



# Adult learning: spotlight on investment

Brussels, 12 and 13 December 2012

## Conference outcomes

### About the conference

The conference *Adult learning: spotlight on investment*, held on 12-13 December 2012 in Brussels, examined evidence on benefits of continuing vocational education and training (CVET) and adult learning. The efficiency and effectiveness of different financing policies and mechanisms promoting participation were also discussed: participants identified challenges and considered possible solutions.

More than 150 people participated in the conference, including representatives of various European and international institutions, governments, social partners, researchers and practitioners. The conference was organised jointly by the European Commission and Cedefop.

This report is based on European Commission and Cedefop interpretation of the outcomes of the conference. In addition to the conference presentations and discussions, the reports of the external rapporteurs Nicholas Fox, Simonas Gaušas, Donatas Pocius, Ingo Rollwagen and Peter Szovics provided a valuable input.

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# 1. Background

Investment in education and training should be a high priority, especially in the current economic climate. Developing the skills of European citizens is vital for Europe's sustainable growth and a competitive and inclusive economy, with high levels of employment, productivity and social cohesion.

As demographic trends continue to affect both society and labour supply, with the working population shrinking and ageing, the need for adults to stay longer in employment becomes more urgent. Global developments, technological evolutions, new working practices and greening economies render skills obsolete quickly. Labour market mismatches persist, resulting in simultaneous skills shortages/gaps and unemployment. The financial and economic crises have increased unemployment, severely affecting low-skilled people; currently, some 73 million people aged 25-64 have no or few formal qualifications. Demand for those with medium and high qualifications will increase at the expense of the low-qualified <sup>(1)</sup>.

In this context, there is a strong need to develop people's skills throughout their life, so the need for lifelong learning will increase in the future. The strategic framework for European cooperation in education and training (ET 2020) <sup>(2)</sup>, adopted in May 2009, emphasises that it is crucial to provide high quality, efficient and equitable education and training to ensure Europe's success and enhance employability; it also prioritises making lifelong learning and mobility a reality for all. The Commission's recent Communication *Rethinking education – Investing in skills for socio-economic outcomes* <sup>(3)</sup> stresses the need for more efficient investment in education and training.

ET 2020 has set a benchmark for adult (aged 25 to 64) participation in lifelong learning at 15 % by 2020. In 2012, this figure was 9.0%, 0.5 percentage points lower than the corresponding share for 2006: in five Member States adult participation is 5% or less. Education and training systems need to create the appropriate conditions for enhancing CVET/adult learning.

Investment in CVET/adult learning must increase but there are financial constraints, aggravated by the economic crisis. Public budgets are tight, including those for education and training. The need for fiscal consolidation forces governments to cut spending and make difficult choices about priorities. To ensure sustainability of financing for CVET/adult learning, closer cooperation and shared responsibility between all involved – national governments, employers and individuals – is needed more than ever before. The renewed European

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<sup>(1)</sup> Cedefop forecasts that the proportion of jobs in the EU requiring tertiary level qualifications will increase from 29% in 2010 to 34% in 2020, while the proportion of low-skilled jobs will fall in the same period from 23% to 18%.

<sup>(2)</sup> <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:C:2009:119:0002:0010:EN:PDF>.

<sup>(3)</sup> COM(2012) 669 final.  
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2012:0669:FIN:EN:PDF>

Agenda for Adult Learning <sup>(4)</sup> calls for sharing responsibilities while maintaining public commitment, and the Bruges Communiqué <sup>(5)</sup> advocates that Member States ‘review the use of incentives, rights and obligations for all stakeholders involved, and take appropriate action to encourage participation in CVET’.

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<sup>(4)</sup> <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:C:2011:372:0001:0006:EN:PDF>

<sup>(5)</sup> [http://ec.europa.eu/education/lifelong-learning-policy/doc/vocational/bruges\\_en.pdf](http://ec.europa.eu/education/lifelong-learning-policy/doc/vocational/bruges_en.pdf)

## 2. Conclusions and recommendations

The conference discussions generated the following conclusions and recommendations:

### Conclusion 1

The level of CVET/adult education provision and investment is not optimal. Despite the apparent positive effects of education and training, market failures risk under-investment and under-provision in Europe. However, it is difficult to provide hard evidence on the level of under-investment/under-provision, as adequate data collection, measurement of education and training costs, and knowledge of social returns are often not available.

### Recommendations:

- deliver better evidence on returns on education and training, by improving measurement methods and data collection, especially for CVET related indicators, as well as carrying out more research to evaluate the monetary and social benefits of learning. Help both organisations and individuals to assess more soundly the importance of education and training;
- provide incentives to increase training provision in companies and support the introduction of high performance work practices in organisations, adoption of which is associated with higher take-up and impact of training;
- Member States should ensure a balanced mix of incentives, rights and obligations in encouraging companies to invest in CVET/adult learning;
- increase the take-up of training by individuals, by expanding and developing supporting services for the learners: information provision, guidance and mentoring.

### Conclusion 2

Systems to finance adult education and training often lack sustainability and effectiveness. Many EU Member States, particularly newer entrants to the EU, finance adult training with substantial support from the European Social Fund (ESF). A review of different financing and regulatory instruments (such as training funds, vouchers, grants, training leave) shows that their effectiveness and efficiency are often not clear. Training funds, for example, often focus on distributing as high a share of collected revenues as possible without considering training relevance. Further, training funds tend to benefit large companies and those which would carry out training anyway, and high-skilled workers.

## Recommendations:

- Member States should create sustainable funding models; this could include drawing more on own resources and developing cost-sharing systems to sustain and increase provision, participation and private investment in CVET/adult learning. Member States should ensure that stakeholders (governments, social partners, businesses, financial institutions and individuals) are involved in financing CVET/adult learning;
- access of target groups most in need to financing schemes should be supported. Incentives targeting SME's, low skilled and older workers would ensure higher involvement of such groups and thus a smaller share for individuals and companies who would carry out training even without financial support;
- funding participation in training programmes should be better linked with client training needs. Employee training should correspond to the strategic needs of the company and support for SMEs to prepare such strategic needs analysis is required;
- the regulatory environment should be improved to support the efficacy of funding schemes. The purpose and target groups of funding schemes and policy interventions should be defined as clearly as possible and the context (national, regional, local) should be taken into account. The need for both specificity and flexibility of regulation should be well balanced, an example being pay-back clauses for training. Further, individual right to training (training leave) should be strengthened to improve access to training at the initiative of the individual;
- Member States should carry out research on the effectiveness of the different funding models to increase the knowledge base on the most suitable support measures in different situations.

More detailed outcomes of the conference are presented below. These are structured along the main themes/sessions of the conference. Each thematic section lists the main theme-specific issues and possible ways to address them, as identified and discussed by the conference participants.

A number of studies presented at the conference (see Annex 2) delivered thematic cross-country analyses and provided background for the discussions. Additional input came from country case-studies. The following Member States shared their experience: Spain, France, Italy, Cyprus, Austria, Slovenia, Slovakia, and the UK/England.

## 3. Detailed outcomes

### 3.1. Education and training generate well-understood but hard to quantify benefits...

The conference participants acknowledged that education and training generate many economic and social benefits for individuals, companies and the economy and society overall. While available evidence points to many benefits, these are difficult to quantify. There is, nevertheless, a need to raise awareness of these benefits among different stakeholders.

#### ... for the economy and companies

At macro level, education and training contribute to economic growth and more cohesive and equal societies. Vocational and general skills <sup>(6)</sup> tend to complement rather than substitute each other in generating macroeconomic outcomes.

The workplace is where many of the benefits of education and training materialise and are turned into productivity gains. Research offers evidence that employer-provided training has positive impact on company performance but it is hard to quantify the precise magnitude of this impact: its impact might be substantial. For example, a study presented at the conference, based on Austrian micro data, revealed that companies benefit significantly from the investment in training, with training expenditure having a very high leverage: for every euro spent in training, companies receive about EUR 13 in return. The same research suggests that training in soft skills <sup>(7)</sup> can yield higher returns than IT courses and that internal courses are better than external ones.

Employer-financed training may positively influence employee motivation by sending a signal that the employer is investing in them (and taking a risk with this investment): training is thus perceived as a gift. Employees will tend, in return, to offer higher work effort, for the benefit of the company. Training can have a strong motivational impact, particularly when it is well integrated in company human resources management practices; it tends to boost job satisfaction, which improves social interactions in the workplace community, leading to organisational trust, and better working conditions in general. However, companies profit from training the most when training provision is coherent with their approach to the product market; this is the case when they choose a competitive edge based on product quality rather than low production costs, and when production is organised according to high performance work practices, and is focused on high value-added activities.

Often companies adopting such practices and competitive strategies locate in the same area, thus coalescing into regional industrial clusters. Here, a cooperative model of training provision (inter-company training centres) can be very effective because it can reduce the

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<sup>(6)</sup> Skills acquired in VET and general education respectively.

<sup>(7)</sup> Skills that cut across jobs and sectors and relate to personal competence (confidence, discipline, self-management) and social competences (teamwork, communication, emotional intelligence).

fear of poaching, as the costs of the training effort are shared by all companies. Further, new companies willing to locate in the cluster will need to conform to the cooperative model of training provision, which then becomes instrumental in spreading training practices to other companies.

The conference also discussed the positive relationship between workplace learning and innovation. Recent research reveals the positive association between workplace learning, work organisation and a country's propensity to innovate. Countries showing a higher incidence of workplace learning (including formal, non-formal and informal learning) and a higher percentage of learning-intensive forms of work organisation (involving complex tasks and employee autonomy) tend to rank higher in innovation performance, as derived from the Innovation Union Scoreboard <sup>(8)</sup>.

More important, the same study shows that participation in continuing training (including formal, non-formal and informal learning) might be an equally important or even better predictor of innovation performance than participation in higher education at country level <sup>(9)</sup>. While tertiary education attainment is a well-established indicator for innovative ability, CVET – in a broad sense – seems to be under-represented and underestimated as a prerequisite for innovative ability and, ultimately, for innovative performance, both in policy-making and in innovation reporting systems and scoreboards. Integration of CVET-related indicators and the strategic use of CVET to foster innovation, for example through publicly-funded programmes, should be considered.

A closer look at current and recent publicly-funded innovation programmes reveals that there are few programmes in the EU focusing on learning-intensive forms of work organisation, work design and workplace learning; those focusing on R&D and on organisational structures and processes overall, such as business development programmes, are most frequent. Developing and applying more programmes of this kind would help to release national innovation potential.

### **... and for individuals**

Education and training is found to lead generally to higher wages, job satisfaction (when training is paid by employer), better employability and a longer and healthier life. In addition, some important non-monetary benefits of participation in learning activities tend to be larger for the lower educated.

Cedefop also presented the findings of studies on the benefits of vocational education and training (VET) in comparison to other forms of education.

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<sup>(8)</sup> <http://ec.europa.eu/enterprise/policies/innovation/facts-figures-analysis/innovation-scoreboard/>

<sup>(9)</sup> It should be underlined that the study results may be affected by national economic structures. Certain economic sectors are more conducive to innovation than others and this might have an important influence on the results. There is a need for more adequate data linking work organisation, training and innovation at different levels (national, regional and company).

### 3.2. Despite general agreement about the value and benefits of adult learning, there is a risk of under-provision and under-investment

Despite the apparent positive effects of education and training, there are reasons to believe that there is under-investment and, therefore, under-provision of training in Europe. This is due to market failures such as liquidity constraints and uncertainty about returns on investment. Focus on the monetary outcomes of education and training further depresses the investment in education and training because non-monetary benefits are not accounted for in the cost-benefits analysis on which companies and individuals base their investment decisions.

However, without adequate measures of the total returns (monetary and non-monetary) on the investment in education and training, it is difficult to provide hard evidence on how much under-investment/under-provision there is.

It is of utmost importance to improve measurement methods and data collection, and carry out more research to deliver solid evidence on returns on education and training. As some experts noted, the analysis should consider not only the levels of participation in education and training in general (stock of human capital), but also the distribution of participation among different groups. This is crucial in assessing the social benefits of learning.

Conference participants also pointed to the need for greater clarity on the definition of adult education, adult learning and CVET in order to understand better their specific benefits.

They identified the following critical issues and possible ways to address them:

<ul style="list-style-type: none"> <li>investigate, define and measure benefits of adult learning. Identify the mechanisms through which adult learning generates positive outcomes for companies and workers</li> </ul>	<ul style="list-style-type: none"> <li>→ carry out more research on benefits of adult learning (and education and training in general).</li> </ul>
<ul style="list-style-type: none"> <li>raise awareness of the benefits of adult learning</li> </ul>	<ul style="list-style-type: none"> <li>→ launch awareness-raising campaigns on all types of benefits</li> </ul>
<ul style="list-style-type: none"> <li>encourage company investment in training and employee participation in learning</li> </ul>	<ul style="list-style-type: none"> <li>→ improve employer commitment to training and awareness of its benefits, for example by lending human resources experts to companies in order to create a more adequate training environment</li> </ul>

<ul style="list-style-type: none"> <li>• increase learning opportunities through provision of adequate infrastructure to support both on-the-job and off-the-job training. This implies that institutions and organisations create an environment fostering learning</li> </ul>	<ul style="list-style-type: none"> <li>→ design training policies while taking into account the context/setting, workers characteristics and attitudes and company's corporate values (one-fits-all strategy to training does not work)</li> <li>→ support the development of socioeconomic environments where the company's risk of losing training investment is minimised; create conditions where a company can easily replace the trained worker (who left the company) with another, equally trained, one. To achieve this, encourage sharing the costs of investment, for example through tri-partite financing of training centres, providing training for clusters of companies (in a given geographical location) with similar skill needs. In such interventions, consider local socioeconomic conditions and involve local stakeholders.</li> </ul>
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### 3.3. Devising effective financing policies and systems is a key to leverage more investment

On efficiency and equity grounds (i.e. to correct market failure), governments design and implement various financing policies and mechanisms to increase (equal) participation of adults in education and training. In general, public authorities take full responsibility and provide full funding for supporting adults in acquiring basic skills, as well as the necessary skills and competences for entering/re-entering the labour market. For other types of education and training (e.g. job-specific, for career and personal development), governments may provide support to adults and also encourage private investment, offering various cost-sharing-mechanisms such as training funds, tax incentives, grants, vouchers/ILA, training leave, and payback clauses.

#### 3.3.1. Cost-sharing systems: increasing provision, participation and private investment in CVET/adult learning through a mix of incentives, rights and obligations

Although cost-sharing systems vary considerably across European countries some common patterns may be observed.

In some Member States (e.g. Denmark, the Netherlands), social partners voluntarily set up levy-based training funds via collective agreements at sectoral level to meet sector/company training needs; in the presence of social partner commitment to training, the State implements joint financing schemes focusing on the need of individual.

In other countries (e.g. Ireland, Spain), the government intervenes to ensure the desired level of provision of/investment in training by firms and imposes a compulsory levy for all companies; a single training fund is set up at national level. To what extent the collected money is used to meet individual or company needs depends on the governance model and the degree of involvement of social partners.

France and Italy aim to strike a balance between the interest of individuals and companies. In both countries, there are several training funds which are managed by social partner organisations. Nevertheless, the State still plays a role, either by approving the respective social partners' organisations or by collecting the money. The collected funds are used to finance different training programmes, at the initiative of employer or employee. In France, training options <sup>(10)</sup> include: training plan (*plan de formation*), short training initiated by the employer and linked to the current job; DIF (*droit individuel à la formation*), individual training hours account where training is initiated by the employee; or CIF (*congé individuel de formation*), long training initiated by the employee undertaken to obtain a qualification or to change profession. In Italy, training funds are used to finance company, sectoral, territorial and individual training plans.

Newer Member States <sup>(11)</sup> tend to generate national resources through general taxation and rarely apply training levy schemes/training funds. If the latter exist, they are set up at national level (as in Cyprus and Hungary). Further, the newer Member States rely heavily on European Social Fund (ESF) and direct subsidies. For example, in Slovenia, ESF has been of increasing importance in recent years and now accounts for 56% of the annual budget for adult learning (which is around EUR 40 million). When State subsidies explicitly require cofinancing (thus leveraging private investment) they are directed to companies rather than individuals. For individuals, disadvantaged groups are usually supported via fully publicly financed programmes (often within active labour market policies). Taking into account austerity measures and a possible reduction in ESF support in the new programming period, there is a need for those countries to move towards a more sustainable financing model, drawing on own resources. However, it is important to note that there is no ideal model for cost-sharing and each has its own weaknesses. Any transfer of cost-sharing approach should take into account the national context and institutions.

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<sup>(10)</sup> Training plan (*plan de formation*), short training initiated by employer linked to the current job; training takes place during working hours. DIF (*droit individuel à la formation*), individual training hours account (20 hours per year, with a possibility to accumulate maximum 120 hours); training is initiated by employee; usually training takes place outside working hours and employer provides financial support. *Période de professionnalisation* is a kind of 'bonus DIF' targeted at employees aged 45 and above (+80 hours for the maximum amount of training hours); it can be initiated equally by employer or employee. CIF (*congé individuel de formation*), long training (maximum 1 year or 1200 hours) initiated by employee undertaken to obtain a qualification or to change profession. It may include financial support for employee (compensation for foregone income).

<sup>(11)</sup> Recent 12 entrants into the EU.

The conference participants identified the following critical issues and possible ways to address them:

<ul style="list-style-type: none"> <li>• difficulty in reaching different groups of beneficiaries with one-size-fits-all financial schemes</li> </ul>	→ design and implement separate financial schemes/instruments for specific target groups and better target existing schemes
<ul style="list-style-type: none"> <li>• design/implement adequate schemes/instruments to improve access to training at initiative of individual</li> </ul>	→ strengthen individual right to training (training leave); consider regulation at EU level; involve trade unions to increase motivation of (low-skilled) workers underrepresented in training; provide State support, where needed

Specific cost-sharing mechanisms were discussed in more detail in the workshop sessions. The main outcomes are presented below.

### 3.3.1.1. *Training funds: guaranteeing a minimum level of company financial contribution to training*

Training funds are either set up via collective agreement, usually at sectoral level, on a bipartite basis or by law, at national level, usually on tripartite basis. They are attractive policy options as they mobilise substantial financial resources that can be redistributed for training. For example, in Italy, 21 joint interprofessional training funds amount to circa EUR 500 million a year; in Spain, the total budget of the Tripartite Foundation for Employment Training (organisation managing training fund, supporting training initiatives among companies and individuals, both employed and unemployed) amounted to EUR 3 013.8 million in 2011. The funds are usually collected from company payrolls but may be complemented by other sources (e.g. EU funds, State/regional resources collected via general taxation). For example, 66% of the resources of the Tripartite Foundation in Spain come from a compulsory levy; the remaining resources come from ESF and the Spanish Employment Service. Despite many advantages – including increasing awareness and commitment to training, strengthening social dialogue – training funds have some important weaknesses.

Training funds are often criticised for high deadweight, i.e. those companies that would have provided training anyway use the fund. This being so, training funds mostly benefit large companies., Some training funds apply a sliding reimbursement scale system to limit deadweight (the amount/share of training costs to be reimbursed depends on company size/payroll) and to shield smaller companies; an example is the Human Resources Development Fund in Cyprus <sup>(12)</sup>. Alternatively, training funds may set the maximum cost/trainee hours to be reimbursed according to the number of trainees (the higher the number of trainees, the lower the amount eligible for reimbursement); an example of this is

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<sup>(12)</sup> 60% reimbursement for large enterprises (250 or more employees), 70% reimbursement for medium enterprises (from 50-249 employees), 80% reimbursement for small enterprises (up to 49 employees).

the employment and vocation training fund (LAEK) in Greece <sup>(13)</sup>., The Cypriot Human Resources Development Agency has dedicated schemes for micro companies; these include guidance and counselling services to help micro companies develop human resources development strategy. Italy provides incentives encouraging networking among SMEs to get them involved in training activities: in September 2011 there were 117 network agreements involving around 560 enterprises and covering 18 regions. Some training funds provide expenditure caps: in the Greek LAEK, the total reimbursement each company can claim per year is limited to the amount of payroll levy paid by that company per year.

When decentralised, the numerous training funds in a particular country tend to impose a high administrative burden, as the French OPCA <sup>(14)</sup> shows. To reduce administrative complexity and costs, it was decided in 2009 that the threshold for minimum collected funds would be raised from EUR 15 to EUR 100 million. As a result, the number of OPCA fell from 65 at the beginning of 2011 to 20 by the end of 2012.

Training funds also carry a risk of reproducing socioeconomic inequalities. Access to training correlates with educational attainment: low-qualified workers participate less in training activities. Targeted measures are introduced to counteract this. There is also a trend to use training funds to finance training for the unemployed people. For example, France decided to allocate a part of the collected OPCA finances (10%) for the new special funds <sup>(15)</sup> to finance training for the low-educated and unemployed. Cyprus has multiple schemes to address different target groups, including the unemployed. The Spanish Tripartite Foundation uses 'demand- and supply-driven schemes', the latter providing support to individuals and paying special attention to specific groups such as youth, older workers, and the unemployed without company involvement.

The review of national training funds shows that their financial efficiency is not clear. Currently, training funds tend to focus on disbursing as high as possible a share of collected revenue and assuring that approved expenditure meets precise spending categories. But questions remain, such as what should be the ratio of administrative expenditure to training expenditure? How many training fund staff are needed to handle how many projects per year? What training investments are there for the future? What about new technologies and new methods (e-learning)?

The impact of training funds could be higher but employees and employers (especially in SMEs) often respond to external training offers without strategic analysis of company needs. Individual training does not satisfactorily translate into workforce productivity because training is not linked to organisational development. There are several ways of analysing training impact but most evaluations are very basic and focus on participant satisfaction; there are few long-term tracer studies or evaluations.

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<sup>(13)</sup> For programmes implemented within the company, by external trainers, the average reimbursement per trainee hour is: up to two trainees – EUR 33; up to six trainees – EUR 25; up to 10 trainees – EUR 19; up to 15 trainees – EUR 16; up to 30 trainees – EUR 12.

<sup>(14)</sup> Organisations run by social partners and authorised by the State, responsible for collecting compulsory contribution from companies and managing the funds.

<sup>(15)</sup> *Fonds paritaire de sécurisation des parcours professionnels.*

The participants discussed the following critical issues and potential solutions:

<ul style="list-style-type: none"> <li>• place more emphasis on quality and outcomes of training, rather than monitoring the eligibility of training expenditure</li> </ul>	<p>→ assess company/sector training needs; develop learning clusters of centres of excellence where the specific company/sector training needs can be addressed in common; create company/sector-driven training courses; streamline and simplify accounting and reimbursement procedures</p>
<ul style="list-style-type: none"> <li>• reach micro and small companies</li> </ul>	<p>→ proactively contact micro enterprises and assist them in developing training plans</p>
<ul style="list-style-type: none"> <li>• better link training demand and supply, and integrate training in strategic company development plan</li> </ul>	<p>→ ensure that training funds staff has real, front-line experience in corporate human resources and training; focus on company strategic needs, learning outcomes and performance (not merely contracting third-party training courses); monitor third-party training providers (offer should be based on employers/trainees training needs, not on the catalogue of training providers)</p>
<ul style="list-style-type: none"> <li>• develop measurement for assessing more precisely training costs and outcomes</li> </ul>	<p>→ develop smart reporting integrating all training-related data; develop and provide electronic evaluation form using appropriate evaluation method; develop monitoring and benchmarking indicators for financial and operational efficiency (admin/training spending ratio); develop and implement systemic and regular evaluations; conduct long-term tracer studies for a group of companies/trainees</p>

### 3.3.1.2. *Payback clauses: overcoming company uncertainty of returns to investment in training*

Payback clauses allow employers to retain staff for a specified period after training or require a reimbursement of costs incurred if the employee leaves the company. National regulations exist in 14 Member States, with eight having company level agreements and one having predominantly collective agreements at sectoral level. However, research shows that not much is known about the actual application of payback clauses in the employment contracts or the extent to which such regulations are used.

It is argued that overregulation of payback clauses (setting detailed restrictive conditions at national level) may lead to underinvestment in employer-financed training. The conditions allowing application of payback clauses (e.g. minimum duration of training or minimum amount of training cost) should correspond to the needs of the company, otherwise the company may be reluctant to provide training. On the other hand, lack of regulation (at national or sectoral level) is likely to lead to legal disputes between employers and employees.

Although no formal legislation exists in the UK, a number of employers make use of payback clauses which provide for an individual to repay a proportion of the costs of training if they leave before a specified period. Arrangements are covered by contract law. Although a primary motivation is to reduce investment risk for the employer it is also used for other reasons, such as demonstrating employer commitment, encouraging individuals to take full

advantage of the training being undertaken. According to experts, further take-up could be encouraged by wider awareness and also availability of model agreements developed by social partners.

The conference participants identified the following issues and considered following options:

<ul style="list-style-type: none"> <li>• lack of information and advice to companies</li> </ul>	<p>→ make payback clauses a stronger issue in social dialogue; raise awareness about the instrument and their benefits – implement campaigns with involvement of social partners</p>
<ul style="list-style-type: none"> <li>• balance specificity (to ensure security for employers and employees involved) with flexibility of regulations on payback clauses</li> </ul>	<p>→ set only general frame conditions for payback clauses at national level (e.g. in labour code) and allow defining the specific ones at lower (e.g. sectoral) level</p>

3.3.1.3. *Vouchers, individual learning accounts (ILA) and loans: empowering individuals*

Giving people financial means, with a possible need for joint financing, is not only about giving them purchasing power: it is also about giving the feeling of ownership and choice, and ultimately motivating them to take up adult learning. Motivating through vouchers seems an effective way to step up adult learning participation, in particular if combined with suitable information, counselling and guidance. Such interventions may help people get out of the vicious circle of low-skills and enter the virtuous circle of higher-skills, in which learning and motivation beget learning and motivation.

Experience across countries shows that vouchers are successful when their objectives and target groups are clearly defined, and information and advice are provided. Vouchers should be managed at local and regional level by knowledgeable staff, able to stimulate partnerships and networking between different actors (including intermediaries helping in selecting individuals and training providers) and to provide individual support to the beneficiaries. Also, giving out vouchers to accredited and reputed institutions/education and training providers is a factor in success.

Austria has extensive experience in implementing vouchers/ILA/grants (at regional level). One of the success factors of the Austrian system is its forward-looking administration. The ILA schemes provided by regional governments (which take the form of grants) are reimbursement-based; training costs are (partially) reimbursed on successful completion of the course. In case of vouchers provided by the Chambers of Labour (for example a voucher from the Viennese Chamber of Labour <sup>(16)</sup>), pre-financing is involved but no cash is given to the beneficiary; the Chamber sends the vouchers and handles the discount for the trainees directly with the providers. Challenges remain for the Austrian system of ILAs/voucher/grants schemes and greater harmonisation of the different regional/sub-state-level schemes would bring potential benefits. Ways are also sought to combine voucher ILAs/grants schemes with

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<sup>(16)</sup> AK Bildungsgutschein; EUR 100 per year can be granted to individual and no co-financing is required.

other government initiatives (e.g. new ‘initiative Adult Education’). The Comprehensive ILA, which would include different instruments (saving scheme, loan for education and grant) is another issue at stake. Austria also plans to introduce a new grant scheme, scheduled for roll-out in 2013, in which the target group would be people with ‘middle’ qualifications.

England has considerable with student loans, professional and career development loans (PCDL), and individual learning accounts (ILA 1-3) and voucher schemes (youth credit). Especially with its large loan schemes in higher education – almost one million individual loans in 2012/13 involving some GBP 3.6 billion – England represents a financing model promoting individual investment in learning. A recent proposal – ‘24”+ advanced learning loan’ <sup>(17)</sup> – planned for 2013, aims to promote qualifications at medium level (3 and up) and is targeted at people aged over 24.

The community learning loan in Kent, UK, is an example of a small-scale, yet successful loan-scheme for the less well-off. It is based on integrating the community setting in defining target groups and working with them, especially addressing the issue of financial exclusion. Both targeted coverage of the audience (including mandatory guidance and information) and the capillarity of the services are important success factors. Another ingredient critical to the success of the scheme is the establishment and maintenance of close, individual contact with loan users.

Adult learning is undercapitalised: broadening access to adult learning, upskilling and reskilling of the low-skilled would require an enormous amount of capital to be invested. Urgent questions are: where the money/liquidity could come from, how to motivate private capital markets to invest in adult learning loan schemes, and how to bring small schemes to scale? The participants discussed whether it would be possible to get private banks more involved and the possibility of changing the rules of the game (in bundling the loans and selling-off the loan book of banks and other forms of securitisation).

The conference participants identified the following critical issues and possible options to address them:

<ul style="list-style-type: none"> <li>• undercapitalisation of adult learning, limits of public finance, low incentives for banks to offer loans for adult learning</li> </ul>	<ul style="list-style-type: none"> <li>→ build political consensus on who finances adult learning, i.e. who is going to take the burden of providing the capital for investments in adult learning, and how to integrate private capital market players</li> </ul>
<ul style="list-style-type: none"> <li>• scaling up small-scale pilot stages into full schemes that guarantee adequate funding to the right people</li> </ul>	<ul style="list-style-type: none"> <li>→ define clearly the purpose and target group of financing schemes; adapt these to the context (industries, nation, regions); ensure dynamic, on-going feedback process for evaluation and continuous improvement</li> </ul>

<sup>(17)</sup> Income-contingent loan, repayment 9% of the total income, only starting if the threshold of GBP 21 000 as a minimum income is passed.

<ul style="list-style-type: none"> <li>• low-motivation of low-skilled and older workers to take up and complement subsidy-based schemes</li> </ul>	<p>→ focus the schemes to low-skilled and older workers by offering targeted information, guidance, mentoring; collect good examples of schemes and initiatives; implement campaigns with trade union involvement</p>
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#### 3.3.1.4. *Training/education leave: providing individuals with time*

Paid education/training leave has the potential to overcome time and financial constraints, two of the main barriers to adult learning. It may be a particularly attractive incentive during times of economic crisis by helping to keep people employed when demand is decreased. To ensure that burdens are shared, it may be combined with part-time work arrangements.

Data on the use of training leave is scarce but suggests greater use by young people. There are national differences in the type of learning undertaken, depending also on the features of the instrument such as duration and financing arrangements. Financial arrangements to cover the costs of training leave vary greatly across countries. For example, for CIF <sup>(18)</sup> in France, all costs may be covered by the State; in Belgium and Spain, employers are reimbursed salary costs; and in Austria, an individual receives a compensation for lost income from the State.

In Austria national law provides funding equivalent to unemployment benefit, for full-time training lasting between two months and a maximum of one year in any four years. Training costs may be covered by the employer and possibly regional authorities (special measure during the economic crisis); individuals may also take limited employment. The economic crisis has apparently had a significant impact on the pattern of take-up: there have been more men from the manufacturing sector and more taking low level skill courses. There has been a sharp rise in take-up since 2008, from around 1 000 to 11 000 people (0.03% of all employees – but equivalent to 6% of those taking formal courses). Older workers remain underrepresented. Satisfaction is at 90% among participants. Following recent evaluation, consideration is being given to allowing part-time training leave as well as a possible ‘skilled worker scholarship’ for specified priority occupations. Questions remaining include how to increase participation of under-represented groups - such as employees in SMEs and older workers – in training and how to overcome work organisation problems and the reluctance of both employers and employees.

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<sup>(18)</sup> See footnote 1

The conference participants identified the following critical issues and possible ways to address them:

<ul style="list-style-type: none"> <li>• lack of information and advice</li> </ul>	<ul style="list-style-type: none"> <li>→ raise awareness about the instruments and their benefits; provide target-group-specific and training-leave-specific information and guidance</li> </ul>
<ul style="list-style-type: none"> <li>• increase participation of under-represented groups, such as older workers, low-skilled workers, employees in SMEs</li> </ul>	<ul style="list-style-type: none"> <li>→ give more importance to training leave as an issue for social dialogue</li> <li>→ ensure adequate financial incentives (to compensate for a significant part of foregone income/lost wages and to cover some training costs in advance)</li> <li>→ better define eligibility and preferential treatment criteria so that those groups of employees who need training leave the most could benefit; integrate training leave with other policy measures aimed at employees under-represented in training</li> </ul>

### 3.3.2. EU funds: topping up national resources

#### 3.3.2.1. *European Social Fund (ESF)*

The ESF is one of the EU's structural funds, set up to reduce differences in prosperity and living standards across EU Member States and regions, and therefore promoting economic and social cohesion. It focuses on employment and social inclusion. During the current 2007-13 programme, the Commission is providing around EUR 11 billion of funding per year (matched by national funds), out of which approximately EUR 4 billion is spent on education and lifelong learning. Priorities are to counter early school leaving, encouraging learning of disadvantaged groups, and structural interventions (e.g. curriculum reform, quality assurance and advice and guidance services). More than five million people per year participate in ESF-supported education and lifelong learning programmes. Evaluation results suggest that programmes are successful in reaching young people wishing to enter the labour market and helping those with low skills. However, older workers do not participate strongly in lifelong learning and, therefore, some specific targeting could be designed.

#### 3.3.2.2. *European Investment Bank funds*

European Investment Bank (EIB) loans are used to finance a wide range of education projects across the EU. The Bank has focused primarily on education infrastructure; the construction, expansion and refurbishment of school, college and university buildings. But it is increasingly involved in investing in intangibles such as modern teaching programmes, improving methods of instruction and funding student loans to enable broader access to education. EIB lending policy takes a lifelong learning perspective. It can finance investment in pre-school, primary and secondary schooling, technical and vocational education, universities and colleges, distance education and adult education, including for senior citizens. The EIB may finance education activities in formal educational institutions or in the workplace and communities (for example apprenticeship training or active labour market programmes).

### 3.4. European level contribution

To support Member States and social partners in developing and promoting CVET/adult learning, the European level contribution will focus on:

- initiating new research and producing evidence on CVET/adult learning and the benefits it brings to filling knowledge gaps and upskilling, informing policy-making and raising awareness of the important role of CVET/adult learning;
- anticipating skill needs in Europe and analysing possible skill imbalances and mismatches, thus helping to identify areas in which to target investment in CVET/adult learning;
- in cooperation with its partners and networks, systematically following policy and system developments in CVET/adult learning in Member States, carrying out comparative analyses of policies and reporting on Member State progress in achieving commonly agreed objectives for CVET (in the framework of the Copenhagen Process) and encouraging policy learning between Member States/stakeholders;
- developing European tools and approaches, such as Europass, the EQF/national and sectoral qualification frameworks, ECVET, European principles and guidelines supporting validation of non-formal and informal learning, policy coordination mechanisms for lifelong guidance, and the framework for quality assurance. These tools and approaches make learning pathways more transparent and aid progression in learning and transfers between different learning contexts. This is particularly important for adults who need to update their skills at various stages of their lives and currently find it difficult to access training or to progress and have their learning valued;
- where appropriate, the Commission will provide financial assistance (through ESF, EIB loans, Lifelong Learning Programme and the EU's new programme for education, training, youth and sport for the period 2014-20 'Erasmus for all') to help Member States to implement necessary reforms in CVET/adult learning.

## Annex 1.

# Terms and definitions

Key terms	Definitions
Cost-sharing mechanisms	Method or source through which funding of adult learning is made available. Cost-sharing mechanisms can take a form of collective investment (where employers and/or employees share the costs) and public-private cost-sharing (where government and employers and/or individuals share the costs). The regulatory instruments (such as training leave, payback clauses, see below) may complement the financing mechanisms.
Grant	Subsidy to support the individual's or company's investment in education and training. Cofinancing from the beneficiary (especially companies) may be required.
Individual learning account	Subsidy to support individual's learning where the money is transferred directly to individual's bank account. Cofinancing from the beneficiary may be required.
Loan	Loan scheme allows individuals to borrow financial resources from their future income to cover (part of) their training costs. The following two types of loan may be distinguished: <ul style="list-style-type: none"> <li>• mortgage-type (traditional or conventional) loan, where repayment in fixed instalments is required;</li> <li>• income-contingent loan, where instalments depend on the borrower's income.</li> </ul>
Payback clause	Legal or contractual regulation concerning the repayment of training costs, if the employee decides voluntarily to discontinue the employment relationship with the employer who invested in their training. The following two types of payback clause may be distinguished: <ul style="list-style-type: none"> <li>• payback clauses for individuals, where employees reimburse all or part of the training expenses to their employer;</li> <li>• payback clauses for future (next) employers, where the latter, hiring a new employee, reimburse all or part of the previous employer's expenses for the employee's training.</li> </ul>
Saving scheme	Instrument for promoting individual saving for future training costs. The account holder is required to set aside money (more or less) regularly over time in a savings account. Such individual savings are matched by contributions from the State budget and/or employers.
Supply-side funding	Supply-side funding usually refers to direct funding of education and training providers to cover the costs of inputs such as human and material resources.
Tax incentive	Taxation rule allocating financial benefits to taxpayers who participate in learning. The following tax incentives may be distinguished: <ul style="list-style-type: none"> <li>• tax allowances – allowing deduction from the gross income to arrive at taxable income (i.e. tax base), for individuals and legal entities;</li> <li>• tax credits – allowing deduction from tax liability (i.e. tax due or tax payment), for individuals and legal entities.</li> </ul>
Training fund	'A stock or flow of financing outside normal government budgetary channels dedicated to developing productive work skills' (Johanson, R. 2009. A Review of National Training Funds. SP Discussion Paper No. 0922. Washington, D.C.: World Bank). It is sourced usually from levy on company payroll. Training funds may be set up at national level (with tripartite governance) or sectoral level (with bipartite governance, based on social partner agreements).
Educational/training leave	Regulatory instrument setting the conditions under which employees can be granted temporary leave from work for learning purposes and securing equitable access to learning. The following two types of training leave may be distinguished: <ul style="list-style-type: none"> <li>• paid training leave which entitles employees to maintain salary in its entirety or in part, or in some cases compensates it in the form of grants from public or social partner funds;</li> <li>• unpaid training leave in which the salary is not paid during the training period, but an employee has the right to return to his/her employment when longer periods of absence are granted, for example career breaks.</li> </ul>
Voucher	Coupon of certain monetary value directed mainly to individuals but also companies, enabling them to access adult learning services and to choose training provider and/or content of services, timing, etc. Co-financing from the beneficiary may be required.

## Annex 2.

### List of the studies

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## Annex 3.

# Programme of the conference

### 1st day: Wednesday, 12 December 2012

09.30-10.00	Registration
<b>PLENARY SESSION</b>	
10.00-10.20	<p><a href="#">Welcome and introduction</a></p> <ul style="list-style-type: none"> <li>• Jan Trzuszczynski, Directorate-General for Education and Culture, European Commission</li> <li>• Christian Lettmayr, Cedefop</li> </ul>
10.20-10.40	<p><a href="#">Workplace training: facts, problems and policies</a></p> <ul style="list-style-type: none"> <li>• Giorgio Brunello, Member of EENEE, University of Padova, Italy</li> </ul>
10.40-11.50	<p><a href="#">Why invest in adult learning?</a></p> <p><b>Panel discussion</b></p> <p>Chair: Geoff Fieldsend, GHK</p> <ul style="list-style-type: none"> <li>• Carolyn Medel-Anonuevo, Unesco Institute for Lifelong Learning</li> <li>• Gregory Wurzburg, OECD senior economist – retired</li> <li>• Andy Green, Institute of Education, University of London, UK</li> <li>• Giorgio Brunello, Member of EENEE, University of Padova, Italy</li> </ul>
11.50-12.30	<p><a href="#">Financing and benefits of education and training for adults in Europe</a></p> <ul style="list-style-type: none"> <li>• Patrycja Lipińska, Cedefop</li> <li>• Giovanni Russo, Cedefop</li> </ul>
12.30-14.00	Lunch
14.00-17.00 (including coffee break)	Parallel workshops
19.00	Dinner (at Husa Hotel)

### 2nd day: Thursday, 13 December 2012

<b>PLENARY SESSION</b>	
9:00-11:30	Parallel workshops
11:30-12.00	Coffee break
12.00-13.15	<p><a href="#">Future challenges and necessary steps</a></p> <p><b>Panel discussion and wrapping up the workshops</b></p> <p>Chair: Pascaline Descy, Cedefop</p> <ul style="list-style-type: none"> <li>• Dana Bachmann, Directorate-General for Education and Culture, European Commission</li> <li>• Albert Tuijnman, the European Investment Bank</li> <li>• Karen Roij, BusinessEurope</li> <li>• Rossella Benedetti, ETUC</li> <li>• Leila Kurki, European Economic and Social Committee</li> <li>• Gina Ebner, European Association for the Education of Adults</li> </ul>
13.15-13.30	<p>Closing speech</p> <ul style="list-style-type: none"> <li>• António Silva Mendes, European Commission, Directorate-General for Education and Culture</li> </ul>
13.30-14.30	Lunch

# Workshops

## 1st Day – Wednesday, 12 December 2012

### WORKSHOP 1 Benefits of training for companies and individuals

This workshop will focus on the direct benefits of training for individuals and firms. The focus will be on the wider benefits from training (non-monetary benefits such as health status and satisfaction with different facets of life) because monetary returns are generally well understood. The workshop will also investigate the extent to which benefits of training arising from improved interaction among workers (and between workers and management) could be harnessed to deliver productivity gains.

Moderator: Giovanni Russo, Cedefop  
Rapporteur: Ernesto Villalba-Garcia, Cedefop

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14.00-17.00	<p><a href="#">Benefits of training for individuals</a> Ricardo Sabates, International Education and Development, University of Sussex, UK</p> <p><a href="#">Benefits of training for companies</a> Terence Hogarth, Institute for Employment Research, University of Warwick, UK</p> <p><a href="#">Country example: Austria</a> Petra Völkerer, Chamber of Labour, Vienna</p> <p>Discussion</p>
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### WORKSHOP 2 Adult learning funded by public authorities

The workshop will have a look at adult learning funded by public authorities with a specific view on the provider side, second chance provisions and low-skilled and older workers. The focus will be on key data relating to public funding of adult learning and national policy trends and developments on financing adult learning.

Moderator: Geoff Fieldsend, GHK  
Rapporteur: Nicholas Fox, consultant, UK

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14:00-17.00	<p><a href="#">Financing adult learning – a systemic perspective with a specific view on learning providers and second-chance education</a> Dieter Dohmen, FiBS, Institute of Education and Socioeconomic Research (FiBS), Germany</p> <p><a href="#">Country example: Slovenia</a> Ema Perme, Ministry of Education, Science, Culture and Sport</p> <p><a href="#">The role of ESF in promoting participation of low-skilled and older workers</a> Sigried Caspar, Directorate-General for Employment, Social Affairs and Inclusion, European Commission</p> <p>Discussion</p>
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### WORKSHOP 3 Heterogeneity of cost-sharing systems – structures and objectives

This workshop will look at composition of cost-sharing instruments (such as training funds, tax incentives, loans, vouchers, grants, payback clauses and training leave) in different European countries. It will discuss how (through existing financial and regulatory arrangements) countries support employers' training needs and individuals' learning needs.

Moderator: Susan Densley, GHK  
Rapporteur: Simonas Gausas, Visionary Analytics, Lithuania

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14.00-17.00	<p><a href="#">Cost-sharing arrangements in EU countries</a> Ramona David Craescu, Cedefop</p> <p><a href="#">Country example: France</a> Pierre Courtioux, EDHEC Business School</p> <p><a href="#">Country example: Italy</a> Luisa Daniele, ISFOL</p> <p>Discussion</p>
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### WORKSHOP 4 Levying and leveraging private financial resources in the newer Member States

This workshop will discuss prevailing mechanisms in the newer EU Member States in increasing investment in education and training: national training funds and grants for companies. It will examine the ESF's role in shaping financial arrangements.

Moderator: Kim Stafford, GHK  
Rapporteur: Donatas Pocius

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14.00-17.00	<p><a href="#">Patterns of investment in the newer EU Member States</a> Rimantas Dumcius, Public Policy Management Institute, Lithuania</p> <p><a href="#">Country example (training fund, levy-grant scheme): Cyprus</a> George Panayides, Human Resource Development Authority</p> <p><a href="#">Country example (grants): Slovakia</a> Juraj Vantuch, Slovak National Observatory of VET</p> <p>Discussion</p>
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## 2nd day – Thursday, 13 December 2012

### WORKSHOP 5 Benefits of learning

This workshop will consider different types of non-monetary benefits at country level (macro level). It will explore various ways in which VET generates such benefits. Country level is relevant for policy because its total value of benefits (value of benefits for the whole society) is larger than the sum of benefits accruing to individuals investing in VET. Innovation is a case in point.

Moderator: Giovanni Russo, Cedefop  
Rapporteur: Ernesto Villalba-Garcia, Cedefop

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9.00-11.30	<p><a href="#">Social benefits of learning</a> John Preston, Cass School of Education and Communities, University of East London, UK</p> <p><a href="#">Innovation: workplace organisation and training</a> Ernesto Villalba-Garcia, Cedefop</p> <p>Discussion</p>
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### WORKSHOP 6 Training funds

This workshop will look at heterogeneity of training funds in terms of organisational models and methods of disbursement of financial resources. It will consider effectiveness of training funds in overcoming barriers to investment and participation in education and training (such as poaching).

Moderator: Kim Stafford, GHK  
Rapporteur: Peter Szovics, The Institute of Banking Education of the National Bank of Slovakia

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9.00-11.30	<p><a href="#">Training funds in Europe, with focus on Spain</a> Iñigo Isusi, IKEI, Spain</p> <p><a href="#">Training funds: Efficiency and impact</a> Philip Ammerman, Navigator Consulting Partners LLP, Greece</p> <p><a href="#">Country example: the Netherlands</a> Arjan van der Meijden, Centre for Expertise in Vocational Education and Training (ECBO)</p> <p>Discussion</p>
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## WORKSHOP 7 Paid educational/training leave and payback clauses – Regulations and practice

This workshop will discuss the potential of two regulatory instruments: paid educational/training leave and payback clauses. First, it will look at the role of paid educational/training leave in overcoming time and financial constraints – the main barriers preventing adults from participating in education and training. It will also investigate different forms of implementing the right to paid training leave depending on national conditions. Second, it will reflect on the role of payback clauses in reducing companies' uncertainty about returns to their investment in training their employees. However, it will look at the instrument not only as a safeguard for employers (preventing poaching) but also for employees (who through a contractual retention period may feel more secure about continuity of employment after training).

Moderator: Geoff Fieldsend, GHK

Rapporteur: Nicholas Fox, UK

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9.00-11.30	<p data-bbox="406 660 1085 694"><a href="#">Paid educational/training leave and payback clauses in Europe</a></p> <p data-bbox="406 694 702 728">Patrycja Lipińska, Cedefop</p> <p data-bbox="406 750 1037 784"><a href="#">Country example (paid educational/training leave): Austria</a></p> <p data-bbox="406 784 1316 817">Robert Jellasitz, Federal Ministry of Labour, Social Affairs and Consumers Protection</p> <p data-bbox="406 840 845 873"><a href="#">Country example (payback clauses): UK</a></p> <p data-bbox="406 873 678 907">Nicholas Fox, consultant</p> <p data-bbox="406 929 534 963">Discussion</p>
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## WORKSHOP 8 Subsidy-based schemes and loans – Empowering individuals

This workshop will investigate two mechanisms targeted at individuals: subsidy-based mechanisms (such as vouchers, individual learning accounts) and loans. The session will discuss how effective vouchers are in reaching different groups underrepresented in education and training. Further, it will discuss how to increase the role of loans for continuing education and training of adults.

Moderator: Susan Densely, GHK

Rapporteur: Ingo Rollwagen

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9:00-11:30	<p data-bbox="406 1417 742 1451"><a href="#">Vouchers and loans in Europe</a></p> <p data-bbox="406 1451 774 1485">Ramona David Craescu, Cedefop</p> <p data-bbox="406 1507 861 1541"><a href="#">Country examples (vouchers/ILA): Austria</a></p> <p data-bbox="406 1541 869 1574">Michael Tölle, Chamber of Labour, Vienna</p> <p data-bbox="406 1597 726 1630"><a href="#">Country example (loans): UK</a></p> <p data-bbox="406 1630 686 1664">Mick Fletcher, consultant</p> <p data-bbox="406 1686 534 1720">Discussion</p>
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## Annex 4.

# Biographies of the speakers, rapporteurs, moderators and chairpersons

**Philip Ammerman** is Managing Director of Navigator Consulting Group, an international consultancy specialising in investment management and development consulting. His expertise is in corporate analysis, due diligence, forecasting and risk analysis. He has worked in the emerging markets in Central and Eastern Europe, the Commonwealth of Independent States and the Middle East since 1992, and has managed over 65 investment projects delivering over EUR 4 billion in invested resources. Philip Ammerman is co-founder and Managing Partner of the European Consulting Network (ECN), an online business intelligence and networking platform for consultants, researchers, universities and other partners working on European consulting projects. He is also a partner in MICE & More, a destination management company, and in Numenor Management Group. He studied geological and geophysical sciences and African studies at Princeton University and human resources at the Cornell School of Industrial and Labour Relations.

**Dana Bachmann** is Head of the Adult Education. Grundtvig unit at the European Commission Directorate-General for Education and Culture. She is responsible for adult learning policy and for the implementation of the Grundtvig strand of the Lifelong Learning Programme. From 2008 to 2011 she worked at the European Court of Human Rights and previously she managed diverse projects in the field of environmental law in Central and Eastern Europe.

**Rosella Benedetti** was appointed by ETUCE (European Trade Union Committee for Education) as its representative for the Open Method of Coordination working group on financing adult learning in 2011 after she was appointed in 2010 as UIL Scuola's official representative for the social dialogue activities organised by ETUCE and EFEE (European Federation of Education Employers). She is also UIL Scuola's representative within the Trade Union's Advisory Committee at OECD (TUAC). She has worked since 2000 as an ICT expert both for the Italian Ministry of Education and for UIL Scuola's Research and Training Institute (IRASE) in continuous professional development training courses. Rosella Benedetti holds a master degree in Classical Studies; specialised in learning achievements and school system evaluation, as well as ICT use in educational environments.

**Giorgio Brunello** is Professor of Economics, Department of Economics, University of Padova, Italy; Research Fellow of IZA (Bonn), Cesifo (Munich) and ROA (Maastricht); member of the EENEE network and of the Advisory Board of the Swiss Leading House of the Economics of Education and Training; associate editor of the *Economics of Education Review*. His recent research on the economics of training includes the effects of product market competition on training, the returns to training and the relationship between training and retirement.

**Sigried Caspar** is a member of the Impact Assessment and Evaluation unit in the European Commission Directorate-General for Employment, Social Affairs and Inclusion. She was recently engaged in an evaluation of the ESF contribution to lifelong learning and other

studies on the effectiveness of ESF investment in Human Capital. Prior to joining the European Commission (in 2005) she had managed projects analysing the performance of research and training systems.

**Pierre Courtioux** is Deputy Research Director of the EDHEC Business School. He is specialised in social policy evaluation. He is currently working on French higher education financial arrangements and their consequences in terms of equity of access and fiscal contribution in a lifetime perspective. He is member of the EDHEC Economics Research Centre since 2006. He is currently associate research fellow of the Centre d'Économie de la Sorbonne (CNRS and University of Paris Panthéon-Sorbonne). He worked as an expert for various French institutions and also as an active member of the European network on transitional labour market (TLM.net 2003-2005) financed by the European Commission. He holds a Ph.D in economics from the University of Panthéon-Sorbonne, Paris, France.

**Luisa Daniele** has worked at ISFOL – the Italian Institute of research for the Development of the Training System for Workers – since 1998. She is specialised in adult learning and has collaborated on or coordinated many research activities on this issue, relating to the Italian system of adult learning and also in comparison with other European Countries. She holds a Master Degree in Political Sciences from the University of Rome La Sapienza and a PhD in 'Adult learning – Evaluation of VET systems' from the Roma Tre University and from the University Paris X Nanterre.

**Ramona David Craescu** has worked at Cedefop since 2008. Her main tasks include policy analysis and reporting on the progress made in implementing the European priorities for vocational education and training, agreed within the framework of the Copenhagen process, and on description of VET systems. She has been involved in the project on vocational education and training financing since 2010. She holds a master degree in international relations from the University of Bucharest, Romania

**Pascaline Descy** is the Head of Area Research and Policy Analysis at Cedefop. She manages a team of European experts working in VET policy analysis, identifying skill needs in Europe and VET research. She came to Cedefop in 1997 to develop comparable statistics on VET, lifelong learning and skills in Europe and prepared *Key data on vocational education and training*, a series run in tandem with Eurostat and the Commission. Since 1998, she has co-authored Cedefop's Research Reports with Manfred Tessaring. The reports present, every three years, a comprehensive and critical European overview of VET-relevant socioeconomic research, including implications for policy. In recent years, she coordinated Cedefop's VET research and has investigated the economic and social benefits to education, training and skills. She also contributed to building Cedefop's internal performance management system. Prior to joining Cedefop, she was a researcher at the University of Liège in Belgium, where she was involved in various action research and comparative education projects in the Department of Experimental pedagogy. Pascaline Descy holds a master's degree in education science from the University of Liège, Belgium.

**Dieter Dohmen** is founder, owner and Director of the Institute for Education and Socio-Economic Research (FiBS) in Berlin, as well as co-owner of FiBS Consulting GbR. He works as researcher and consultant in the economics of education, labour market, demography and social systems for 25 years. His core expertise is in education financing, management and planning in a national and international perspective considering the entire education system from early childhood and school education to higher education and initial and continuous

VET. He is team leader of the study 'Financing the adult learning sector' (ALFi) for the European Commission and he acted as team leader for various Cedefop studies, e.g. on financing training and payback clauses. He is also advisor to the Unesco in relation to the 2nd *Global report on adult learning and education* (GRALE). Dieter Dohmen holds a doctor degree in economics from the Technical University of Berlin, Germany.

**Rimantas Dumčius** is a senior policy researcher and member of Management Board at the Public Policy and Management Institute. More than 12 years of overall working experience includes 10 years at the Institute as policy researcher, evaluator and public management consultant as well as civil service work in the areas of non-formal education of adults and institution building. He has a broad range of research interests in education, employment, and social inclusion policies. One of his core research interests lies specifically in education financing mechanisms, where he performed a number of applied research assignments for the Lithuanian government, Cedefop and the European Commission Directorate-General for Education and Culture. Dumčius Rimantas acquired an MA in political science (European Studies) from the Institute of International Relations and Political Science, Vilnius University (Lithuania).

**Gina Ebner** is Secretary General of EAEA (European Association for the Education of Adults) and president of the European Civil Society Platform on Lifelong Learning (EUCIS LLL). In the past, she worked as a language assistant in England, a trainer for German and English at different adult education institutes and as a pedagogical manager for a vocational training institute in Austria. After moving to Brussels, she was a project manager at Eurocadres (Council for European professional and managerial staff) until changing to EAEA.

**Geoff Fieldsend** has worked at director level in both the public and private sector and set up as a freelance consultant in September 2011. He divides his time between being a conference and workshop facilitator and providing consultancy support in policy development and programme delivery. His specialist fields are education and training, employment and economic regeneration. He is currently working for the European Commission as an external expert and facilitator in the field of adult learning, supporting two thematic working groups concerned with the development of European policy and good practice in quality assurance and financing. In the UK, he is working on projects assessing the relevance and utilisation of labour market intelligence to curriculum planning for the Local Enterprise Partnerships in both his home county of Yorkshire and in Northamptonshire. He also recently addressed two conferences in New Zealand as a guest speaker on qualifications reform and on the school curriculum. In his previous role as Qualifications Director in the UK Commission for Employment and Skills, Geoff Fieldsend was responsible for the policy direction, funding and delivery of a number of key aspects of the UK's occupational standards, qualifications and apprenticeships systems.

**Mick Fletcher** is an education consultant, a Director of RCU Ltd. and a visiting research fellow at the Institute of Education, University of London. He specialises in the planning and funding of post-secondary education and training. Mick Fletcher has been involved in research and policy analysis concerning the funding of lifelong learning, fees and loans for many years having edited a book on loans (*Loans for lifelong learning*, FEDA, 2002) and led the LSDA Saving for Learning project which reviewed international experience of paying for learning and commissioned original research including *Beg borrow steal or save* (Callender, 2006). He has reviewed UK experience with co-financing education for the World Bank (ILAs,

2003) and Cedefop (*The role of loans in English FE*, 2010). He has undertaken studies of the impact of fee increases in further education for the LSC (2006) and prepared guidance on fee collection from individuals and employers (2009). He also helped prepare estimates of investment in adult learning from all sources to underpin the NIACE led *Inquiry into the future of lifelong learning* (2009). Current work includes research for CITB looking at employer responses to changes in arrangements for the public funding of training and mapping investment in skills for a Local Enterprise Partnership (LEP).

**Nicholas Fox** is the Director of the Individual Learning Company which works with public authorities to translate skills policies into operational activities, with a particular interest in financial mechanisms and instruments. He has worked in vocational education on a regional, national and European level with a particular focus on open and distance learning and, more recently, finance for learning. This has included the development of a microloan scheme, supporting vocational training for adults unable to access other sources of finance, the development and delivery of individual learning account schemes, as well as research on methods of financing adult learning across Europe. He is currently supporting the work of the European Commission's thematic working group on the financing of adult learning. An economics graduate, Nicholas Fox is a Fellow and Council Member of the UK Chartered Institute of Personnel and Development. He is married with one daughter with whom he also runs a family restaurant as well as being a member of his local Parish Council.

**Simonas Gaušas** is Founder and Partner of Visionary Analytics, a research based advisory specialising in education and innovation policy areas. He has more than eight years of experience in research and evaluation. His expertise focuses on education and training cost-sharing instruments, skills needs (including green skills) and innovations in education and training. He contributed to a number of assignments relevant to this event including Cedefop studies on financing training in Europe, training leave and loan instruments and cost-sharing instruments in the newer EU Member States. As external expert, he is involved in thematic BUILD UP Skills Initiative under the Intelligent Energy Europe programme aimed at boosting continuing training of craftsmen and other onsite workers in the building sector across Europe. Simonas Gaušas holds a master degree in European public administration from the Vilnius University, Lithuania. He has also taken part in a number of study visits in the area of VET and recently has attended a course on innovative education financing organised by Central European University in cooperation with the Open Society Foundations.

**Andy Green** is Professor of Comparative Social Science at the Institute of Education, University of London, and Director of the ERSC Research Centre on Learning and Life Chances in Knowledge Economies and Societies (LLAKES). His main field of research is the comparative (historical and sociological) study of education and training systems, their origins and social and economic consequences. He was formerly co-founder and co-director of the UK Government-funded Wider Benefits of Learning Centre and has directed and co-directed a number of major comparative research projects addressing both economic and social impacts of education and training. He has frequently acted as consultant both to international bodies, such as Cedefop, the European Commission, OECD and Unesco, and to UK government bodies, including the DFES National Skills Task Force (1999-2000) and Skills Task Force Research Group (2002), the Ministerial Skills Strategy Steering Group (2003). He has published widely on a range of social and education issues, with major works translated into Chinese, French, German, Japanese and Spanish. His major books include: *Regimes of social cohesion: societies and the crisis of globalisation* (Palgrave 2011); *Education and development in a global era: strategies for 'successful' globalisation* (DFID

2007); *Education, equality and social cohesion* (Palgrave 2006); *Education, globalisation and the nation State* (Palgrave 1997); and the prize-winning *Education and State formation* (Macmillan 1990). Andy Green was elected as an Academician of the Academy of Social Science in 2010.

**Terence Hogarth** is a Principal Research Fellow at the University of Warwick Institute for Employment Research (IER) where he has been based since 1990. At IER he directs a programme of research into employers' investments in VET encompassing both IVET and CVET. He has recently completed a major study into the financial costs and benefits to the employer of investing in apprenticeships. He was educated at Walbottle Comprehensive School and holds degrees from the University of Newcastle, UK.

**Iñigo Isusi** is 44 years old. He is Licenciado (Bachelor degree) in Regional Economics in the University of the Basque Country and MSc in Regional Planning in the University of Wales, College of Cardiff, in addition to several specialisation courses in the University of Louvain (Belgium). After a period as associate lecturer in the University of the Basque Country, he enrolled at IKEI Research and Consultancy, where he is currently Manager. Iñigo Isusi has of more than 20 years' experience in socioeconomic analysis and consultancy activities, in areas such as SMEs and entrepreneurship, employment and working conditions, education, regional development and corporate social responsibility. He has acted as consultant for several Spanish and international organisms, such as the European Commission, the OECD, the Inter-American Development Bank, and several European agencies (Cedefop and the European Foundation for the Improvement of Living and Working Conditions).

**Robert Jellasitz** has worked at the Federal Ministry of Labour, Social Affairs, and Consumer Protection since 2006 (Department of International Labour Market Policy). His main tasks include analysis of labour market trends and labour market policies (commissioning of evaluation studies, analysis of international best practice instruments, design and implementation of LMP programmes) with a special focus on lifelong learning policies. Recent/current projects include: Training leave in Austria 2000-09 (commissioned evaluation study); LLL:2020 (development of Austrian LLL strategy; participation in expert group, member of the inter-ministerial task force LLL); PIAAC (OECD Programme for the International Assessment of Adult Competencies; member Board of Participating Countries); NEET – international comparison of institutional context factors and determinants (commissioned study); Increasing employability of low-qualified employees via workplace learning? Opportunities and constraints (commissioned study). Robert Jellasitz holds a master degree in sociology from the University of Vienna.

**Leila Kurki** is the President of the Section for Employment, Social Affairs and Citizenship of the European Economic and Social Committee (EESC) since October 2008. She has been a member of the EESC since 2004, and is the rapporteur of the *EESC opinion: innovative workplaces* (2011). She works as Senior Adviser in the Finnish Confederation of Professionals (STTK) (since 1994). She is specialised in employment and industrial policy, innovations, quality of working life and education issues. She is a member of several national administrative boards and committees on her fields of expertise, and (since 2001) an alternate member for the Administrative Board of Eurofound, the European Foundation of Living and Working Conditions. She has also been several years a member of the ETUC Economic and Employment Committee and a member of the EU Social Fund Committee. Leila Kurki holds a degree of Licentiate of political science from Turku University.

**Christian Lettmayr** has been Acting Director of Cedefop since 16 October 2010, having served as Deputy Director since 2005. He holds master's degrees in business administration and economics from the Wirtschaftsuniversitaet Wien (Economic University of Vienna) and in vocational and technical education from the University of Illinois in Urbana-Champaign, where he was a Fulbright scholar. From 1985 to 1994 he served as Deputy Director and subsequently Director (1994-2001) of the Austrian Institute for Small Business Research (KMU Forschung Austria) in Vienna. In 2001 he took up an assignment with the Directorate-General for Enterprise and Industry at the European Commission, where he contributed to the benchmarking of enterprise policies and to competitiveness analysis. Christian Lettmayr has a background in socioeconomic research and in managing research institutions. Through policy-oriented research and participation in various advisory groups he has contributed to the design and implementation of European and national policies. An entrepreneur who, among other businesses, ran his own consultancy firm and managed an import-export company, he has lectured at the Hernstein Institute for Management and Leadership, the Social Academy in Vienna, the continuing education institution Wifi-Wien, and the Universities of Vienna and Innsbruck. He has also been a member of professional commissions, such as Meisterprüfungskommissionen (commissions awarding vocational diplomas) of several trades in Vienna. Through these activities he has gained hands-on experience of vocational training, continuing education, and the design of training courses.

**Patrycja Lipińska** has worked at Cedefop since 2005. She came to Cedefop to work on policy analysis and reporting on the progress made by the EU Member States in implementing the European priorities for VET, agreed within the framework of the Copenhagen process. Since 2007 she has coordinated research and reporting on the financing of (vocational) education and training. Her recent projects focus on the demand-side financing of adult learning. She holds master degrees in economics from the University of Gdańsk, Poland and the University of Exeter, UK.

**Carolyn Medel-Anonuevo** is the Deputy Director of the Unesco Institute for Lifelong Learning. As the Institute's Senior Programme Coordinator, she oversees three Institute programmes: Lifelong learning policies and strategies; Adult learning and education; and Literacy and basic skills. She has research and training experience in the areas of women and gender equality, youth and basic life skills, democracy and citizenship, and HIV prevention through education. Prior to joining the Institute, she was a professor of Sociology at the University of the Philippines and Executive Director of the Center for Women's Resources.

**George Panayides** is Director of Training Services at the Human Resource Development Authority of Cyprus (HRDA), the national tripartite organisation that is responsible for the promotion of human resources training and development in Cyprus. He holds academic qualifications in economics and labour economics from the London School of Economics and Political Science. His 28 years with the HRDA cover a wide spectrum of issues in both human resources and labour market research as well as national policies and measures for the promotion of training and development. George Panayides is a member of the Governing Board of the Foundation for the Management of the Lifelong Learning Programme in Cyprus. He served as a member for Cyprus on the Advisory Forum of the European Training Foundation from 1999 to 2008.

**Emma Perme** was Head of the Adult Education Division at the Ministry of Education, Science, Culture and Sport of the Republic of Slovenia until August 2012. She is also a member

appointed by the Slovenian Government of the National Professional Board for Adult Education. Her 20 years of practice in adult education include development of new approaches, methods and programmes for adults, such as learning exchange and organised self-directed learning within the net of Open Learning Centres in Slovenia, which include online professional training of the staff; a motivational programme 'Adults learn differently' designed for low educated adults, with a handbook for trainers; she designed first training for e-mentors in Slovenia with the certificate LeTTOL (learn to teach online; Sheffield College, UK). Cooperation in different international projects has brought her valuable experience. She develops and provides also other training, handbooks and materials for adult teachers and trainers. As a Secretary General of the Association of Adult Education Centres in Slovenia, she was an editor of the publication (brochure) and historical overview (DVD) of the adult education organised by public associations and organisations since 1959 in Slovenia. She was a representative from Member States in the period of the Action Plan implementation and she is also a member of the European Commission's thematic working group on financing adult learning.

**Donatas Pocius** has worked for the Public Policy and Management Institute in Vilnius (Lithuania) since 2008. During his career, he has been mostly involved as research assistant and researcher in conducting a number of studies on financing of education, primarily vocational education and training (including research on VET cost-sharing in 12 selected EU Member States and on the role of loans in financing VET). He holds a master degree in sociology from Vilnius University.

**John Preston** is Professor of Education at the University of East London, UK. His research interests are in the political economy and sociology of education. He is particularly interested in equity considerations in post-compulsory education and lifelong learning. He has worked with Cedefop on a number of research reports on the social benefits of vocational education and training with particular relation to meso-social and macro-social benefits. John Preston's books include: *The benefits of learning* (2004, with Tom Schuller et al); *Education, equality and social cohesion* (2006, with Andy Green and Germ Janmaat); *Whiteness and class in education* (2007); *Intersectionality, race and education* (2011, with Kalwant Bhopal); and *Disaster education* (2012). His most recent research relates to education in times of crisis and disaster. From 2013 he is a Global Uncertainties Leadership Fellow of the ESRC (Economic and Social Research Council) in the UK.

**Ingo Rollwagen** has worked as a Senior Analyst for Deutsche Bank Research, the think tank of Deutsche Bank since 2004. His work consists of corporate foresight and strategic support for the board members and clients of Deutsche Bank. He is monitoring developments in education systems and markets; identifying emerging value-creation opportunities of different industries in the structural transition knowledge economy. He has been working as an expert and evaluator for the European Commission, several regional and national governments and other institutions concerning education, lifelong learning, technology assessment, foresight and future technological, societal and economic developments. He holds a doctorate (summa cum laude) from Technische Universität Berlin (sociology, technical studies) and master degree from Freie Universität Berlin in communication science, political science and business administration. He also teaches innovation management at Technische Universität Berlin.

**Giovanni Russo** has worked at the Cedefop since 2010. His main tasks include research on the various benefits (economic and social) of adult education – at micro and macro level, for

firms and individuals – with a special focus on participation in VET. He holds a PhD in economics from the VU University and the Tinbergen Institute of Amsterdam, the Netherlands.

**Ricardo Sabates** is a Senior Lecturer in international education and development at the University of Sussex. His main area of expertise is the links between education and social benefits of learning. He started working in this field in 2002, when he joined the Centre for Research on the Wider Benefits of Education at the Institute of Education in London. In 2008, when he moved to the University of Sussex, he continued to work on this area from an international perspective. Ricardo Sabates holds an MSc in Economics and a PhD from the University of Wisconsin-Madison, US.

**António Silva Mendes** has been the Director for the lifelong learning policies and programme at the European Commission Directorate-General for Education and Culture since March 2012. He studied mechanical engineering at the University of Lisbon and was professor at the same University for 10 years. Then he became director at the Ministry of Industry in Lisbon. He began his career at the European Commission in 1990 in the Directorate-General for Enterprise, where he took part in international negotiations on industrial policy and contributed to the promotion of European industrial competitiveness. He was appointed Head of Unit in the Social policy unit in the Directorate-General for Human Resources. In 2003, he headed the Pensions unit, before joining the Directorate-General for Education and Culture in April, 2006 as Director of Resources.

**Peter Szovics** is Director of the Institute of Banking Education (NBS), n.o. He is responsible for several projects covering strategic business and organisational objectives in the financial services sector. He was a project manager at Cedefop from 2007 to 2011 where he was responsible for developing the sectoral approach and financing in VET, with tasks that included managing several peer-learning activities and reporting on policy. His projects included analysing sectoral training funds in Europe, examining the ways in which individual learning accounts can be used to co-finance continuing training, and researching the use of tax incentives to promote education and training in Europe. He was also involved in several activities for the early identification of skill needs and exploring green jobs. From 1998 to 2006, he taught at the Faculty of Economics and Management at the Slovak University of Agriculture in Nitra. He has led or participated in a wide range of international education and research projects. These include the CEEPUS network on applied economics and management; the Jean Monnet teaching module on monetary integration, and projects under Leonardo da Vinci, Socrates Erasmus and Interreg. As a trainer in the National Council on Economic Education he contributed to curriculum development and teacher training in Slovakia.

**Michael Tölle** joined the Chamber of Labour Vienna in 1994. Before then he worked at the Vienna University of Economics and Business and the bfi Vocational Training Institute Vienna. As specialist for adult education he deals primarily with co-financing tools for adult education, training leave schemes and second chance programmes. The Austrian Chambers of Labour implemented an individual education voucher in 2002. Michael Tölle holds a master degree in sociology from the University of Vienna, Austria. He is member of the National Platform for Lifelong Learning and member of the board of trustees of the Employment Promotion Fund of Vienna (waff).

**Jan Truszczyński** has been Director-General of the European Commission Directorate-General for Education and Culture since May 2010, moving from the position of Deputy Director-General. He joined the European Commission in January 2007, when he was appointed Deputy Director-General for Enlargement, with responsibility for enlargement strategy and communication. From 2001 to 2005 he worked in the Polish Ministry of Foreign Affairs, first as Undersecretary of State, then Secretary of State. In this capacity, he was Poland's chief negotiator during its EU accession negotiations. Prior to that, Jan Truszczyński was Ambassador of Poland to the EU in Brussels from 1996 to 2001.

**Albert Tuijnman** is managerial advisor for education economics and public research at the European Investment Bank. He works in the Projects Directorate and his principal responsibility is the appraisal of education investment projects and programmes in the EU-27 Member States, covering the entire sector from pre-schooling to higher education and public research institutes. He is also an elected Fellow of the International Academy of Education and honorary professor at the University of Nottingham and the Danish University of Education. Previously he was Principal Administrator at the OECD with responsibilities for publications such as *Education at a glance*, *Lifelong learning for all*, and *Education policy analysis*. He has written and edited over 25 books and 100 papers in his fields of interest, notably comparative education, education economics and lifelong learning.

**Arjan van der Meijden** has worked as a researcher in education, since 1999 at the University of Amsterdam and since 2006 at ECBO, the Centre for Expertise in Vocational Education and Training. ECBO develops and disseminates knowledge on VET (independently, systematically and to a high quality standard) for the benefit of the VET system/society. His activities vary from consulting in an action research setting, conducting research on lifelong learning, to large-scale national monitoring of results of innovations within the VET system. Arjan van der Meijden holds a master degree in cross-cultural psychology from the University of Utrecht, the Netherlands.

**Juraj Vantuch** has worked as the Head of Slovak National Observatory of VET since 1998. Since the accession of Slovakia to the EU he has coordinated the activities of the ReferNet Slovakia unit. He holds a master degree in mathematics education from Comenius University, Bratislava, Slovakia and a PhD degree in education from Charles University in Prague, with later specialisation on education policy. He served as assistant professor of comparative education and education policy at Comenius University Faculty of Education from 1992 to 2011.

**Ernesto Villalba** has been working at Cedefop since 2011. Previously, he worked as a consultant for the European Commission and assisted in the creation of the *European lifelong learning index* for the Bertelsmann Foundation. He has also worked at the Center for Research in Lifelong Learning, in the area of innovation and creativity and cross-curricula competences. He has served as a speaker on different committees and expert groups and has several publications. He is on the editorial board of the *Creativity research Journal* and the online forthcoming journal: *Creativity and human development*. Ernesto Villalba holds a PhD in international and comparative education from Stockholm University and a degree in psychology from the Autonomous University of Madrid.

**Petra Völkerer** works as economist of education in the Austrian Federal Chamber of Labour, in the department for education policies. Her special focus is on VET, especially the future demand for and supply of qualifications (skills forecast) and new skills for new jobs (member

of the Standing Committees on new skills, Austria and Qualifikationsplan Wien). She conducts research on returns on investment in VET and on equity in all fields of education. She is Member of the lifelong learning working group of ETUC and expert of the European Economic and Social Committee on various opinions, e.g. Making post-secondary vocational education and training more attractive.

**Gregory Wurzburg**, gregory.wurzburg@free.fr gregory.wurzburg@gmail.com. Retired, he was Senior Analyst at the OECD from 1983 to 2010. His main responsibilities were: analysis of links between education and general economic policy; economics and finance of adult learning; political economy of education reform; pilot reviews on policy lessons from PISA; intellectual capital reporting in financial markets; labour market outcomes and educational attainment; human resources and enterprise flexibility; and youth unemployment. From 1971 to 1983 in Washington DC, he was Director of Research and Operations in Youthwork, Inc.; Executive Director of the National Council on Employment Policy; Research Associate in the Center for Social Policy Studies; Programme Analyst for the city of Washington, DC. Gregory Wurzburg holds a BA in English literature from the Georgetown University and a MPhil in education policy economics from the George Washington University. He has published extensively.