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**The state of play of evidence about the
conditions under which individual-oriented
instruments for incentivising adult participation
in learning are effective**

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The state of play of evidence about the conditions under which individual-oriented instruments for incentivising adult participation in learning are effective

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Introduction

The importance of adult participation in learning is rising and will be key for sustainable and inclusive growth in the future. This is driven by megatrends that affect the labour market and the nature of work, such as globalisation, digitalisation and automation, but also population ageing and climate change. Occupations and within-occupation tasks are changing as effect of digital transformation of the economy and international trade evolutions, in ways that are not yet fully predictable in the long term. Industrial reconversion and the green economy are creating new jobs, which require new skills. An ageing population requires the expansion of certain sectors, such as healthcare services, as well as means to extend people's working lives (Gonzalez Vazquez et al., 2019; OECD, 2017; WB, 2019). As a result, on the one hand, skills development, to meet emerging needs, is necessary for the economy to maintain the human capital for growth, competitiveness and innovation (Crescenzi and Rodríguez-Pose, 2011; Romer, 1990). On the other hand, up- and re-skilling is crucial for people to stay employable in this changing landscape, to take up new jobs that are created as well as to undertake evolving tasks, as result of economic transformation. Such transformation increases the frequency of career paths with multiple different jobs throughout life, in which acquiring, maintaining and upgrading adequate skills become key determinants for positive labour market outcomes. Shorter and more uncertain employment relationships also call for access to learning opportunities independently from the employer and the employment status, which are likely to change, more frequently than in the past, for each one during their working life (ILO, 2019; WB, 2019).

Despite some progress is being made, the levels of participation in adult learning are still considered too low to reach the EU objectives. While the ET2020 strategy set an EU benchmark of 15% of adults participating in learning by 2020, in 2018 the EU average has lined up to 10.6%¹. This figure varies enormously across EU Member States and it is significantly lower for certain groups. Notably, there is less systematic participation of low-qualified individuals² and those employed in smaller firms³ than other groups in education and training across all countries. Access to education and training by employment status, on the contrary, show different trends in EU countries, but tend to be lower for unemployed people in comparison to those employed⁴. Although these data draw a disappointing picture, it is also an incomplete one. It is worth noting that the levels of participation rise significantly when considering a longer time frame for the last participation in education and training, as well as when counting in informal learning opportunities, which are an important source of learning for adults, yet hardly recognised and supported (Fialho et al., 2019; Oosterbeek, 2013). In fact, when considering the past 12 months rather than the past 4 weeks, the share of adults participating in education and training raises to 44.4%⁵. This share increases further, reaching 59.9%, when looking at participation in informal learning opportunities⁶.

¹Participation rate of adult population aged 25-64 years in education and training in the past 4 weeks in the EU27. Source: Eurostat Labour Force Survey (LFS) – Table [trng_lfse_01].

² Source: Eurostat LFS – Table [trng_lfse_03].

³ Source: Eurostat Continuing Vocational Training Survey (CVTS) – Table [trng_cvt_01s].

⁴ Source: Eurostat LFS – Table [trng_lfse_02].

⁵ Participation rate of adult population aged 25-64 years in education and training in the past 12 months in the EU27. Source: Eurostat AES – Table [trng_aes_101].

⁶ Participation rate of adult population aged 25-64 years in informal learning in the EU27. Source: Eurostat AES – Table [trng_aes_201].

To foster participation of adults in learning, policy measures have been developed in many Member States, also as result of the EU actions in the field. Namely, the Renewed Agenda for Adult Learning⁷, adopted by the Council in 2011, has recognised the need to foster skills development in adult age, while acknowledging the inadequacy of adult learning system to respond to this increasing need. Within this framework the EC has, since then, provided guidance and coordination resources, in some cases substantiated by financial resources, to support Member States in the development and implementation of adult learning policies.

The policy measures that Member States have put in place can be mainly divided into those that provide support directly to individuals and those that channel resources through employers⁸. In both cases, the aim is to encourage demand for training by these actors. Moreover, other policy measures have addressed supply-side constraints, supporting organisations and institutions that are involved in the field of education and training, to facilitate provisions of adequate learning opportunities for adults (OECD, 2017, FiBS/DiE, 2013). Through supporting the supply-side, the policy objective is to provide individuals and firms with facilitated access to enhanced and adequate education and training. By contrast, giving incentives directly to those that demand training, namely individuals and firms, the policy objective is to use market mechanisms to stimulate adequate supply of education and training services and to align these more easily to the demand.

When deciding upon which type of measures to put in place, the argument in favour of individual-oriented instruments is often that these would empower individuals by fostering their capabilities to participate in adult learning. These measures would increase individuals' freedom, choice and responsibility, and ultimately their motivation, to undertake education and training that they reckon is valuable for their personal development and long-term career goals. Stimulating individuals' demand for learning opportunities, these incentives could also give positive signals to the market of adult education and training and trigger the development of a competitive, relevant and high-quality supply of these services (Ziderman, 2018). Direct entitlement for individuals to public resources for education and training helps overcome limited investment by certain categories of employers, for example smaller firms or in some sectors, and for certain categories of individuals, such as low-qualified (Cedefop, 2009a). Individual-based incentives can also overcome employers' limited investment in skills development that is not relevant for their business, providing individuals with resources that they can use independently to re-skill to work in different sectors. This appears particularly relevant for workers in declining sectors, due to digitalisation or the transition to a climate-neutral economy, as these workers need to seek education and training that is not related to their employers' interest and thus hardly covered by them (Hidalgo et al., 2014). Moreover, when universal, individual-oriented incentives allow access to learning opportunities regardless of changes of employers and employment status over working life, because this type of incentive is independent from a specific company, sector or job and their characteristics (OECD, 2017, 2019). In this case, individual-oriented incentives would go in the direction of attaching rights to lifelong learning to every individual, to face the skills challenge in a changing labour market context, such as that resulting from the transformation of the economy and society at large (ILO, 2019).

On the other hand, by giving individuals the possibility to choose autonomously their investment in skills development, individual-oriented instruments may prevent the channelling of public resources to respond to skills shortages in the labour market at

⁷ Council Resolution on a renewed European agenda for adult learning.

⁸ In some cases, policies have adopted a combination of these two dimensions, for example in programmes such as AMU, in Denmark, or WeGebAu, in Germany (Isusi, 2011).

aggregate level or precisely in a firm or in a sector. Having access to resources directly, individuals could invest in skills that they reckon to be necessary from their point of view, for example for their professional development beyond the firm where they currently work. Looking at skills gap from a micro-level perspective could lead an individual to invest in skills that they lack but that may already be owned by other individuals and thus not be in shortage at the aggregate level (Düll, 2018). Moreover, individuals may also engage in education and training to pursue personal development more generally, rather than to address a need for their career development or of the economy as whole (OECD, 2019). For these reasons, if employers are not involved in decisions about individuals' education and training, they might have less interest in contributing to up- and re-skilling opportunities of their employees, which seems to be problematic in terms of financing mechanisms as well as with regards to learning that contains a work-based or on-the-job component. Finally, despite individual-oriented instruments having better potential than employer-based instruments to target vulnerable groups in the population, the level of bureaucracy and the self-initiative required to benefit from these schemes, can lead to a bias in access in favour of highly educated individuals, if the schemes are not specifically tailored and targeted to vulnerable groups and do not eliminate additional non-financial barriers that these groups face with regards to education and training (Cedefop, 2009a; Hogarth, 2019; OECD, 2017, 2019).

The remainder of the paper explores the extent to which it is possible to assess the effectiveness of existing individual-oriented instruments in promoting adult learning. First, it provides relevant definitions, presenting different types of these instruments. Accordingly, an overview of the inventory of existing instruments of different types across Member States is presented, illustrating the key design features of these instruments. Then, the existing empirical literature for their evaluation is reviewed, pointing out available evidence to assess their effectiveness in achieving a set of objectives. Finally, conclusions are drawn with regards to the extent to which such evidence base is reliable for a sound evaluation of the effectiveness of individual-oriented instruments to achieve their goals.

Definitions and taxonomy

As introduced above, individual-oriented instruments for adult participation in learning can be defined as policy measures that directly support individuals, rather than firms or providers of education and training. These instruments are aimed at providing incentives directly to individuals and thus at removing specific obstacles that individuals face in undertaking learning opportunities. Such instruments can be based on financial aids, in several forms, or on other kinds of support. The analysis focuses on individual-oriented instruments that consist of financial support to individuals. However, a number of non-financial support measures are equally important to incentivise participation in adult learning, contributing *de facto* to removing the obstacles faced by adults, including, indirectly, the financial constraints. Training leave, especially when paid, is one key example. Other examples are subsidised mentoring or career development schemes⁹, that provide guidance to individuals about skills development opportunities to pursue. In addition, adult apprenticeship programmes¹⁰ offer support for on-the-job training possibilities that are important to develop skills in adult age. Finally, validation opportunities to increase the recognition of skills owned are provided, for example, by

⁹ For example, the *Loopbaanbegeleiding*, subsidized career guidance services in Flanders, Belgium (<https://www.vdab.be/loopbaanbegeleiding>)

¹⁰ For example the *Voksenlærlingeordningen*, the adult apprentice programme in Denmark (<http://uddannelseshuset.esbjergkommune.dk/tilbud-i-uddannelseshuset/voksenlaerlingeordningen.aspx>)

accounts to track training and skills acquired throughout individuals' careers¹¹. In some cases, especially regarding guidance services and validation opportunities, these instruments are attached to financial support for education and training, with the aim to increase their effectiveness. In such cases, these are considered in the analysis as measures complementing financial instruments.

Regarding individual-oriented financial instruments, a review of policy documents and existing literature in the field identifies the following types of instruments. Although these categories are not completely clear cut and a commonly agreed terminology is not neat across countries, the definitions outlined below are useful to frame the following discussion:

- **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. These consists in allowances, exemptions, credits, reliefs, refunds or deferrals, for examples (Cedefop, 2009b). This type of instrument is in place for example in Italy and Austria, especially for self-employed professionals, but it is also very common in different forms in other countries (See Annex 1),
- **Soft loans:** these are financial resources that individuals can borrow at favourable conditions to pay or education and training. Favourable conditions can consist of facilitated access to credit, low interest rates or extendible repayment. These are very similar to university student loans, but in the field of adult learning are applicable normally to people above 25 years (OECD, 2017; FiBS/DiE, 2013). This type of instrument is less common but in place for example in Poland, where it is financed by private and public funds and company levies, as well as in Romania and the UK (See Annex 1).
- **Grants and subsidies:** these are public financial resources provided to individuals to reduce or eliminate, when expenses are covered entirely, the private cost of education and training (FiBS/DiE, 2013). These can take the form of an exemption and reduction in tuition fees of education and training courses, or consist of financial transfers to individuals. Normally, these transfers happen ex-post, differently from vouchers (OECD, 2019). This type of instrument is very common in almost all European countries, but can take very different forms, as described in Annex 1.
- **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. Often a contribution from the participant is required, so that the cost is still shared (OECD, 2017; FiBS/DiE, 2013). Similarly, to the grants and subsidies this is a very common and diversified measure (See Annex 1).
- **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. Often, these are coupled with support from public authorities in different forms among those described above, including tax incentives, subsidies or associated soft loans. Employers can also contribute to the account, in some cases supported by tax incentives (OECD, 2017; FiBS/DiE, 2013). This type of instrument is quite rare and is currently disappearing, as in the case of the Austrian *Bildungssparen* (See Annex 1).
- **Individual Learning Accounts (ILAs):** this instrument presents characteristics of the two previous ones and introduces some innovative aspect. Financial resources are

¹¹ For example, in Spain the *Cuenta Formacion* is introduced to this aim (<https://www.cedefop.europa.eu/en/news-and-press/news/spain-government-approves-reform-vocational-training>)

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. The financial resources for the individuals to invest in education and training are financed by salary levies or public, or a combination of the two. However, these funds are virtual. This means that such resources are made available on the individual account virtually, until when actually mobilised by the beneficiary to engage in education and training. In that moment, the actual payment proceeds from the account to the education and training provider, once this accepts the request by the individual (OECD, 2019). In this specific form, this instrument is recent but increasing. Notable examples are found in France and in the UK (see annex 1).

Overview and key design features

Individual-oriented financial instruments, as described above, are found in almost all EU27 countries and are reported in a comprehensive table, with a description of the key design features of each one, in Annex 1. Vouchers, grants and subsidies and tax incentives are by far the most common measures. In particular, individual tax incentives are the most longstanding type of instrument. On the contrary, soft loans and saving accounts are quite uncommon. Also, ILAs, when clearly differentiated from vouchers, are rare and more recent in comparison to other instruments. In some countries, this type of instrument has been introduced only as a pilot. As remarked by the OECD (2019), voucher schemes tend to be identified as ILAs, being very similar in practice (Cedefop, 2009a), although for vouchers the level of accumulation of funds over time, portability across employment status and employers and universal coverage is more limited than in the strict definition of ILAs.

Regardless the type of measure, design features can be identified to look at what are the elements that characterise policy interventions for adult education and training to benefit individuals, along a number of aspects, as proposed below.

Governance

The **level of governance** of these policy measures varies between the national and regional level, also depending on the repartition of competences between national and subnational authorities in each country. In some cases, national bodies are responsible for coordination and monitoring of the instrument, but the implementation and its specific modalities are left up to regional or state-level authorities. At national level the authorities in charge of these policies include most often the ministries of labour, employment and social affairs, as well as ministries of education and research, together with their dedicated agencies. Ministries of economy and finances and tax authorities are also involved, especially in the case of tax incentives, where the implementation is limited to deducting or refunding of costs incurred for education and training. At subnational level, regional governments, and sometimes one or more of its specific departments, are responsible for these measures. In addition, often Public Employment Services (PES) are key pivotal actors in the implementation, being present at regional or local level and coordinated at national level. In addition, *ad-hoc* public bodies for skills development, in some cases at sectoral level, are also involved in the governance of individual-based instruments in certain countries, such as the UK. Private organizations are more rarely involved in the governance, while they frequently assist in the implementation of the mapped policies or management of the resources. For instance, banks play an important role in the implementation of Individual Saving Accounts, allowing individuals to open such accounts. Moreover, private organisations involved in the management and implementation include trade unions (or Chamber of labour in Austria), accredited employment agencies or not-for-profit organisations. Tripartite governance, involving bodies composed by representative of the government, employees and employers, is also found in some countries, considering multiple interests at stake.

Scope

Based on the review of policy documents, all the instruments considered respond to an overarching goal to increase adult participation in learning, in line with the need to keep developing skills throughout working life and foster knowledge acquisition for innovation and sustainable economic development. In some cases, together with responding to labour market needs, a broader objective of personal development and promotion of individual social rights to lifelong learning inspire these policies. For example, the ILAs in some countries establish the possibility to benefit from the scheme to be re-skilled in a technical subject but also to acquire general skills or basic qualifications. Moreover, the policy objectives can be related and thus more tailored to specific issues arising in the labour market. These issues include providing re-skilling opportunities in certain regions or for people affected by industrial reconversion processes or economic shocks, or addressing skills shortages at industry level, to offer individuals ways out of unemployment and means to successfully transit from one job to another.

As a result, **the target groups** of the instruments change according to the objectives above. Universal coverage, meaning that all adults above a certain age (i.e. 24/25 years old, depending on the country) are eligible, is applied in policies that pursue the broad goal to encourage participation of adults in learning in a long-term skills development perspective. The aim is then to provide everyone with entitlements and resources to exert their right to continuous education and training. On average, tax incentives and ILAs are those measures that tend to be universal more often than others, while vouchers and grants are more often targeted only to certain groups. Nevertheless, even when the coverage is universal, in some instances, vulnerable groups are specifically targeted through additional resources or preferential access dedicated to them in particular. This modulation of universal measures to favour vulnerable groups in accessing higher incentives is, for example, observed in the French ILA scheme.

This is to comply with an equity principle to foster inclusion in adult education and training and increase the employability of such vulnerable groups. Considering employment status or education, targeted vulnerable groups are typically unemployed or adults with an educational level below a certain threshold, such as low- or medium-qualified people. In addition, socio-economic status is also taken into consideration, with more disadvantaged groups being targeted by these instruments.

These groups are, in many cases, the only groups eligible to access the instrument, which thus ceases to be universal. When the instrument is targeted, together with the level of education, the employment status appears as a key criterion to target policy instruments at those people that most need up- and re-skilling to access work. Not exclusively the status of unemployed is considered to define the target group, as some instruments are dedicated or preferential for people in non-standard forms of employment or temporary contracts. Yet, very often the eligibility is restricted to the active population, meaning those that either are in work or actively look for a job, to increase the effect of supported education and training on the labour market. Other criteria that determine the target groups of each instrument are income and age. In these cases, preferential access is often given to people with lower incomes. Regarding age, a strategic, somehow political decision, is whether to orient funding towards older workers, for whom motivation and investment in training is more limited, or towards younger workers, who need to enter the labour market.

Funding

The **sources of funding** are mainly public, with funds coming from either national or regional finances, and often collected through a combination of the two. In some cases, this public funding comes also from EU sources, such as the European Social

Fund (ESF) and the Youth Employment Initiative (YEI). However, there are instances in which funding entails a combination of public and private resources, for example when salary levies contribute to funding individual-based accounts or when individuals themselves can contribute to save resources to dedicate to educations and training.

Regarding the **timing of payments**, funding can be made available before or after the learning activities are undertaken. While tax incentives, grants and subsidies normally reimburse training expenditures, vouchers and ILAs provide funds before training occurs or pay directly providers, so that beneficiaries do not have to anticipate financial resources.

Co-financing mechanisms, requiring the beneficiary to contribute, are common in almost all types of instruments, although this is more often explicitly required in voucher schemes and individual saving accounts. Indeed, in some cases, the share of the financial incentive in relation to the total cost of education and training is fixed, requiring the rest to be covered by the beneficiary. In other cases, the total amount of the financial incentive is fixed to a maximum that does not always allow the entire cost of education and training to be covered, and thus a contribution of the beneficiary is *de facto* necessary. While in the latter case it makes little sense to mention these very diverse amounts, it is worth mentioning that in the former case the share covered by public funds ranges from a minimum of 30% percent to a maximum of 70% in most cases. Often a progressive mechanism is introduced, so that certain groups or under certain conditions the share can reach 100% of the costs. Moreover, co-financing can involve private funds from employers that can contribute through a levy on payrolls or voluntarily contributions that can be an extra benefit offered to employees, especially in the case of individual saving accounts. As regards the amount of the incentive, there is little comparability across countries and across types of instrument, which makes it difficult to find a pattern in relation to the amount of resources devoted to these measures.

Requirements for eligibility of education and training financed

The **specific requirements** to benefit from individual-oriented incentives are either related to personal characteristics of the potential beneficiary, as described above for the target groups, or **related to the characteristics of education and training eligible for financing**. On the latter, a common requirement is to undertake the education and training courses available from an accredited provider or, in other cases, to demonstrate that such courses are compliant with set quality standards. Similarly, a proof of attendance is required often, but in some cases, even the award of a qualification or a certification as result of education and training is a precondition to obtain the funds. All these requirements respond to the need to ensure the quality of education and training actions for which public resources are made available. Furthermore, the requirements could include a minimum number of hours or duration of courses to be funded. In addition, when, as for most policies, the objective of the instrument is to address certain labour market issues, such as skills shortages and gaps and the necessity to up- and re-skill, there are specific restrictions on the content of education and training that can be funded. Vocational training is by far the most common type of training that is eligible for public support. In some instances, further restrictions apply, such as the need to undertake vocational training related to the current job, or on-the-job training. Moreover, requirements or preferential access for public financial support can apply to those that undertake training on a specific subject that is particularly relevant *vis à vis* labour market transformations, such as digitalisation, or according to an *ad hoc* list of industrial priorities at local, regional or national level.

Additional features

Either as requirements or as optional additions to the financial aid, **other forms of supports are available to assist individuals in fostering and increasing the impact of their participation in education and training**. For example, some instruments include career guidance and counselling services to orient the individual to choose relevant training and to follow up on labour market participation and outcomes resulting from training. In some cases, such assistance is provided or required in the form of support from PES, especially when the instrument is targeted to unemployed. Indeed, in this case, sometimes the financial support for participation in adult learning is given as an addition to unemployment benefits. Finally, some individual-oriented financial instruments are characterised by the way they **interact with other types of policy support for adult education and training**. Example are those types of individual-based incentives that are matched or can be cumulated with incentives for employers, to create synergies, or with entitlements to educational and training leave. While education and training could take place also outside of working hours for those that work part-time or that have enough spare time, educational and training leave are actually an important conducive condition for participating in adult education and training, ensuring that employees have (possibly remunerated) time to engage in subsidised education and training. Some individual-oriented financial support requires that education and training undertaken with this support remain independent and do not substitute training to be provided, in some cases by law, by the employer. By contrast, some policies include incentives that can be accessed by both individuals and firms, to complement each other's efforts.

Evidence on effectiveness

Individual-oriented policy measures are in place, widespread and diversified across the EU28. This justifies investigation of their effectiveness with respect to their various objectives, to identify what works best and what key factors lead to the achievement of desired outcomes.

The European and international datasets (e.g. Eurostat Adult and Education Survey, Eurostat Labour Force Survey, OECD Survey of Programme for the International Assessment of Adult Competencies, etc.), which collect data at individual level, allow measurement of participation in adult learning, as well as labour market outcomes resulting from such participation. However, the level of detail of this data, as well as the time lag between one data collection wave and the other, mean that it is not possible to establish whether the level of participation in adult learning and its evolution in each country is the result of specific adult learning policies, nor to determine whether respondents benefitted from a specific form of public support. As a consequence, these datasets alone do not provide a sound basis for assessing the effectiveness of adult learning policies, including of any specific individual-oriented measure.

By contrast, *ad hoc* studies exist that review the available evidence regarding these measures, which, in turn, is normally collected at national or subnational level as part of monitoring and evaluation of existing policies. Data collected, however, are mainly qualitative in nature. Quantitative evidence tends to be limited to only a few variables (e.g. participation rate, labour market outcomes) or collected on a small scale (e.g. case studies) rather than through a comprehensive and regular survey roll out that would allow for comparison over time, across countries and between different instruments and their design features.

It has been already argued that credible strategies to establish the impact, through causality, of policies for education and training are scarce and hard to put in place (Falch and Oosterbeek, 2011). In fact, it is difficult to build the counterfactual evidence due to

(self-)selection of policy beneficiaries. Yet, as pointed out in previous literature reviews (Falch and Oosterbeek, 2011; Oosterbeek, 2013), a few rigorous evaluations based on Randomised Controlled Trials (RCTs) exist, to estimate the impact of adult learning policies. For example, a positive impact of vouchers on adult learning participation is found in some of these experiments-based studies (Bound and Turner, 2002; Hidalgo et al., 2014; Schwerdt et al., 2012). Apart from these rigorous studies, however, even RCTs, when applied mechanically, can lead to biased results, as it is hard to isolate the actual impact of the policy because of spill-over effects of the intervention on people that did not directly benefit from it. For this reason, experiments-based studies in this field require attentive design to assess the impact of the intervention net of the spill-over effects (Falch and Oosterbeek, 2011: p.24). Consequently, it is even more challenging for the empirical literature to assess what is the role of each specific design feature of these interventions in determining their effectiveness. Though, some sources are available to discuss the expected results of some design feature. These sources present anecdotal evidence to substantiate these expectations and assess existing gaps in the literature.

Effectiveness of features related to the governance

In relation to the **level of governance**, the literature from countries that have regional governance of individual-oriented measures, like Italy, suggests that, on the one hand, decentralised governance facilitate the administration of the programmes as well as better alignment with specific industrial priorities and institutional contexts, in comparison to centralised governance at national level (ANPAL, 2018). On the other hand, however, precisely because it allows the instruments to be tailored according to regional needs and possibilities, decentralised governance makes it hard to standardise these instruments against a national benchmark in terms of beneficiaries, requirements, amounts of funds, objectives and achieved results (Teselli, 2016). Cedefop (2009a) reports similar difficulties in assessing the overall impact of subnational policies for adult learning in Austria, where these policies are managed by the *Länder*. However, information about the access to individual-based instruments (i.e. *Bildungskonto*) is available for Upper Austria in a comprehensive report that assess the number of applicants and beneficiaries, as well as their socio-economic characteristics and the type of training pursued (Land OOE, 2017). This information can be compared with the evaluation of the programme in other Austrian regions, where data are available for different years and where eligibility criteria, rules and provisions of the scheme are different (OECD, 2019).

Beyond the level of public governance, it could be interesting to assess the **effectiveness of public-private partnerships** in the governance of an instrument, to assess the added value that the involvement of private actors could bring, these actors being either social partners or private education and training organisations. Yet, no systematic evidence is found on this aspect. Nevertheless, some evaluation highlights the limitations and possible remedies to avoid misappropriations of funds by private entities involved in the implementation phase of the instruments. For example, one of the reason for the termination of the UK programme of ILAs was the misbehaviour, allowed by poor public control, of private education and training providers, who saw the instrument as a business opportunity and abused it (Cedefop, 2009a). Triggering business interests of private suppliers is in part the scope of individual-based incentives to stimulate demand for adult education and training. Yet, strong quality assurance mechanisms of what is funded through public resources emerge as an important need to ensure effectiveness when private actors are involved. This need is driven by a correct assessment of the risk of fraud and misuse that can be attached to individual learning schemes (Audit Scotland, 2003). To this aim, constant monitoring is necessary. In addition, **accreditation of providers** that can participate in the implementation is a requirement that has been introduced, as a design feature, in several measures across different countries, including in the ILAs and vouchers schemes in England, Scotland and Wales, after the UK scheme was terminated (Cedefop, 2009a; OECD, 2019). A similar process has been observed for

the voucher scheme in Tuscany, where following a first period with no or little control, quality assurance measures, such as accreditation of providers, were introduced to limit misuse and fraud, and thus increase effectiveness of the instruments (OECD, 2019).

Effectiveness of features related to the scope

Targeting individual-based instruments, either by making them eligible exclusively to vulnerable groups or by adding additional favourable conditions for these groups of beneficiaries through modulation, is a means to pursue inclusion in adult learning. Although complete information on socio-economic background of beneficiaries are not so common in evaluations of individual-based instruments (OECD, 2019), evidence shows that when an instrument has universal coverage, it fails to increase the share of vulnerable groups in adult learning. In some cases, even modulation of universal individual-based instrument is not effective in fostering inclusion. For instance, in the period 2015-2018¹², in France, 56% of the employees that benefitted from the ILA scheme had tertiary education, while only 38% of the labour force is highly qualified. By contrast, low-qualified employees accounted for 26% of the ILA beneficiaries, while representing 42% of the labour force (OECD, 2019). In addition, in this scheme, high-income occupations and employees in larger firms are overrepresented (DARES, 2018).

These imbalances are, however, a consistent finding in the literature and concern all instruments (Cedefop, 2009a; Falch and Oosterbeek, 2011; Oosterbeek, 2013; OECD, 2019). Therefore, it is hard to relate this participation bias towards highly qualified or high-income individuals to any specific design feature of an instrument. By contrast, this hints to the fact that by being universal, these measures do not change the structure of incentives and behaviour in the population. However, in Belgium - Flanders, a difference is found between vouchers and learning accounts. In fact, the proportion of the unskilled using the training cheques is reported to be 15%, which is lower than the 23% for the learning accounts (Cedefop, 2009a). Nevertheless, no further details are available to establish what the key differences that drive this result are.

To revert this trend, which is unfavourable precisely to those adults that need education and training the most, individual-based instruments are made exclusive or preferential for underrepresented groups, as in the case of the *Opleidingscheques* in Belgium – Flanders that were made available exclusively for low and medium qualified individuals to avoid benefiting only highly qualified people, as was previously happening (OECD, 2017, 2019). Yet, even with targeted instruments, often higher participation of vulnerable and underrepresented groups is rarely achieved on a large scale, failing to re-balance the bias towards more educated people in overall adult learning participation. This indicates that simply making funds available might not be effective in getting underrepresented groups to engage and that additional support might be needed for these groups (Cedefop, 2009a, Euréval, 2012). Nonetheless, where instruments are targeted rather than universal, inequalities in accessing training seem to be mitigated, as is highlighted by comparing the French and the Austrian schemes. These represent respectively a universal and a targeted instrument, and the former appears to be less inclusive than the latter (OECD, 2019). The results of the Randomized Field Experiment conducted by Schwerdt et al. (2011) show a positive effect of untargeted vouchers on adult learning participation, but with a lower effect for low-qualified individuals. Yet, despite the voucher programme's impact on adult learning participation being smaller for the low-qualified than for the highly qualified, this study finds positive effects of the programme on labour market outcomes on those low-qualified individuals that access it.

¹² In this reference period, before the 2018 reform, however, the incentive mechanism was more complex as it consisted in accredited hours rather than funds to use for education and training. This probably constituted a bias towards more educated people, who are able to navigate the complexity of the scheme.

An exception seems to be the Estonian training card. Available evaluation does not establish causal link but shows that after this voucher system was introduced in the country, in 2009, the effect of adult learning policies has increased for low-qualified individuals, in comparison to the past. However, the study evaluates the impact on unemployed, as at the time the training card was more limited than nowadays and accessible only to unemployed, although with all levels of educations (Lauringson et al, 2011).

Examples of positive outcomes of targeted instruments in terms of inclusion exist also when considering other types of instruments to foster adult learning participation. One of these examples is the AMU system, which provides publicly financed courses in Denmark, and which specifically targets low-qualified individuals. In fact, several evaluations throughout the years have established that the programme is more popular in firms with higher shares of low-qualified adults (EVA, 2019). In this case, the fact that both individuals and firms can request access to the AMU support may represent a success factor because firms with low-qualified employees pursue their training thanks to public support. In addition, the low-qualified individuals are not left alone with the available support but are also motivated by the employers. Yet, Cedefop (2009a) highlights that there are specific conditions under which **employers involvement** is effective, namely when the training supported responds to the skills and certification needed by the company, whereas otherwise employers tend not to be very supportive. An example is provided by the ILAs in France, where employers represent a significant trigger for employees to use their accounts, but for training projects related to the company's needs. By contrast, independent use is limited to those employees already with high-level qualifications and for shorter courses (DARES, 2018).

Given the important role of employers in encouraging participation in learning using the public support available to individuals, certain groups might still be excluded or disadvantaged to access benefits of individual-based instruments, even if universal. These groups are, for instance, unemployed or workers in atypical employment, for whom employers would not play this key role. Information is nonetheless very scarce on this aspect (OECD, 2019). For this reason, it is hard to establish which instrument and which design features favour the inclusion of these groups based on evidence. Yet, also in this case, targeting appears a viable means to ensure access to adult learning among those more vulnerable groups, as in the case of several regional vouchers scheme in Italy (ANPAL, 2018; Cedefop, 2009a). However, some evaluation of existing schemes shows that also universal measures can work for those in atypical employment, such as temporary agency workers or, although to lesser extent, self-employed workers (OECD, 2019).

As a last note on the effectiveness of targeting the instrument to vulnerable groups, this design feature does not seem to have an impact on the deadweight, according to the available, yet limited, evidence. Falch and Oosterbeek (2011) report the same percentage of people would have undertaken training in the absence of incentives, both in programmes that are targeted and in those that are not targeted, in the Netherlands and in Switzerland respectively.

Effectiveness of features related to funding

Regarding **the level of funding**, it makes little sense to compare the amounts made available, because information is scattered, and because such amounts change continuously and are hardly comparable, varying considerably across regions and countries, as well as across different groups of beneficiaries. However, based on its analysis of the evidence, the OECD (2019) remarks that, to be effective and make a difference, individual-based financial incentives should be substantial. This is necessary to allow for long and systematic engagement in adult learning. Existing predictions about future changes in tasks to perform show that much of the digital transformation will require

adaptation within existing occupations, rather than complete shifts in occupations (Cedefop, 2019). This could be addressed also with short-term access to training allowed even by limited resources of individual-based instruments. However, such short-term efforts should be continuous, to keep the pace of change. Moreover, the level of uncertainty of digital transformation, as well as the effect of other ongoing trends such as industrial reconversion in certain areas due to a transition to a climate-neutral economy, might still require significant education and training efforts (WB, 2019; ILO, 2019). Finally, for low-qualified individuals that may need to acquire even basic skills, such efforts could be even higher and to be fostered by adequate resources to allow long-term or intensive commitment to education and training.

By contrast, it often is the case in the existing instruments that the contribution made by individual-based incentives is symbolic. At the moment, after the modifications introduced in 2019 to establish monetary incentives rather than amounts of hours for training, the highest contribution is made by the French ILAs, which entitle to 500 EUR *per* year, up to a maximum accumulation of 5,000 EUR (respectively 800 EUR and 8,000 EUR for low-qualified individuals). This represents the 10% of average wage in the country and can be considered a reasonable amount, estimated through a sound calculation based on hours of training and relate rate *per* hour. Moreover, the funds can reach up to 21% of average wage of low-qualified workers, who can access higher amounts. Similarly, the funds made available by the ILAs in Tuscany, Italy can also be considered substantial, reaching 9% of the average wage. By contrast, individual-based instruments have provided insufficient resources in Flanders, the UK, Scotland and Germany, where the funds are close to 1% of average wages (OECD, 2019). Cedefop (2009a) notes that limited impact of individual-based incentives could be related to small amounts made available to the beneficiaries. However, it remains to be assessed whether such limited impact is to be expected in terms of the labour market outcomes resulting from training or even in terms of participation in adult learning *per se*. One could argue, that, with small amounts, individual-based instruments might fail to deliver fully-fledged up- and re-skilling of the workforce or to improve labour market outcomes, especially of those that are more disadvantaged. However, even if symbolic, public funds accessible to individuals could trigger a change of mentality and efforts for up- and re-skilling, increasing participation in adult learning overall and with the potential to initiate virtuous circles.

Relying on the existing evidence, it is not possible to firmly establish which **specific funding mechanisms and sources** foster effectiveness, holding other things constant. Nevertheless, FiBS/DiE (2013) highlights that in countries where individuals have to contribute less to adult education and training spending, the participation rates are higher, though a relationship of causality cannot be claimed between these two aspects. Moreover, contrasting arguments are found in the literature regarding in particular individuals' co-financing. On the one hand, including a co-financing mechanism is a relief for public finances and could represent a guarantee of participants' commitment, to make sure that only those adults really interested and willing to invest their own resources access public financial aid for their education and training (FiBS/DiE, 2013). On the other hand, this might reinforce the selection bias in those that access the individual-based incentives, because only those with enough financial resources and those that are more aware and interested in learning, often high-qualified and/or high-income individuals, are willing to (co-) invest in learning (OECD, 2019). For this reason, it has been suggested to limit the share of individuals' co-financing for vulnerable groups (Cedefop, 2009a), and this is actually the case for many instruments (see Annex 1). Designing the co-financing to favour vulnerable groups, rather than setting lower co-financing for all, seems to be necessary to limit an increase in deadweight loss. In fact, decreasing individuals' contributions has the effect of increasing deadweight loss because also individuals that would be willing to contribute more or pay entirely for participation in learning benefit from such lower contributions (FiBS/DiE, 2013).

Regarding deadweight loss, the OECD (2019) highlights that high percentages of beneficiaries that declare that they would have undertaken training regardless of the incentives are not surprising when the public funds are made available to the beneficiaries after they completed the courses. It would follow that reimbursement of training costs, as opposed to anticipation, is a feature that leads to higher deadweight loss. However, the estimated deadweight loss for an instrument featuring *ex post* reimbursement – i.e. the Austrian *Bildungskonto* – amounts to 63% (Rechnungshof and Österreich, 2011). This is only slightly higher than the 60% deadweight loss estimated for a pilot voucher programme implemented in the Netherlands characterised by *ex ante* funding (Hidalgo et al., 2014).

Although deadweight loss in this case is not estimated, it is found that a particular funding mechanism, namely tax deductibility of direct training expenditures in tax incentive measures, is effective in increasing adult participation in training courses (Leuven and Oosterbeek, 2004). However, this instrument performs less well in ensuring that such participation is inclusive, because vulnerable groups are less likely to have significant tax benefits from it (Falch and Oosterbeek, 2011), as these people are likely to be already in a favourable tax regime for low-income groups and thus do not find significant incentive in spending for education and training to pay less taxes. Indeed, policy evaluations have led to the conclusion that tax incentives are less effective than vouchers or learning accounts in the Netherlands. Hence, the adult learning system is being reformed in favour of individual-based instruments to increase inclusion in adult learning participation (Commissie vraagfinanciering mbo, 2017; Kamerbrief, 2018, 2019). It should be noted, nonetheless, that this view is in opposition with the argument in the FiBS/DiE (2013) report, which considers vouchers more challenging for vulnerable groups, because the bureaucracy tends to be more complicated, if no additional measures are taken to facilitate their access.

Simplification of funding mechanisms and bureaucracy is considered a key to encourage participation, especially among vulnerable and underrepresented groups. Complex procedures and insufficient assistance to potential beneficiaries is found to be a factor that limits the effectiveness of the ILA scheme in France, as well as in Scotland (DARES, 2018; OECD, 2019). Yet, a trade-off is demonstrated by previous experiences, for example with the English ILAs, between the need to simplify, to foster engagement, and the necessity to ensure rigorous control and monitoring, to prevent misuse and achieve the set objectives, as discussed above (Cedefop, 2009a).

Effectiveness of features related to requirements for eligibility of education and training to be funded

Regarding the **requirements on the education and training to be undertaken**, the request for accreditation of providers has already been mentioned as a tool for quality assurance. Fraud and misuse of public funds have been limited in this way, for example looking at the experience in Tuscany with the Carta ILA that introduced restrictions of training providers to this aim (OECD, 2019). However, no evaluation is available to establish whether the introduction of this feature or other similar forms of control improve the quality of supply for education and training. Indeed, a qualitative evaluation of the ILAs in France has established that improvement of the quality of education and training supply has not been directly or causally linked to the implementation of this individual-based measure (DARES, 2018). However, the OECD (2019) argues that these types of requirements on training providers introduced with the French ILAs have driven efforts to establish and harmonise quality criteria for training in the country. Similar assessment applies to the Italian ILAs, in Tuscany, and to the Austrian vouchers, that are reckon beneficial for the overall promotion of quality of adult learning opportunities (OECD, 2019)

Concerning the requirements on the content of education and training undertaken through public support, evidence is again rather scarce to establish whether restrictions or, on the contrary, freedom of choice improve the effectiveness of the instrument. Yet, the OECD (2019) reports an evaluation study on individual-based instruments in the US where no significant difference in terms of effectiveness (i.e. labour market outcomes) is found between approaches where individuals are left complete autonomy in deciding about their training and those approaches where their choice is more restricted. However, when looking at effectiveness in terms of alignment of publicly financed education and training with labour market objectives, instruments that do not feature a restriction of courses for which public support is available tend to perform worse. This is highlighted by the high percentage of beneficiaries undertaking courses for their own personal interest and leisure rather than for their career (Euréval, 2012). In line with this finding, the evaluation of training vouchers in Estonia show that support was more effective after introducing, in 2010, restrictions in the type of training that beneficiaries can undertake. Although possibly driven by economic recovery in the country, participants that took part in the scheme in 2010, when needs-based funding was introduced, achieved better income and employment outcomes in comparison to those that participated in the scheme in 2009, when wish-based funding was in place. Needs-based funding means that beneficiaries can access funding only after they go through an assessment of skills that they need to develop *vis-à-vis* the regional demand for labour. In this sense, a more positive outcome of training is also driven by the introduction of a personalised approach to training, which was instead overlooked when training was pursued through public procurement (Lauringson et al., 2011).

Effectiveness of additional features

Despite the evidence collected is not systematic, the literature has identified design features that are found to be effective in facilitating access to the individual-based instruments, especially of the underrepresented groups, such as low-qualified individuals. For these individuals, the financial barrier might be higher than for others, as discussed, but additional obstacles may prevent their participation in adult learning even if public funds are available (EC/EACEA/Eurydice, 2015). **Awareness raising campaigns, diffusion of information, especially of success stories, and counselling** are considered key features to increase access to the individual-based measures. In particular counselling is important to provide guidance on skills development decisions for people in these groups, who have more difficulties in this regard (Cedefop, 2009a; OECD, 2019). When counselling is optional, it does not appear to be commonly accessed (Euréval, 2012). However, when it is compulsory it is reckoned to be a powerful tool to increase effectiveness of individual-based instruments, especially for low-qualified individuals, but this happens more rarely (OECD, 2019; Lauringson et al., 2011). Intensive advertising and personal communication about the existing schemes and benefits are also considered important tools to boost the effectiveness of the instruments with regards to low-qualified or other vulnerable individuals (ANPAL, 2018; Cedefop, 2009a). Nevertheless, despite agreement in the literature and anecdotal evidence of the benefits of such tools, no study assess specifically their added value to increase the effectiveness of individual-based instruments. Their value can be estimated only by observing that instruments with such provisions tend to perform better than the others. Similarly, it is argued that **paid training leave** is a key additional measures to attach to financial support. Indeed, it could enhance its effectiveness and the participation of vulnerable groups preventing them from losing a source of income during training (Cedefop, 2009a). However, no rigorous evaluation of the added value of this feature is available. An exception is represented by the evaluation of the *Bildungskonto*, in Austria, which shows that participants combining access to financial support with the educational leave received the highest average support and were able to participate in longer educational programmes (Land OOE, 2017; OECD, 2019).

Finally, regarding the **duration of the instrument**, the evidence available suggests that the success rate, at least in terms of participation in education and training, increases over time. Hidalgo et al. (2014) find that training vouchers for low-skilled workers in the Netherlands increase the participation rate by 5% in the first year, but by 17% on the second year. This is confirmed especially when the instrument entails accumulation of resources over time, as in the case of ILAs in France, which shows that participation constantly increases over the four years of its existence. Though, it is argued that the improvement in access overtime is not driven by the need to accumulate resources but rather by the time needed to understand and navigate the complexity of the scheme. Similar results regarding increasing effectiveness, in terms of participation, along with the duration of the programme, are found for training accounts in Austria and in the UK, Scotland, where the participation in the schemes was increasing until the budget was cut, leading to a decline of participants (OECD, 2019).

Conclusions

The review of existing policy documents and literature has identified the main types of individual-based instruments, and their key design features, in place in almost all EU27 Member States. The assessment of the effectiveness of each instruments and of the conditions affecting effectiveness is however a much more complex exercise for a number of reasons.

The first is the absence of an EU-wide dataset with evaluations of policy measures and instruments, which makes cross-country comparisons very difficult. Second, when evaluation studies exist, usually at national level, they rarely build a credible counterfactual analysis, while most of the available evaluations rely on less rigorous designs. Against this background, it is even harder to assess the effectiveness of specific features (e.g. the governance structure or the payment modalities) of an instrument. Lastly, it should be noted that some features may work better in certain contexts, whereas others could be more performative in other contexts, depending on country specificities such as institutional and socio-economic background. In these sense, evaluations of individual-oriented learning policies at national and subnational level are relevant and indicative but caution should be used in replicating or upscaling such policy in different contexts based on such evaluations.

Despite these limitations, the combination of theoretical prescriptions and anecdotal evidence offers some indications about the conditions under which individual-based instruments are more effective. This is particularly the case for social groups that are underrepresented in adult learning, which are widely investigated in the literature. Targeting instruments to low-qualified individuals, who often lack the capabilities to engage autonomously in adult education and training, appears important to foster inclusion and, in some circumstances, to reduce deadweight loss, e.g. through targeting of co-financing mechanisms to vulnerable groups. In the same logic, additional support, such as counselling and awareness raising, appears important to raise participation and effectiveness for these groups.

More generally, the evidence about the bias of universal measures towards certain 'favoured' groups points to the need to target measures to pursue inclusion, even though it is not very clear how design features (e.g. exact percentage of co-funding that maximise effectiveness and inclusion, efficiency and effectiveness of counselling, added value of paid training leaves) impact the effectiveness of targeting vulnerable groups.

Similarly, past experiences in this policy field suggests that monitoring, control and quality assurance are key to avoid the failure of individual-based schemes, however no evidence is available about the impact of specific quality assurance measures, such as

accreditation of providers. Moreover, the existing evaluations do not provide indicators on the right balance between the need for monitoring and quality assurance and the need to limiting bureaucracy to make the individual-based instrument easily accessible and easy to manage. In this respect, some experience suggests that vouchers and ILAs are better than tax benefits to achieve inclusiveness and reduce the deadweight loss, however other findings of the literature suggest that the administrative burden entailed by vouchers is a deterrent to access for vulnerable groups.

Importantly, there is growing evidence that the impact of individual-based instruments tends to increase with time. This is consistent with the objective of certain specific policies that pursue a change of attitude and behaviour in the population, to trigger systemic transformations that deploy throughout time. This implies that the policy assessment should focus on the long-term impacts and that the assessment exercise is more complex than it could appear at first sight. A second implication is that some of the findings illustrated above, which are based on relatively recent programmes or pilot projects (i.e. in France or in the Netherlands) should be taken with a grain of salt. On the other hand, longstanding programmes tend to change over time, for example in terms of funding or beneficiaries, so it is hard to establish their overall long-term impact (i.e. in Austria or Italy).

Finally, and crucially, the assessment of the effectiveness of individual-based instruments should be performed in relation to the pursued objectives. Objectives are a political expression of social preferences, they may vary across countries, and their achievement depends on the policy design and the selection of the instruments to implement it. For example, a particular financing mechanism could be very effective in boosting participation rate but result in little inclusion of vulnerable groups. Similarly, effectiveness could be high in promoting learning that leads to skills accumulation in the long run, for example enhancing the capacity of learning to learn, but low in quickly responding to precise short-term skills shortages in the labour market, for example in terms of technical skills in a specific sector. Therefore, for the purpose of a sound evaluation of the effectiveness of instruments for adult participation in learning, the policy objective should be clear and taken into consideration when comparing how the use of alternative design features of individual-based instruments affect their impact.

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¹³ Additional sources are reported in Annex 1, with reference to each specific measure.

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Annex 1

Inventory table of individual-oriented financial measures in EU28

Country	Name and type of Measure	Key design features	Years of implementation
AT	Bildungskonto (Training account) Grant/Subsidy ¹⁴¹⁵¹⁶	<p>Governance: Regional governments (of the Bundesländer).</p> <p>Target group: Unemployed and employees. Focus on medium-skilled and women returning from parental leave.</p> <p>Funding: Public funds with co-financing by participants, depending on type of training and earnings. Covers 30% of training fees up to a maximum of 2,000€ in the standard case. Funds are reimbursed after the training has been completed.</p> <p>Requirements: Training has to be taken with accredited providers.</p> <p>Type of training: Training has to be vocationally oriented.</p>	1994 - Present
AT	Bildungsgutschein (Training voucher) Voucher ¹⁷¹⁸	<p>Governance: Regional Chambers of Labour (Arbeiterkammern)</p> <p>Target group: Employees and unemployed. Membership of the Chamber prerequisite (membership is compulsory for all employees except public servants). Extra funding for parents returning to work.</p> <p>Funding: Funding from membership fees, with co-financing by participants. Amounts are 120€ annually.</p> <p>Requirements: Courses have to be offered by accredited providers.</p> <p>Type of training: Extra funding available for training related to digitalisation.</p>	Depending on regional government - Present

¹⁴ <https://www.waff.at/foerderungen/bildungskonto/das-bildungskonto-fuer-alle/>

¹⁵ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/double-thousand-euro-bill-further-education>

¹⁶ <http://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>

¹⁷ <https://wien.arbeiterkammer.at/bildungsgutschein>

¹⁸ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/education-bonus-chamber-labour-lower-austria>

AT	Werbungskosten (Tax allowable professional expenses) ¹⁹ Individual Tax Incentive	Governance: Tax authorities under the supervision of the Federal Ministry of Finance. Target group: Universal measure. Funding: Tax revenues – costs related to VET are refunded as eligible costs multiplied by the marginal tax rate.	1998 - Present
AT	Bildungssparen (Education Savings) Individual Saving Account ²⁰	Governance: Regional governments. Target group: Employees over 40 years and without a university degree. Funding: Public funds. Financial support in the form of a savings account opened by the federal government, where the employee can use the money for accredited occupational training within five years, usually covering up to 50% of the cost. Requirements: Training has to fulfil certain quality standards. Type of training: Vocational training related to work.	1994 – n.a. (terminated)
BE	Opleidingscheques (Training vouchers) Voucher ²¹	Governance: Public Employment Service of Flanders (VDAB). Target groups: Employees that have low and medium education only, over 25 years and work more than 20 hours per week. Funding: Public funds. Employees can apply for public contributions (vouchers) to cover their ET costs, usually covering 50% of the cost and up to 125€. Requirements: Individuals with higher education may participated if they identify beneficial training through counselling. Training should not be undertaken during working time or with employer's finance. Type of training: Vocationally oriented training chosen through career counselling.	2003 - Present
BE	Opleidingskrediet (Training Credit) Grant/Subsidy ²²	Governance: Department of Work and Social Economy of Flanders, Public Employment Service (VDAB). Target groups: Private or social profit sector workers.	Since 2019

¹⁹<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-allowable-professional-expenses>

²⁰ https://www.cedefop.europa.eu/files/5192_en.pdf

²¹ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/training-vouchers-0>

²² <https://www.vdab.be/tijdskrediet-opleidingskrediet>

		<p>Funding: Public funds. Participants in training can receive an additional credit on top of their usual benefits while taking time off work for training.</p> <p>Requirements: Training needs to take place in accredited centres and take up at least 360 hours per year.</p>	
BG	ваучери за обучение (Training Voucher), Voucher ²³	<p>Governance: National Employment Agency and PES implement the scheme, issue vouchers and support employees in finding training; regional government supports implementation.</p> <p>Target Group: Employees.</p> <p>Funding: Public funds. Voucher covering up to 100% of costs, with the amount depending on the type of training.</p> <p>Type of training: Language courses or professional courses.</p>	2010-2015
BG	обучение, проведено в рамките на програма 'Шанс за работа' (Training within the programme "Chance for a Job"), Grant/Subsidy ²⁴	<p>Governance: Implemented by Confederation of Independent Trade Unions in Bulgaria (CITU), monitored by National Employment Agency.</p> <p>Target groups: Vulnerable groups (young people without education and the unemployed over 50).</p> <p>Funding: Public funds and CITU. Public co-funding is fixed by an absolute amount and may cover up to 100% of costs.</p>	2014-2015
CY	Training Programmes for the Unemployed Grant/Subsidy ²⁵	<p>Governance: Human Resource Development Agency of Cyprus.</p> <p>Target groups: Unemployed under 35.</p> <p>Funding: Public Funds. Participants receive EUR 125 per week.</p> <p>Type of training: On-the-job training.</p>	n.a.- Present
CZ	Nárok na snížení daně poplatníka o úhrady za zkoušky ověřující výsledky dalšího vzdělávání (Tax credit for examinations for recognition of learning outcomes) Individual Tax Incentive ²⁶	<p>Governance: Ministry of Finance and Ministry of Education, Youth and Sports.</p> <p>Target group: Universal measure. Individuals with a disability can deduct a higher amount.</p> <p>Funding: Tax revenues. Adults can deduct the costs for validation of learning from their individual income tax up to 10,000CZK per year.</p>	1992 - Present

²³ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/training-voucher-0>

²⁴ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/training-within-programme-chance-job>

²⁵ https://europa.eu/youth/cy/article/57/13725_en

²⁶ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-credit-examinations-recognition-learning-outcomes>

DE	Bildungsprämie (Education bonus) Voucher scheme ²⁷	Governance: Federal Ministry of Education and Research. Target group: Vulnerable groups, employed at least 15 hours per week, maximum taxable income of 20,000€ (individuals)/40,000€(household) per year). Funding: ESF support (50%) and federal public funds (50%). 50% of education and training costs covered by public funds, up to a maximum of 500€ per voucher. Requirements: Quality requirements for education and training providers (e.g. quality assurance certifications, accreditation). Type of training: Vocationally oriented.	2008 – Present
DE	Bildungsscheck (Education Cheque), Voucher scheme ²⁸²⁹	Governance: Regional governments (Bundesländer). Target groups: Depending on the regions. Funding: Public funds and ESF, with co-financing of participants. Requirements: Training should not replace training for which employer is responsible. Type of training: Vocationally oriented or basic education, language or ICT.	2009 - Present
DE	Aufstiegsstipendium (Scholarship for advancement), Grant/subsidy ³⁰³¹	Governance: Supervised by Federal Ministry of Education and Research, SBB Foundation selects and assists scholars. Target group: Universal measure. Have to have a vocational qualification and at least two years of work experience. Funding: Through the Ministry of Education. State-funded grant to finance education and training costs for university studies; A maximum allowance of 670€ per month plus a book allowance of 80€ may be granted for an initial period of one year which may be extended. Around 1,000 scholarships are granted per year.	2008 - Present
DE	WeGebAu – Weiterbildung geringqualifizierter und	Governance: Federal Employment Agency.	2006 - Present

²⁷ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/education-bonus>

²⁸ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/education-cheque-brandenburg>

²⁹ <http://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>

³⁰ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/scholarship-advancement>

³¹ <https://www.sbb-stipendien.de/aufstiegsstipendium.html>

	beschäftigter alterer Arbeitnehmer im Unternehmen ³² Voucher scheme	Target group: Employees. Have to be workers without a vocational qualification or over 45 (usually). Funding: Public funds. Expenses for training will be paid partly or in full by the PES. Requirements: Training must be from an accredited facility and lead to a certification. Training: Vocational qualification.	
DE	Steuerliche Absetzbarkeit als Werbungskosten/Sonderausgaben (Tax allowance – work-related (income-related expenses/special expenses) Tax incentive for individuals ³³	Governance: Ministry of Finance. Target group: Universal measure. Funding: Tax revenues. State co-funding equals the eligible costs multiplied by the marginal tax rate; a maximum of 4,000€ can be deducted.	2004 - Present
DK	Lump sum grant (State educational support for adults), Grant/Subsidy ³⁴	Governance: Danish Agency for Higher Education, in cooperation with other public administrations. Target group: Universal measure. Must be early school leavers or working for a number of years and seeking higher education. Funding: Public funds. Full coverage of fees for education and training and up to 80% of the highest unemployment insurance benefit rate.	2013 – Present
EE	Töötukassa - toota_ja_opi (Unemployment Insurance Fund – work and study training card), Voucher scheme ³⁵	Governance: Estonian Unemployment Insurance Fund Target group: Employees aged over 16 years, who have paid at least 12 months on unemployment insurance, and are low-qualified, or are at risk of unemployment, or older than 50 years, or need to change job due to health issues or have low income. Funding: Unemployment insurance. Requirements: Counselling is a necessary step to enrol in the programme.	2009 - present

³²<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/further-training-low-skilled-and-older-employees-companies>

³³<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-allowance-work-related-income-related-expensesspecial>

³⁴<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/state-educational-support-adults>

³⁵ https://www.tootukassa.ee/sites/tootukassa.ee/files/toota_ja_opi_eng.pdf

		Type of training: Training cannot be longer than 1 year; in some cases training must lead to a qualification. Depending on the beneficiary, training for digital or language skills is covered; Alternatively training in the professions in needs (according to the Estonian Observatory) can be founded.	
EE	Koolituskulude võrra maksustatava tulu vähendamine (Training expenses reducing the taxable income), Individual Tax Incentives ³⁶	Governance: Ministry of Financial Affairs. Target group: Universal measure. Funding: Tax revenues. Adults can deduct costs up to a maximum of 1,920 € and no more than 50% of taxable income.	1995 – Present
EL	Epitagi Epaggelmatikis Katartisis (Voucher) Voucher scheme ³⁷	Governance: Ministry of Labour, Social Affairs and Welfare. Target group: Unemployed up to the age of 29. Funding: EU funds. Voucher value of EUR 1,100 in the standard case. Requirements: Includes counselling and guidance services. Type of training: Vocational and on-the job training.	2012 – Present
ES	Cheque-formation (Training voucher) Voucher scheme ³⁸	Governance: Ministry of Labour and Social Security and local authorities. Target group: Unemployed. Depending on the locality might apply to subgroups of unemployed (e.g. youth). Funding: Public funds. The payment is done directly to the training centres that the beneficiary chooses, partially in advance. Requirements: Training to be undertaken at one of the accredited training centres. Depending on the local regulations the beneficiary has to be subscribed to a PES and could access their guidance to select training.	2015 – Present
FI	Aikuiskoulutustuki (Adult education allowance)	Governance: Administered by the Finnish social partners, monitored by the Financial Supervisory Authority.	2000 – Present

³⁶<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/training-expenses-reducing-taxable-income>

³⁷ <http://ec.europa.eu/social/BlobServlet?docId=11934&langId=en>

³⁸ <https://www.cedefop.europa.eu/en/news-and-press/news/spain-government-approves-reform-vocational-training>

	Grant/Subsidy ³⁹⁴⁰	<p>Target group: Full-time employees, with income from employment not exceeding 250€ per month.</p> <p>Funding: Fund is financed by the Unemployment Insurance Fund and the federal budget. State-funded contributions to the costs of education and training, including degree studies and other education and training, depending on previous wages.</p>	
FI	Ammattitutkintostipendi (Scholarship for qualified employees) ⁴¹ Grant/Subsidy	<p>Governance: Administered by the Finnish social partners, and monitored by the Financial Supervisory Authority</p> <p>Target group: Universal measure. Persons with at least five years working history.</p> <p>Funding: Fund is financed by the Unemployment Insurance Fund and the state budget. Value of the scholarship is 390€ or 450€ for first qualifications.</p> <p>Type of training: Vocational examination.</p>	2002 – Present
FI	Vähennyskelpoiset kulut ammatilliset osaamisen ylläpidosta (Deduction in personal income tax for expenses related to the maintenance of professional or vocational skills) Individual Tax incentives ⁴²	<p>Governance: Tax authority.</p> <p>Target group: Universal measure.</p> <p>Funding: Expenses related to education and training for maintenance of professional or vocational skills are deductible in personal income tax.</p>	2010 – Present
FI	Vapaan sivistystyön opintoseteliavustus (Voucher system in liberal adult education) ⁴³ Voucher scheme	<p>Governance: Managed by Ministry of Education, monitored by Finnish National Board of Education.</p> <p>Target group: Vulnerable groups (Migrants, unemployed, pensioners and senior citizens, persons with special education needs, persons with no post-compulsory education).</p> <p>Funding: Public funds. Vouchers for adult education, used to significantly lower or totally compensate tuition fees.</p>	2007 – Present

³⁹<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/adult-education-allowance>

⁴⁰ <https://www.tyollisyysrahasto.fi/en/benefits-for-adult-students/full-adult-education-allowance/>

⁴¹<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/scholarship-qualified-employees>

⁴²<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-allowance-individuals-deduction-personal-income-tax>

⁴³<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/voucher-system-liberal-adult-education>

FR	Compte Personnel de Formation (Individual Learning Account) ⁴⁴⁴⁵⁴⁶ , Individual Learning Account	<p>Governance: Managed by a public financial institution (Caisse des Dépôts et Consignations), with joint employer-employee intermediary organizations validating credits (the PES for jobseekers)</p> <p>Target group: Universal measure. Particularly targeted at low qualified, exposed to occupational risk factors, those in jobs at risk and working part-time.</p> <p>Funding: Compulsory training levy on firms. Employees or job-seekers can undertake a training action, with a number of euros credited to the account each year, 500€ per year of work, with a maximum of 5,000€.</p> <p>Requirements: Training is requested by employees during or outside working hours, with employer consent (during working hours). Training needs to deliver a certificate. Training chosen after skills assessment.</p>	2015 – Present
HR	Obrazovanje nezaposlenih "program opismenjavanja" (Education for unemployed: literacy programme) ⁴⁷ Grant/Subsidy	<p>Governance: Public Employment Service.</p> <p>Target group: Unemployed. Must have no primary education and be registered with the PES for at least 30 days.</p> <p>Funding: Public funds through Croatian Unemployment Service and Croatian Ministry of Science, Education and Sports. State funded grant to cover education and training costs, including literacy programs.</p>	2015 – Present
HU	Elfogadott képzés (Accepted labour market training programme) ⁴⁸ Grant/Subsidy	<p>Governance: National Employment Fund (Ministry of National Economy).</p> <p>Target group: Vulnerable groups (Job-seekers, young people who are not entitled to unemployment benefits, persons who receive care support, persons with rehabilitation allowance and those who take part in community employment schemes).</p>	1991 – Present

⁴⁴<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/individual-learning-account>

⁴⁵ <https://www.service-public.fr/particuliers/vosdroits/F10705>

⁴⁶ <http://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>

⁴⁷<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/education-unemployed-literacy-programme>

⁴⁸ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/accepted-labour-market-training-programme>

		Funding: Supported by the ESF, with the remainder co-financed by individuals. In practice, covers 60-70% of costs of education and training.	
IE	The Learner Fund ⁴⁹ Grant/Subsidy	Governance: Not-for-profit company Pobal for government. Target group: Employees. Have to be staff working with children in early services. Funding: Public Funds through Department of Children and Youth Affairs. Grant to fund education and training in childcare, up to 75% of eligible costs and a maximum course cost of 1,600€.	2014 – Present
IE	Further Education and Training Allowance ⁵⁰ Grant/Subsidy	Governance: Public Employment Services. Target group: Unemployed, entitled to a qualifying social welfare payment. Funding: Public funds. Participants in courses are entitled to a training allowance and further benefits. Requirements: it applies for training course provided by the Education and Training Boards.	n.a. – Present
IT	Agevolazioni fiscali per l'aggiornamento dei liberi professionisti (Tax allowance for costs of upskilling events) ⁵¹ Individual Tax Incentive	Governance: Tax Authority. Target group: Self-employed. Funding: Tax revenues. Deduction of 50% of expenses related to participation in conferences, seminars, updating courses, up to 1% of the earnings for each fiscal year.	1986 – Present
IT	Detrazione Irpef per spese di istruzione e formazione (Tax deductions related to training) ⁵² Individual Tax Incentive	Governance: Tax Authority. Target group: Employees. Funding: Tax revenues. Workers can ask for a deduction of 50% of expenses related to courses and 75% of 50% of expenses related to travel and meals.	1986 – Present
IT	Voucher individuali (Voucher for individuals: including the Dote	Governance: Overseen by the Ministry of Labour (through ANPAL), implemented by regional authorities.	2001 – Present

⁴⁹ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/learner-fund>

⁵⁰ https://www.citizensinformation.ie/en/education/vocational_education_and_training/fas_training_allowances.html

⁵¹ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-allowance-deduction-gross-income-arrive-taxable-income>

⁵² <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-credits-costs-related-training-are-deducted-tax-due>

	Formazione in Lombardy and the Carta ILA in Tuscany) ⁵³ Voucher Scheme	<p>Target group: Depending on the regions, but often referential for unemployed and those with atypical contracts.</p> <p>Funding: Public funds and ESF in some regions. Individual vouchers with (usually) matched contributions from recipients; the maximum amount is variable depending on the type of training and on the region.</p> <p>Requirements: In some cases, training must be on a regional or interregional priority list.</p> <p>Type of training: Vocationally oriented and in some cases chosen with the help of a career counsellor or PES.</p>	
IT	Assegno di ricollocazione (relocation allowance) ⁵⁴⁵⁵ Voucher scheme	<p>Governance: Ministry of Labour (through ANPAL), implemented by Public Employment Services or accredited bodies for labour market services.</p> <p>Target group: Unemployed who benefit from unemployment benefit scheme or minimum income (since 2019).</p> <p>Funding: Public funds and ESF. Amount varies from 250€ to 5,000€. The sum is paid to the organization that assists the person in training and seeking for a job.</p> <p>Requirements: Training should be chosen jointly with a tutor assigned by job centers or accredited bodies by employment services. The payment of the sum is conditional to the signature an employment contract after the training.</p>	2018 - Present
LT	Individual tax incentives	<p>Governance: Tax authority.</p> <p>Target group: Universal measure.</p> <p>Funding: Tax revenues. Adults can deduct the cost of tuition fee for first qualification, and VAT of initial and continuing professional education.</p>	n.a. - Present
LU	Depenses desductibles – Frais professionnelles (Deductible expenses) ⁵⁶ Individual tax incentives	<p>Governance: Tax authorities.</p> <p>Target group: Universal measure.</p> <p>Funding: Tax revenues. Adults can deduct the cost of continuing professional education.</p>	n.a. – Present

⁵³ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/voucher-individuals>

⁵⁴ <https://www.anpal.gov.it/cittadini/servizi/l-assegno-di-ricollocazione>

⁵⁵ <https://www.anpal.gov.it/faq/assegno-di-ricollocazione>

⁵⁶ <https://guichet.public.lu/en/citoyens/impots-taxes/pension-rente/depenses-deductibles/frais-professionnels.html>

LV	Attaisnotajiem izdevumiem par izglītību un ārstnieciskajiem pakalpojumiem (Justified expenses for education and medical services) ⁵⁷ Individual Tax Incentives	Governance: Tax authority. Target group: Universal measure. Funding: Tax revenues. Adults can deduct the cost of education and training from the base of their individual income tax, with a maximum of 213€ deducted.	1995 - Present
LV	Training voucher system/ training card, Voucher scheme ⁵⁸	Governance: Training Council, composed of representatives from Ministry of Welfare, government and social partners, PES. Target group: Unemployed and employees at risk of unemployment. Funding: Public funds, in some cases through Unemployment Insurance Fund. Participants offered a stipend of LVL 70 (EUR 100) per month. Requirements: Training takes place with accredited providers. Employment service offers unemployed intelligence on labour market situation, quality of providers and guidance on training. Training areas are set by the Training Council. Training must be identified together with the aid of career counselling Type of training: Vocational training.	2011 – Present
MT	Training Subsidy Scheme Subsidy/Grant	Governance: Public Employment Service. Target group: Self-employed, full-time employees in micro enterprises, people over 40 irrespective of employment status, the unemployed, those earnings less than 10,000€ and those in the public, NGO or vulnerable sectors Funding: Public funds and EFS. Grant to cover education and training cost, co-financing system where 75% of costs are covered to a maximum of 1,000€.	2009-2012
MT	Get Qualified ⁵⁹ Individual Tax Incentives	Governance: Government agency for investment and enterprise support, Malta Enterprise. Target group: Universal measure.	2013 - 2018

⁵⁷<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/justified-expenses-education-and-medical-services>

⁵⁸<https://www.tootukassa.ee/eng/content/services/what-training-card>

⁵⁹ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/get-qualified>

		Funding: Tax revenues. Individuals can deduct up to 70% of the costs of education and training leading to a certification.	
NL	Aftrek studiekosten of andere scholingsuitgaven (Tax reduction for study costs or other education related expenditures) ⁶⁰ Individual Tax Incentives	Governance: Tax authority. Target group: Universal measure. Funding: Tax revenues. Adults can deduct the costs of education and training related to their current or future job, up to a maximum of 15,000€.	2001 – Present (Rolling out with the 2019 reform)
NL	Voucherexperiment in deeltijdonderwijs (Voucher experiment for part-time studies) ⁶¹ ⁶² ⁶³ Voucher scheme	Governance: Education Office. Target group: Universal measure. Funding: Public funds. Study costs for part-time programmes in higher education are covered, to a maximum of 3,750€ in tuition fees; remaining share of fees is co-financed by the individual; the minimum co-funding share is 33%	2015 - 2019
NL	Pilot: Individual Learning Account ⁶⁴ ⁶⁵	Governance: Ministry of Education, Culture and Science and Social Affairs. Target group: Pilot scheme with 3,000 employees and 100 companies. Funding: Public funds. Each individual participant received a grant of 450€, which could be supplemented by the employee or the company. Type of training: Vocational training. Focus on particular training fields.	2001 - 2003
NL	STAP Budget - Stimulans ArbeidsMarkt Positie (Personal development budget for everyone) Individual learning account	Governance: Ministry of Education, Culture and Science and Social Affairs. Target group: Universal measure. Additional support (e.g. counselling) should help specific target groups such as unemployed and temporary workers.	2019 – Present (through collective agreement and pilot before)

⁶⁰<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/tax-reduction-study-costs-or-other-education-related>

⁶¹<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/voucher-experiment-part-time-studies>

⁶² <https://www.rijksoverheid.nl/onderwerpen/hoger-onderwijs/experimenten-om-deeltijdonderwijs-flexibeler-te-maken>

⁶³ <https://www.advalvas.vu.nl/nieuws/minister-stopt-met-experiment-voucher-onderwijs>

⁶⁴ https://www.cedefop.europa.eu/files/5192_en.pdf

⁶⁵<https://epale.ec.europa.eu/en/resource-centre/content/eenee-report-financing-lifelong-learning-funding-mechanisms-education-and>

		<p>Funding: Public funds. Around 220€ million are made available, to budget for 1,000€/2,000€ per person, annually, through an online application process indicating the course. After the approval of the application the budget is paid directly to the training provider.</p> <p>Type of training: a list of eligible training courses is available for applicants.</p>	
NL	Tijdelijke regeling subsidie scholing richting een kansberoep (Temporary subsidy training scheme towards a professional opportunity) ⁶⁶⁶⁷ Grant/subsidy	<p>Governance: Ministry for Social Affairs and Employment</p> <p>Target group: Unemployed.</p> <p>Funding: Public funding. Funds of up to EUR 2,500, covering 100% of the cost. Training can be more expensive if employer offers job guarantee.</p> <p>Type of training: Aimed at job opportunity.</p>	2016 - Present
PL	Sfinansowanie kosztu studiów podyplomowych (Financing the cost of post-graduate studies) ⁶⁸ Subsidy/Grant	<p>Governance: Public Employment Services</p> <p>Target group: Unemployed persons, jobseekers and employees older than 45</p> <p>Funding: Public Labour Fund, through obligatory levies on companies, state budget subsidies, Labour Fund loans and EU funds. Public co-funding of postgraduate studies up to 100% of the course fees but no more than 300% of the monthly salary.</p>	2004 - Present
PL	Pożyczka szkoleniowa z Funduszu Pracy (Loan from the Labour Fund) ⁶⁹ Soft Loan	<p>Governance: Public Employment Services.</p> <p>Target group: Unemployed persons, jobseekers and employees older than 45.</p> <p>Funding: Public Labour Fund, through obligatory levies on companies, state budget subsidies, Labour Fund loans and EU funds. Interest-free loan of up 400% of the monthly salary.</p>	1997 - Present
PL	Bon szkoleniowsky (Training voucher) Voucher scheme ⁷⁰	<p>Governance: Public Employment Services.</p> <p>Target group: Young unemployed.</p>	2014 - Present

⁶⁶ https://www.allegewetten.nl/content/wetten/0169-0010_Tijdelijke_regeling_subsidie_scholing_richting_een_kansberoep.htm

⁶⁷ <https://wetten.overheid.nl/BWBR0037912/2017-07-18>

⁶⁸ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/financing-cost-post-graduate-studies>

⁶⁹ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/training-loan-labour-fund>

⁷⁰ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/training-voucher-1>

		Funding: Public Labour Fund, through obligatory levies on companies, state budget subsidies, Labour Fund loans and EU funds. Grant to cover CVT sources. Maximum co-financing amount to an average monthly salary.	
PT	Despesas de educação e formação (Education and professional training expenses) ⁷¹ Individual Tax Incentives	Governance: Ministry of Finance (tax authority). Target group: Universal measure. Funding: Tax revenues. Individuals may deduct up to 30% of their education and training expenses from personal income tax, up to a maximum of 800€ per household	2001 - Present
PT	Cheque formação (Education cheque) ⁷² Voucher scheme	Governance: Federal government, with management delegated to the Public Employment Service. Target group: Employees and unemployed. Funding: Public funds. 4€ per hour with max 175€ for 50 hours over two years. 500€ for jobseekers, Employees contribute at least 10% of fees. Type of training: In line with training priorities set annually by the IEFP.	2001 - Present
RO	Invest in Yourself, Soft Loan	Governance: n.a. Target group: Universal measure, 16-55 years old. Funding: Public funds. Loans of up to EUR 8,600 for 16-26 age group, or EUR 7,500 for those older than 26 with zero interest and 80% of the loan guaranteed by the state.	2018 - Present
SK	REPAS+ and KOMPAS+ (Upskilling young jobseekers entering the labour market) Grants/subsidy	Governance: Ministry of Labour, implemented by PES. Target group: Unemployed, younger than 29 years old. Funding: Public funds and EU funds (ESF and YEI). Individuals choose courses and submit applications to PES that evaluates them. If successful, an agreement is signed and the individual is reimbursed after the training course. Course fee as other incurred costs are eligible for reimbursement. Requirements: Certificate of attendance and qualification(s) acquired are required for the reimbursement. PES evaluation requires the course to be efficient and efficacious.	2017 - Present

⁷¹<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/education-and-professional-training-expenses>

⁷² <http://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>

		Type of training: In line with the needs of the labour market according to PES judgement. Programs aimed at developing communication, computer, social, entrepreneurial or linguistic competences are not eligible.	
UK	Loans for those aged 24+ on courses at level 3 or above (Advanced learner loans) ⁷³ Soft loan	Governance: Student Loans Company for Department for Business. Target group: Universal measure. Funding: Public funds. Loans for level 3 or 4 courses, with repayment income-contingent and not collected until the individual has left the course and is earning more than 21,000 GDP per year; interest rates depend on income. One-off measure.	2012 - Present
UK	Professional and career development loans ⁷⁴ Soft loan	Governance: Skills Funding Agency (government executive agency). Target group: Universal measure. Funding: Public funds. Loan is taken out with a commercial bank and interest paid for by the Skills Funding Agency until the course is completed. Amount between GBP 300 and GBP 10,000 Restrictions: Intending to work in the UK or EEA after finishing training.	1998 – Present
UK	Individual Learning Account ⁷⁵ Grant/subsidy	Governance: Initially Education and Learning Wales, subsequently Welsh government. Target group: Low-skilled workers, benefit recipients. Funding: Public funds. Contribution of up to GBP 200 for the unemployed or certain benefit recipients, otherwise GBP 100. Requirements: Includes counselling services to choose the most appropriate training.	2003 - 2011
UK	Skills Development Scotland – Individual Training Accounts	Governance: Skills Development Scotland (government executive agency).	2004 - Present

⁷³<https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/loans-those-aged-24-courses-level-3-and-above-advanced>

⁷⁴ <https://www.cedefop.europa.eu/en/publications-and-resources/tools/financing-adult-learning-db/search/professional-and-career-development-loans-pcdl>

⁷⁵ http://archives.strategie.gouv.fr/cas/system/files/rapport_dispositifs_individuels_vol1_-_03102012.pdf

	(previously Individual Learning Account) ⁷⁶⁷⁷ Voucher scheme	Target group: Individuals without a degree who are not in education and have an income below GBP 22,000. Funding: Public funds. GBP 200 per year to cover training fees. Requirements: Training needs to deliver a qualification or certification. Training needs to be delivered by an accredited training provider. Type of training: Linked to priority curriculum areas.	
UK	Individual Learning Account ⁷⁸ Voucher scheme	Governance: Department for Education. Target group: Universal measure, individuals aged 19 and over. Funding: Public funds. GBP 150 for the first million ILA holders, and discounts on specific learning programs.	1998 - 2001
UK	Adult learner account ⁷⁹ Individual Learning Account	Governance: Learning and Skills Council Target group: Universal measure (pilot scheme) Funding: Public funds. Requirements: Adult learner account includes access to high quality counselling on courses, a range of accredited courses and virtual funds to pay for training chosen by the learner.	2007-2009
UK	Individual Learning account ⁸⁰⁸¹ Grant/Subsidy	Governance: Kent Training and Enterprise Council (regional government executive agency). Target group: Universal measure (pilot scheme, 40,000 participants). Funding: Public funds. Grants up to GBP 150 with an individual contribution of GBP 25.	2000-2001
UK	Employer Training Pilot Grant/Subsidy ⁸²	Governance: Local Learning and Skills Councils (government executive agencies). Target group: Low-skilled employees (pilot scheme).	2002-2004

⁷⁶ <http://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>

⁷⁷ <https://www.myworldofwork.co.uk/learn-and-train/sds-individual-learning-accounts-ila>

⁷⁸ https://www.oecd-ilibrary.org/education/beyond-rhetoric_9789264199446-en

⁷⁹ https://www.cedefop.europa.eu/files/5192_en.pdf

⁸⁰ https://www.cedefop.europa.eu/files/5192_en.pdf

⁸¹ <http://www.oecd.org/publications/individual-learning-schemes-203b21a8-en.htm>

⁸² <https://epale.ec.europa.eu/en/resource-centre/content/eenee-report-financing-lifelong-learning-funding-mechanisms-education-and>

		<p>Funding: Public funds. Level of funding depended on the local area. Employees receive financial compensation for either 35 or 70 hours training in total.</p> <p>Requirements: Employees receive counselling and advice.</p> <p>Type of training: Training to basic skills or NCQ level 2.</p>	
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Note: n.a. stands for "Not Available" and indicates where information could not be found for limited language capacity or information available on public sources. Sweden and Slovenia are not included in the table because, while measures are available in these countries for education and training these do not seem to be individual-oriented, but rather to employers or education and training providers, or are for students and not for adults.