and those over 50 years old. Regarding the costs, one voucher is worth 15 PLN (3.50 EUR), but the number of vouchers needed for a specific training may vary. To illustrate: a one-hour foreign language training would cost the individual one voucher, whereas a one-hour driver's licence training would cost them three vouchers.

- **The 'training card' in Estonia:** This instrument was introduced in 2009, and is provided to those who are registered with the Unemployment Insurance Fund (UIF) as either unemployed; jobseeker with a notice of dismissal; jobseeker of retirement age (who is not employed); or as employee. The UIF finances the individual's training, if the person has failed to find a job despite actively seeking one (and the reason for failing is a lack (or low level of) knowledge or skills). Furthermore, it applies to those who are either over 50 years of age; or lack a professional or vocational education; or have poor Estonian language skills – and whose annual income was less than 15,492 EUR (in 2018), or who cannot continue working in the current job (due to their health). Employees can make use of the UIF to learn the skills needed in the labour market in the future (economic growth sectors according to the results of the studies). Training is provided based on the individual needs of (un)employed persons and of employers seeking qualified workers. With the training card, the beneficiaries can participate in training courses only with the agreement of a counsellor on what type of knowledge and skills are needed to find a job[43]; and after analysing the regional demand for labour. Through this instrument, in the second half of 2018, more than 59 percent of all participants in training found employment within 6 months of completing their training.

---

[43] In this training needs assessment, the individual's education, working experience, existing skills and knowledge, as well as the job positions they have been applying for are taken into account.

- **STAP (Incentive Labour market Position) allowance scheme in the Netherlands[44]:** This instrument is currently under development, as part of a larger national initiative to empower adults to gain control over their own learning and development, and aims to stimulate adult learning. With this (personal) development budget, which is expected to be implemented by (January) 2022, adult learners can participate in a wide variety of training activities[45]. In terms of eligibility, this budget is targeted at individuals that are between 18 years old and the retirement age, who have a link to the Dutch labour market[46]. Each year a total amount of EUR 200 million is available. The budget is capped at EUR 1,000 per person per year. Furthermore, individuals that wish to use the budget will have to fill out an application (online), specifying for which training programme they would want to receive the budget for. Upon approval, it is not the applicant that will receive the funding, but the training provider in question (so as to prevent misuse of the budget).

4.3 Advantages and considerations related to demand-side funding

From the examples discussed above and additional desk research, some insights can be developed regarding the opportunities and potential pitfalls of individual learning schemes for empowering adults to learn. Examples of advantages are that these schemes:

- **Allow for more short-courses and modules in training provisions**: these instruments are found to lend themselves well to facilitating an individuals' participation in (relatively) short training programmes (i.e. parts of a qualification or separate training modules). Depending on the amount credited to individuals, they can develop their own selection of training activities, allowing for both specialization and broadening or their skills and knowledge, thus facilitating the development of more 'tailored' learning pathways for individuals;
- **Facilitate an individual approach:** these instruments generally allow learners to select training and re-training options based on their individual needs and goals as well as preferred learning styles, facilitating thus a higher motivation to pursue such training activities;
- **Allow selection of training beyond the current employer or economic sector in this the beneficiary operates:** these instruments should allow transitions between sectors on the basis of broader labour market needs.
- **Stimulate learners to take personal responsibility of their (lifelong) learning pathways**: By including learners in their search process, an individual's involvement is increased, which leads to them being more active, motivated and responsible in their learning process.

---

[44] A draft version of the scheme was published in fall last year:
https://www.rijksoverheid.nl/documenten/besluiten/2019/09/20/conceptregeling-stap-budget. For the English version of the letter to Parliament, see EPALE: https://epale.ec.europa.eu/en/content/draft-scheme-incentive-labour-market-position.
[45] Including, for example: (1) (parts of) diploma-oriented programmes; (2) training activities resulting in a certificate, recognised by a branch or sector; (3) programmes that lead to a qualification referenced to the Netherlands Qualifications Framework (NLQF) levels; (4) training activities from providers that have a quality mark (from the branch organisation for private providers – Nederlandse Raad voor Training en Opleiding, NRTO); (5) and procedures for the recognition of previously acquired competences.
[46] Specifically, those considered part of the working population ('beroepsbevolking'): Individuals between 15 and 65 years of age, that are currently employed, have accepted work or intend to find a job – for at least 12 hours per week. See also https://getcertified.nl/stap-budget/

Furthermore, for the Dutch Example (STAP-budget NL), a study[47] was commissioned by the employer organisations and associations of training providers into the (financial) costs and benefits of the (envisioned) individual learning accounts. Here, it was found that, in most cases, allocating learning rights in general would lead to an increase of the average yearly income of employees; an increase in labour market opportunities; and a reduction of the income inequality.

Nevertheless, to be successful and avoid possible unintended negative consequences, such measures need to be accompanied by a series of complementary actions or be part of a wider ecosystem that includes quality assurance; transparency of the education and training offer; and provision of tailored guidance, outreach and support for the disadvantaged.

There are some drawbacks and key challenges to consider when designing systems which include financial incentives for individuals (such as individual learning schemes). Firstly, due to the increased flexibility in training provisions, as well as the tendency to participate in short programmes, **it may prove difficult to ensure the quality of training** (given that there may be more providers involved in an adult learner's pathway, than there would be in formal education). Hence the importance of developing a strong quality assurance systems and set clear parameters as to the type of education and training programmes that can be covered. Secondly, **the funding instruments themselves may have an effect on the pricing for training**– meaning that providers may seek to profit from the increased funding available to individuals, by increasing the prices of existing programmes. This is a risk if there is insufficient competition among training providers, for instance because of an overly complex accreditation process for training providers. This could in turn lower the number of training activities that individuals can participate in on a yearly basis (thus negating part of the effect in terms of increased flexibility of the provision). Lastly, depending on more specific characteristics of the individual learning schemes, they may be less appealing (or even repellent) to some individuals, in particular the groups that are already hard to reach (least skilled). This is found (in particular): (1) when these schemes require individuals to apply for them and the procedure is heavy and not clear (increased administrative burden); (2) when part of the funding needs to be covered by the participant (co-financing); or (3) when there are no options for paid training or educational leave – meaning that undertaking training would result in foregone earnings. This **difficulty in reaching the most disadvantaged groups**[48]**,** was also indicated in the 2019 OECD report[49] on individual learning accounts. In this study, it was found that a common outcome of individual learning schemes was that highly skilled individuals (when eligible for the scheme) tend to be over-represented among the participants. For the French individual learning scheme (Compte personnel de formation (CPF)), for example, it was found that only 26 percent of adult learning participants (using their CPF) were individuals with less than upper secondary education, while this group represents 42 percent of the total labour force (in 2016).

---

[47] SEO (2018). Leerrechten doorgerekend; scenario's voor investeringen in leven lang ontwikkelen. SEO-rapport nr. 2018-114.
[48] Such as: persons with low education; workers in low-skill occupations; workers in non-standard contracts (self-employed, temporary workers, etc.); and workers in small firms. However, this also includes some more specific groups, such as women returning to work after parental leave; freelancers in a specific labour market sector; etc.
[49] OECD (2019). *Individual Learning Accounts: Panacea or Pandora's Box?* OECD Publishing, Paris, https://doi.org/10.1787/203b21a8-en.

5. Policy pointers for systems and governance that empower adults to up-/re-skill

Adult learning systems need to be accessible for all and especially for disadvantaged groups to empower adults to up-/reskill. This needs to be facilitated through providing relevant information for the entire learning journey: in addition to information about learning opportunities, guidance should also be available on learners' rights and support available (e.g. links to unemployment benefits, childcare, training leave rights, job opportunities, financial support, validation opportunities etc. that apply to their situation). Furthermore, policy makers need to be aware that some mechanisms may benefit particular groups more, while deterring other groups (e.g. consider tailoring approaches to some groups, while including overarching mechanisms that 'speak to' less specific groups as well).

In the context of the COVID-19 crisis and the confinements, lockdowns and social distancing measures, supporting up-/reskilling through providing guidance is even more challenging and some of the more traditional ways to offer guidance (face-to-face) are currently not available. However, policies on lifelong learning and effective guidance do not change in terms of their objectives and underlying principles. Furthermore, the crisis also unleashed the potential of self-directed learning and using digital tools to facilitate learning. Across education and training sectors, developments take place that many thought were unimaginable. Finally, policy makers will – how difficult this obviously is - have to think ahead on what should be the role of adult learning and lifelong guidance in a post-COVID-19 context.

Based on the evidence gathered, empowering adults to undertake up-/re-skilling through guidance and financial incentives, require some system characteristics to be in place. In this final section, these key characteristics are presented together with policy considerations. In summary, a holistic adult learning system, including guidance systems and financial incentives[50] that supports adults to be empowered for reskilling and upskilling includes:

1) Individualised approaches and outreach to specific groups;
2) Partnership approaches in which roles and responsibilities are clearly defined;
3) Policy frameworks that covers different policies areas; includes coordination and a stimulating financial mechanism;
4) Quality assurance mechanism of guidance services;
5) Guidance staff development approaches.

These are discussed in more detail here below.

Policy pointer 1. Individualised approaches and outreach to specific groups

An adult learning system, containing guidance and financial incentives, that supports adults to be empowered for reskilling and upskilling includes…

Summary statement: … Approaches that reach out to specific target groups by going to where these adults are and working with community ambassadors and/or different institutions and organisations

---

[50] Note that these key characteristics are broadly in line with the conclusions and recommendations of the 2020 European Commission study on Lifelong guidance policy and practice in the EU: Trends, challenges and opportunities; Final report.

active on local level. Furthermore, these approaches make information on guidance services, training and (job) opportunities easily accessible to all; and are tailored to the needs and potential of the adult as a whole person (not only looking at employability) and in which adults take ownership of the individualised guidance and training pathway.

Policy considerations: When developing/ revising policies the following could be considered:

- Develop a comprehensive outreach strategy that includes promotion, going to (remote) places where the target group is, working with ambassadors, awards, competitions or using different local institutions or organisations known to residents.
- Develop education and training provision tailored to individual needs, in which adults feel empowered, able to make own decisions and take responsibility for their training pathway.
- Apply a holistic approach to lifelong guidance, looking at dispositional, situational barriers for learning, employment and social inclusion and the potential of individuals.
- Foster cooperation between adult education, guidance services and other (social) services to apply a holistic approach to outreach and providing individualised support.
- Stimulate the use of different methodologies (questionnaires, portfolio, interviews, validation of prior learning, observations, group sessions) suited for the individual adult to assess the situation of the adults, its skills needs, and support the skills development.
- Set conditions in which lifelong guidance counsellors can work flexibly regarding time and place to support adults.

Policy pointer 2. Partnership approaches in which roles and responsibilities are clearly defined and monitored

An adult learning system, containing guidance and financial incentives, that supports adults to be empowered for reskilling and upskilling includes…

Summary statement: … An approach that is based on an operational partnership between all relevant stakeholders (education and training sector, labour market sector, cultural sector and other institutions and organizations related for leisure time, civil sector, family and social welfare, government, including local government) at the most appropriate level. In the partnerships roles and responsibilities should be clearly defined and agreed upon. Finally, the partnership approaches need to be monitored and evaluated.

Policy considerations: When developing/ revising policies the following could be considered:

- Bridging gaps between different guidance services (labour market guidance, educational guidance, career guidance, social guidance and offering a one-stop-shop for guidance for adults.
- Ensure effective governance structures in maintaining the partnership (e.g. through agreements, setting up a secretariat, agreeing on terms of association and voting rights).
- Ensure that the partnership as a whole is feeling responsible for its success and for its failure.
- Ensure that the partnership approach is monitored by a clear and transparent monitoring framework and that the partnership is evaluated.

Policy pointer 3. Policy frameworks that cover different policies areas; include coordination and a stimulating financial mechanism

An adult learning system, containing guidance and financial incentives, that supports adults to be empowered for reskilling and upskilling includes...

Summary statement: ... A policy framework that is based on a coherent and overarching approach in which different policy fields (education, adult learning, culture, civic engagement, family and social welfare, entrepreneurship and employment, life wide guidance) are effectively included; that is based on a strong coordination mechanism (or coordinator); that is sufficiently resourced; and includes the right (financial) incentives targeted both at adults and institutions.

Policy considerations: When developing/ revising policies the following could be considered:

- Establish links between different policy areas and departments to align guidance approaches.
- Ensure that lifelong guidance and the cooperation between different policy areas is included in legal frameworks (or other key reference documents).
- Put in place a coordinating body that is able to align different guidance approaches.
- Apply financial incentives to stimulate specific behaviour (e.g. financial incentives to activate adults to take up own responsibility for training).

Based on the examples of financial schemes discussed (section 4), and the conclusions of the OECD report (2019); the following overarching conclusions and recommendations can be made, regarding the design and implementation of individual learning schemes:

1. **Within schemes with a universal coverage, provide special measures targeting specific groups to help reduce participation bias against the low-skilled.** In this however due attention needs to be paid to the need to have in place simple and user friendly procedures and avoid an increase in the administrative burden (which may harm participation).

2. **Funding should be substantial, if the scheme is expected to make a significant difference to training outcomes; and schemes need to be accompanied by a set of complementary measures to boost participation of under-represented groups**. Given that most existing schemes provide relatively small amounts of support, participants can generally only undertake short-duration training programmes. Although this does provide for more variation or tailoring of learning pathways for the learners, at the same time it is unlikely short programmes will lead to significant up- or re-skilling (especially when schemes have co-financing requirements). On the other hand, the possibility to accumulate training rights over a period, may also give rise to more substantial amounts that could be used for longer term programmes. At the same time, allowing individuals to combine the support (through ILS) with other types of training support – such as paid training/educational leave – may reduce one of the largest costs of participation in training, on the demand-side (e.g. earnings foregone).

3. **Individual learning schemes should be kept simple, in order to stimulate participation**, considering that schemes that are complex to navigate will harm participation, especially among the low-skilled and under-represented groups. To account for this, easy-to-use websites, for

example, can assist individuals in finding relevant information and in making decisions. For the least-skilled, however, face-to-face assistance remains important and thus it is recommended to include some form of guidance in the process.

4. **(Training) Quality Assurance is of particular importance for individual learning schemes**, given that individuals generally have little to no capacity to negotiate prices with providers, and little insight into differences in quality between providers. In the few existing examples, the development of individual learning schemes has frequently resulted in the acceleration of (the implementation of) quality assurance frameworks – generally through the *certification of training providers*. Within this context, an additional measure that can improve the effectiveness of ILS is putting restrictions on the *type* of training that can be acquired with the scheme.

5. **The specifics regarding how schemes are financed can affect its implementation and to some extent, predict the extent to which it can work as an equaliser (in terms providing access to learning / training opportunities).** Overall, examples showed that the higher the individual saving or co-financing requirements of an ILS are, the less redistributive these schemes will be (meaning that they are less likely to be used by the least skilled / disadvantaged groups). Also, the *source* of public funding for these schemes should be considered: while tax-financed schemes can be considered more redistributive, at the same time it makes the scheme sensitive to budgetary constraints, meaning that funding becomes less predictable over time. Alternatively, financing the scheme through a 'training levy' carries the advantage that funding will be earmarked, while allowing some mutualisation at the same time (i.e. facilitates a sense of ownership on the employer's side).

Policy pointer 4. Quality assurance mechanism of learning provision, guidance services and outreach activities

An adult learning system, containing guidance and financial incentives, that supports adults to be empowered for reskilling and upskilling includes…

Summary statement: … An approach that is based on a quality assurance approach that ensures a high quality level of guidance and training services (that includes external audits); use of monitoring and evaluation information to improve services; and finally research on effective guidance approaches and (regional/future) skills needs.

Policy considerations: When developing/ revising policies the following could be considered:

- Put in place quality assurance mechanisms inspired by international and European standards on quality of adult learning, vocational education and training, and lifelong guidance.
- Put in place a monitoring and evaluation system that allows to assess the quality of the guidance service and its (longer-term) results. Indicators could refer to users' satisfaction, accessibility and availability of such services to all adult population.
- Ensure that the guidance services make use of up-to-date and relevant (regional) labour market information.

Policy pointer 5. Guidance staff development and their training approaches

An adult learning system, containing guidance and financial incentives, that supports adults to be empowered for reskilling and upskilling includes...

Summary statement: ... An approach to guidance staff development that ensures that the staff has the right competences, skills and qualifications and is able to continuously development in the profession through upskilling courses, mentoring, supervision and learning while working.

Policy considerations: When developing/ revising policies the following could be considered:

- Ensure that counsellors have a specific level of competence. This can be done through standard-setting, developing competence frameworks; professionalising the occupation, supported by using digital tools.
- Ensure that there are pre-service and in-service training possibilities for counsellors.
- Ensure that counsellors continue developing and keep up with new developments while in the profession (through learning in the workplace, mentoring, supervision).
- Ensure that counsellors have the competences to work with specific target groups.
- Ensure that counsellors have the competences to refer adults to right (other) services and validations pathways.