

# Individual Learning Accounts

## From Recommendation to Implementation in the Union of Skills

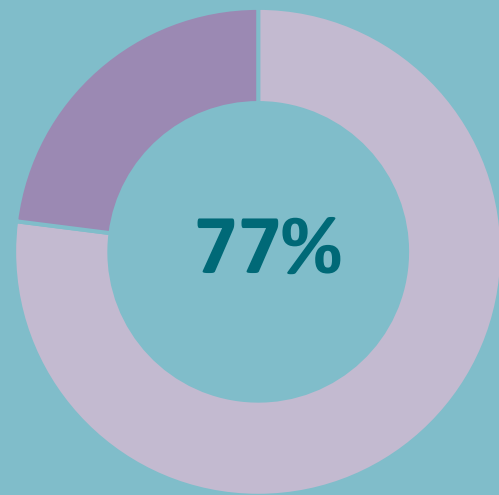
Cedefop conference 'Financing Adult Learning: The role of public funding', 20-21 October 2025, Thessaloniki

Diana Spiridon, European Commission

Directorate-General for Employment, Social Affairs and Inclusion

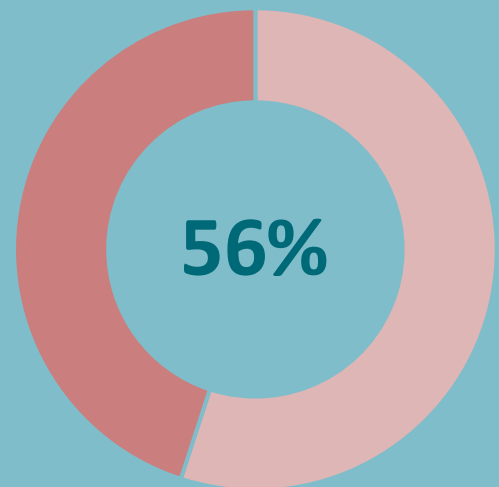
# Main challenges for the economy

## Skills shortages for digital and green transitions



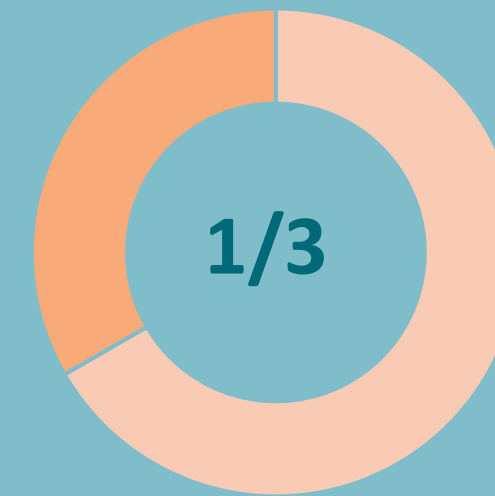
of companies report difficulties finding employees with right skills, the problem hits SMEs even stronger.

## Adults lack digital skills



Only slightly more than half of adults in the EU had at least basic digital skills in 2023.

## Skills mismatches



of workers in OECD countries is either over or under-qualified for their job.

## Low participation in adult learning 39.5% (2022) vs. 60% (2030 target)

Adults with lower educational attainment participate even less in training.

# Main challenges for the individuals

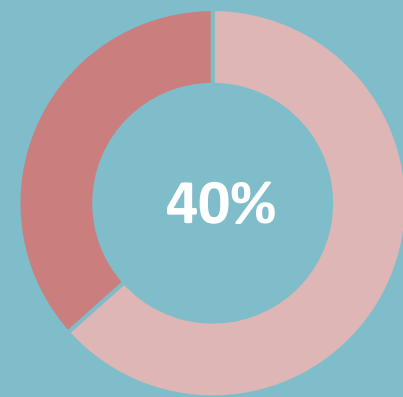
## Lack of financial support

Many adults who would want to participate, have to pay the full cost of training.

## Availability of training opportunities

Training is less available for individuals without stable employment contracts.

## Lack of time for training

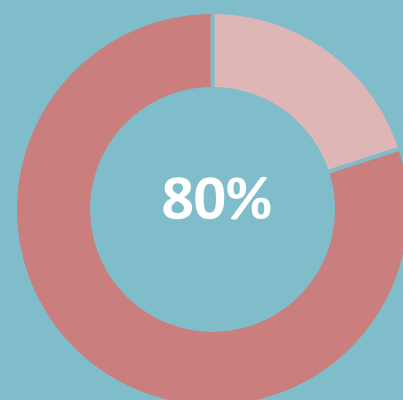


of adults who wanted to learn more mentioned their schedule as a barrier.

## Availability of information about training opportunities and own skills needs

Learners are “lost in translation” – they don’t know where to find relevant and trustworthy training options and what they should learn.

## Lack of motivation



of non-learners in the past year “did not want” to learn - this is the main reason for adults for not participating in training.

## Lack of flexible training opportunities

9 in 10 adults say that a better adaptability of training to individual learning needs would encourage training participation.

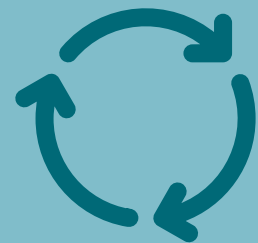
# Union of Skills - objectives



**1. Empowering people** through up-skilling and re-skilling an agile workforce, that caters for the needs of the digital and clean transition, notably those with lower and middle skills, with an inclusive lifelong learning approach;



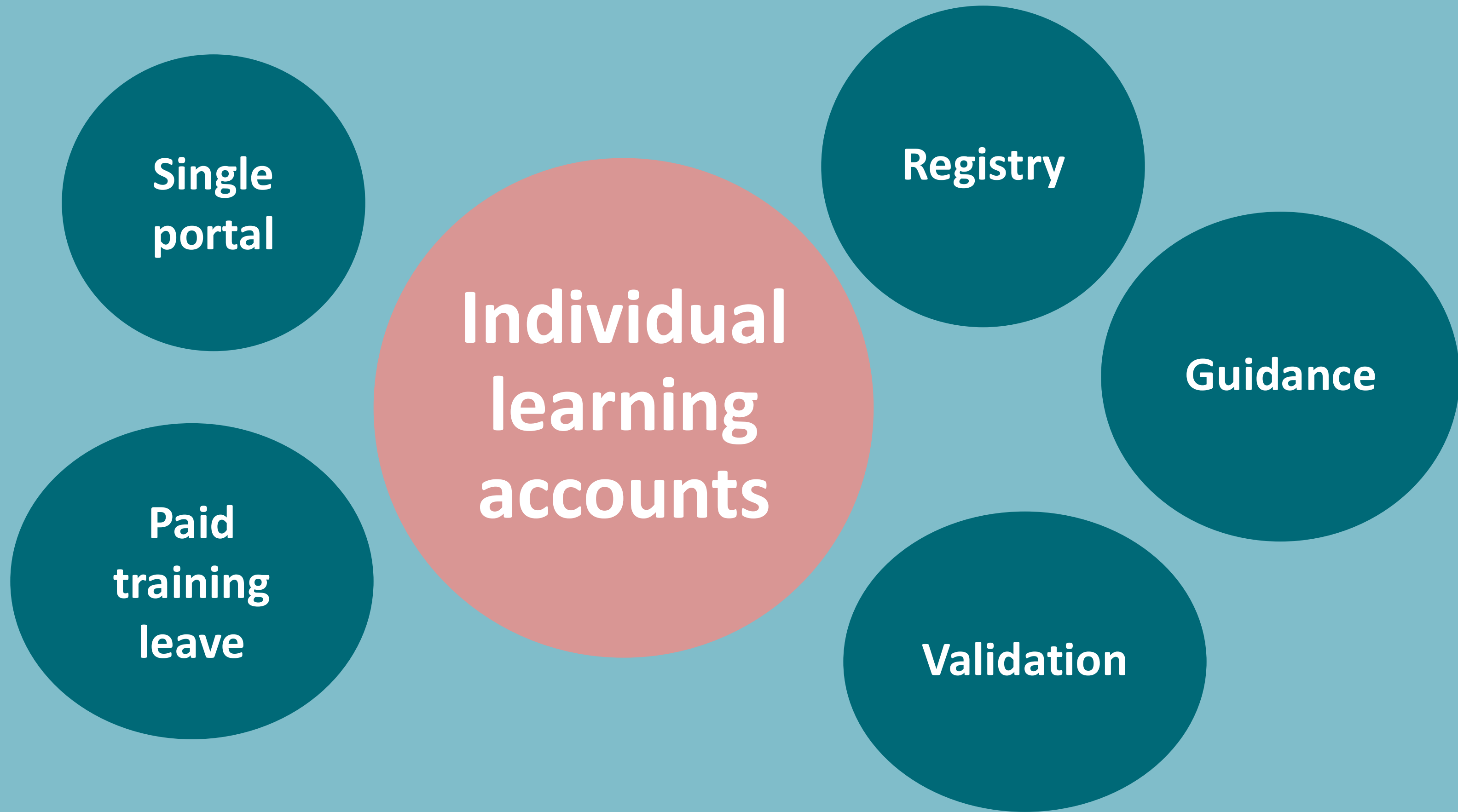
**2. Competitive companies;**



**3. Skills and qualifications** - transparent, trusted, and recognised.

# ILA in the Union of Skills

*“Continue to support the implementation of Individual Learning Accounts (ILA) to empower all people to upskill and reskill, regardless of their employment status. ILA can help people affected by the transitions to acquire the skills needed to move into new occupations. Many Member States are piloting such schemes but further roll out, evaluation and consolidation will be needed in the coming years.”*



# Cooperation with social partners and stakeholders

make it relevant to the national context

complement, but not replace  
employer-organised training



boost the role of skills in **social dialogue**

ensure that skills are well aligned with  
labour market needs

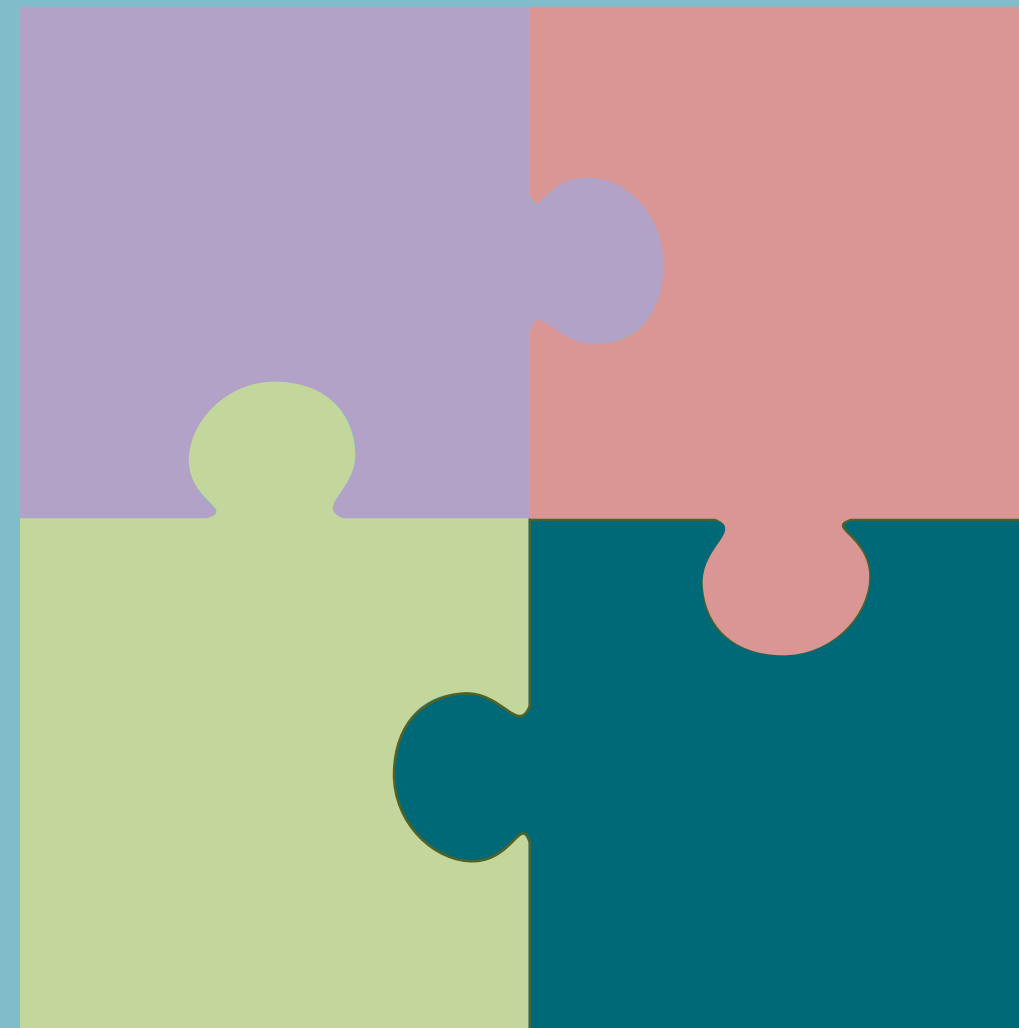
# Funding ILAs – diversify the funding sources

Public funding

Employer contributions

Collective bargaining  
agreements

Own contribution of  
the user



# EU support for ILAs



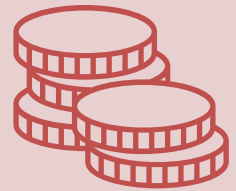
## Mutual Learning Programme

**2023:** BG, FR, HR, IT, PL, RO + HU as observer

**2024:** CY, GR, LT, LV, MT, SK + DE and NL as observer

**2025:** BE(fr), CZ, EE, ES, PT + BE(nl), DE and NL as observer

**2026:** all previous participants



## EU funding (ESF+, RRF, ERDF, JTF)



## Technical Support Instrument (HU, DE)

# Monitoring and evaluation of the ILA CR



**2026** – 2<sup>nd</sup> Monitoring of the implementation of the Council Recommendation on ILAs in Employment Committee's Policy Analysis Group (EMCO PAG)



**2027** – Evaluation of the Council Recommendation on ILAs

# Thank you