



Closing remarks – Mara Brugia, Deputy Director, Cedefop

Thank you for the energy, commitment and expertise you brought to this forum.

I would like to start by reaffirming a simple truth that underpins all our discussions.

First, investing in adult learning pays off. Successful CVET and adult learning systems contribute directly to strengthening economic competitiveness, environmental sustainability, and social cohesion. And there is no doubt that the benefits of adult learning are widespread and shared by individuals, their current and future employers, and society at large.

Second, the demand for adult learning is expanding rapidly. Labour market needs are changing quickly – driven in particular by the digital and green transitions – and this requires adults to continuously update their skills throughout their working lives. This is an extraordinary challenge for our education and training systems.

Therefore, a fundamental issue is investing more. Yet public spending on adult learning remains comparatively low in almost all EU Member States.

The challenge, however, is not only securing more resources, but spending them effectively and building systems that work. We must ask: what kind of training we are financing, for whose benefit, and most importantly, how?

Indeed, our discussions focused strongly on the *how* of financing adult learning: the policies, incentives, and governance arrangements needed to make lifelong learning accessible, attractive, and effective.

More specifically, we examined two powerful instruments, two distinct approaches to financing adult learning: training funds and Individual Learning Accounts. Both are important policy tools in adult learning ecosystems across EU Member States, designed to mobilise financial resources for CVET and adult learning. But they are important for different reasons.

- Training funds are collective arrangements, often based on mandatory employer contributions, that mutualise training costs and incentivise enterprise engagement in training.
- Individual Learning Accounts are demand-side instruments, ideally functioning as unconditional individual entitlements.

The core difference lies in whether the instrument supports individual demand for learning or on employer-side supply of training.

While they differ in terms of beneficiary, institutional anchor, and primary purpose, they share two fundamental aspects.

- First, the need for an 'enabling framework'. The effectiveness of ILAs or training funds depends on complementary institutional support, which includes key services such as guidance, validation of prior learning, quality assurance, and paid training leave.
- Second, the crucial role of social partners and governance. Both ILAs and training funds involve active participation of and negotiation among stakeholders, particularly social partners, in their design and governance. Even if in different forms, stakeholder consultation and support for collective action are essential elements for both instruments. They must interact and fit into the existing complex structure of a country's CVET and adult learning system, which involve multiple stakeholders and different levels of governance.

Our discussions showed that both instruments have great potential, but also face challenges.

- For ILAs, the key challenges include: securing substantial and sustainable public funding; and integrating them into existing systems.
- For training funds, despite their more consolidated experience, the major challenge remains reaching micro and small-sized enterprises.

Needless to say, none of this work would have been possible without your input and that of those who supported us throughout the projects – your feedback, ideas, and suggestions have been invaluable. We are deeply grateful for your contributions.

We will take stock of the lessons learned through these projects and the exchanges with you at this conference, and continue our work.

It is clear that the challenges Europe faces are not going away, and that CVET and adult learning will remain key policy areas to help our societies respond.

Much work lies ahead, and Cedefop is committed – through our research and with your support – to continue contributing to these efforts.

We will strengthen our work to build a bridge from vision to the full achievement of the right to quality and inclusive education, training, and life-long learning, as stated in the European Pillar of Social Rights.

Before closing, let me thank our speakers, moderators and panellists. Thanks also to our colleagues from the EU Parliament, the Council and the Commission, from national bodies, social partners, researchers, and learning providers. Your contributions have been truly invaluable.

Special thanks go my Cedefop colleagues, particularly the team who shaped and organised this event and ensured its richness and success.

Thank you all.