

Initiative on individual learning accounts

Fields marked with * are mandatory.

1

Introduction

2 About you

* 2.1 Language of my contribution

- Bulgarian
- Croatian
- Czech
- Danish
- Dutch
- English
- Estonian
- Finnish
- French
- German
- Greek
- Hungarian
- Irish
- Italian
- Latvian
- Lithuanian
- Maltese
- Polish
- Portuguese
- Romanian
- Slovak

- Slovenian
- Spanish
- Swedish

* 2.2 I am giving my contribution as

- Academic/research institution
- Business association
- Company/business organisation
- Consumer organisation
- EU citizen
- Environmental organisation
- Non-EU citizen
- Non-governmental organisation (NGO)
- Public authority
- Trade union
- Other

* 2.3 First name

Philippe

* 2.4 Surname

SEIDEL Leroy

* 2.5 Email (this won't be published)

philippe.seidel@age-platform.eu

* 2.9 Organisation name

255 character(s) maximum

AGE Platform Europe

* 2.10 Organisation size

- Micro (1 to 9 employees)
- Small (10 to 49 employees)
- Medium (50 to 249 employees)

- Large (250 or more)

2.11 Transparency register number

255 character(s) maximum

Check if your organisation is on the [transparency register](#). It's a voluntary database for organisations seeking to influence EU decision-making.

16549972091-86

* 2.12 Country of origin

Please add your country of origin, or that of your organisation.

- | | | | |
|---|--|--|--|
| <input type="radio"/> Afghanistan | <input type="radio"/> Djibouti | <input type="radio"/> Libya | <input type="radio"/> Saint Martin |
| <input type="radio"/> Åland Islands | <input type="radio"/> Dominica | <input type="radio"/> Liechtenstein | <input type="radio"/> Saint Pierre and Miquelon |
| <input type="radio"/> Albania | <input type="radio"/> Dominican Republic | <input type="radio"/> Lithuania | <input type="radio"/> Saint Vincent and the Grenadines |
| <input type="radio"/> Algeria | <input type="radio"/> Ecuador | <input type="radio"/> Luxembourg | <input type="radio"/> Samoa |
| <input type="radio"/> American Samoa | <input type="radio"/> Egypt | <input type="radio"/> Macau | <input type="radio"/> San Marino |
| <input type="radio"/> Andorra | <input type="radio"/> El Salvador | <input type="radio"/> Madagascar | <input type="radio"/> São Tomé and Príncipe |
| <input type="radio"/> Angola | <input type="radio"/> Equatorial Guinea | <input type="radio"/> Malawi | <input type="radio"/> Saudi Arabia |
| <input type="radio"/> Anguilla | <input type="radio"/> Eritrea | <input type="radio"/> Malaysia | <input type="radio"/> Senegal |
| <input type="radio"/> Antarctica | <input type="radio"/> Estonia | <input type="radio"/> Maldives | <input type="radio"/> Serbia |
| <input type="radio"/> Antigua and Barbuda | <input type="radio"/> Eswatini | <input type="radio"/> Mali | <input type="radio"/> Seychelles |
| <input type="radio"/> Argentina | <input type="radio"/> Ethiopia | <input type="radio"/> Malta | <input type="radio"/> Sierra Leone |
| <input type="radio"/> Armenia | <input type="radio"/> Falkland Islands | <input type="radio"/> Marshall Islands | <input type="radio"/> Singapore |
| <input type="radio"/> Aruba | <input type="radio"/> Faroe Islands | <input type="radio"/> Martinique | <input type="radio"/> Sint Maarten |
| <input type="radio"/> Australia | <input type="radio"/> Fiji | <input type="radio"/> Mauritania | <input type="radio"/> Slovakia |
| <input type="radio"/> Austria | <input type="radio"/> Finland | <input type="radio"/> Mauritius | <input type="radio"/> Slovenia |
| <input type="radio"/> Azerbaijan | <input type="radio"/> France | <input type="radio"/> Mayotte | <input type="radio"/> Solomon Islands |
| <input type="radio"/> Bahamas | <input type="radio"/> French Guiana | <input type="radio"/> Mexico | <input type="radio"/> Somalia |

- Bahrain
- Bangladesh
- Barbados
- Belarus
- Belgium
- Belize
- Benin
- Bermuda
- Bhutan
- Bolivia
- Bonaire Saint Eustatius and Saba
- Bosnia and Herzegovina
- Botswana
- Bouvet Island
- Brazil
- British Indian Ocean Territory
- British Virgin Islands
- Brunei
- Bulgaria
- Burkina Faso
- Burundi
- French Polynesia
- French Southern and Antarctic Lands
- Gabon
- Georgia
- Germany
- Ghana
- Gibraltar
- Greece
- Greenland
- Grenada
- Guadeloupe
- Guam
- Guatemala
- Guernsey
- Guinea
- Guinea-Bissau
- Guyana
- Haiti
- Heard Island and McDonald Islands
- Honduras
- Hong Kong
- Micronesia
- Moldova
- Monaco
- Mongolia
- Montenegro
- Montserrat
- Morocco
- Mozambique
- Myanmar /Burma
- Namibia
- Nauru
- Nepal
- Netherlands
- New Caledonia
- New Zealand
- Nicaragua
- Niger
- Nigeria
- Niue
- Norfolk Island
- Northern Mariana Islands
- South Africa
- South Georgia and the South Sandwich Islands
- South Korea
- South Sudan
- Spain
- Sri Lanka
- Sudan
- Suriname
- Svalbard and Jan Mayen
- Sweden
- Switzerland
- Syria
- Taiwan
- Tajikistan
- Tanzania
- Thailand
- The Gambia
- Timor-Leste
- Togo
- Tokelau
- Tonga

- Cambodia
- Cameroon
- Canada
- Cape Verde
- Cayman Islands
- Central African Republic
- Chad
- Chile
- China
- Christmas Island
- Clipperton
- Cocos (Keeling) Islands
- Colombia
- Comoros
- Congo
- Cook Islands
- Costa Rica
- Côte d'Ivoire
- Croatia
- Cuba
- Curaçao
- Cyprus
- Hungary
- Iceland
- India
- Indonesia
- Iran
- Iraq
- Ireland
- Isle of Man
- Israel
- Italy
- Jamaica
- Japan
- Jersey
- Jordan
- Kazakhstan
- Kenya
- Kiribati
- Kosovo
- Kuwait
- Kyrgyzstan
- Laos
- Latvia
- North Korea
- North Macedonia
- Norway
- Oman
- Pakistan
- Palau
- Palestine
- Panama
- Papua New Guinea
- Paraguay
- Peru
- Philippines
- Pitcairn Islands
- Poland
- Portugal
- Puerto Rico
- Qatar
- Réunion
- Romania
- Russia
- Rwanda
- Saint Barthélemy
- Trinidad and Tobago
- Tunisia
- Turkey
- Turkmenistan
- Turks and Caicos Islands
- Tuvalu
- Uganda
- Ukraine
- United Arab Emirates
- United Kingdom
- United States
- United States Minor Outlying Islands
- Uruguay
- US Virgin Islands
- Uzbekistan
- Vanuatu
- Vatican City
- Venezuela
- Vietnam
- Wallis and Futuna
- Western Sahara
- Yemen

- Czechia
- Lebanon
- Saint Helena
Ascension and
Tristan da
Cunha
- Zambia
- Democratic
Republic of the
Congo
- Lesotho
- Saint Kitts and
Nevis
- Zimbabwe
- Denmark
- Liberia
- Saint Lucia

The Commission will publish all contributions to this public consultation. You can choose whether you would prefer to have your details published or to remain anonymous when your contribution is published. **For the purpose of transparency, the type of respondent (for example, ‘business association, ‘consumer association’, ‘EU citizen’) country of origin, organisation name and size, and its transparency register number, are always published. Your e-mail address will never be published.** Opt in to select the privacy option that best suits you. Privacy options default based on the type of respondent selected

* 2.14 Contribution publication privacy settings

The Commission will publish the responses to this public consultation. You can choose whether you would like your details to be made public or to remain anonymous.

Anonymous

Only organisation details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published as received. Your name will not be published. Please do not include any personal data in the contribution itself if you want to remain anonymous.

Public

Organisation details and respondent details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published. Your name will also be published.

I agree with the [personal data protection provisions](#)

3 Additional information about you

3.2 What is your organisation’s primary role in training?

- Company providing training for its employees
- Education and training provider
- Accreditation or certification body/ provider of quality assurance
- Public or private employment services providing information, advice, guidance or training
- National or regional organisation with responsibilities for adult learning and training (including the funding of training)
- Other role in training

3.3 Please specify

AGE members on national level have responsibilities for adult learning, including training and counselling for older jobseekers, third-age universities and other educational offers for older persons.

4 Problem Definition

In this section, we would like to gather your views about the **main barriers** that prevent individuals from accessing training.

4.1 To what extent do you agree or disagree that following factors **related to costs** prevent individuals from accessing training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Direct cost of training (course fees, tuition)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Indirect cost of training (loss of income due to time taken up by training)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Insufficient awareness of available financial support for training	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4.2 To what extent do you agree or disagree that following factors **related to incentives and motivation** prevent individuals from accessing training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Insufficient awareness of the benefits of training	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Uncertainty about which skills are needed to improve employment and income prospects	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* Fragmented/ insufficiently transparent information on available training opportunities	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Uncertainty about the quality of training opportunities	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Uncertainty about whether training outcomes will be recognised by employers	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Insufficient tailoring of available training to individual needs	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4.3 To what extent do you agree or disagree that following factors **related to time** prevent individuals from accessing training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Lack of time (including work, family and other commitments)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Inflexibility of training time (when training can be undertaken)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4.4 To what extent do you agree or disagree that the following factors are **obstacles to a higher training provision on the labour market**?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Employer's fear to lose a worker once he or she has acquired better skills	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* A lack of instruments for an effective sharing of training costs (between companies, individuals, public authorities)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* A lack of capacity by small, medium and micro-enterprises to organise training for their employees	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* A lack of support for workers with no links, or loose links, to an employer (i.e. atypical workers such as platform workers)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4.5 In your opinion, are there **other important barriers** to training participation or provision not previously mentioned? You can also use this space to elaborate on a previous answer:

500 character(s) maximum

Question 4.3: employers' inflexibility for making time and funding available for life-long learning and training are an obstacle.

5 Need for EU action and policy objectives

5.1 To what extent do you agree or disagree that a European initiative on individual learning accounts could **add value on the following topics?**

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Increased transparency about national training markets for companies operating on the single market	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Portability and recognition of training outcomes across Member States	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Portability of training entitlements across Member States	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* More efficient use of EU funds for skills development	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Development of registries of quality-assured training opportunities at national level	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Implementation of quality assurance also for non-formal training opportunities	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Validation of non-formal and informal learning outcomes	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Provision of career guidance	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Provision of educational leave and its take-up by individuals	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other topic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

5.2 Please explain

500 character(s) maximum

It would give life to EPSR principle 1 and build a life-long learning culture. Furthermore, it would give access to many more learning opportunities to learners especially in small member States. It will also be an opportunity to give access to learning to persons who might not be able to consider it otherwise because of constraints of funding, time or distance from education.

5.3 To what extent do you agree or disagree that additional policy efforts are needed to **support the following types of learning among adults?**

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Short job-related training (e.g. for training within the current job)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* More fundamental job-related training (e.g. for a professional transition)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Training in general transversal skills (basic skills, soft and inter-personal skills etc.)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Training in digital skills	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Training in skills relevant for the green transition (i.e. skills required in sectors that are growing as economies become more environmentally sustainable)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Non job-related learning	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other types	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

5.4 Please explain

500 character(s) maximum

AGE has repeatedly pointed out that learning and skills policies often wrongly focus on people active in the labour market only. Non-job-related learning can bring huge benefits for job-related tasks (multitasking, self-confidence etc.) and should be fostered, just as learning of job-related skills should be allowed to people no longer active in the labour market – because they could be empowered to actually re-enter.

6 Policy Options

In this section we would like to have your views on **possible building blocks** of policies to ensure that all people have the opportunity to keep building skills throughout their working life, including on individual learning accounts and other forms of providing individual training entitlements.

The European Commission’s working definition of “**individual learning account**” is as follows: a personal account where individual training entitlements can be accumulated over time, possibly funded by different sponsors. Training entitlements from the account can be spent on training independent of the employment status and when requested by the individual.

The working definition of “**individual training entitlement**” is as follows: a personal budget to spend on training. Also guidance and validation offers may be eligible for funding from this budget.

We will ask for your views on the **effectiveness of the different building blocks** for addressing the three **main groups of barriers to training introduced in section 4**: costs/financial constraints, incentives and motivation and a lack of time.

6.1 To what extent do you agree or disagree that the following approaches are effective for **tackling the financial constraints** influencing participation in training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Establish individual learning accounts	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Establish individual training entitlements in other forms (training vouchers, individual budgets etc.)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Tax incentives for individuals	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Tax incentives for companies	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Subsidies to education and training providers	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Increase overall public funding available to support training (i.e., sum of funding provided to individuals, companies and education & training providers)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Facilitate the sharing of training costs between companies, public authorities and individuals	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other approach	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.2 Please explain

500 character(s) maximum

Combine individual learning accounts, which are credited by employers and other sponsors such as public employment services, with a right to educational leave for realising these credits (leave being able to be taken from employment or job-search on a full-time or part-time basis).
The value of individual learning accounts lies with the fact that it enables learners to engage in learning; having them bear the cost for it individually would miss the point of the initiative.

6.3 To what extent do you agree or disagree that the following approaches are effective **for increasing incentives and motivation** influencing participation in training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Establish individual learning accounts	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Establish individual training entitlements in other forms (training vouchers, individual budgets etc.)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Public registry of quality-assured training opportunities	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* "One stop shop" digital platform and smartphone app that link a registry of quality training opportunities to financial support	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Publication of training course evaluations of past participants in the registry of quality-assured training opportunities	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Tax incentives for individuals	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Tax incentives for companies	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Subsidies to education and training providers	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Awareness raising campaigns	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* In-person advice and guidance on training opportunities	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Opportunities for the validation of informal and non-formal learning outcomes	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Increase modularisation of the training offer (opportunities to acquire a certification on completion of short courses)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other approach	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.4 Please explain

500 character(s) maximum

Introduce an actual entitlement to realise the right to learning via educational leave

6.5 To what extent do you agree or disagree that the following approaches are effective **for helping to address time constraints** to participation in training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Establish individual learning accounts	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Establish individual training entitlements in other forms (training vouchers, individual budgets etc.)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Increase modularisation of the training offer (opportunities to acquire a certification on completion of short courses)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Paid educational leave (granted by employer for employees)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Allowance to cover the costs of living during training (open also to non-employees)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other approach	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

6.6 Please explain

500 character(s) maximum

6.7 To what extent do you agree or disagree with the following options for **targeting individual training entitlements**?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Universal support: Give training entitlements to all working-age individuals, no matter their current position on the labour market	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
*					

Universal, but differentiated support: Give training entitlements to all working-age individuals, and a higher amount to individuals with particular training needs	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Targeted support: Give training entitlements only to individuals with particular training needs (such as those in industries undergoing significant structural change, the unemployed, atypical workers or the low-qualified)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other approach	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

6.8 Please explain

500 character(s) maximum

A universal approach that gives entitlements (eventually subject to a certain vetting period in work) to individuals of all ages, including beyond working age, would be the most preferable option. Targeted entitlements can complement this approach where needs are higher because of expected technological or other transitions in certain sectors.

6.9 Giving individuals training entitlements goes hand-in-hand with the establishment of a **registry of training opportunities that are eligible** for funding from these training entitlements. To what extent do you agree or disagree with the following statements about the selection of eligible training opportunities/the **governance of this registry?**

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Strong role of employer organisations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Strong role of trade unions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Strong role of public authorities	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Strong role of skills intelligence/ research (information on skills in shortage on the labour market)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.10 Please explain

500 character(s) maximum

Strong role of individual learners (also those not active on the labour market) in the governance

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6.11 To what extent do you agree or disagree with the following possible rules on how individuals can spend their individual training entitlements?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Free selection from the registry of eligible training offers. For employees, training may take place during working hours with the agreement of the employer	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Free selection from the registry of eligible training offers. For employees, training is required to take place outside of working hours	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Restricted freedom in selection of training on the basis of compulsory prior guidance (e.g. by Public Employment Services)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

6.12 Please explain

500 character(s) maximum

<p>Training must be independent from the individual employer because it can also be involved in changing career paths</p> <p>Compulsory guidance can help to better target effective training units.</p> <p>If training is only to take place outside of working hours, certain learners will be excluded from benefitting from the learning, for example workers with family responsibilities</p>
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6.13 To what extent do you agree or disagree that the following sources should be used to increase available funding for training?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Individual contribution	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Employer's levy (e.g. on payroll)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Member States public funding	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* EU funds (including the European Social Fund, Recovery Funds etc.)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

6.14 Please explain

500 character(s) maximum

6.15 To what extent do you agree or disagree that the following **policy instruments would be suitable/effective** to ensure a sufficient access to and uptake of training opportunities across the EU?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* No additional instrument, the existing EU-level framework is sufficient	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Strengthen EU level monitoring and exchange of best practices (e.g. European Semester, Open Method of Coordination)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Introduce EU legislation to be adhered by Member States on a voluntary basis (e.g. Council Recommendation)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Other instrument	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.16 Please explain

500 character(s) maximum

If it was possible, legislation should even be binding to allow for cross-border recognition of learning outcomes and entitlements (for example in case of international mobility)

7 Expected impacts

In this section, we welcome your opinions on the **potential impacts of an individual learning accounts initiative**. The specific content of the initiative will depend on the impact assessment and stakeholder consultations, and possible recommendations would concern the building blocks covered in the previous sections of this questionnaire.

7.1 To what extent do you agree or disagree that the following impacts related to **fundamental and social rights** could result from an EU initiative on individual learning accounts?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Making it easier for individuals to manage transitions in the labour market (between different jobs or sectors, or from unemployment to employment)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Improving employment prospects for unemployed by tailor made assistance	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Improving access to secure and adaptable employment regardless of the type and duration of the employment relationship	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Tackling discriminations on all grounds regarding access to training, employment prospects and career progression	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Improving health and wellbeing	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Promoting active citizenship and political participation	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7.2 To what extent do you agree or disagree that the following impacts related to the **labour market and the economy** could result from an EU initiative on individual learning accounts?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
* Supporting an efficient reallocation of labour in light of structural changes or economic downturns	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Reducing skills gaps and mismatches	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Improving productivity and competitiveness of companies	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Supporting geographical labour mobility	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7.3 To what extent do you agree or disagree that the following impacts related to the **society and the environment** could result from an EU initiative on individual learning accounts?

	Fully agree	Somewhat agree	Somewhat disagree	Fully disagree	I don't know
*					

Supporting digital and green transitions by providing relevant skills	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Improving cohesion in society	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Leading to upward convergence between Member States	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7.4 Are there any other expected impacts – positive or negative - you would like to indicate?

500 character(s) maximum

Enable longer working lives and reduce age discrimination in the labour market
 Promote active ageing also beyond working life, with the associated benefits on creating societal value and increasing health, having both a positive knock-on effect also on public finances.

8 Concluding Questions

8.1 If you have any additional comments and/or suggestions, feel free to use the open answer box below

1500 character(s) maximum

The micro-credentials initiative relevance is highly interrelated with the planned initiative on individual learning accounts – to give access to learning – as well as with the creation of an EU framework for paid educational leave and access to guidance which is independent from the employer and available to all. The task is challenging as even where life-long learning accounts exist on national level, they are not necessarily interlinked and the way they are credited is not uniform; AGE members have witnessed that they lost entitlements when transitioning from one type of account to another one, others have noticed that credits which they had a right to (in France, you can earn credits because you have a management function in a larger association, even when volunteering - credits which were lacking when our member checked his account).

Credits on life-long learning accounts should not expire with reaching statutory retirement age, in accordance with EU Directive 2000/78/EC, but remain valid for those who have not had the possibility to redeem their entitlements before leaving the labour market.

8.2 If you wish to upload position papers please do so here

Only files of the type pdf,txt,doc,docx,odt,rtf are allowed

f596a6bf-93db-4f76-a05b-d013d759f0e6/AGE_Position_on_life-long_learning_consultations_2021.pdf

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