

ENHANCING
DIGITAL SKILLS
ACROSS EUROPE

A L L
D I G I T A L

Individual Learning Accounts in the 2020s ALL DIGITAL

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TABLE OF CONTENT

Foreword.....	4
Introduction	5
Background to ALL DIGITAL.....	6
Event Agenda.....	7
Keynote speakers.....	8
Commissioner Schmit	8
Stefano Scarpetta, OECD.....	10
Discussion panel	14
ALL DIGITAL viewpoint	18
Individual Learning Accounts	20
Digital Skillshift.....	21
References.....	22

FOREWORD

ALL DIGITAL hosted a high-level event entitled *Individual Learning Accounts in the 2020s* on Tuesday 18 February 2020 with eminent keynotes speakers, an expert discussion panel and an invited audience of around 60 stakeholders.

In late 2019 the OECD published a detailed analysis report entitled ILAs: Panacea or Pandora's Box. This was a significant review of several functioning models of **Individual Learning Accounts** (ILAs) around the world and their approaches to implementation. In the report ILAs are defined as

“virtual, individual accounts in which training rights are accumulated over time.”

The idea and possibility of providing citizens with a dedicated account for their training enrichment and enabling those training rights to be portable from one employment status to another is very promising and worth exploring in depth, as it speaks to the lifelong learning needs that more and more adults face in the constantly changing environment of today.

The event we hosted in February 2020 helped us to understand whether ILAs in the word of OECD are more of a “Panacea” or a “Pandora's box”. This report summarises that event and the contributions within it and presents the perspective of ALL DIGITAL on the topic. We will continue the dialogue with the European Commission and other stakeholders on this issue, that in the light of the health, social and financial crisis engendered by Covid-19 (still seen as a mostly remote epidemic at the time of our event in February...) has become more relevant than ever.



Renato Sabbadini
CEO, ALL DIGITAL



INTRODUCTION

The *Individual Learning Accounts in the 2020s* event explored the models and opportunities that arise from implementing Individual Learning Accounts (ILAs) in the 2020s across Europe.

In the digital job market ILAs could be highly relevant to make training rights portable from one job or employment status to another, and they could have a huge impact on the digital skills gaps countries are facing, supporting competitiveness and economic development.

Speakers and panellists discussed the benefits and implications for national governments, the education sector, industry and employers, and society as a whole.

According to the OECD report, there are numerous models and examples from around the world, but the only real example of an 'Individual Learning Account' (as opposed to more popular voucher schemes) is the French '[Compte Personnel de Formation](#)' (CPF). The OECD cites CPF "as an interesting new approach which could boost training participation in a new world of work".

The digital transformation of the workplace and employment practices in general have created a huge and ever-shifting demand for skills training. But it is also creating new challenges, particularly around making training rights "portable" from one job or employment status to another. In this digital job market ILAs could have a huge impact on the digital skills gap countries are facing, supporting competitiveness and economic development.

The European Economic and Social Committee are preparing a response to [Commissioner Schmit's Mission Letter](#), but there is already action from elsewhere within the European Commission to explore the concept of Individual Learning Accounts in a new [Erasmus+ Key Action 3](#) fund just announced to test ILAs in member states.

ALL DIGITAL is currently also delivering '[Digital Skillshift](#)', a project designed to upskill citizens facing digital transformation in the workplace. The project is supported by J.P. Morgan. The project partner in France, Simplon.co is a registered training provider for CPF and may use it for eligible trainees. The evaluation will include comparisons of the training models in each country, potentially with and without the use of ILA type funding.

BACKGROUND TO ALL DIGITAL

ALL DIGITAL AISBL (www.all-digital.org) is a Brussels-based membership network representing and supporting digital competence centres, ICT learning centres, adult education centres and libraries across Europe, where children and adults can access the Internet, learn the latest digital skills and keep up to date with technology and community developments.

Currently, with varying degrees from country to country, 43% of the EU population does not possess sufficient digital skills, as measured by the European Commission through the Digital Economy and Society Index 2019.

The **vision** of ALL DIGITAL is that every European should be able to exploit the benefits and opportunities created by the digital transformation of our societies. **Our mission** is to achieve this vision by equipping European citizens with digital skills and with the confidence and mind-set that allow them to understand and benefit from said digital transformation.

Our strategic purpose

ALL DIGITAL represents 70 member organisations that work with 20,000 digital competence centres in 32 countries providing training to 3 million people in Europe every year.

The main strength of our network lies in its capacity to reach out at the grassroots level. Thus, through thousands of community-based centres, we are able to channel services and products that are having a positive impact on people's lives.

Our members are non-profit organisations (ICT community centres, universities, associations, etc.) in the field of non-formal education providing access to Internet & ICT tools, as well as digital training, certification and opportunities for both general and disadvantaged populations, including elderly, unemployed or at risk of unemployment, young people, migrants and refugees, etc. We support our members by fostering knowledge sharing & collaboration and by representing their interest to the EU.

Digital competence centres help people, communities and organisations to:

- Acquire digital skills such as use of online services, productivity tools, coding, etc.
- Develop critical thinking and media literacy to protect and fight against fake news, hate speech and social media abuse
- Build trust in using technology and the internet by enabling cybersecurity skills
- Develop a lifelong learning mentality towards education to enable everyone to reskill and upskill

20 000

**DIGITAL
COMPETENCE
CENTRES**

3 000 000

**PEOPLE
SUPPORTED
EVERY YEAR**



EVENT AGENDA

Individual Learning Accounts in the 2020s – Agenda

NH Berlaymont Hotel, Brussels.

18/02/2020

Introduction

RENATO SABBADINI, CEO, ALL DIGITAL

Keynote addresses

NICOLAS SCHMIT, European Commissioner for Jobs and Social Rights

STEFANO SCARPETTA, Director for Employment, Labour and Social Affairs, OECD

Panel Discussion

HANKA BOLDEMAN, J.P. Morgan, Vice President, Global Philanthropy – Moderator

ANTOINE SAINT-DENIS, Director Europe & International, DG Jobs & Vocational training, Ministry for Labour, France

EVA MAYDELL, MEP, EPP, Member of Committee on Industry, Research and Energy

BRIKENA XHOMAQI, Director, Lifelong Learning Platform

ROBERT PLUMMER, Senior Advisor, Business Europe

Summing up

ACHILLES KAMEAS, Hellenic Open University, Chair of ALL DIGITAL

Media

The **video** of the event is available here

The full **transcript** of the event is available here

The text in the following pages contains quotes from the transcript of the event. ALL DIGITAL is solely responsible for the choice and the sequencing of the quotes from the transcript and for the rendition of the content of non-quoted sections of the transcript.

KEYNOTE SPEAKERS

NICOLAS SCHMIT

European Commissioner for Jobs and Social Rights

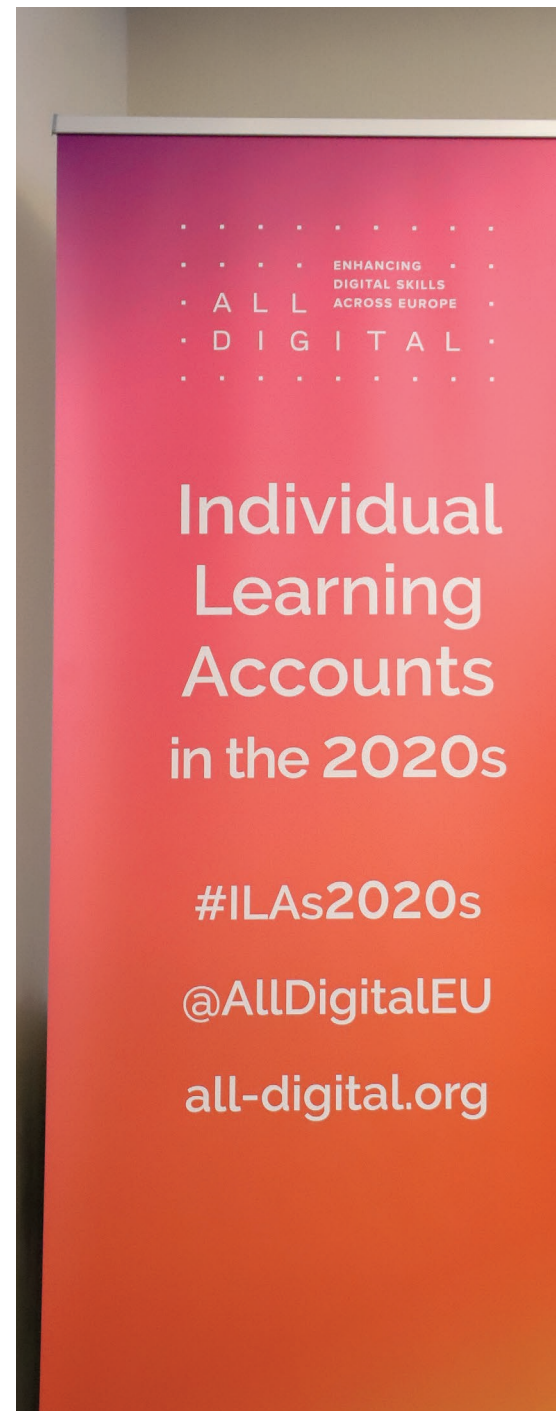
Commissioner Schmit's keynote addressed the invitation to "explore Individual Learning Accounts" as stated in his mission letter from President von der Leyen:

*"You will lead the work on implementing and updating our skills agenda, focusing on identifying and filling skills shortages and supporting reskilling as part of the just transition. You should explore the idea of **individual learning accounts** for people of working age, enabling adults to accumulate training entitlements and use them for quality-assured training."*

The Commissioner started by recognising the work of ALL DIGITAL and its members: "you respond to this challenge and you make it accessible for a majority of citizens, because it's not just an economic challenge. It's really a societal challenge. It's something which transforms our societies and gives opportunities, equal opportunities to everybody."

Commissioner Schmit then talked about skills and how "the challenge is huge because Europe faces still important skills gaps and mismatches. 35% of the EU labour force does not have at least basic digital skills, while 90% of all jobs have some digital content". He summarised this succinctly in a clear need for a "re-skilling revolution" in the light of changing job markets and evolving technology by saying "40% percent of employers have difficulties in finding candidates with the right skills, and 70% of European enterprises report [that] lack of skills hampers their investments".

The Commissioner then mentioned how our "labor markets are characterized by a growing mobility" and what this means in terms of access to training for those in platform work (i.e. the gig economy), because, "as the platforms do not consider themselves as employers, [...] the people working on these platforms do not get any training or skilling offered by their employers or those they are working for." This very situation is what calls for the need to anchor the right to lifelong learning to the person, independently from their employment status, and according to the Commissioner, the ILA model currently operational in France, Le Compte Personnel, "is the right approach, because [it] is attached not to the job but [...] to the person."





Commissioner Schmit said that three changes have to be taken into account to face these challenges. First, employers have to upscale their training provisions, which is why the reviewed Skills Agenda will include, in addition to a reference to ILAs, a “Pact for Skills” with stakeholders including industry “to generate new concrete commitments to invest in up- and re-skilling.”

Second, private and public investment in training needs to step up, because “half of our workforce in Europe has to be re-trained within the next five years,” i.e. more than a hundred million people to be re-trained by 2025 with investments in the order of billions of Euro, that “cannot be financed only by companies,” but also in part by public authorities and public budgets, with an eye for innovation. “The European Investment Bank” added Schmit, “is already working on the right financial instruments to be directed in the financing of skills and upskilling and re-skilling”.

The third change to be taken into account is the need to “empower people to invest in their own skills and qualifications.” And again, ILAs are a very useful tool in this direction, although their adoption should take into account how certain categories of workers, i.e. the least skilled and least likely to benefit from traditional re-skilling and up-skilling programmes, can truly gain from it.

The Commissioner finally underlined how the new mobility of the labour market needs to be seen more in term of opportunities rather than in the negative, provided that security accompanies this growth of mobility. In relation to the continuing exploration of ILAs, he promised that the Commission will “see how can the European Union help member states to promote this instrument.”

KEYNOTE SPEAKERS

STEFANO SCARPETTA

Director for Employment, Labour and Social Affairs, OECD

Stefano Scarpetta, Director for Employment, Labour and Social Affairs, of the Organisation for Economic Co-operation and Development gave a presentation on the OECD report entitled “ILAs: Panacea or Pandora’s box” which has comparisons of ILA models from around the world, the most promising model being the Compte Personnel de Formation from France.

Scarpetta provided first a number of key factors and issues, going into fine detail on the impact of the digital sector on the employment market, that of age demographics, and the significant impact of robotics, automation and non-standard forms of employment such as the “platform market”.

Regarding the labour market Scarpetta reported that “for the past decade 4 in every 10 new jobs that we have been creating in the OECD countries have been in the digital intensive sectors [...] [and] more than 40% of the workers are working for foreign consumers and not just for domestic consumers. And in Europe actually this is about 45% on average. So, many of the jobs are very much part of global supply chains.”

Against this background there is the aging population of most countries in Europe and the impact this has both on the size and composition of the labour force “and to some extent also [on the] demand for goods and services of our citizens, of our consumers.” The current dependency rate of one person of sixty-five-plus for every four people of working age will become one for every two on average by 2050.

After considering the workforce being part of global supply chains and the population aging, Scarpetta turned to automation and the changing nature of work. Regarding the annual supply of industrial robots “there were only 83,000 in 2005, and by 2021 [there will be] more than 600,000. In the United States owning and using a robot costs between ten and twenty dollars an hour. This is less than the cost of a specialized manual worker in the manufacturing sector.”

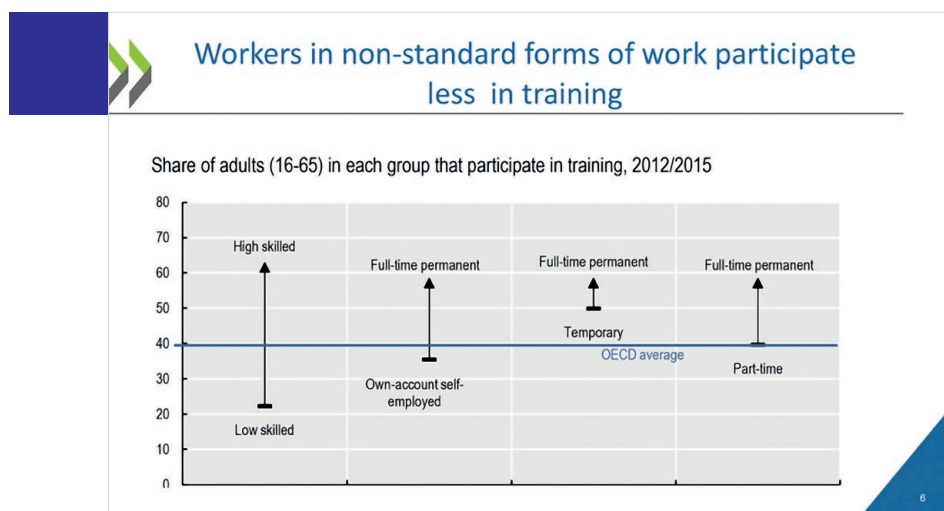
Exploring the issue of automation deeper, he said that in the OECD in the next 15 to 20 years “about 80 million jobs [...] could potentially be fully automated.” Furthermore, about one-third of the jobs will undergo a profound transformation, as 50% to 70% of the performed tasks in these jobs potentially could be performed by algorithms and machines. “This means that the job will stay,” says Scarpetta, “but the work would have to actually move into performing different tasks, new tasks to remain fully complementary to what the machine will be able to do.”

He then considered non-standard form of employment which “represent more than a third of total employment. Yet our social production system,



our labour market policy, our training systems are not really eager to provide [...] adequate support to these workers in non-standard form of employment,” adding that “more than half of the workforce have very little, if any, digital skills, and any of the jobs of the future would involve some sort of digital skills.” The time horizon to address these challenges revolves around the next five to ten years.

Bringing all of the previous aspects together Scarpetta then highlighted that “There are huge difference across countries even within Europe about how many workers are exposed to some form of formal or informal training every year. And there is a gap between those who need it the least and those who need it the most. At the bottom you see those who potentially need it the most - the low-skilled. These are the jobs more at risk of being automated: [...] the low-skilled jobs, self-employed, those on temporary contracts, and the part-timers: All of them receive much less training than those at the top [of the chart below] those who are high skilled, [in] full-time permanent contracts.”



He continued, “So to some extent [...] our training systems tend to devote more resources de facto to those who already have fairly high skills, work in large companies and those who can navigate perhaps better these transformations into the labour market. Those more vulnerable actually tend to receive less training. This is basically a motivation on the focus on individual learning accounts [...]”

Scarpetta then turned to consider how ILAs could tackle these issues through the lessons learned from the study of the OECD. He explained that “the new focus on individual learning accounts is more on the need to respond to the greater fragmentation of the labour market and the need to ensure th[at][...] training rights are portable.” i.e. these rights should not be attached to a job, but rather to the individual. As mentioned also by Commissioner Schmit above, the portability of these rights imply a change in thinking on the side of the worker, as these rights give more responsibilities to the workers themselves, while empowering them at the same time to think through their choices.

He then explained eight lessons and considerations from the OECD study into ILAs:

The first was to consider what is the objective of ILAs. “It can be to provide autonomy in the training choice or to the workers, increase the transferability, or trainee rights across the jobs, in the labour market status, reaching out to some of the underrepresented groups.”

The second was to consider financial resources. Many schemes tend to provide limited resources in terms of the amount of money that is available for the individual, which reduces the duration of the training. “And this is very important to identify whether you want to start targeting to some individuals that need it most, or whether you really want to have the universal system that basically provides the same amount of money. In the French system you can accumulate the contribution every year, so at the end of the few years you can get a significant amount of money.”

The third consideration is that there are two types of possible financing. “One is through the tax finance system, while the other is actually toward the trainee, where for example, small firms pay less in terms of the fees to the training fund. So again through the two financing systems you can still try to focus more resources to those who potentially need the most in order to participate in the training program.”

The fourth lesson is “perhaps the most important one. The preliminary evidence is that the high-skilled people know very well how to use it [the ILA], and they run with it. [...] They might have a better sense of what type of training they'd really need in order to improve. Access to ILAs for the low-skilled is much lower in all the countries. First, because they might not know exactly what kind of training opportunity are out there. Second, because the training may remind them of the education system that might not have been a very successful, very positive experience for them. So, the notion of going back to a classroom is something many people would





not like to repeat [...]. [T]he key fact that emerges is the lack of motivation by many workers. They don't think they need training; they don't think they can afford training. They don't think they can stay out of work for a significant period of time. So, we have to tackle this motivation."

The fifth Lesson is to keep the governance of the process as simple as possible. "The first experience in France 2015-2018 was pretty complex. So, again the high-skilled can navigate, can see what are the rights, how to use [them], which are the providers etc. Others got stuck by the complexity of navigating the system. [...] However, the technology can be a huge enabler here, but let's not forget that some of the low-skilled have very little digital skills."

The sixth lesson is around targeting. "If you target, you would likely reduce the focus on the high-skilled. The problem is that [it] may raise the administrative burden of managing the system [...]. If I'm only receiving the training because I'm in a particular type of job or particular type of skills, if I move into another job, into another occupation, I may lose the right to training. This may actually go against the notion of promoting mobility."

The seventh lesson is about quality assurance and certification. Large employers or Governments "can check and evaluate and assess the quality between the providers much better than a single individual. You need also a certification of the providers themselves. This is a big push towards certifying training providers on the basis of outcomes they produce. The problem is that the more you certify the more you make the market difficult. You might get some of the providers need to provide specialized training in some specific areas and not being able to remain on the market."

The final lesson is to make sure that the Individual Learning Account is not a way to disengage employers. "Because now suddenly the training right is with the individual. The individual chooses the training course, [...] but definitely we need the employers fully on board in helping the workers choosing the type of training regarding the work within the company. If the individual learning account shifts the responsibility to the worker and disengages the employer, I think we will not reach one of the major objectives in that and we need to change the culture of learning and really bring into the notion that all individuals have to think about human capital continuously."

PANEL DISCUSSION

Hanka Boldemann Vice President, Global Philanthropy for J.P. Morgan moderated the panel and introduced panellists. Boldemann described the philanthropic mission of J.P. Morgan being “focused on promoting economic inclusion and social mobility across the 36 countries that we are active in. Jobs and skills is a key component of that work because we really see it as a key lever for economic participation and that's why we have also renewed our global initiative to use their support last year which really focuses on preparing adults, especially low-skilled adults, who were less advantaged in the labour market for future work.”

Antoine Saint-Denis, Director Europe and International, DG Jobs and Vocational training, Ministry for Labour, in France then talked about the recently launched App for Compte Personnel de Formation in France. A short video was played showing the promotion of the ‘Mon Compte Formation’ App. Saint-Denis described the functions of the App in which users can check their rights, and choose and book trainings. Antoine reported that in just three months “the App has already been downloaded 1m times. Three employees out of four have already checked their amount of rights, so far we have more than 200,000 files [accounts] created.” Saint-Denis explained also that training rights were converted last year from a number of hours to an amount of money. “So the amount of money for people is €500 per year,” up to a maximum of €5,000, unless one belongs to a disadvantaged group, e.g. a low-skilled worker or a disabled person, in which case the maximum amount is €8,000.

After underlining that “this new system of portable rights for every active person in the country is not based on [...] new taxes for the employers, but on specific use of money collected from” them already, Saint-Denis described the marketing campaign that has helped lower-skilled users become aware of the service, highlighting, like Commissioner Schmit and Mr Scarpetta, that a lot is “about working on the mindset” of the users. He then mentioned that there is also a professional advisor service for lower-skilled users “and this professional development advisor system [...] is accessible for everybody and we will reinforce the capacity to address specific groups including the jobseekers or the low qualified”. In conclusion, Saint-Denis said that the French government “mobilised [a] €15Bn plan within 5 years to invest in skills of low-qualified, young and adult and jobseekers.”





Brikena Xhomaqi, Director, Lifelong Learning Platform talked about how ILAs could change the education and training sectors and the roles that social partners, education providers and civil society could play. Xhomaqi welcomed the concept of ILAs and described it “as an extension of a fundamental right for education and training”. She also explained why it is important for non-formal education providers to be involved: “[as] said by the OECD, a lot of learners have a very often bad experience with the formal education system. They don't want to go back to the usual formal education system and [tha]t's why it's important in this context that non-formal education providers [...] position themselves [...]”

It is seen as important to create flexible learning pathways with multiple entry points and civil society education providers are well placed to do this. Xhomaqi added that there are issues around motivating adults who have left education, and education systems need to focus more attention on encouraging life-long learning as a concept in young people. “Lifelong learning cannot happen from one day to another and is something that is very much linked to the competency of learning how to learn and this has to be developed early enough. So while we try to intervene in this target group we shouldn't forget measures that would address that as early as possible in the education system.” She continued that we should “ensure that personal and professional development are both equally important in this training right. Not only job-related skills that are important but also transversal skills and that's also about the personal development of the individuals.”

When considering employers, Xhomaqi also raised the issue that it's not just about large enterprises. Small and medium enterprises, i.e. is the majority of labour markets, need to be taken into account, as they usually do not have the resources to invest on the training of their employees. And further to this “In the digital context, it's not really just low-skilled we are talking about, but [also] low-qualified people that are dependent on a particular employer because they have been working there for 20 years [...] [with] no qualifications. So how they can move from one job to another, if they have no qualifications to [...] show, to prove the competences that they have?”

Finally, placing ILAs in the European context, Xhomaqi presented an even more ambitious aim for ILAs. “We spoke about portability from one employer to another, from one job to another, what about portability from one European country to another?”

Robert Plummer, Senior Advisor, Business Europe described the Mission letter to Commissioner Schmit as an opportunity for “a moment of reflection and exploration” on the topic. He described the situation with respect to business “we do already see that around two-thirds of companies do invest in education and training for their workforce. So we're also not starting from nothing, but certainly more can be done, and more should be done as well.” Plummer shared the concern that ILAs do not necessarily target those most in need, the low skilled, and so guidance and support is vital.

Plummer highlighted that there are different rules in different countries, and so flexibility is needed. There are also issues around “a number of challenges companies are facing particularly around skills mismatches leading to labour shortages”. He talked about how ILAs are one means of supporting the training needed by citizens, but not the only one. “We shouldn't have a disconnect between the role of the employer in the training and in the individual, because for us it's very important that companies do have a say in the content, the orientation of the training, and of course that means there needs to be some level of investment in the companies as well.” A final point was that the investment could be collaborative between government, the employer and employee, but should also be focused on business needs.

Finally **Eva Maydell**, MEP, EPP, Member of Committee on Industry, Research and Energy talked passionately about how ILAs could support digital transformation and help Europe be fit for the digital age. Maydell started by considering “the first and most important principle is the human potential and the human factor.” To reach the hardest to reach, who often have literacy issues requires “easily touching sentences and narratives to society, that touch the brain but also the heart of society.”

Regarding business she continued, “and then you have a certain part of society that is not necessarily the one that is part of the progressive businesses ...that is indeed not just not interested, they don't understand the need why they should reskill. And reskill equals change for them, and change equals something scary and bad and it is a true mindset that we need to tackle, in order to move forward.”

She also stated that she “would like to see a European Council dedicated on the topic of skills and upskilling professionals, because it is the most crucial thing that could lead us to that transformation in the





years to come.” The MEP also described other opportunities for example the “Junker Plan, the European fund for strategic investment, and in its review, together with Vice President Katainen and few other supporters of upskilling our professionals, we actually made it possible that this funding could also be allocated for trainings. And it's something that is less known, and I think it should be better known.”

Maydell also described a significant issue of political leadership in member states, “When I spoke about leadership it's not easy to take on board for a political leadership in a member state, a topic that would only deliver results in as early as five years maybe. Sometimes we could maybe look into projects that could deliver results earlier but when those projects relate to upskilling, you could feel their benefits later than the next election. “

Finally, she highlighted how the engagement of member states was further complicated, “I think for some member states the topic of upskilling is also related to the demographic crisis our member states are witnessing. And we now have a Vice President responsible for demography, and perhaps it might be of interest that next time she and someone from her team also joins the discussion because we are having regions totally being depopulated. There are regions where a company might find it attractive to invest, but when the first box is not ticked of the people being there, and skilled people being there, the company decides not to do it. And this is part of one of the reasons why more and more regions will be depopulated hence putting more burden on some of the member states”.

ALL DIGITAL VIEWPOINT

ALL DIGITAL Vision and Mission

ALL DIGITAL believes that every European should be able to exploit the benefits and opportunities created by digital transformation. We aspire to equip European citizens with digital skills, give them added confidence, and a mind-set that allows them to understand and benefit from the digital transformation of society. This is what drives us, what defines our priorities and what underlies the distinct role that our network plays in Europe.

ALL DIGITAL perspective on ILAs

While governments, politicians, the business community and citizens may – understandably – have a mixed view of the ILA concept, depending on how it is implemented, there are two main considerations, addressed by both Commissioner Schmit and Mr Scarpetta, that inform our position on ILAs: the digital skills gap – compounded by the arrival of new technology and an ever changing work landscape, now made even more unpredictable because of the coronavirus crisis – and the risk of exclusion from training opportunities among those who need them the most, i.e. the low-skilled. ALL DIGITAL believes that considering these two aspects is critical to ensure the implementation of ILAs meet the very pressing needs of our time. ALL DIGITAL is ready to work with stakeholders for the application of a tool like the ILAs for the enhancement of digital competences and other skills, but only if – following the second key recommendation of our [Manifesto](#), calling for an inclusive access to education and training – this application is truly inclusive of all.



LESSON 4: Accompanying measures are needed to increase participation among under-represented groups

- Highly-educated workers tend to be over-represented among ILA participants
- Targeting can help, but even then the most disadvantaged remain under-represented
- Co-financing can be a barrier to participation for the most-disadvantaged, but so can the lack of replacement income
- Non-financial barriers : participation in ILAs relies on the capacity to plan career and identify appropriate training => need access to information, guidance and counselling for under-represented groups



As Commissioner Schmit said only 11.1% of adults take part in education and training, while Mr Scarpetta underlined how it's usually the high-skilled people who know very well how to use opportunities like the ILAs,



in other words: “They might have a better sense of what type of training they'd really need in order to improve.” Not so for low-skilled and/or disadvantaged people, whose past education experiences have often left a negative impression, leading them to avoid training and learning later in their life. It is crucial to work for the inclusion and support of these groups in their search or preparation for a new job and non-formal education is probably best positioned to reach out to them. ALL DIGITAL encourages therefore member states to consider carefully to ensure that any scheme based on the ILA model is fully accessible to those *most in need*.

Targeting is not without its issues, however: it may cost more to implement because the most disadvantaged are hard to reach and need additional support even just to access schemes such as this, and the lower skilled have further to climb. But our belief is that schemes such as ILAs must be inclusive and aimed at all citizens.

In his summing up the event in the closing session, **Achilles Kameas**, Chair of ALL DIGITAL talked of the need to “change the mindset of individuals so that they can exploit this instrument (ILAs)... and in order to get the best out of it, we need to reach to the individual citizen, and this is where organisations like ALL DIGITAL can help play an important role in this transformation.”

ALL DIGITAL through its members can play an important role here; members can ensure that citizens see learning as a valuable driver for social mobility in their lives. Members can help to promote the value of lifelong learning to people and how schemes such as ILAs could be part of the transformative support that policymakers wish to provide. They could for example help deliver public campaigns to support citizens to see the value of learning, and work with employers and evaluation organisations to show how social mobility can really happen through skills training.

ALL DIGITAL members could generally support member states in a variety of roles including the promotion and support of schemes to the hard to reach, the provision of digital skills trainings, and also potentially with the certification and quality assurance aspects: from this perspective we share the need – expressed by Xhomaqi of LLLP – to ensure the portability of rights from one member state to the other. The recently launched EIF Skills and Education Guarantee Pilot will complement the delivery of ILAs.

ALL DIGITAL will be very happy to contribute to the Pact for Skills, the wider development of the Skills Agenda, and will raise awareness of it with its members and encourage their active participation. Finally, we will be happy to support member states in their journeys of discovery to make Individual Learning Accounts have the impact that we all believe they could have in transforming learning and society.

Individual Learning Accounts

- Case Studies

Main features of six schemes in the OECD report

Compte personnel de formation (CPF), France, 2015 - to date	Individual learning account available for all labour force participants Financed through a compulsory training levy on firms EUR 500 per year per individual, capped at EUR 5000 in the standard case Training programmes need to deliver a certificate
Bildungskonto, Upper Austria, 1994 - to date	Ex-post training subsidy available for labour force participants (with a particular focus on the medium-skilled and women returning from parental leave) Financed through general taxation Covers 30% of training fees up to a maximum of EUR 2000 in the standard case Training programmes need to be vocationally oriented
Individual learning/training accounts (ILA/ITA), Scotland, 2004 - to date	Voucher scheme available for labour force participants with an income below a certain threshold, Financed through general taxation GBP 200 per individual per year to cover training fees Training programmes need to deliver a qualification or certificate linked to priority curriculum areas
Individual training accounts (ITA), Michigan and Washington, 2000 - to date	Voucher scheme available for participants in the Adult and Dislocated Workers programmes under the Workforce Innovation and Opportunity Act Financed by Federal government from general taxation No defined rules for amount of support Training programmes must be related to in-demand occupations and be on a list of eligible programmes
Carta ILA, Tuscany, 2004-2015	Scheme available for jobseekers and specific population groups Financed by the region from general taxation and the European Social Fund EUR 500-2500 per individual (one-off) Since 2008: training listed on a regional priority list
SkillsFuture Credit (SFC), Singapore, 2016 – to date	Lifetime voucher available to all citizens aged 25 and above Financed through general taxation SGD 500 per individual Training programmes need to be approved by the Govt agency running the scheme

Compte Personnel de Formation (CPF) – France

The CPF was created in 2015. In the CPF, training rights are accumulated over time. Initially, these rights were measured in of hours of training but, since January 2019, the unit of measure has become monetary (Euros) for private rights employees. Training rights are accumulated by a quota of time worked during the previous year and calculated by two different rates, depending on the initial level of education of the individual and if the person is a worker with a disability. Individuals with at least a diploma higher than a level 3 accumulate EUR 500 per year, capped at a maximum of EUR 5 000. Individuals who do not have a lower secondary qualification are credited EUR 800 per year up to a maximum of EUR 8 000.

The CPF was initially available to employees and jobseekers only. Since 2017, public employees are also covered and in January 2018, the self-employed. For employees, the scheme is financed through a compulsory training levy on firms equivalent to 1% of payroll (for firms with more than 11 employees, and 0.55% with less than 11 employees). Self-employed contribute by a percentage of revenues of the previous year plus a CFP contribution percentage. The current website service www.moncompteformation.gouv.fr and Apple and Android Apps launched in November 2019.

Digital SkillShift



The Digital SkillShift Project aims to reskill and upskill citizens facing the challenges of digital transformation to the labour market. It aims to create new work-related opportunities for the beneficiaries of a specially-tailored training programme, by developing new skills and attitudes required for today's labour market. It aims to create a scalable model and curriculum for citizens, and a new digital transformation approach for employers.

The project will focus on a range of sectors that are highly disrupted by digital transformation (such as retail, service, etc, but excluding the ICT sector), and on new, entry-level digital jobs such as a Digital Assistant. The rationale for this is found in recent research by Empirica, which shows that:

- 55% of 'digital jobs' are not in the ICT sector
- 84% of 'digital jobs' are not highly qualified

The Digital Assistant role also has a distinct set of traits or characteristics that are combined with skills to use digital working tools. The curriculum will encourage the participants to think "digital first" with respect to working practices. Digital Assistants would routinely create a range of products using a variety of software tools on a regular basis as part of their work. The curriculum will also introduce these products and tools to learners.

The project is supported by J.P. Morgan and is being delivered by ALL DIGITAL which represents networks of digital competence training, adult education centres and libraries across Europe. In these places, adults can access the Internet and learn the latest digital skills.

ALL DIGITAL is working with:

- Stiftung Digitale Chancen – Berlin – piloting partner
- Fondazione Patrizio Paoletti – Rome – piloting partner
- Simplon.co – Paris – piloting partner
- Colectic – Barcelona – platform development
- Yinternet – Geneva - evaluation

Digital Skillshift evaluation and Individual Learning Accounts

The project will evaluate the efficiency, effectiveness and replicability of the learning programme. In France, Simplon is a registered training provider for 'Compte Personnel de Formation' and may use it for eligible trainees. The evaluation is will include comparisons of the training models in each country.

REFERENCES

Background information and links to resources.

- **EC President Von der Leyen Mission Letter** to Commissioner Nicolas Schmit, specifically regarding Individual Learning Accounts (ILAs). https://ec.europa.eu/commission/sites/beta-political/files/mission-letter-nicolas-schmit_en.pdf (P5)
- **“ILAs: Panacea or Pandora’s Box” OECD** report Sept 2019 - https://www.oecd-ilibrary.org/employment/individual-learning-schemes_203b21a8-en
There is also a Policy brief here:
<https://www.oecd.org/els/emp/individual-learning-accounts.pdf>
- There is a new **Erasmus+ Key Action 3** funding opportunity just announced to test ILAs in member states.
https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.C_.2019.410.01.0011.01.ENG&toc=OJ:C:2019:410:TOC
- The **video** of the event
<https://www.youtube.com/watch?v=Ob2kOw4F-xQ>
- The full **transcript** of the event is available
https://all-digital.org/wp-content/uploads/2020/04/ILAs-in-the-2020_Full-Event-Transcript.pdf
- **Presentation** of Stefano Scarpetta “Individual Learning Accounts: Eight Lessons for Effective Design and Implementation”
<https://all-digital.org/wp-content/uploads/2020/02/OECD-ILAs-2020s.pdf>
- **Compte Personnel de Formation**
<https://www.moncompteactivite.gouv.fr>
- Short **videos about CPF** as presented by Antoine Saint-Denis
<https://www.dailymotion.com/video/x7o83sr>
- More Information on **Digital Skillshift** is available at
<https://digitalskillshift.eu/>
- Short **ALL DIGITAL news Blog** about the event
<https://all-digital.org/eu-commissioner-pact-for-skills-at-all-digital-event-ilas-in-the-2020s/>
- **Skills and Education Guarantee Pilot** of the European Investment Fund (EIF)
https://ec.europa.eu/commission/presscorner/detail/en/ip_20_694

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