



CEDEFOP

European Centre for the Development
of Vocational Training

Individual Learning Accounts

Case study - Netherlands

Cedefop project: Individual Learning Accounts: Case Study - Netherlands

Service contract: Individual learning accounts and the potential for integrated support policies and systems for CVET and adult learning (No 2021-CED.370/AO/DLE/PLI-CHARRISON-EVGAR/ ILAs and integrated support policies/010/21)

Disclaimer: This text is a draft and presented in its original form. It has neither been revised nor edited by Cedefop.

Please cite this publication as:

Cedefop. (2024). *Individual Learning Accounts: case study: Netherlands*. [Draft].

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Abstract

In the Netherlands there are many (temporary) funding instruments at various policy levels focused on the demand-side of adult learning. At the sectoral and regional level, there exists a variety of co-funding opportunities, including voucher schemes, subsidy programmes and training funds, and including a sectoral ILA instrument (*James*). The fragmentation of the existing network of stakeholders and aforementioned funding instruments is both a strength and a weakness for the adult learning sector, with many successful initiatives often temporary and with a lack of structural funding. The creation of new instruments such as the STAP-budget (2022-2024) focused on filling a policy vacuum and could be implemented relatively quickly, which can be considered a strength. However, less attention was given to connecting instruments with existing policies and the enabling framework (in particular existing guidance and validation offers), being a weakness of the instrument. A recent political decision motivated by budget cuts led to the discontinuation of the STAP-scheme, which makes any similar future reform unlikely in the short-term due to a lack of funding. A previously discussed amendment of the STAP-scheme can currently be regarded out of question, but its aim to limit co-funded educational offers to government recognised education courses to increase financial feasibility and shift the instrument from supporting broad lifelong learning to a more labour market relevant one can constitute important lessons learned for future reform processes. Given current discussions on a labour market infrastructure reform, a regional approach to lifelong learning, as discussed in this case study, can be regarded as more realistic, reforming the regional voucher schemes to encompass more direct labour market relevance, outreach activities and a targeted approach on the VET educated group. Finally, although the introduction of a fully-fledged ILA that aligns with most aspects of the Council Recommendation can be regarded as largely unrealistic soon in the Netherlands due to a lack of political support, it might become a serious option in the medium- to long-term, as might be inferred from the long-standing lobbying activities by several social partners, VET and HE education providers.

CHAPTER 1. Introduction

1.1. Goals of and the approaches for country case studies on the response to the Council Recommendation on ILA

This case study on the Netherlands is part of a broader Cedefop study on individual learning accounts (ILAs). The study aims to explore the potential for developing ILAs in selected EU Member States and provide support to policymakers, social partners and other stakeholders in designing and implementing ILAs. Based upon the Council Recommendation on ILAs and existing academic and applied research literature, the study proposes an analytical framework that identifies the key functions of an ILA and the elements of the 'enabling framework' (including career guidance, validation of non-formal and informal learning, paid training leave, etc.) needed for successful ILA implementation and use. Using the developed analytical framework as a reference, the in-depth case studies (Austria, Germany, Netherlands, Ireland, Estonia) examine in-depth the countries' current financing policies/instruments available to support individual learning as well as the components of the 'enabling framework'. The country analysis provides a better understanding of the strengths and challenges of the current arrangements relevant for ILAs in selected countries, and of the potential actions that would need to be taken for the development of ILAs (or ILA relevant arrangements).

The case studies draw on desk research as well as primary data collection and build on input from national stakeholders/experts collected via interviews, focus group discussions and validation workshops. Policy developments were followed until 31st of March 2023 (cut-off date for data collection). The case studies provide a description of the overall socio-economic context of the country and status quo regarding its adult learning system, including an overview of all main funding instruments and a shorter review of the existing sub-systems or arrangements of the enabling framework. Based on the analytical framework, one selected ILA-relevant national-level key instrument is reviewed in detail per country and studied to what extent it fulfills ILA functions, which is followed by a review of this instrument implementation in two skills ecosystems (e.g. sectors and/or regions) and/or a review of an additional sectoral/regional instrument(s). Based on the identified strengths and weaknesses of the system, three policy sketches (with SWOT analysis) considered as realistic (at least in the long-run) for implementing ILA (or ILA relevant arrangements) and the enabling framework are presented for each country. Building on these findings, country-specific policy reflections for implementing ILA (or ILA relevant arrangements) are formulated.

1.2. Case of the Netherlands – an introduction to the case study

General statistics show that the adult learning participation rate is relatively high in the Netherlands compared to other countries (OECD, 2017). However, the participation rate for both the working and non-working population decreased slightly since 2017 and stagnated during 2020 (ROA, 2022) (see Chapter 2).

In the Netherlands, the responsibility for adult learning is seen as a shared responsibility between the state, employers, education and training providers and individuals (see Chapter 3). The government focuses on funding, regulating and maintaining provisions of the education system which includes some adult learning provisions (see Chapter 4). Employers are responsible for funding necessary (non) formal CVET, for their employees¹ while social partners (which refers to the different employers and employee organisations) and education and training providers take up their role facilitating (non-)formal CVET.

In addition, the national government implements policies to stimulate a learning culture and uses various public funding instruments for this purpose (see Chapter 4). Self-determination, self-sufficiency, and learning culture are key aspects in Dutch policies. And in recent years the government has increased its focus on encouraging and supporting lifelong learning and eliminating different barriers for individuals, thus taking up a more facilitating and supervisory role in relation to the 'enabling framework' provisions/services (e.g. lifelong guidance, validation) (see Chapter 5).

The Netherlands serves as an interesting case, since it has been discussing the introduction of an individual learning account in the last decade. While the Dutch Cabinet supported the introduction of an individual learning account (ILA) in 2017, implementation barriers, high risk of fraud and concerns for a shift from private to public investments (deadweight loss) made the Dutch government opt for a public voucher scheme instead, named STAP (2022-2023) (Dutch acronym for *Stimuleren Arbeidsmarkt Positie* or Stimulate Labour Market Position) (see Chapter 6). This and two other funding instruments that provide individual entitlement to learners, namely regional voucher schemes and the James ILA will be discussed in this case study. Next, a short reflection will be given on how the baseline situation of current adult learning policies, practices and provision in the Netherlands relate to the content of the ILA Recommendation (see Chapter 7).

Three policy sketches (developed in 2022) proposing/exploring how to move towards achieving ILA Recommendation goals will be presented and discussed (see Chapter 8). These policy sketches align with the policy changes already proposed by the national government. Various stakeholders from the adult learning field have been able to give feedback. Lastly, conclusions and reflections on the Dutch adult learning field and the potential for implementing an ILA in the Dutch context, as well as reflections for general policy making will be given (see Chapter 9).

¹ This includes providing free education and training which is necessary to fulfil tasks and work safely. See Law on implementation of the EU directive on transparent and predictable working conditions <https://wetten.overheid.nl/BWBR0046903/2022-08-01/0>

While examining this case study report, it is crucial to acknowledge that the government has recently made the decision (spring 2023) to discontinue the STAP budget beyond 2023 as part of a broader government-wide budget cuts. In July 2023, the government decided that the remaining budget for 2023 in the September and November application round will only be available for formal education programmes, recognised by the Ministry of Education, Culture and Science. Consequently, the existing form of the STAP budget will cease to exist after 2023. However, the policy sketch presented in this case study could serve as input for future exploration of a potential successor to the STAP scheme.

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CHAPTER 2. Socio-economic context of Netherlands

The Netherlands is a wealthy society with a particularly high uptake in adult learning compared to many other EU countries. The country's real GDP per capita accounted for EUR 43 310 in 2022 (see figure A1 in the Annex). The GDP is substantially above EU-average and grew at a similar path than observed for the EU27 average (with a below average drop during the Covid-19 pandemic) (Eurostat – TEC00115 [17.3.23]). While the Covid-19 pandemic created economic uncertainties, the national government introduced a package of measures to protect jobs and incomes to overcome the negative effects due to the coronavirus. These measures ensured that companies could continue to pay their employees, provide self-employed individuals with bridging support, and enable money to remain in businesses through relaxed tax regulations, compensation, and additional credit opportunities. The government also implemented different crisis measures to stimulate lifelong learning, such as the NL Continues Learning subsidy (*NL Leert door*) with financial support for development, e-learning as well as new outreach infrastructure to support individuals in work-to-work placements by the so-called regional mobility teams (RMTs) (discussed in 5.6).

For the past decade, the Netherlands showed a very low inflation rate, being around the EU average, but with an above-average hike in 2022 compared to the average across member states (11.6 per cent, EU average: 9.2) (Eurostat – TEC00118 [24.2.23]).

The unemployment rate of the Netherlands has constantly been below EU-average in the past decade (2012: 6.1 per cent), however with a certain increase up to 8.4 per cent in 2014, and a subsequent decrease to 4.2 per cent in 2021. A similar pattern is visible in the youth unemployment rate, see figure A2 in the Annex (2021: 9.3 per cent). Its overall population has grown over the past decade, accounting for 17 533 044 in 2021 (Eurostat – demo gind [1.12.22]). This growth is largely, but not exclusively due to migration. Immigration to the Netherlands has been erratic due to international developments, after a slight dip due to the COVID-19 pandemic and travel restrictions the number is increasing again (Statistics Netherlands, 2022). It is estimated that the Netherlands receives around 300.000 migrants per year (which currently can partly be ascribed due to the war in Ukraine) with around two-thirds this number being migrants of first- or second generation. An increase in the demand for Dutch language programmes is expected due to a growing number of first and second generational immigrants (ECBO, 2020). This is caused by the changes of the Civic Integration Act 2021² which increases the language requirement from A2 to B1 leading to longer support and the withdrawal of the exemption of integration for Turkish newcomers which is an extensive group of first-generation migrants. Currently, municipalities are responsible for the provision the language training (supply side funding), for which they receive funding from the ministries.

The natural rate of population change fluctuated between 1.8 in 2013 and 0.5 in 2021 (per 1000, EU average: -2.8), its rate of net migration increased steadily over the years and accounted for 6.1 in 2021 (per 1000, EU average: 2.4). In comparison with the other Member States, the Dutch population has a lower median age (42.7, in contrast to the EU average of

² For more information see <https://www.government.nl/topics/integration-in-the-netherlands/civic-integration-in-the-netherlands>

44.4), also the increase in the share of the population aged 65 years or above between 2012 and 2022 is above EU average (3.8; EU-27: 3.1) (Eurostat – demo pjanind [22.2.23]).

The share of the population with educational attainment of upper secondary-level has constantly increased over the past decade (2012: 69.2; 2021: 76.4), and thereby remained roughly at the average of the EU-27 (2012: 70.2; 2021: 75.1) (Eurostat – EDAT LFS [15.2.23]). In addition, the share of population with educational attainment at tertiary level has risen quite steadily from 28.6 per cent in 2012 to 37.5 per cent in 2021, which has thereby remained substantially above the EU-27 average of 29.5 per cent (2021).

Industrial relations in the Netherlands are shaped by social partnership ('Social Partnership' Model) between strong employer associations and unions (European Commission, 2008). Employer organisation density has remained constantly high (85 per cent in 2018), trade union density (15.4 per cent in 2019) and collective bargaining coverage decreased over the past decades, but the latter still remained at a comparatively high level of 75.6 per cent in 2018 (OECD and AIAS, 2021). Bargaining for a collective labour agreement usually takes place at the sector or industry level in a process of informal centralisation via guidance of bargaining by peak-level organisations, company agreements on wages can deviate but are relatively rare. The training and education goals of these collective labour agreements are often implemented by sectoral training funds (*Onderwijs- en Ontwikkelingsfonds*; O&O fonds) (Cedefop, 2009).

The share of households' expenditure (mostly tuition fees) on total expenditures for primary to post-secondary non-tertiary educational institutions accounts for 4 per cent in the Netherlands, which is below the average of the 22 EU Member States captured in the dataset (5 per cent) (OECD, 2022). Undergraduate and graduate full-time students have to pay centrally determined fees of EUR 2143 in 2020/2021 (European Commission; EACEA and Eurydice, 2021b). In part-time programmes, fees account for between EUR 1276 and EUR 2143.³ For second-time students (aiming for a second bachelor's degree), fees are usually higher (an average of EUR 8000 for a university bachelor's degrees), but can reach up to EUR 32 000 (e.g. for medicine). (European Commission; EACEA and Eurydice, 2021b).

³ Fees are halved for first-time students in the first year of study, however this reduction will be discontinued next academic year of 2024-2025.

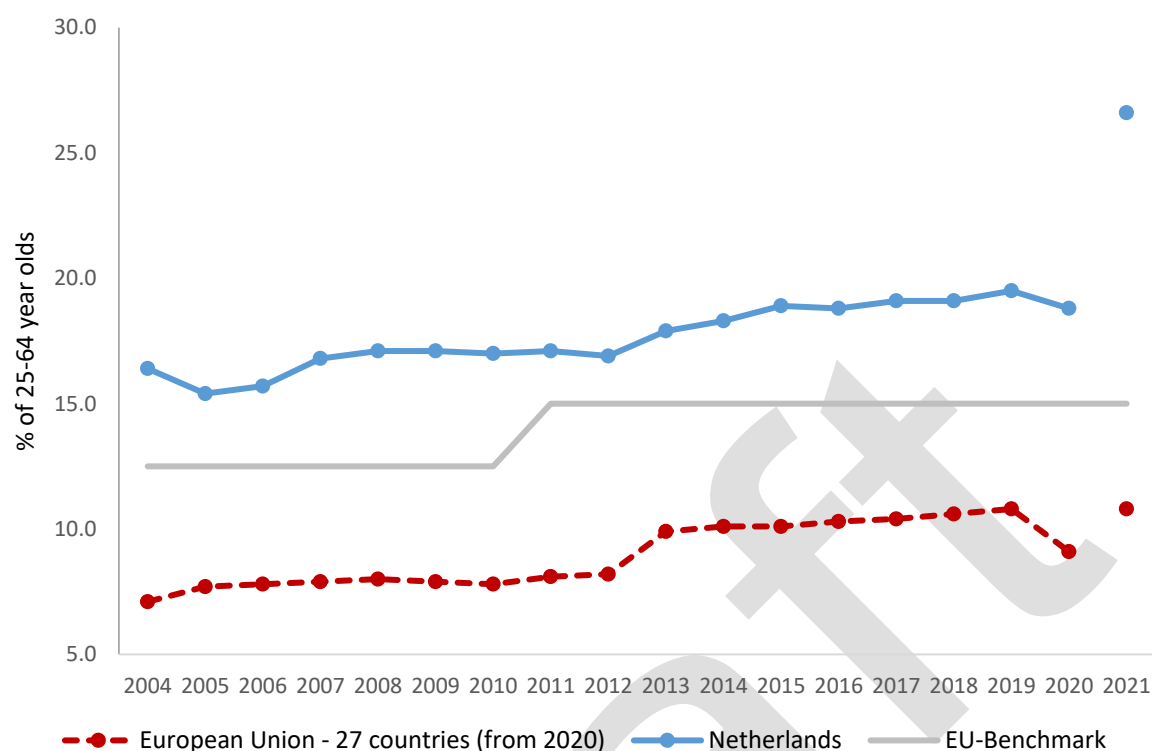
CHAPTER 3. Adult learning in the Netherlands – a systemic overview

3.1. Participation patterns in adult learning

The figure 1 below provides an overview of the development of participation rates of adults in education and training over the years. This figure shows a gradual increase in participation, with a slight drop in 2020 probably explained by the impact of COVID-19, and a steep increase again in 2021. The steep increase could be explained by changes applied by the Central Bureau for Statistics to the Dutch Labour Force Survey (LFS) in 2021, based on Eurostat regulation (2022)⁴. It could also be explained by additional adult learning measures that have been put in place to mitigate the negative effects of COVID-19 such as the NL Continues Learning subsidy which provided (free) career guidance and training and education programmes to working age adults.

⁴ The sample design changed from a household sample to a personal sample. Under the new design, samples were drawn on a weekly basis instead of a monthly basis meaning that data collection will overlap and provide a continuous flow of respondents. A consequence of the redesign was the introduction of sudden discontinuities from measurement and selection errors, however these were mitigated and accounted for as much as possible by combining parallel data collection and fitting a structural time series model. The sudden increase of unemployed labour force in 2020 was the result of the COVID-19 pandemic and attempted to be compensated in the Labour Force Survey by increasing the trend disturbance terms outside of the model.

Figure 1. Participation rate of 25–64-year-olds in education and training (last 4 weeks) (Labor Force Survey)



Source: Own development based on Eurostat Version of: 28.04. 2022

Error! Reference source not found. presents a selection of descriptive indicators on the inequality in participation, based on the LFS (measuring participation in formal or non-formal adult learning within the four weeks prior to the survey). Men (25.7 per cent) participate less in adult learning than women (27.5 per cent). The differences in participation according to educational attainment are relatively low by international comparison (ISCED11 0-2 13.8 per cent; ISCED11 3-4 24.4 per cent; ISCED11 5-8: 34.7 per cent). Adults born in the Netherlands participate more than migrants (27 per cent versus 24.8 per cent). Furthermore, participation is declining with age (25-34: 36 per cent; 35-54: 26.4 per cent; 55-64: 18.1 per cent). The unemployed (30.4 per cent) participate more than the employed (28.8 per cent).

Table 1 Indicators on inequality in participation in adult learning (formal/non-formal) – LFS, 4 weeks prior to the survey – 2021 – Netherlands

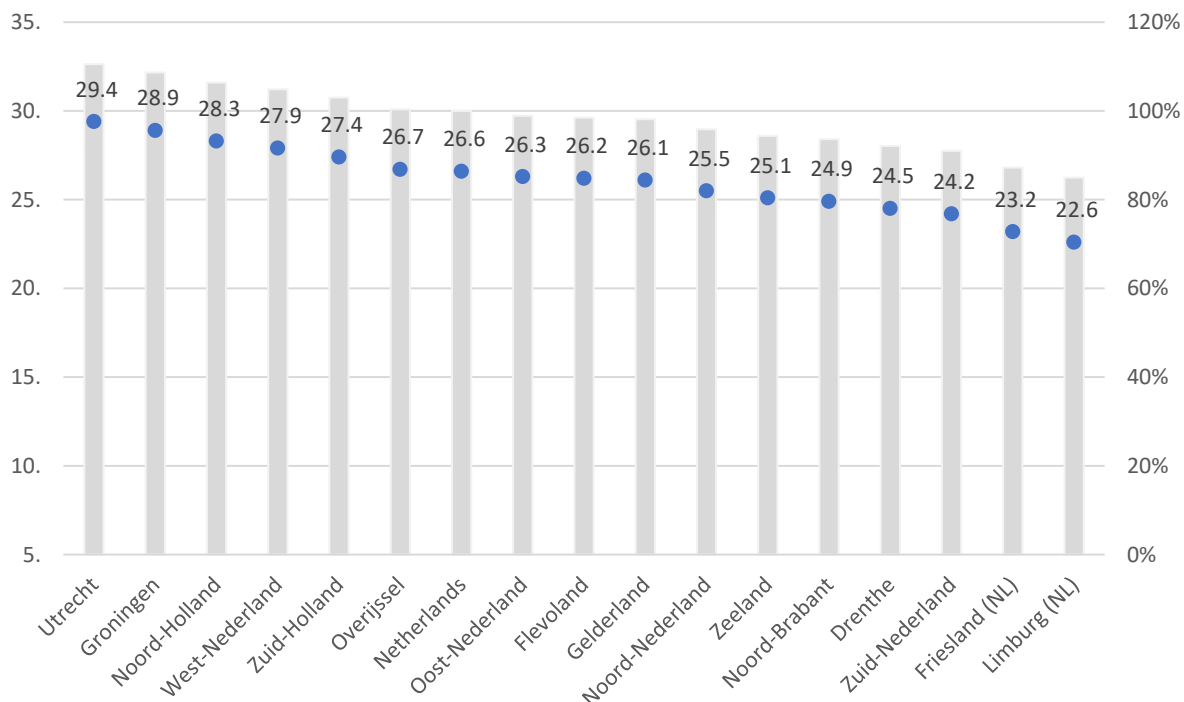
| Category | Sub-category | Participation (%) | Difference in participation | Compared to |
|------------------------|----------------|-------------------|-----------------------------|-------------|
| Sex | men | 25,7 | -7,0% | women |
| | women | 27,5 | | |
| Educational attainment | ISCED11 0-2 | 13,8 | -151% | ISCED 5-8 |
| | ISCED11 3-4 | 24,4 | -42% | ISCED 5-8 |
| | ISCED11 5-8 | 34,7 | | |
| Place of birth | in the country | 27 | | |

| | | | | |
|-------------------------------------|--|------------------------------------|---------|----------------|
| | outside the country | 24,8 | -8,9% | in the country |
| Age | 25-34 | 36 | | |
| | 35-54 | 26,4 | -36% | 25-34 |
| | 55-64 | 18,1 | -99% | 25-34 |
| Employment | employed | 28,8 | | |
| | unemployed | 30,4 | 5,3% | employed |
| | outside labour force | 14,2 | -102,8% | employed |
| Regional (difference – level NUTS2) | Highest/Lowest – Difference in per centage of the lowest | 29,4 (Utrecht); 22,4 (Limburg); 30 | | |

Source: Eurostat – TRNG LFS 01 [15.2.23]

In regional comparison (see table 1), differences in participation are moderate, the highest level can be identified in Utrecht (29.4 per cent), compared to the lowest in Limburg (22.4 per cent). Compared to many other countries, regional differences are quite low in the Netherlands, with high levels of participation in all regions. No specific regional focus for adult education policies is needed given the limited differences between regions.

Figure 2. Regional disparities (NUTS2) in participation in adult learning (formal/non-formal) – LFS, 4 weeks prior to the survey – 2021



Source : Eurostat – TRNG_LFSE_04 [version : 15.02.23]

Table 2 presents a selection of abovementioned descriptive indicators on the inequality in participation based on the AES data (measuring participation in CVET non-formal adult learning 12 months prior to the survey). In contrast to the LFS data, when observing any form of participation over 12 month, men (56.5 per cent) participate more in adult learning than women (51.2 per cent). Also in the AES data, the differences in participation according to educational attainment are comparatively low (ISCED11 0-2 27.7; ISCED11 3-4 52.1; ISCED11 5-8: 72.5). Participation decreases with age (25-34: 60.4 per cent; 35-54: 56.7 per cent 55-64: 41.9 per cent). In contrast to the LFS data, participation of the employed (66.1 per cent) is higher than for the unemployed (50 per cent).

Table 2 Indicators on inequality in participation in CVET non-formal adult learning– AES, 12 months prior to the survey – 2016 – Netherlands

| Category | Sub-category | Participation (%) | Difference in participation | Compared to |
|------------------------|----------------------|-------------------|-----------------------------|----------------|
| Sex | men | 56,5 | 9,4% | women |
| | women | 51,2 | | |
| Educational attainment | ISCED11 0-2 | 27,7 | -162% | ISCED 5-8 |
| | ISCED11 3-4 | 52,1 | -39% | ISCED 5-8 |
| | ISCED11 5-8 | 72,5 | | |
| Place of birth | in the country | | | |
| | outside the country | | | in the country |
| Age | 25-34 | 60,4 | | |
| | 35-54 | 56,7 | -7% | 25-34 |
| | 55-64 | 41,9 | -44% | 25-34 |
| Employment | employed | 66,1 | | |
| | unemployed | 50 | -32,2% | employed |
| | outside labour force | 18,7 | -253,5% | employed |

Source: Eurostat – TRNG AES 121 [2.12.20]

As levels of inequality according to single socio-economic variables do not capture the interaction of determinants of participation, we provide information for job-related non-formal adult learning from a multivariate analysis of the adult learning survey (Cedefop, 2015). The model applied controls for gender, age, country of birth, 0–4-year-old children in the household, educational attainment, employment status, occupation, industry, firm-size, and full or part-time work. The strongest predictors are educational attainment (those with higher educational attainment participating more), employment status (the employed participating more), occupation (the already high skilled participating more), and sector (extractive, transformative and distributive industries participating less). Furthermore, the age group of 55-64 is at disadvantage. There is no significant difference based on gender. This analysis shows – in line with comparable research – that educational attainment and the type of work done are the key sources of inequality in participation in job-related non-formal adult learning but not in the

Netherlands (see previous conclusions on LFS data in table 1). Moreover, it also works as a reminder that descriptive statistics would be insufficient to trace the sources of inequality, as the levels of inequality might be determined by compositional effects (e.g. the distribution of men and women across occupations). These outcomes confirm recent work of the Netherlands Bureau for Economic Policy Analysis (*Centraal Plan Bureau: CPB*) on lifelong learning participation in the Netherlands, pointing on stagnating participation figures in recent years, higher participation amongst the employed, younger workers, and the higher qualified (Maslowski, 2019).

3.2. Governance of adult learning system

There is no strict legal or policy definition of what adult learning or lifelong learning is in the Netherlands, and different definitions are circulating, based on age of the learner, type and purpose of learning (also depending on the policy context in which it is applied). The Central Bureau of Statistics in the Netherlands defines adult learning broadly as ‘Educational formats offered to those who do not (anymore) consider education as their primary occupation’ (Statistics Netherlands, n.d.). Other definitions used in studies are ‘any post-initial education of adults between 25 and the state pension age’⁵ (Committee demand-side funding VET, 2017). Kuijpers, Semeijn and Draaisma define lifelong learning/ development more broadly as ‘throughout life (pro)actively developing qualities based on own interests and values for sustainable contribution to society, own health and happiness’ (2019). Others choose to use a stricter definition in the context of specific policy instrument, such as SEO Economic Research in their study on ILA in relation to granting learning rights to the working population: ‘individuals with a starting qualification, who have been de-registered for at least two years from initial education or are over the age of 27’ (SEO, 2018; 2022).

Aside of the national government, there is no formal institution in charge for governing and integrating adult learning policies. The role of public funding is more focused providing basic education, and formal adult education to provide people with a starting qualification (minimum mbo-2; EQF level 2) for a better starting position in the labour market (see Chapter 4). Responsibilities are divided horizontally, between the Ministry of Education, Science and Culture (responsible for second chance education, adult basic education, and Dutch as a second language), and the Ministry of Social Affairs and Employment and Employment (responsible for the active labour market policy).

The social partners (including different employers and employee organisations) and sectoral training funds play a rather autonomous role in the provision of CVET, posing particular issues for horizontal policy integration. These sectoral training funds implement a variety of training voucher systems, funded by a levy on company payroll. Alignment and complementary to these sectoral structures or building further on these funding structures and collective labour agreements could therefore be an important aspect of a future ILA.

⁵ Currently this is around 67 years for individuals born after 30th of September 1961. The exact age depends on the birth date of an individual, also see: <https://www.svb.nl/en/aow-pension/aow-pension-age/your-aow-pension-age>

While in the Netherlands the regional level with 12 provinces (Provinciale Staten) play a minor role in adult learning policies, the local level is of key importance as the implementation of active labour market policies and basic skills provision (falling under The Adult and Vocational Education Act (WEB: 1955)) is devolved to more than 300 municipalities. The municipalities are organised in 35 labour market regions and within these regions, the municipalities, the local Dutch Employee Insurance Agency (*Uitvoeringsinstituut Werknemersverzekeringen: UWV*) and social partners work together on services for employers, employees, and jobseekers. These labour market regions also implement a variety of regional training vouchers schemes, and a future ILA should therefore also be aligned with and complementary to these regional initiatives or build further on these initiatives.

The adult learning sector in the Netherlands is quite fragmented as there is no overarching structural framework, both legal and financial. To understand the role of government policies in the adult learning sector distinction should be made between state-regulated (public organisations) and non-state-regulated (private organisations) adult learning. The state only funds education that is state-regulated, however all adult learning providers (both state-regulated and non-state-regulated) can receive private funding.

- State-regulated and state-funded adult learning (*bekostigd onderwijs*)

Everyone over the age of 18 can complete their secondary education to obtain a degree via second chance education (general secondary education for adults or *voortgezet algemeen volwassenonderwijs: VAVO*) through public institutions. This type of education is provided by regional training centres (*regionaal opleidingscentrum: ROC*). Everyone who experiences difficulties with basic skills such as reading and writing can access courses organised through municipalities. Target groups who are eligible for these courses include: illiterate adults, immigrants, older adults, young mothers or (long-term) unemployed.

- State-regulated, but privately funded adult learning (*niet-bekostigd onderwijs*)

In the HE and VET sectors courses can be provided by both state-funded institutions such as ROCs, Universities of Applied Sciences (*hogescholen*) and Universities (*universiteiten*) and private providers. Adults can access state-regulated education, leading to a formal qualification at each of the eight levels of the Netherlands Qualifications Framework (NLQF). However, post-initial adult education provision itself is not state-funded. Apart from adult education related to basic skills and second chance education, participants have to pay the (full) fees themselves (or costs are covered by employers).

- Non-state regulated and privately funded adult learning

Both state-funded and privately funded providers provide non-state regulated education activities. This form of adult learning ranges from vocational in-service training programmes, liberal education programmes (e.g. history and languages) to informal learning (on the job or as a pastime). Private education and training providers are united in the Dutch industry association of training and education (NRTO).

Due to fragmentation of the responsibilities and provisions in adult learning the employment conditions and level of qualification of adult educators varies in the sector. If adult learning is linked to formal qualifications and offered by state-funded providers, such as ROCs,

adult educators must meet qualification requirements similar to other VET teachers⁶ (OECD, 2019). For non-formal education which is funded by the government, such as basic skills, tendering from municipalities is open to both VET institutions and private training and education providers, whereby latter are often more successful (see paragraph 4.2 for more information). They generally use more self-employed adult educators with temporary contracts who receive a comparatively low salary due to tendering procedures and competition on price (BNNVARA, 2021).

For non-formal education, not funded by the Adult and Vocational Education Act (*Wet Educatie en Beroepsonderwijs: WEB*), different quality labels and requirements exist for different parts of the sector.⁷ As there are no regulations concerning the qualifications of adult educators, the sector worked on a framework for NT1 and NT2 teachers (Den Hollander, 2020).

Given the fragmentation of provisions and lack of data, it is impossible to make an estimation of the number of adult educators in the sector and/or whether shortages are likely in the foreseeable future. Nevertheless, there are clear signs for shortages in the labour market since over the years basic adult education became more dependent on volunteers, also due to reducing budgets for the adult education sector. The structural (WEB) budget for adult education in the Netherlands has decreased from around 340 million euros per year to 60 million euros per year over the course of twenty years.⁸

3.3. Recent policy developments on adult learning/ILA

As mentioned earlier, the Dutch Cabinet aimed in the coalition agreement of 2017 to introduce the system of learning rights and the instrument of an ILA for all working age adults with a start qualification, managed by the government (VVD, CDA, D66 & Christion Union, 2017). At this stage no details were given on the design and implementation of this instrument but the ability to accumulate funding from different sources i.e. training funds, government and social partners was key.

Nevertheless, the Dutch Cabinet decided not to introduce the ILA in the end, due to several foreseen implementation issues, fiscal and legal barriers. For example, the available budget of EUR 200 million per year (corresponding to the government costs of the previous tax incentive scheme budget) was not considered sufficient to provide every working age adult with a starting qualification with a reasonable amount to increase training take up. Considering the relatively small budget available, it would result in relatively small amounts to be allocated to individuals. Given these small amounts private banks were also not interested to cooperate and invest into an infrastructure for an individual account scheme. Moreover, setting up the

⁶ A general teaching programme at HE level or lateral entrants with a tertiary qualification and a teaching qualification obtained within two years. In addition, education and trainings and VPL are available teachers in the sector.

⁷ For example, the civic integration provision is only subsidised if the provider is quality assured through 'View on work' (*Blik op werk; BOW*) see <https://www.blikopwerk.nl/index>

⁸ Bert-Jan Buiskool (2020). The adult education in European perspective – Part of the article series on Learning in the education field, Teaching, guiding and facilitating. Under editorial done by E. Bohnenn, I. den Hollander, R. Thijssen en B. Vaske. Den Haag: Foundation Expertise- centre Oefenen.nl, 2020.

ILA and system which monitors the available budget and training history of individuals was considered a very complex IT operation. Finally, there were concerns about the legal ownership of the accumulated funds and about the financial consequences for the government, as it would allow an open-ended claim on the government budget (Ministry of Finances, 2020)⁹. Interestingly, several of these issues have been resolved since 2017 which will be discussed with the James ILA (in paragraph 6.4) and policy sketch 3 (in paragraph 8.4).

In a similar vein, public and private education and training providers (VET council, HE council and NRTO) and entrepreneurs and employers organisations (VNO-NCW and SME Netherlands) are advocates for introducing learning rights as they see it as more equal system to fund lifelong learning. Two study reports calculated the costs and benefits of learning rights and concluded that granting learning rights amounting to an extra week of training per year to employed people and jobseekers have positive economic effects (SEO, 2018, 2020). While these studies conclude a positive business case stating that the introduction of learning rights (largely) pays for itself for the government due to an increase in income (tax revenue) and higher job opportunities (savings on benefits), to make individual learning rights work for all citizens a total public investment between EUR 450 million and 1.8 billion¹⁰ annually (next to the EUR 3.4 billion private investment and excluding implementation costs) would have been needed (for around 10 million working age adults) (SEO, 2020). Another conclusion from these reports is that the cost-benefit balance depends on who is eligible: granting more learning rights to lower educated people has a lower efficiency (less increase in gross annual income than higher educated people) but lessens income inequality (SEO, 2020).

⁹ From a budgetary point of view, the system of learning rights is a risk for the government because it gives every citizen the right to a claim on public finances. If the Dutch economy would have poor economic conditions, people could still claim their share of this open budgetary post and create a budgetary problem as this assigned right cannot be simply limited or taken away.

¹⁰ Granting learning rights worth an additional week of training per year (neutral learning rights) costs the government between 450 million EUR annually and 1.8 billion EUR depending on the intake (costs) and returns of the learning rights: 1) additional tax income due to higher income and labour participation, 2) savings on unemployment benefits and absenteeism costs and 3) Difference in gross annual income for workers with an education level that is lower or equal to EQF4 compared to workers with a level of education higher than EQF4.

CHAPTER 4. Role of public funding in adult learning

4.1. Introduction – principles and the public share of funding in adult learning

A rough estimation of the total yearly expenditure on education and training in the Netherlands comes to a total of EUR 8.4 billion (Committee demand-side funding, 2017; Committee on Social Affairs and Employment, 2020; SER, 2020a). Employers in general spent about EUR 3.6 billion on training and education and invest another EUR 3.3 billion on lost working time (Ministry of Finance, 2020). A small part of this comes from the estimated 100 training funds, but no exact total is available. The most recent study showed that the average amount invested from training funds in 2020 comes to EUR 2.833.230, however please note there are quite big differences in size and yearly budget of training funds (Coenen et al., 2022). Around 1.1 billion is public funding which is distributed via various measures (discussed more in 4.2 and 4.3). Lastly, around 0.3 billion is invested by individuals themselves. The same study also estimated the expenditure of employers per level of education and training, see table 3.

Table 3. Estimation of education and training costs of employers

| | Participation (%) | Expenditure (EUR million) |
|------------------------|-------------------|---------------------------|
| Primary education | 18 | 154 |
| Pre-VET (EQF1-2) | 25 | 632 |
| VET (EQF1-3) | 34 | 2.601 |
| HE/university (EQF5-7) | 50 | 3.565 |
| Total | 40 | 6.951 |

Source: Committee demand-side funding VET, 2017; developed by SER, 2020a

The training funds are governed on a bipartite basis (equal representatives of employers and employees) and funded via a levy on the payroll paid by employers. In addition to directly funding training and education (demand-side), training funds also coordinate and supply education and training programmes, monitor and promote the quality of programmes and invest in pre-conditions and provisions such as promotion and career guidance. Note that in the Netherlands these training funds are not seen as public funding but as a private funding stream as they are paid and owned by the employers and employees within the sector. While inter-sectoral collaborations are more common now due to overall labour market shortages, training funds are still mainly oriented sectorally.

Since 2018, the inter-ministerial programme for lifelong learning between the Ministry of Education, Culture and Science and the Ministry of Social Affairs and Employment formulates multi-year policies to stimulate a learning culture for adults. It has a broad approach as it aims to 1) facilitate individual learning, 2) support lifelong learning for organisations, 3) support education and training providers and 4) create a strong learning culture with social partners. Two following parliamentary letters expressed the government's vision how steps towards policy integration in the field of adult learning policy should take place (Ministry of Social Affairs and Employment and Ministry of Education, Culture and Science, 2020) and an overview of all

policy guidelines (Ministry of Social Affairs and Employment, 2022c). While the Dutch government originally presented the idea of an individual learning account in 2017, the choice was made to create the STAP voucher scheme which was introduced in 2022 (discussed in depth in 6.2.).

The Dutch government expressed the need for a holistic programmatic approach therefore, public funding strategies are now connected to the previously mentioned four goals of the lifelong learning policy which cost an estimated EUR 1.2 billion euro between 2022 and 2027 (Ministry of Social Affairs and Employment, 2022c). It consists of EUR 500 million from the coalition agreement and is supported with the National Growth Fund (2021-2025) from both the Ministry of Economic Affairs and Ministry of Finance (2022). The first round of the National Growth Fund in 2021 consisted of almost EUR 90 million and the second round in 2022 with an estimated EUR 652,5 million.

Each of the four goals of the lifelong learning policy are briefly presented below (with references to the relevant sections of the report provided where further information can be found).

People in development: This policy strategy aims to stimulate the self-efficacy of adult learners and facilitates both information on lifelong learning and aforementioned demand-side funding instruments (which will be discussed in 4.3.). To facilitate information services a digital portal with career information called '*Leeroverzicht*' has been developed to give a full overview of lifelong learning opportunities and financial arrangements (see 5.1).

Organisations in development: This policy strategy aims to support lifelong learning for both employees and employers to create a learning culture within organisations via demand-side funding. Generally, the law on income tax from 1964 allows tax favourable conditions for training costs to support employers in funding education and training (*Loonbelasting*: 1964). Besides the retroactive effect and partial reimbursement, additional conditions apply as it does not allow co-funding of the costs of non-vocational training and it only can be used in the calendar year in which the employee incurs the costs. There are also national financial instruments that contribute to learning and development of workers, like the Customization scheme Sustainable Employability and Earlier exit (*Maatwerkregeling Duurzame Inzetbaarheid & Eerder Uittreden: MDIEU*, 2020-2025) to support employees in active ageing and sustainable employability. In total EUR 1 billion is available from 2021 till 2025, that can partly be spend on compensation for early retirement, as well as active ageing measures. Sectors receive a maximum of 25% subsidy for early retirement schemes and a maximum of 50% for sustainable employability measures. Not individual training can be supported with the MDIEU-arrangement, but only short-term training or workshop for groups. Additionally, the Incentive scheme for learning and developing in SMEs (*Stimuleringsregeling Leren en ontwikkeling in Mkb-ondernemingen: SLIM*) provides yearly EUR 48 million euros (from 2020 - 2025) supporting small- and medium enterprises (SMEs) and large companies in creating a learning culture in the organisation by providing: (1) support for developing a learning and development plan, (2) career and development advice for employees, (3) developing instruments for stimulating the development of knowledge, skills and attitudes, and finally (4) providing subsidy for apprenticeship places. This subsidy does not provide direct funding of individual training, but only for creating an infrastructure that supports training for employees.

In addition to financial support, the government also supports the generation of knowledge and public-private investments. For example, via the Expedition arrangement (2022-2025) with a budget of 30 million which funds consortiums in the application of scientific and practical knowledge in the field of sustainable employability. Additional examples are the development of digital portal *Leeroverzicht* (discussed in 1.6.1.) and 'Skilled with skills' budgeted at 25 million (2022-2025) for the development of a common skills language. This so-called skills-ontology 'CompetentNL' aims for a better connection between the labour market and the education sector.

Education providers in development: This policy strategy aims to support education and training providers by creating flexible and fitting education programmes for reskilling workers, intersectoral mobility and knowledge intensive challenges such as the energy transition and digital transformation. First, the NGF-project 'lifelong development catalysator'¹¹ 2022-2027 supports demand-oriented development of lifelong learning training programmes through regional public-private partnerships (PPPs) (Ministry of Economic Affairs, 2022). The first phase 2022-2024 aims to develop programmes supporting the energy transition, other sectors with shortages will follow subsequently after. Additionally, a 'lifelong development radar' will be developed which allows future demands of the labour market to be visualised. The project has received a budget of EUR 167 million for the first phase, while the remaining EUR 225 million is granted conditionally. As an addition to the 'Count on skills' programme that is running between 2020-2024, the National Growth Funds (NGF) supported project 'LLL Collective Low skilled workers and low literacy' has a budget of 50,5 million to develop training programmes which the acquiring of language skills is intertwined with CVET skills.

Secondly, there are policies focused on micro credentials and the general flexibilization of both public and private VET programmes. The government will facilitate the development of a national approach for micro credentials, which are study components ranging from 3 to 30 credits for state-regulated VET-certificates. For the private education sector, the government aims to facilitate regulation through the scaling of NLQF. The flexibilization of VET programmes will be facilitated for adults with and without a starting qualification. Besides the existing support of shortened VET and HE programmes for reskilling workers such as teachers, the government also supports learning and working through the SME-route in HE (MKB-route in HBO). Additionally, the NGF-project 'Upscaling of public-private partnerships' received a conditional budget of 210 million to provide enough skilled VET workers in SMEs.

Third, the Ministry of Education, Science and Culture, started a pilot in 2016 for more flexibilization in HE (2021). After a positive evaluation in 2021, it was proposed to embed the flexibilization of learning outcomes in education and training offers as soon as possible (ResearchNed, 2021). However, the Council of State (*Raad van State*) advised the government to wait considering the realisation of the total graduates and the final level of learning outcomes have yet to be achieved (2022). It advised to limit the legislation to documenting the pilot results and advises more quality assurance in potential legislation

¹¹ Please note that in the Dutch adult learning and policy context the term lifelong development (*leven lang ontwikkelen: LLO*) is used after 2018 instead of 'lifelong learning' (LLL) to include a broader approach related to learning and developing for changes in and outside the labour market.

regarding learning outcomes which has been done. As such, there are no new updates on this issue since the 17th of June 2022 from the Ministry of Education, Science and Culture (2022).

Strong learning- and development culture: The policy strategy to support a strong learning- and development culture of the government leaves explicit room for different social partners ranging from employee- and employers' associations and sectoral training funds. The representatives of these organisations meet in the national consultative body Labour Foundation (*Stichting van de Arbeid: STvdA*). The social partners indicated that they want to take initiative and see an active and executive role for themselves. To facilitate information flows from the three government departments one website is used www.hoewerktnederland.nl and an overarching communication strategy is being developed. To strengthen the motivation and urgency for lifelong learning the government also aims to join existing initiatives and practices from social partners.

4.2. Role of provider-mediated (supply-side) funding for adult learning

The main responsible government institution regarding supply-side funding for adult education is the Ministry of Education, Culture and Science. It is responsible for the implementation of the Adult and Vocational Education Act (*WEB*: 1995) which includes: 1) second chance education (*VAVO*), 2) Dutch as second language (*NT2*) and 3) Dutch language and numeracy. It is also responsible for the implementation of the Secondary Education Act (*WVO*: 2020) which includes state-regulated adult learning leading to formal qualifications. However, a recent development is the inter-ministerial approach for basic skills which has been used since 2015 with the action programme Count on skills (*Tel mee met Taal*). This programme started in 2006 within the Ministry of Education, Culture and Science and is now structurally supported with funding from both the Ministry of Education, Culture and Science and the Ministry of Social Affairs and Employment and the Ministry of Welfare. The total yearly budget for 2020-2024 is around 90 million, with around 60 million for adult learning in municipalities for *WEB* and the rest earmarked for programmes concerning a family approach (1.3 million), quality improvements (0.5 million) and training at the workplace (8.8 million) (Ministry of Social Affairs and Employment, 2019).

In the Netherlands, public funding for adult learning is seen as part of the education sector, using a supply-side approach. Policies are focused on basic education and formal adult education providing a qualification for a better starting position in the labour market. However, for various programmes such as *VAVO*, adults are required to pay fees, with exemptions and financial support available. As national policies on adult learning focus on the state-regulated, state-funded adult learning and *ALMPs*, it leaves a large part of the adult learning sector open to free market dynamics.

4.2.1. Provision of adult learning

Provisions of adult learning include both state-funded and state-regulated, and non-state funded and regulated education.

- Improving basic skills: The provision to improve basic skills, referring to literacy, numeracy and digital skills is organised at the municipality level. It is organised by a high number of both private and public providers and social partners including libraries, the reading and writing foundation, ROCs, welfare organisation, and non-profit organisations. The Ministry of Education, Science and Culture, Science and Culture and Association of Dutch Municipalities (VNG) agreed that each labour market region must have a regional programme to tackle low literacy, supported by dedicated budgets from the Adult and Vocational Education Act (*Wet Educatie en Beroepsonderwijs: WEB*).
- Vocational education: Besides individual employers, social partners such as trade unions are common organisations to advice, organise and finance CVET and other sustainable employability activities for employers and employees. For example, via on-the-job-learning programmes to support the inflow of workers and the upskilling of workers. In addition, the Netherlands does not have a formal CVET system thus private providers and sectors organise the quality assurance via their own frameworks (discussed in 5.7).
- Non-vocational education: The provision that helps adults develop other knowledge and skills which are not (directly) related for vocational purposes is provided by a range of organisations. This includes the estimated 60 Folk universities (*Volksuniversiteiten*) in the Netherlands which are often financially supported by the municipal level.
- Active Labour Market Policies (ALMPs): The Ministry of Social Affairs and Employment commissions the UWV to provide public employment services for the (re)integration of unemployed and persons with disabilities and payment of social security for individuals. The UWV can make funding available for training and guidance in case necessary for finding work to allow smooth transitions, but only after consultation with a personal advisor at the UWV. Courses for example allow the unemployed to retrain for a so-called shortage profession, such as in ICT, healthcare, and technology. The UWV hands over responsibility for persons which have been unemployed and receiving social security for more than 2 years to municipalities. This responsibility shifted towards the municipalities, since the introduction of the Participation Act in 2015¹². The national budget from the Ministry of Social Affairs and Employment is calculated yearly beforehand and then distributed among all municipalities. Examples of regionally organised ALMPs are public-private partnerships between UWV, municipalities and other training providers (discussed as outreach strategy in 1.4.5.). For example, regional service counters '*leerwerkloketten*' are partnerships of stakeholders focused on (the transition between) education and work and promote arrangements such as learn-work programmes and language courses. In addition, employers can receive financial support for hiring people with a distance to the labour market i.e., for persons with disabilities at Employers' Service Points which are also present in each labour market region.

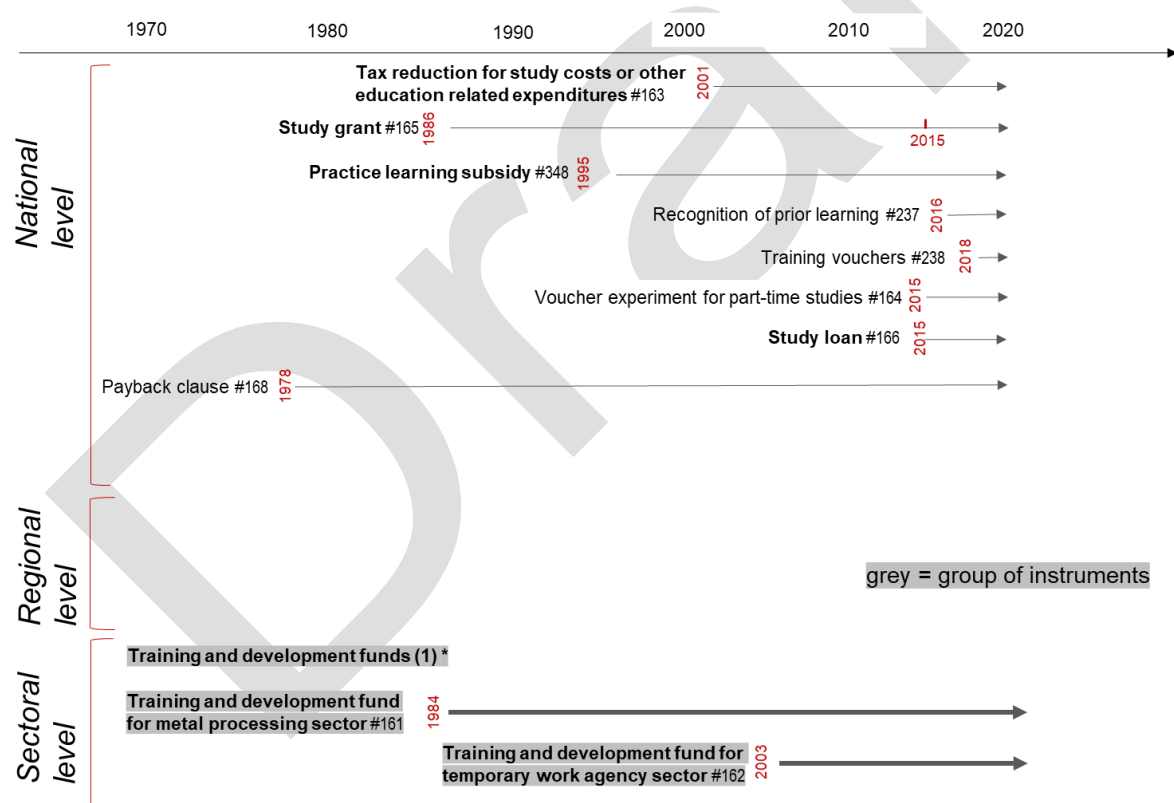
¹² This Act combined the Disablement Assistance Act for Handicapped Young Persons (*Wajong*), Work and Social Security Benefit (WWB) and Sheltered Employment Act.

- Part-time adult education and flexibilization of higher education: The provision that facilitates HE for working adults are part-time programmes of both public and privately funded providers (which are offered at convenient times for working adults), and the introduction of the associate degree programme (two-year HE programmes referenced to EQF level 5). In addition, to support reskilling and combining working and learning the government already structurally supports shortened training programmes for both VET and HE programmes.

4.3. Participant-mediated (demand-side funding) for adult learning

The Dutch policy increasingly focuses on the self-reliance and responsibility of both employees and job seekers in the Netherlands. The most relevant demand-side incentives for individuals are implemented at national, regional, and sectoral level (see figure 3).

Figure 3. Development of demand-side funding instruments over time – Netherlands



Source: Author's development

National instruments are for example the voucher scheme called the STAP-budget (2022-2023) which replaced the individual tax incentive for adult learning (#163, *af trek scholingsuitgaven*), the exemption in payroll tax for employers for direct training costs (*gerichte vrijstelling voor scholingskosten in loonheffing*) and study loan for formal education called lifelong learning credit for people who are not entitled to regular student loans (#166,

studielening; *levenlanglerenkrediet*). In addition, the national government supports individual employers via the practice learning subsidy (#348, *praktijkleren*) to fund VET apprenticeships.

The Dutch government also had temporary instruments with an experimental voucher scheme to support part-time education for the sectors: technology/IT and healthcare and welfare (demand-side funding: *vraagfinanciering*) (#164)¹³ and the training vouchers (#283) for jobs in sectors with labour market shortages (implemented by the UWV between 2016-2018). In addition, the subsidy programme of NL Continuous learning (2020-2023) focused on both employers (sectoral level) and individuals with development advice and free education and training. It allowed individuals between the age of 18 and the retirement age to follow free online education regardless of employment status. In addition, it included free career guidance and subsidies for employers, sector and social partners to support employees transitioning to promising jobs and sectors, as well as to assist those facing layoffs in finding alternative employment. The total crisis programme consisting of three subsidies ran between 2020 till the end of March 2023 and total costs are approximately 1.4 billion euros (SEO, 2022b).

At the sectoral level most, training funds provide voucher and co-funding opportunities for both individual employers and employees in their sector, such as OOM for the metal processing sector (#161) and Doorzaam for the temporary work agency sector (#162). While training funds are mainly privately funded by the sector, they do use both national and international public subsidies to fund specific projects or engage in intersectoral collaborations. At the regional level, extensive voucher schemes including career guidance are organised in public-private partnerships and accessible for individual adults (discussed in paragraph 6.3).

4.4. Conclusion – the space left for a novel type of ILA

As this chapter illustrates, there are many (temporary) funding instruments at various policy levels focused on the demand-side of adult learning. However, many are tied to a direct labour market focus such as eligibility with pre-defined sectors or formal education (partly because the public funding debate of adult education is framed by long-term issues of labour market shortages in sectors such as healthcare, education and technology frame and the lack of basic skills for certain target groups). However, the concept of lifelong learning goes further and focuses more on the recurring need for general learning and development for adults. Various stakeholders in interviews acknowledged the potential positive role that an ILA could play for stimulating adult learning for those with less advantageous employment status or sector, with less support from their employer. Interviewees also pointed out that a higher education level does not always imply that they can fund their own adult learning activities, and that also these groups need financial support. However, they also agreed that targeting public policies would be necessary to benefit the individuals who need it most to fend off inequalities. In addition, stakeholders discussed the tension of Dutch adult learning policies which try to balance the idea of individual freedom of choice but also tackling current labour market shortages.

¹³ While this scheme still runs active (from 2016 to 2024) government decided not to extend it with new inflow of cohorts or expand with new courses after 2019 as it was deemed financial unfeasible (Researchned, 2019; 2021). The scheme proved unsuccessful for state-regulated and state-funded providers but had success for private education and training providers.

The demand-side funding instruments in the Netherlands described in this chapter have a direct labour market link i.e., practice-based learning or formal education. The focus of these instruments aligns well with the labour market shortage discussion. In addition, the Dutch situation is unique in the sense that there is already a sectoral ILA instrument (under the brand name James ILA) and several regional voucher schemes exist which are connected (which will be discussed more in Chapter 6). Furthermore, we will also discuss the STAP-scheme which was established in 2022 as a public voucher instrument, related to the Council Recommendation goals but cancelled without a direct replacement. Lastly, education and training providers still lobby for a full-fledged ILA but the fragmented adult education policy context and lack of current political support make it unlikely it will be implemented in the short term (discussed more in Chapter 7 and 8).

CHAPTER 5. Enablers for taking up adult learning ('*Enabling framework*')

5.1. Introduction

The Council Recommendation on ILAs highlights that adult learning participation can be only partially increased by introducing new funding instruments, as there are much more reasons for non-participation beyond financial barriers. This means that public supply-side funding or demand-side funding instruments alone might not be sufficient to increase adult learning participation. Consequently, the embeddedness of these funding instruments in the wider adult learning system is of central importance. The existence of services and elements that the Recommendation suggests in relation to demand-side and supply-side funding, including career guidance, validation of non-formal and informal learning, training leave, outreach and awareness raising activities as well as a quality assurance framework are often a necessary condition for raising adult learning participation, and, for the purpose of this study, are described as the 'enabling framework' following the Council Recommendation on Individual Learning Accounts.

In line with the lifelong learning programme of 2018, the Dutch government aims to support provisions that create and complement a learning culture for adults. This study describes these arrangements/institutions of the enabling framework that together with funding instruments facilitate participation in lifelong learning. In this chapter the following provisions will be discussed: the digital portal *Leeroverzicht* (5.2), career guidance (5.3), training leave & contributions to subsistence costs/wage replacement (5.4), validation of non-formal and informal learning (VPL) (5.5), outreach and awareness raising activities (5.6) and quality assurance framework (5.7). Subsequently, in chapter 6, they are studied in relation to specific funding instruments, and how they enable the effectiveness of these instruments (e.g. overcoming other barriers for participation, besides financial barriers).

5.2. Digital portal for accessing support and accessible database/registry of learning, guidance, and validation opportunities

As the Dutch adult learning sector is fragmented, most (online) information on the learning offer and funding instruments is scattered as well. Education providers, bodies implementing regional vouchers schemes and social partners have their own websites with some providing general information and others targeting specific audiences. The need for a comprehensive database of educational and (career) development opportunities with funding opportunities is a very important one according to de Vries (2019) and SER (2020b). Financial costs are a general barrier for lifelong learning, but especially for flex workers, single mothers and jobseekers who are not entitled to social benefits and tend to be less aware of the funding possibilities (Panteia, 2019a). An explorative report advised the government to develop a

platform which could inspire, facilitate, and activate users in lifelong learning and putting the 'customer journey' as a key priority (De Vries, 2019).

Therefore, in line with the policy aim to stimulate a learning culture, a publicly funded learning overview portal, called *Leeroverzicht*¹⁴ was launched in October 2022 to provide an overview of training courses, career guidance services and funding opportunities. The development of the portal was funded by a grant of EUR 44.7 million from the National Growth fund (*Nationaal Groeifonds*). The portal is developed by the Ministry of Education, Culture and Science, and the Ministry of Social Affairs and Employment and managed by a steering group consisting of representatives of social partners and associations of education and training providers (Ministry of Education, Culture and Science, 2020). It uses three existing automated official education sources (EDU-DEX¹⁵, RIO¹⁶ and HOVI¹⁷) to compile its overview, meaning that government regulated, and formal education programmes automatically are shown on the portal. Private, non-formal education programmes do need to be registered and education and training providers are able to register for the *Leeroverzicht* or the STAP-register. The learning offer on the portal is not strictly related to labour market relevant provision, as hobby courses are currently available on the site as well. Nevertheless, most of the learning offer included on the portal leads to official certification or diplomas.

Leeroverzicht is currently the most complete and independent overview of both public and private education and training programmes and will be expanded in the future with a skills-based approach, that allows a targeted search for training courses and working fields based on skills needed. The platform also includes information on financial schemes and instruments citizens can use to fund their training. No match is currently made between the learning offer, learner characteristics, and fundings arrangements, informing users how the training selected can be funded, or providing the possibility to be directly linked to the application form for applying for the relevant financial scheme/ instrument. This was considered as a shortcoming of the platform by stakeholders interviewed in the context of this study. A strength of *Leeroverzicht* is the fact that the portal is built on IT infrastructure which was already in use by several public education and training providers, making it easier to transfer information to the platform. As it is recently launched, information on the use and usefulness cannot be provided yet. However, according to interviewed stakeholders, currently the portal is not widely promoted by the government or partner organisations and contains no referral links from other semi-public government websites. The interviews indicate that platform does not have the status yet to act as main entrance point for lifelong learning.

¹⁴ See <https://www.leeroverzicht.nl/about-us>, note that the rest of the website is in Dutch

¹⁵ EDU-DEX is a non-profit foundation which manages the transparent data system with the same name belonging to the entire education sector, see <https://www.edudex.nl/en/> [accessed 24 January]

¹⁶ RIO is a national register for education providers, programmes, contact information and includes accreditation and licenses to prevent miscommunication. Providers control their own information and the register is accessible through open data concept of RIO, see <https://www.rio-onderwijs.nl/achtergrond> [accessed 24 January 2023]

¹⁷ HOVI is the information standard for HE which is executed by the foundation Studychoice123, see https://www.edustandaard.nl/standaard_werkgroepen/werkgroep-hovi/ [accessed 24 January 2023]

5.3. Career guidance

In contrast to secondary education, in VET and HE there are no minimum national quality standards for career guidance, programme information and study-choice related activities and provisions for adult learning. There are differences in provisions depending on the user group's eligibility (guidance for the employed, unemployed, workers with non-traditional contracts, etc.) (Cedefop, 2023). The career guidance system in the Netherlands is decentralized, dispersed across the country and has been affected by market-oriented reforms and cutbacks over time. The occupation of career guidance practitioner is not legally formalised, but there are numerous professional associations, certifying bodies for increased professionalism and practices for ensuring quality.

Nevertheless, the main guidance services that may be accessed by adults are integrated in the educational system, governmental institutions, municipalities¹⁸, places of employment and trade unions. Private organisations offer employment and guidance services including online and self-help services, some charging substantial fees. This means that career services such as guidance are provided free of charge if individuals are eligible for the service, for example, if a worker lost his/her job and is receiving social benefits or is a member of a trade union. Each of the aforementioned agencies provide career services to specific audiences of eligible clients, meaning that services are very context specific and there are also publicly available self-help tools and information that can be useful for accessing learning and employment. For example, the service provided by UWV practitioners is oriented towards acquiring a job, namely through employment advice or job placement services, rather than the personal and career development of the individual. However, UWV offers tools and information for those interested in career skills training (understanding the world of work, training for working life and interviews) and those who know they are interested in reskilling, training, and education, so the labour market and education contexts are both involved.

Netherlands's complex and decentralised adult learning system implies that individuals' access to high quality career guidance for supporting adults' decision making in adult learning or training in Netherlands varies substantially across regions and sectors (Cedefop, 2023)).

Measures for assuring quality of career services and guidance provision varies, despite having different professional associations, such as NOLOC (Association of Career Professionals and Job Coaches) and OVAL (The Organisation for Vitality and Career perspective) and Register BKA (*Stichting Register Beroepskeuzeadviseur*) who strive for a common quality and integrity assurance. In addition, a code of conduct is applicable for staff at UWV (and presumably any service providers associated) in which the agreements of ethical behaviour are included, which is a core principle in the career guidance field. Information and links to websites of aforementioned stakeholders are integrated in the recently launched *Leeroverzicht* portal improving access to information on career guidance (Cedefop, 2023).

According to interviewed stakeholders, policy interest in career guidance is growing, mainly due to the tight labour market, the urgent need for personnel and the untapped labour

¹⁸ Since 2015, The Participation Act (*Participatiewet*) puts the responsibility of all persons who can work but need support finding their way onto the labour market on municipalities. For this purpose, municipalities collaborate with a variety of stakeholders, particularly the regional service counters (*leerwerkloketten*) discussed in 1.4.5.

market potential. It is seen by some stakeholders interviewed as a measure to better match workers with jobs. Additionally, lifelong career guidance is crucial to prepare workers for the complex future of the labour market. Temporary arrangements which included some form of career guidance or development advice in the last five years include, Development advice 45+ (2018-2020), NL Continues Learning (2020-2023), SLIM (2020 – now) and the STAP-scheme (2022 – now). As the evaluation of NL Continues Learning showed development advice was mainly taken up by higher educated persons. Newer policy measures paid special attention to target user groups (SEO, 2022b). The STAP- development advice only targets individuals with a VET education level of *MBO2* or lower (equivalent to EQF level 2). The SLIM-scheme targets SME employees.

5.4. Validation of non-formal and informal learning

The Netherlands has a quite developed system of validation of non-formal and informal learning (VPL), however it is not offered free of charge to users¹⁹ (European Commission, 2021). There are different programmes divided into: VET or HE education standard and cross-vocational competences or industry standards. Since 2015, VPL is a dual instrument that is linked to the formal learning through the Dutch qualifications framework (NLQF) and career guidance on the labour market for non-formal learning (Duvekot, 2024). VPL is central to the earlier mentioned flexibilization of both VET and HE courses (see 4.2.1.) in the Netherlands, however, VPL has had a limited reach in the Netherlands due the fragmentation of VPL and skills initiatives (OECD, 2017; ROA & SEO, 2020). The quality assurance framework is governed by the National Expertise Centre VPL which states that VPL providers must meet the quality code and establish a quality system.²⁰ The applicant organisation must be able to perform a pathway independent validation independent of the education and training provider. Applicant organisations must submit a positive advisory report by one of two assessment organisations to become an officially recognized VPL provider.

It was planned that from mid-2023 onwards the STAP-budget could be used to subsidize the costs of a VPL-programme, but due to the discontinuation of the STAP-scheme from 2024, this is not effectuated. At the time of this study, only one regional voucher scheme (Opijver Achterhoek) financially supports VPL offers, but only when it is combined with an education or training programme. In addition, some training funds provide a co-funding to employees or employers for VPL-programmes.

5.5. Training leave and contributions to subsistence costs/wage replacement

In the Netherlands, there is no national system nor legislation in place for both long and short training leave nor contributions to subsistence wage replacement. However, they can be

¹⁹ Average costs for a VPL programme are 1 500 EUR, see <https://www.nationaal-kenniscentrum-evc.nl/faq/>

²⁰ See website: <https://www.nationaal-kenniscentrum-evc.nl/evc-aanbieders/>

included in collective labour agreements which are made by social partners at sector level. It is up to each sector to decide how to spend the money for different services including training leave, leading to a diversity of approaches across sectors. While employees can take unpaid leave in agreement with their employer they are then not entitled to benefits or social security. The participants of this study (interviewees) shortly discussed (the potential) training leave arrangements and. The recent exploration of the national government for lifelong learning²¹ the possibility of introducing a national framework for training leave or provision was not included. While this suggests that the lack of training leave does not play a role in the current Dutch lifelong learning policy debate, multiple reports did focus on the lack of time as a barrier for participating in lifelong learning activities (Panteia, 2019a; SCP, 2019). According to interviewees in this project, the biggest challenge for introducing a right to training leave is the potential financial contribution to employers to compensate production loss when employees are not working (as they participate in training).

5.6. Outreach and awareness-raising activities

Both the government and social partners have implemented several initiatives in relation to outreach and awareness activities on adult learning opportunities. The Ministry of Social Affairs and Employment created regional service counters on education and work (*leerwerkloketten*) in 2005 and structurally supports them since 2017, through the programme Learning and Working with EUR 4.5 million per year (1 million for the national programme team and 3.5 million for the 35 labour market regions (UWV, 2017)). The centres are independent cooperation arrangements co-financed by the municipality, education, and training providers such as ROCs and the UWV that develop outreach and awareness raising activities, services, and products with the goal of improving the individual transition from education to labour market and providing support with CVET and reskilling. The regional service centres on education and work, which have a specific methodology, offer independent and free of charge information and career advice including on education, to support clients in making career decisions to find and maintain employment. The centres are open to those looking for free advice on learning and working opportunities: employees, employers, students, and job seekers with or without social welfare support (Cedefop, 2023). The centres also discuss the need for adult learning and development with employers, offer personal educational advice and assist in building apprenticeships. The policies and action plans of regional service centres differ per region, depending on the wishes and goals of partner organisations (ibid.).

In addition to the regional service counters, regional mobility teams (RMTs) were established by the Ministry of Social Affairs and Employment in 2019 as part of the recovery package in the aftermath of the COVID-19 pandemic to support labour market reintegration and work-to-work placements via outreach and awareness raising activities (Ministry of Social

²¹ The report Unknown Talent of Ministry of Finances in 2020 presented policy variants to improve the connection between education and the labour market, support lifelong learning and sustainable work resumption. It is part of a series called Broad Societal Reconsiderations exploring sixteen societal challenges. In addition, the government working group identified five cross-cutting themes and used external expertise to analyse and discuss future policy options.

Affairs and Employment, 2022a). The RMTs are a collaboration between the Ministry of Social Affairs and Employment and the Ministry of Education, Culture and Science, UWV, trade unions, municipalities, employer associations and the VET council.²² In order to integrate the aforementioned regional service counters and RMTs regional outreach structures, the Ministry of Social Affairs and Employment proposed in 2022 a new distribution of labour market responsibilities which combines all regional public-private partnerships in one 'regional work centre' (RWC)²³ (2022b). Individuals would be able to access all career, training, and debt counselling services based on their personal 'workplan' while having contact with one arranging party within the RWC. This arranging party would be a social partner for workers and the municipality or PES for non-workers. In 2023 seven RWC were operational. This proposal for a new distribution of labour market responsibilities was used to further develop policy sketch 2 for the purpose of this study (see 8.3) (UWV, 2023).

Outreach activities which are focused on employees are organised by trade unions, sectoral training funds and employers. Employees are used as learning representatives (ambassadors) to promote learning within their own organisation. Training funds organise their own outreach activities collaboratively with employers. In addition, there are three private initiatives of sectors that receive a subsidy from the Ministry of Social Affairs and Employment which are focused on portraying work-to-work paths (*Werkperspectief.nl*), promoting labour market infrastructure (*Platform naar Werk*) and solutions for issues preventing individuals switching jobs (*Buitenboordmotor*).

5.7. Quality assurance framework for adult learning provision

Quality assurance for formal education is organised at the national level through the Ministry of Education, Science and Culture, Science and Culture and laws previously mentioned in 3.2. The organisation of the Netherlands and Flanders (NVAO) accredits education of HE institutions in accordance with the Dutch and international accreditation practices. This accreditation is not mandatory but only accredited programmes are eligible for government funding and public student loans. The inspection for education monitors the overall function of the accreditation system with activities such as but not limited to conducting quality audits, monitoring legal standards in admissions and examination regulation.

Due to the fragmentation of the adult learning provisions and private education sector the education offers fall under different quality frameworks and in some cases lack thereof. The

²² This collaboration builds on the public-private partnerships of the programme Perspective on Work (2019-2021). The aim was to get more people with a distance from the labour market to work through smarter cooperation. Each region received 1 million EUR from the national government to set up a regional action plan and a learning agenda for knowledge sharing practices.

²³ The parliamentary letter proposes that each of the 35 labour market regions will have one (also digitally) counter with the same name everywhere (for example 'work center'). Individuals with all labour market related questions can go to this one-stop-shop counter. Every party retains its independence and offers services under its own name for accountability purposes and collaborate using the no-wrong-door policy and continuous service to prevent double work. The cabinet intends to use one national and one supra-regional governance structure to frame and support the 35 regional deliberations. Phase one (March to mid-May 2023) has been concluded, no new updates have been given for phase 2 at the time of this research.

private education sector uses different quality labels. Aforementioned labels are also used as requirement for providers to enter the STAP-scheme, but the focus of these labels is on the provider level rather than the education programme level. In general, disputes are settled between the learner and provider. While some labels also have an arbitration committee such as the NRTO, others focus on quality assurance through customer satisfaction surveys.

Basic skills education for adults has currently no monitoring system at the municipal level, as quality is assured through tendering and subsidy arrangements imposed on contracted basic skills providers. Municipalities generally lack the resources to follow-up on any quality criteria imposed and the wish for a harmonised quality system at the municipal level had been expressed (OECD, 2019). In response, the national expertise centre basic skills have been appointed to act as a neutral party for research, networking, information provider and quality. Additionally, a pilot to monitor low literacy for municipalities was launched in 2021 with the statistics office in the Netherlands (*Centraal Bureau Statistiek: CBS*) which is still ongoing.

CHAPTER 6. Exploration of the implementation of public funding instruments against the backdrop of the goals set by the ILA Recommendation

6.1. Introduction

The Council Recommendation on ILAs understands individual learning accounts as a specific form of an individual training entitlement which should contribute to making the individual right for deliberately choosing and accessing adult learning at any point in across the life course a reality, irrespective to an adults' socio-economic background (European Commission, 2021). The Council Recommendation acknowledges that any new instrument should 'complement other measures already in place' and should be implemented by Member States 'in accordance with their national needs and circumstances'. This implies that functions of an ILA as defined in the Council Recommendation can also be fulfilled by pre-existing instruments alternative to the specific set-up proposed in the Council Recommendation²⁴. Consequently, in this section, we ask to what extent the selected existing financial instruments in the Netherlands cover ILA functions (is defined in the analytical framework). Furthermore, we explore which key services and measures of the 'enabling framework' (see previous section) are available and linked/ integrated into the respective funding instruments so that they can effectively empower adults to participate in adult learning. These dynamics will be first analysed in the context of the STAP voucher scheme (Dutch acronym for: *Stimuleren Arbeidsmarkt Positie*; in English: Stimulate Labour market Position) (see paragraph 6.2). In 2022, it replaced the tax incentive scheme (*scholingsaftrek voor inkomstenbelasting*), which allowed individuals to request tax credits for their tuition costs with their income tax. The STAP-budget is a public budget and differs from learning accounts, as it is not a universal right and prospective participants have to apply for it.²⁵ Subsequently, the regional implementation of the three voucher schemes, from Zwolle, Twente and the Achterhoek will be analysed (see section 6.3). Lastly, the James ILA instrument will be analysed, which is active in multiple sectors as it is included in their collective labour agreement (see section 6.4).

6.2. STAP voucher scheme (2022-2023)

The implemented STAP voucher scheme is of relevance for the European Council Recommendation on individual learning accounts (ILA) (European Council, 2022). This is a public voucher budget and differs from learning accounts, as it is not a universal entitlement and prospective participants who are eligible must apply for it.

²⁴ Note that an 'individual learning account' is a delivery mode of individual training entitlements. It is a personal account that allows individuals to accumulate and preserve their entitlements over time' (European Commission, 2021).

²⁵ Please note that the Dutch government has announced it will discontinue STAP-scheme after 2024 and explores a more targeted use of the remaining budget.

In the Netherlands, there has already been a long discussion on the introduction of an ILA and several pilots have been implemented in last decades. These pilots of ILA reported positive effects on learning behaviour and attitude, especially lower qualified, older employees and those that are working in companies with a low level of learning culture (ECBO and Doets & Huisman, 2009). As discussed in Chapter 3.3, the debate on both learning rights and the introduction of an ILA ended around 2017 mainly due to executive implementation barriers, legal and fiscal barriers for the government. As a result, the government decided to introduce a new voucher scheme in March 2022, the STAP budget, to better empower individuals to take control of their learning careers more actively (Ministry of Social Affairs and Employment, 2019). The STAP-scheme directly replaced the tax incentive scheme. This previous tax incentive favoured higher qualified, employed individuals as it required payment in advance (CPB, 2016), while the new STAP-scheme explicitly aims to remove this main financial barrier (Ministry of Social Affairs and Employment, 2019; 2021). Multiple stakeholders expressed their support during interviews for the introduction of the STAP-scheme and its aim to make post-initial education more accessible for more individuals. However, the sub-optimal design of the scheme itself and the continuing executive issues contributed to the recent reforms of 2022 which will be discussed in 6.2.3.

Box 1. The abolishment of the tax incentive scheme in the Netherlands

The STAP budget was introduced to replace tax incentive scheme, in which individuals could request tax credits for costs for participating in adult learning. The tax incentive scheme had a comparatively high limit (EUR 15 000 per individual) but did not produce a tax credit for the first EUR 250 spent. An evaluation of the tax incentive concluded that the tax measure did not substantially contribute to stimulating participation of individuals and underperformed particularly for lower income families. A total of 2.6% of the working age population made use of the credit, for an average of EUR 1 700 per year. Applicants were more often higher educated and in permanent fulltime employment, thus the tax incentive scheme was mostly used by individuals who in most likelihood would have paid for the training courses themselves anyway (deadweight loss²⁶). It was calculated that the marginal deadweight loss – i.e., the part of an extra euro training incentive that does not lead to extra training – amounted to between 73 and 100%, depending on the group and the tax rate. One of the reasons mentioned for the low use amongst lower educated and unemployed was the fact that training still needed to be pre-financed without certainty whether it can be deducted from tax payment (in case low or no income) (CPB, 2016).

6.2.1. Funding/core features of STAP budget

The STAP-budget is a voucher of EUR 1000 that allowed individuals, regardless of their current labour market position, to follow pre-selected training or education without the involvement of employers. No individual contributions were required in case the costs of the training does not exceed the available budget (EUR 1000 per individual). The amount of EUR 1000 is backed up by a study which concluded that in most cases an amount between EUR 500 and EUR 2000 is sufficient to remove the cost barrier to training (SCP, 2019). Moreover, the average amount for training used in the tax incentive scheme was EUR 1700, and in view of the

²⁶ CPB (2016), [Evaluatie aftrekpost scholingsuitgaven](#).

personal contribution under the current tax system (dependent on the relevant tax bracket), the maximum amount of the STAP-budget was higher than the average subsidy offered through the previous tax incentive scheme (CBP, 2016). Additionally, 82 per cent of all training costs applied for in the tax incentive scheme was below the EUR 2500. Although other schemes had higher amounts, the lower amount was a deliberate choice to increase the outreach of the scheme. Since most training costs less than EUR 1000 and no or little individual contribution would be necessary the idea was that the attractiveness of the STAP-budget would result in a higher take up rate than the tax incentive scheme. Moreover, it was argued that a larger budget could also have a negative distorting effect on the market prices for training (this would be monitored and evaluated after some years by the Dutch government).

A transitional arrangement was not established for adult learners already using the previous tax incentive.²⁷ After the introduction of the STAP-budget in March 2022, all eligible individuals could directly apply during one of the six application rounds in 2022. Every adult between 18 and state pension age, with a connection to the Dutch labour market was eligible. No targeted support was in-built in the instrument, except for additional but limited funds for VET educated applications. Per round an estimated EUR 33 million was available and if the budget of a round was spent, applicants could try again in the next round. Individuals could apply online at the UWV STAP-portal with their digital ID, where various eligibility conditions²⁸ for the subsidy were checked. Before applying, a pre-registration with the education and training provider was required to speed up the actual application process. This allowed the education and training provider to provide both the applicant (with a pre-registration certificate) and the UWV STAP-portal with pre-filled information concerning the applicant (i. e. name, address) and chosen education or training (i.e., name, start- and end date and costs of education or training). After the opening of the subsidy counter, applicants formed a digital queue which used a first come, first served basis, to assign applications. During the final step of the application the system used the pre-filled information of the pre-registration certificate, but the individual could also overwrite this data, for example when a new starting date had been announced later by the provider. If there is STAP-budget left over in a particular application round, it moves over to the next period.

The STAP-budget of the individual was then provisionally granted directly to relevant education and training providers. Previous Dutch experiences with UWV vouchers schemes in 2016-2018 showed that in 82 per cent of cases the received funding was spent correctly (UWV, 2018; Panteia, 2019b). While in three per cent of the cases the budget was not used for education or training and refunded voluntarily, in sixteen per cent of the cases vouchers were not correctly spent or this could not be determined due to non-cooperation of the recipient

²⁷ This absence meant that individuals who were already using the tax incentive and following a multi-year education or training could not apply for financial support for the 'missing' costs they might have been counting on in 2022 and onwards. While they were free to apply for the STAP-budget during 2022 for new training or education, they had no special priority-status during the application period.

²⁸ The main criteria for individual applicants were 1) have a link with Dutch labour market (lived, worked, or received social benefits for at least 6 months in the past 27 months, 2) age between 18 and the state pension age and 3) had not received the budget the same year. To prevent double funding with public resources a risk-oriented exclusion is used: applicants under 30 could not use STAP-budget for full-time courses which fell under student loans, however modules of these courses were allowed.

when it was directly transferred to the bank account of the learner²⁹. Based on this experience, STAP scheme required that the provider must prove that the learner completed training activity with a diploma or certificate or attended the course for at least 80 per cent of the duration in order to receive the definitive subsidy. If none of the results are achieved, the STAP-budget could be reclaimed by UWV. The STAP-budget was not automatically applicable for multi-annual education and training and had to be applied for each year separately. Policy intentions to address this issue already were expressed before 2022, however this would require multiple adjustments at the executive level and no clear date on implementation was given.

6.2.2. STAP-scheme and enabling framework

Both a strength and weakness was that existing quality assurance systems were focused on the provider level. Providers qualifying for the STAP-scheme had to be recognised by the Ministry of Education, Culture and Science or the education had to have an EQF label, or label of another sector organisation (see 1.6.6). The strength of this system was that it allowed easier registration for large established (private) education and training providers and state-regulated providers for the STAP-scheme as they already met this condition, decreasing the administrative burden. In contrast, smaller (self-employed) providers had difficulty to register for the quality assurance framework, especially during the first application rounds. As a result, the administrative burden for providers was unequal. In addition, the time restrictions placed upon applications of training and education could be seen as a weakness of the scheme. According to stakeholders interviewed, first, it made the application process more complex as applications had to be done four weeks before the start of the education and had to match the window of one of the six application rounds per year. Secondly, state regulated education was more affected by the time-sensitive conditions as they only had two enrolment periods (September and February) compared to private and online education and training which started all-year round.

Both a strength and weakness was the condition that education and training in the STAP-register had to comply with pre-established labour market criteria (ROA, 2021). Additional conditions were imposed to prevent misuse and fraud in the STAP-register, such as (but not limited to) the prohibition of pure hobby-related education, learning subscriptions and exam training. The register itself was managed by the executive organisation of Ministry of Education, Culture and Science (*Dienst Uitvoering Onderwijs: DUO*) and checked education and training after it was already admitted. While the eligibility conditions placed upon education and training were transparent and pre-established by the Ministry of Social Affairs and Employment and the Research Centre for Education and Labour Market (ROA), the reality showed that the broad approach adopted left some room for interpretation and discussion concerning context in certain cases. Adjustments were introduced after both public debates and feedback from training and education providers (see 6.2.3) but these debates did influence the image of instrument negatively during 2022.

While a lower financial threshold and versatility was important in the inception of the new instrument to attract broad appeal, the application process of the STAP-scheme was

²⁹ If conditions of successful completion are not met i.e., obtained certificate or diploma or proof of participation (80 per cent attendance) the subsidy could be (partially) be reclaimed by UWV.

exclusionary and rested on three assumptions. First, most citizens were digitally self-reliant as all relevant information was online available and pre-registration with the education and training provider was an online process with the Dutch digital identification system (DigiD). No specific outreach measures were in place except application assistance at an UWV office, however this did not prioritise the application in any way. Secondly, most individuals were invited to define their own learning goals and apply immediately for the subsidy without an intervention or help from a career professional. The optional but free STAP-development advice was only available for a limited time during 2022 and for a limited group (individuals with a VET education up to EQF level 2 (*mbo2*). However, this provision of career guidance had no integration within the scheme and was a separate measure. It does not grant individuals a priority or guarantee of the STAP-budget during the application process.³⁰ Thirdly, the weakness of the STAP-scheme was the lack of integration with provisions of the enabling framework. There were no official measures focused on matching the skills of the individual, labour market needs, and the activities included in the STAP-register (guidance, VPL and labour market information). The applicant outreach of the scheme, including marketing and informing was mainly done by private education and training providers such as stap-budget.nl which included a filter to search for career guidance practitioners and relevant training offers based on topics, education level, education method, costs, region, duration and more. According to research participants, the official STAP-register was not user-friendly and the portal [Leeroverzicht](https://leeroverzicht.nl) is a generic portal for all education in the Netherlands. Therefore, these conditions provided predominantly commercial messaging and burdened the individual learner with information overload, administrative tasks of registration and the responsibility to develop their own learning goal. This did not help the transparency of the adult learning market and assumed a certain level of self-reliance and knowledge of learners.

6.2.3. Statistics for STAP 2022

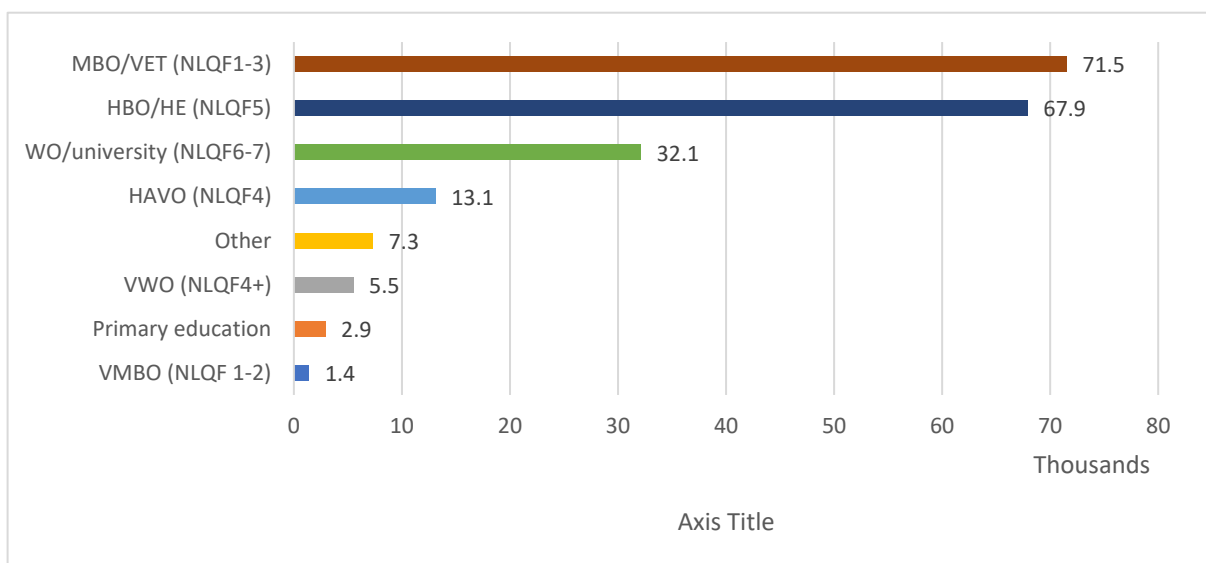
The UWV reported that in 2022 more than 216.000 applications were granted for 17.190 different courses and training (UWV, 2022; SEOR & Ockham – IPS, 2023).³¹ More than half of applicants were educated up to VET EQF level 4 (*mbo 4*), see figure 4 and one in five applicants were over 50 years old or older, see figure 5. Most applicants followed training to upskill for their current job (58%) rather than reskill and the majority were employees with a permanent contract or temporary contract, see figure 6. In addition, most applicants worked in the healthcare and welfare sector, see figure 7.

³⁰ Please note that education and training activities with more than 50 per cent of coaching are excluded from the STAP-register as the focus of the STAP-scheme is to subsidize direct costs.

³¹ Please note that all UWV numbers of 2022 are based on a poll in mid-November 2022 and data provided by citizens during their applications. Final statistics will be determined after the application period as checks and cancellations can affect these numbers. All numbers are rounded to the nearest hundred.

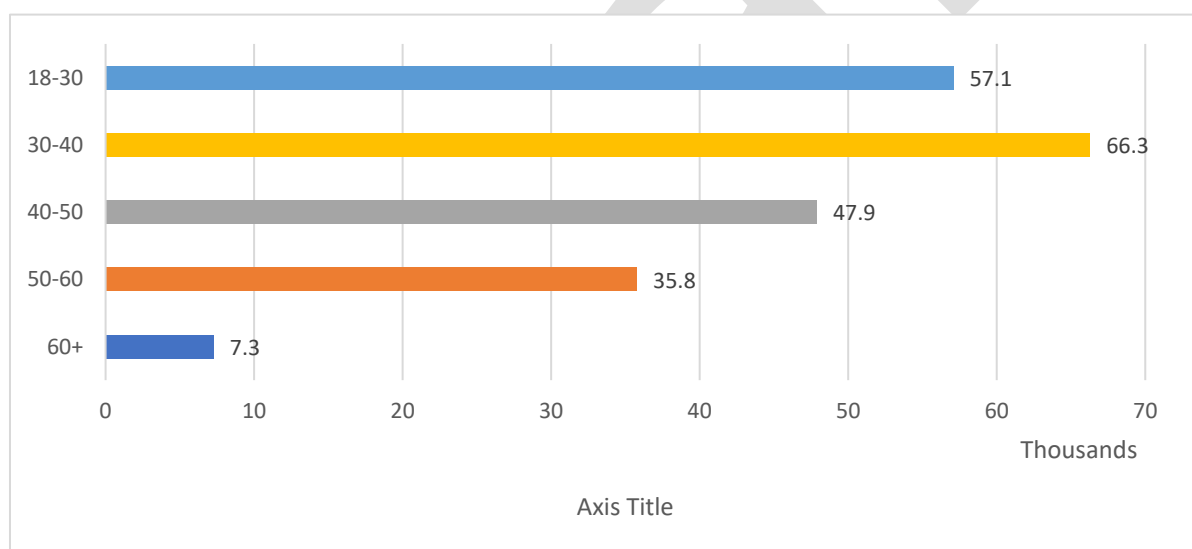
<https://www.rijksoverheid.nl/binaries/rijksoverheid/documenten/brochures/2023/04/05/kerncijfers-stap-budget-2022/STAP-2022+-+infographic.pdf>

Figure 4. Education background of applicants of STAP-budget in 2022



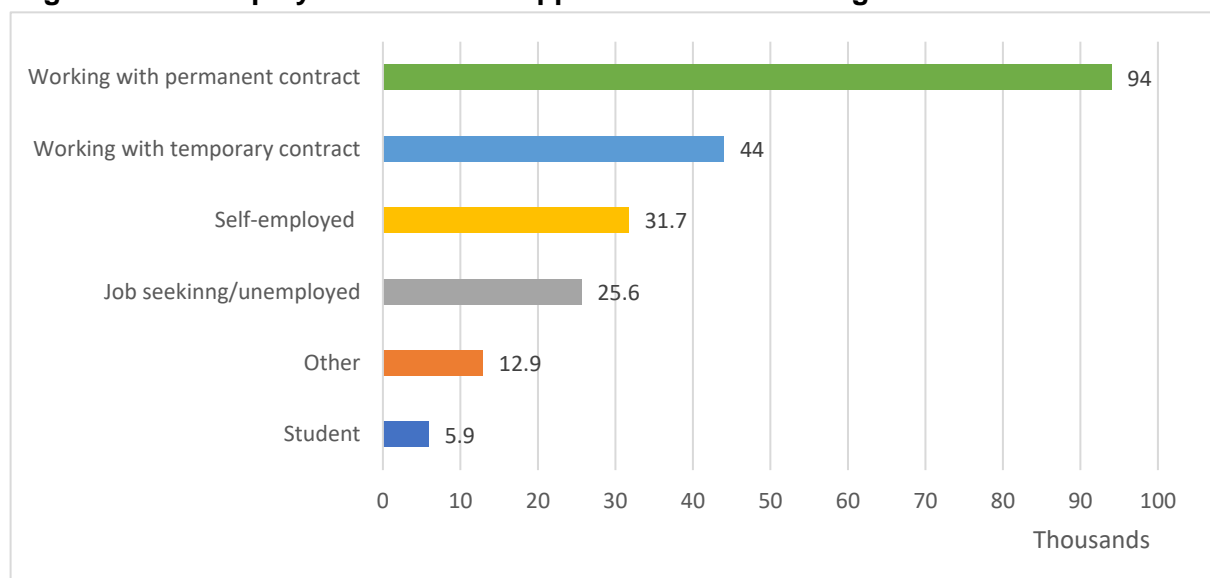
Source: UWV, 2022

Figure 5. Age of applicants of STAP-budget in 2022



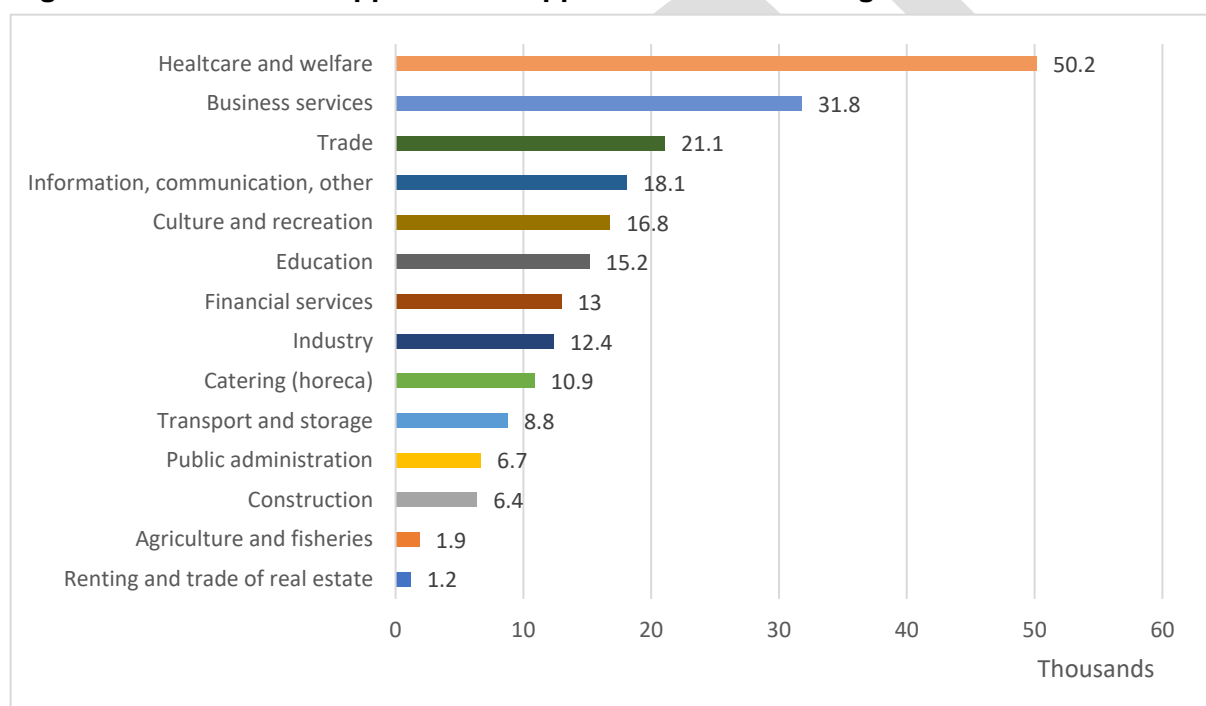
Source: UWV, 2022

Figure 6. Employment status of applicants of STAP-budget in 2022



Source: UWV, 2022

Figure 7. Sector of applicants of applicants of STAP-budget in 2022



Source: UWV, 2022

6.2.4. Planned reforms of STAP-scheme

After the introduction of the STAP-scheme, public and parliamentary debates emerged around three issues which were addressed by the parliamentary letter of November 2022 (Ministry of Social Affairs and Employment and Employment, 2022d). First, there was general discontent due to the fraud and misuse of STAP-budget (CNV, 2022; FNV, 2022; RTL, 2022). Even though conditions for general labour market relevance existed, education and training providers promoted courses with free gifts and organised courses for direct financial gain. In response, the Ministry of Social Affairs and Employment tightened the regulations for STAP-

applicable education and ruled that both education programmes and providers could be removed if violations after warnings would occur. It was also proposed that quality assurance would also be stricter with more clear definitions and enforced at the programme/ course level instead at the level of the provider with accrediting organisations. In addition, to prevent education and training providers to use the STAP-scheme as a business model a limited of 300 STAP-grants per programme/ course would be enforced.

Secondly, citizens and social partners (trade unions and sector organisations) argued that publicly sourced funding should be used to reduce labour market shortages and not be directed toward personal interests. Proposed reforms would make the focus on labour market relevance more explicit as providers were tasked to justify their education and training in the STAP-register via a short motive for registration per programme/course and priority would be given to government recognized training offers within crucial sectors with labour market shortages (technology, IT, education, and healthcare). Independent of this, learning rights were proposed that would add EUR 500 million to the STAP-scheme for 2023-2026 which was reserved for applicants with VET/EQF4 (*mbo4*) as their highest level of education when the regular budget of the period runs out (Ministry of Social Affairs and Employment, 2022d).³² These proposed reforms prioritised labour market relevance and responded to the widely supported criticisms, while keeping the STAP-scheme as a generic and broadly accessible instrument supporting an individual's choice.

Thirdly, in response to implementation issues and feedback, multiple measures were proposed to support the accessibility of STAP-scheme for education and training providers and applicants. Already proposed measures which expanded the registration criteria in the STAP-register were delayed and now an automated integration aimed to reduce the administrative load for state-regulated providers. The digital application process was criticised by many to be unfair and exclusionary for individuals with executive jobs compared to office jobs. Plans were made to change the first come-first-serve basis to an application window and a randomised allocation system, this would also reduce peak demand on the digital infrastructure of UWV. In addition, access to the STAP-budget for multi-year education and VPL procedures were planned. These last reforms would increase the accessibility of the instrument for individuals who are unable to apply during workhours (i.e., 10 am Monday morning) and increase the reliability of the instrument for multiannual education. Unfortunately, due to the cancellation of the STAP-scheme all proposed reforms, except for the tightened regulations (mentioned in the first paragraph) could not be implemented for the remaining application periods in 2023.

The Ministry of Social Affairs and Employment made clear since the beginning of STAP that it was a learning policy scheme, meaning that it would be improved through cyclical feedback processes. It makes sense that previously mentioned reforms have been lobbied for by a diverse range of stakeholders and social partners. However, two challenges of the generic approach of STAP were not tackled through the proposed reforms. First, STAP as national instrument lacks interaction with existing regional voucher schemes (see 6.3) and local labour market infrastructure focused on lifelong learning. This critique has been used to develop policy

³² Note that the internet consultation of this reform opened on 24-12-2022 and closed on 25-01-2023 and received correspondence of 16 different authors (Government, 2022). The Ministry of Social Affairs aims to incorporate the results of this consultation mid-2023.

sketch 2 (discussed in 8.2.). Secondly, the generic approach of the STAP-scheme, limited financial scope, and lack of measures supporting people facing barriers to learning participation made it likely that the net effectiveness would be not much higher than in case of the tax incentive that STAP replaced. This critique has been used to develop policy sketch 3 (discussed in 8.3).

6.3. Regional educational voucher for individuals

In the Netherlands, there are several regional voucher schemes, such as 'Upgrade yourself' (*Upgrade jezelf*) in Zwolle, 'Twents Fund for Craftmanship' (*Twents fonds voor vakmanschap*) in Twente, and 'Opijver, the Talent fund for the Achterhoek' (*Opijver, Talentenfonds van de Achterhoek*) in Gelderland that support individuals in their lifelong learning activities via an integrated one-stop-shop approach. Individuals living in these regions can apply at a counter and receive a mandatory, free consultation with a career guidance practitioner to discuss their personal situation and learning or development goals. The exact budget of the voucher differs (see Table 4) and can be used for VET or HE training and education (conditions for training and education and applicant slightly differ per scheme). The direct labour market relevance is checked by career guidance practitioner or an existing checklist for example from UWV. These instruments take a broad approach to labour market relevance and integrate regional stakeholders, such as government, education and training providers and social partners (such as the UWV), trade unions and employers' association in one facilitating framework.

Table 4. Budgets of regional voucher schemes and beneficiaries

| Regional scheme | Budget (in EUR) | Beneficiaries | Voucher max. budget (in EUR) |
|------------------------------|--------------------------|---|---|
| Upgrade yourself Zwolle | 3.1 million per year | 1.061 in 2020 and 1.706 in 2021 (total 2.767) | Minimum 250 and maximum 5000 |
| Twents Fund for craftmanship | No information available | 2.239 between 2019-2023 | 5000 (or 2500 with co-funding employer) |
| Opijver Achterhoek | 2.4 million (2021-2025) | 907 between 2021-2022 | 2500 (or 5000 with job guarantee) |

First, outreach and the motivation of individuals is in focus with promotional campaigns that use personal stories such as job insecurity or job satisfaction. Additionally, the few eligibility criteria (such as residence or the education level) applicable to vouchers are communicated as they are included in the promotional campaigns. A significant amount of the yearly budget is used for both targeted online and offline promotional activities and visits at local community spaces such as libraries. The promotional messages point individuals to the provision of personal career guidance as the first step of the scheme. Secondly, this free of charge mandatory intervention allows people to exchange ideas and receive advice from a

professional career guidance practitioner. Thirdly, according to research participants, the majority of individuals define a different learning objective at the end of the career guidance sessions which does not have to be an educational but can also be personal such as coaching or grief counselling (source: interviews with project coordinators of regional vouchers). Career guidance practitioners also facilitate finding the best funding arrangement and aid in the application process for funding (this could be other national, sectoral, or regional funds, besides the voucher) which is designed to unburden the applicant. Some interviewees indicate that career counsellors need to choose between almost 90 financial instruments for funding the training, while supporting their client, illustrating the sprawl of financial instruments employed in the Netherlands.

All previously mentioned regional voucher schemes each have a website that informs employers, employees and self-employed individuals of the conditions for application, possibilities of career guidance and employers for collaboration opportunities. The scheme provides individuals with maximum educational budget ranging from EUR 2500 to EUR 5000. The condition of labour market relevance and quality assurance of training offers is checked by cross-referencing with existing registers of the Ministry of Education, Science and Culture, Science and Culture or sector accreditation. Additional conditions vary, such as only VET education (Twente) and additional budget for education in sectors with labour market shortages (Gelderland). In Twente applicants should co-finance 50 per cent of the education costs from their own resources or with funding from their employer, sector fund or benefits agency. In Zwolle, employers should co-finance 50 per cent of the education costs for their employees (employer route), while individuals are reimbursed 100 per cent of their education and training costs up to EUR 5000 (individual route). The regional schemes focus explicitly on labour market relevance and directly strengthening the labour market position of the applicant.

A key strength of the regional vouchers is that applicants receive personal support while contacting the responsible organisation for the scheme, which helps increasing engagement, efficiency and minimises fraud or misuse. For example, special support is given to individuals with a disadvantage on the labour market, new entrants on the Dutch labour market and sectors with labour market shortages. Another strength is the support and collaboration of all regional stakeholders that support this approach in adult learning. Supporting re-skilling for intersectoral mobility might mean a direct loss for employers but indirectly helps achieving more sustainable employment in the regional labour markets.

A weakness of the scheme's approach is that creating and maintaining the necessary collaboration costs time and effort and is easier in labour market regions which have urgent shortages and a limited number of stakeholders.

6.4. James – career guidance and learning account

Social partners are very active in the Dutch ILA debate. This includes the National Christian Trade Union (CNV), the second largest trade union in the Netherlands with around 225 thousand members (2021). In 2014, they established the so-called James account to provide career guidance and private learning accounts, and to promote career consciousness and career competences. Through this initiative, CNV supports the creation of more social

collective governance for lifelong learning through collaboration between the government, social partners, and individuals. Around 2017, during the inception phase of the STAP-scheme, employees' representatives running the James ILA had meetings with several ministries to inform them about the initiative. The government, however, chose to introduce their own national instrument with public funding involved. Therefore, the James Individual learning account and STAP existed separately from each other. One policy sketch discussed with national stakeholders within this project was to expand the James ILA through support from the government.

The James learning account gets funded through collective labour agreements of sectors, meaning that both employers and employees contribute to their personal learning account (James, 2020). Although most of the collective labour agreements (around 159 addressing 2,2 million workers) have a personal development budget³³ which is managed by the employer, only a few agreements make reference to James's individual learning account. Five sectors use the James ILA, while only two sectors (cleaning sector and retail non-food) and one company (ING Bank) provide the full James ILA to their employees i.e., money is not managed by employer but by James. Differences between the involved sectors exist for the exact monthly funding rate within the general financing framework of James that allows accumulation up to five years. For example, the non-retail sector provides 12.5 EUR per month which adds up to 150 EUR per year for employees. In addition, exceptional conditions apply such as the ability to transfer ILA budget if you switch jobs in or in between sectors that provide the James ILA.

When an employer joins the James Learning Account, an automated connection is made so monthly contributions set by the collective labour agreement are deposited in a tax exempt learning account managed by a separate foundation called 'The Learning Account' (*De Leerrekening*).³⁴ Employers are still responsible for employees' job-related education and training, but the James ILA can be used by employees for education and training supporting general sustainable employability. The employee does not need employer approval and can use the digital portal to view the funds of their James ILA and browse and order from an overview of pre-registered education and training. The portal is governed by The Learning Account foundation and the main registration criteria for courses is the focus on work and job relevance which is compiled into a list of around 800 approved subjects and updated regularly. The budget allocated by employers can be tax exempted, since the training can be aimed at fulfilling an employee's current or future career needs. Additionally, the employee's current work-situation is checked when they order a certain education and training. Moreover, reviews (customer satisfaction) are used to monitor quality of offers from providers. Thus, there is a triple control mechanism to prevent misuse of funds.

³³ The main difference between a James ILA and an individual learning and development budget (*individueel leer- en ontwikkelbudget; ILOB*) is that the ILA is managed by an external organisation which removes the dependent relationship of employees with their current employers. A study shows that average budget of ILOBs ranges from EUR 500 to 750 per year (Ecorys, 2022).

³⁴ The foundation *De Leerrekening* is a subsidiary of the private organisation Edubookers. They manage a platform with the same name and match individuals and employers with offers from education and training providers for a small fee. In addition, Edubookers have created some of the websites of regional voucher schemes such as Brabant (<https://www.brabantleert.nl/>) and northern provinces Drenthe, Friesland, and Groningen (<https://www.hetnoordenleertdoor.nl/>)

The strength of the sector approach of the James ILA is that it is more linked to provisions of the enabling framework and outreach activities and career guidance is offered to employees and advice and support can be targeted at both employers and employees. Like the previously discussed regional voucher schemes, the combination of a budget with optional personal career guidance of James/CNV works well according to research participants. Additionally, employees can also access sector funds to co-fund more expensive education. Another strength is that social partners and the employer facilitate the set-up of ILA but that the individual learner does not have any formal ties and can use their account independently of trade union membership or consent from the current employer. Lastly, it is interesting for training providers as they can join the James Learning Account free of charge. Training providers only contribute to the organisational costs if employees buy their offers, as the 15 per cent fee is included in the price that adult learners pay.

As already indicated, a current weakness of the James Learning Account, is that only a limited number of sectoral labour agreements refer to the individual learning account, while far more refer to a personal development budget. Without a relevant sectoral agreement, there is no legal basis for employers to invest in a James Learning Account. An additional weakness is the limited monthly contribution, such as the 150 EUR per year for the retail non-food sector, which can vary widely based on sector agreements and employee wages. A low budget can have difficulty meeting learners' needs or attracting them to education and training on offer. Another weakness is the unwelcome incentive that unspent budget currently will flow back to employers after five years might lead to employers not actively promoting the use of the learning account. At the same time this time limit acts as trigger for employees to spend 'their' budget before they lose out on this opportunity. Lastly, the funds of the ILA cannot currently be used to (co-)fund VPL programmes (which tend to be around 1 500 EUR).

CHAPTER 7. Country level summary and conclusions – How to rate the Dutch baseline against the content of the ILA Recommendation

All the aforementioned instruments (STAP budget, regional vouchers, James ILA) contribute to lifelong learning participation by supporting the learning demands of individuals and by using the existing infrastructure of education and training provision and quality control. A strength is that the STAP-scheme was designed to support a broad range of education and training activities for sustainable employability. However, its efficiency is weakened by executive issues which are caused by its weak integration with the elements of the 'enabling framework'. Because STAP lacks strong connections to provisions such as a user-friendly portal, career guidance and informative outreach and awareness activities, it is difficult for an individual to make an informed and efficient choice due to the complex and fragmented adult learning sector. In comparison, the regional educational voucher schemes are more successfully integrated in the (regional) lifelong learning infrastructure and (regional) labour market. Their approach benefits from local outreach and the intervention of career guidance supports conscious decision making. However, the requirement of direct labour market relevance is both a strength and a weakness as it touches upon the core debate of lifelong learning and public investments: individual agency or labour market relevance. Similarly, the James ILA also provide financial support for education and training related to current or work, but it more closely resembles the recommendation of the EC on ILAs (EC, 2022). Its strength is that it combines the broad interpretation of training and education for general employability and uses an integrated approach with easy accessible career guidance and transparent overview of learning offer. However, its current weakness is that in the Netherlands it does not have enough political and sectoral support to allow a bigger (or full national) coverage (in terms of the number individuals targeted/benefitting from the scheme) and fulfil more long-term learning goals.

The fragmentation of the existing network of stakeholders and aforementioned instruments is both a strength and a weakness for the adult learning sector. Many different and successful initiatives have been developed but they are often temporary; due to lack of structural funding it is difficult to scale-up and retain knowledge. While the Dutch government proposed a new and integrated labour market infrastructure in the last quarter of 2022, the current lifelong learning policies do not focus on the integration of the adult learning sector and enabling framework (Ministry of Social Affairs and Employment, 2022b). This means that the creation of new instruments such as the STAP voucher scheme focused on filling a policy vacuum and could be implemented relatively quickly, which can be considered a strength. However, less attention was placed on connecting the instrument with existing policies and the enabling framework, being a weakness of the instrument. In the case of the STAP-scheme, it was a conscious decision not to integrate career guidance to keep the voucher scheme simple and prioritise agency of the applicant over their access to support in making informed decisions and building career skills through career services. In addition, to ease fast implementation it was decided to introduce the scheme in 2022 without its full features such as the connection to VPL providers. Instead, this was promised to be implemented in a later phase, however,

due to executive issues and the announced discontinuation of the scheme the integration VPL and other improvements will never be completed.

The inter-ministerial collaboration of the Dutch government is both an opportunity and a threat for coherent lifelong learning policies. While it allows for extra funding and a potentially better distribution of resources and responsibilities for national and intersectoral instruments and measures, it can also lead to lengthened decision-making. Especially broad policy measures involving diverse stakeholders are threatened due to complex requirements and wishes of actors as it is the case with the STAP-scheme. For example, the STAP-education register is supported and maintained by DUO (the executive agency of the Ministry of Education, Culture and Science), while the STAP-portal for both providers and applicants are the responsibility of UWV (executive agency of the Ministry of Social Affairs and Employment). While this meant that state regulated education and training providers had the advantage of an automated link with the STAP-register through their software with DUO, they experienced a disadvantage through the specific timing and requirements set by the STAP application windows (decided by the Ministry of Social Affairs and Employment).

As funding and provisions for adult learning are still fragmented in the Netherlands, it is crucial that new policies and instruments start from a constructive and collaborative relationship between responsible policy actors and stakeholders. Developing and launching new instruments and measures in phases, as was done with the STAP-scheme is pragmatic, especially with broad and complex policies. However, the introduction of new policies should not withdraw attention to the existing lifelong learning infrastructure and its provisions. Emphasizing the different routes and options individuals have available to fulfil their learning goals allows for better transparency and utilization of different resources. While the national government can take the communicative lead to share this message, stakeholders including those working in the career field as guidance managers, providers, guidance researchers and practitioners can collaborate. One competence of career practitioners is in making referrals where relevant according to their judgement, to help individuals navigate the fragmented lifelong learning ecosystem, which is summarised in table 5 below.

Table 5. Summary table following the analytical framework

| | Instrument/Skill ecosystem level | | | Country level summary |
|--------------------------------------|--|--|---|--|
| | STAP-budget | Regional education vouchers | James career guidance and ILA in cleaning sector | |
| Short description | Demand-side instrument training voucher | Demand-side instrument for direct costs and career guidance | Demand-side instrument for direct costs and career guidance | Short description |
| Interplay of demand and supply side | <p>Main demand-side instrument for CVET; builds on fee-taking offers of pre-existing adult learning network and recognitions to create STAP-registered education and training offers.</p> <p>Fast implementation was possible due to design of instrument, including lack of integration (i.e. career guidance and delayed VPL connection). Effectiveness impeded by assumption of self-reliance and adult learning market knowledge of applicant.</p> | Demand-side instrument for CVET; builds on fee-taking offers of pre-existing adult learning network and local provisions and stakeholders such as career guidance practitioners and employers. | Demand-side instrument for CVET; builds on fee-taking offers of pre-existing adult learning network and pre-registration on James ILA platform. | <p>Lack of funding as a barrier for CVET is often mentioned in reports and various demand-side instruments (national, regional and individual) exist to fund general or sustainable employability with varying effectiveness.</p> <p>Supply-side funding is provided by various stakeholders (training funds, UWV and regional schemes) which are often focused on guiding the (working) individual via career services or guidance or training and education to paid work as quickly as possible. This can be counterproductive if not based on user needs.</p> |
| Unconditional individual entitlement | <p>No individual right to learning, assigned after successful application during one of six application periods on first-come-first-serve basis.</p> <p>If conditions of successful completion are not met i.e., obtained certificate or diploma or proof of participation (80 per cent attendance) the subsidy can be (partially) be reclaimed by UWV.</p> | No individual right, conditions for applicant based on residence and education level. | Yes, if the instrument is included in sectoral labour agreement. | <p>Beyond formal CVET for job-related purposes no individual right.</p> <p>Many training and education funding instruments are provided to working individuals (training funds/employers). The national government provides general adult student loans and public-private support measures for jobs in sectors with labour market shortages exist.</p> |

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|--|--|--|---|--|
| Stable funding source and cost-sharing | Funded via inter-ministerial programme of national government; currently cancelled for 2024 onwards. While the Dutch government still aims to support the policy goals, it currently has not announced a commitment of funding. | Varies as schemes use many co-funding sources such as employers, municipality and (inter)national subsidies which may not be structural. | Yes, structural funding of employers via. Sectoral labour agreement | No stable funding sources except sectoral agreements. The STAP-scheme is discontinued with no replacement announced and regional voucher schemes are using variety of (temporary) co-funding sources such as ESF and national subsidies. |
| Eligibility and inbuilt targeted support | Every adult between 18 and state pension age, with a connection to the Dutch labour market is eligible. No targeted support in instrument, except for additional but limited funds for VET educated applications. A planned reform was to allocate learning rights to participants having a qualification level at EQF level 4 or lower (500 million over four years). | Mainly VET educated individuals or VET education and training. Conditions and targeted support slightly differ depending on goals and demographics per scheme. | Employees in sectors with James ILA in collective labour agreement. No targeted support in instrument. | Many lifelong learning instruments and arrangements are specifically targeted or use strict eligibility conditions due to origin of funds such as training funds, UWV (PES) and VET. The STAP-scheme replaced the tax incentive as a broad lifelong learning instrument. |
| Short/long training spells | Limited budget of EUR 1000 creates general preference in 2022 for shorter (3-12 months) and cheaper education and training offers costing between EUR 800 to 875 (SEOR & OCKHAM-IPS, 2023). | Both short and long training offers. | Mostly shorter spells due to limited budget in account. | Limited support available for long training spells initiated by employees beyond formal CVET. |
| Support for direct costs | Up to EUR 1000. | Differs per scheme, range from EUR 250 to 5000. | Yes, monthly budget differs per collective labour agreement in sector. | Instruments mainly reimburse direct training and education costs as lack of funding is often mentioned as a barrier in reports for CVET. |
| Accumulation | No, one-off support per year. The lack of opportunity to partially spend the budget encourages the selection of offers without additional personal contribution. | No accumulation necessary, high one-off support. In region Zwolle ('Upgrade yourself') the budget can be used in five-year time period. | Yes, deposited budget can be accumulated but will flow back to employer after it has been unspent after five years. | No fully-fledged type of ILA instrument exists which allows for tax-exempt accumulation and without limitations. |
| Independent from employer and portable entitlement | Yes, independent of current employer/employment status. | Yes, independent of current employer/employee status but co-funding from employer, training fund or benefits agency is possible. | Yes, independent of current employer/employment status but conditions for portability vary per sector. | No fully-fledged type of ILA instrument exists independent from employer and allows for portable entitlement without restrictions. |

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| Collective governance/ social partners | No, only advisory role in inception and during implementation of the STAP-scheme. | Yes, active in the public-private partnership of inception and implementation of regional schemes. | Yes, trade union CNV is initiator of James brand (includes career guidance and learning account). | Yes, social partners are active in governance via social partnership i.e., training funds (EC, 2008). |
| Portal/ information | Yes, a digital portal Leeroverzicht and UWV support website exist but lack integration as they are not directly linked. | Local digital portal for each regional scheme. | Sector specific portal and ILA portal governance by The Learning Account foundation. | Fragmented information provisions with stakeholders from different levels (national, regional and providers) each creating their own portal. The portal leeroverzicht.nl combines all information sources available but lacks integration with funding arrangements. |
| Guidance | Yes, but only for lower qualified individuals (up to EQF level 2). Not connected to training voucher application of the scheme (allowing access). | Integrated into the scheme (mandatory) and financial engineering | Yes, with James's career guidance practitioners. | Guidance is often provided with a specific focus which depends on the organisation i.e. UWV for paid work or education and training provider and the transition to the labour market. |
| Training leave | Not applicable for this instrument. | Not applicable for this instrument. | Not applicable for this instrument. | Training leave is uncommon in collective labour agreements and varies per sector or employer. |
| Validation | Planned VPL integration in mid-2023 not completed after discontinuation of STAP-budget. | Varies per scheme, one scheme offers it only in combination of education or training offer. | No. | VPL is linked to non-formal and formal learning since 2015 but has limited reach in the Netherlands due to fragmentation of VPL and skills initiatives (OECD, 2017; ROA & SEO, 2020). |
| Outreach | Weak, mostly done by education and training providers (private market). | Strong, both online and offline targeted outreach. | Varies, some training funds address language barriers, labour shortages and limited prospects of employees in their sector. | Outreach initiatives have been fragmented provided by many public and private stakeholders, the national government is working on harmonisation with the announced restructuring of the labour market infrastructure in 2022. |
| Quality assurance | Yes, only recognized providers (quality labels and state recognised providers). | Yes, only recognized providers or support of career guidance practitioner. | Yes, check at pre-registration of education and training level and customer satisfaction. | Quality assurance framework of public and private education and training providers is organised and focused on programme/course level |

CHAPTER 8. ‘Policy sketches’ for working towards the goals of the ILA recommendation and their reception

8.1. Introduction – Why a full-scale ILA has been considered as the starting point and how policy sketches are used to explore the ways forward

The project’s methodology has foreseen the research-based proposal of three ‘policy sketches’ for relevant policies reforming one part or several parts of the adult learning system, which would allow to make substantial progress towards the goals outlined by the ILA Recommendation. ‘Policy sketches’ were drafted by members of the research team and used as common points of references within the expert interviews and the focus group discussions, so that research participants can share their assessment for the sketches under scrutiny. As a common starting point, ‘policy sketches’ are formulated with the goal to represent a range of policies, including less demanding ones as well as large-scale reforms. They were developed with the goal of being realistic, meaning that based on document analysis, they should share considerable similarities with real world policy proposals expected for the near future.

The introduction of an ILA mirroring the framework of the Council Recommendation on ILA was included as one of the ‘policy sketches’, as the preparatory document analysis and some early expert interviews suggested that multiple stakeholders (providers and social partners) actively supported a form of ILA in the Netherlands. By this approach, more insights in the levels of support as well as the involved challenges for any future policy making were sought to be established. ‘Wherever possible, existing policy proposals (e.g., as included in work programs) were taken into consideration when formulating the sketches. The ‘sketches’ were considered as a tool for gaining insight in the overall environment of policy making that any similar policy would face. In most cases, the research team tried to come up with details for a sketch, so that research participants interviewed can relate to a well-rounded suggestion.

Researchers have developed three ‘policy sketches’ for the Netherlands. These are outlined and analysed in terms of by the strengths, weaknesses, opportunities, and threats (SWOT) reported by the research participants or raised in accessible relevant policy documents and research studies. Conclusions are presented with highlighting the support and concerns by groups of stakeholders, representing different vantage points (education versus employment; national versus regional; capital versus labour). Policy sketches include:

- Strengthening the design of the STAP-scheme (8.2).
- Integration of STAP in regional labour market infrastructure (8.3)
- Introduction of an individual learning account for CVET at the national level (8.4)

Please note that the scenarios were written and discussed in focus groups before the government has decided to discontinue the STAP-scheme. While the viewpoints of stakeholders and discussions on these scenarios are still relevant, the newest reflections on the cancellation of the STAP-scheme will be included in section 8.5 and the chapter 9.

8.2. Policy Sketch 1: Strengthening the design of the STAP-scheme

The planned reforms of the STAP-budget in 2023 as described in Section 1.5.2.1 are an integral part of this Policy sketch. On top of these planned reforms this policy sketch uses supplementary measures proposed by researchers in this project to ensure quality labour market relevant education and training, support deliberate commitments from applicants, support multi annual education and training programmes, strengthen connections to existing provisions regarding outreach, VPL, career guidance and facilitate financial engineering (stacking of budgets).

First, stricter labour market relevance requirements are proposed by researchers in this project for education and training provision funded by the STAP-budget, such as a macro efficiency test, verified labour market shortage or an employer's statement to check labour market relevance. Secondly, a mandatory assessment of an individual's learning goal (guidance) and co-funding of the learning offers by beneficiaries is proposed by some stakeholders to support an informed decision and commitment and reduce misuse. Thirdly, it would make it possible to fund multi-annual education and training programmes, having priority to receive STAP-budget when applying for the following years. Fourthly, it assures that the STAP-budget for training is guaranteed after using provisions such as STAP supported VPL or career guidance. Fifthly, this policy sketch also provides the opportunity to combine the STAP-budget with other public funding sources such as regional vouchers to financially engineer (stacking of budgets) more substantial, education and training provision, going beyond the EUR 1000. Additionally, it allows to draw in the short term on local and offline outreach strategies that regional voucher schemes and social partners use, which could aid the effectiveness of the scheme. This is especially important as stakeholders criticised the current lack of outreach of the government to target groups (e.g. towards individuals with VET degrees). In the long term, an explicit connection could be made to link the digital portal Leeroverzicht to the STAP-portal, to ease the application process from orientation to application.

These adjustments to the STAP-scheme help better complying with a few core challenges of the STAP budget: strengthening the labour market relevance of the scheme; reduce misuse of STAP-budget; making the application procedure more accessible and inclusive for all; as well as positioning the STAP-scheme better in an enabling framework.

Table 6. Summary of the SWOT analysis of Policy Sketch 1 in relation to Cedefop analytical framework for designing and implementing ILA

| | | |
|--|--|---|
| Point of reference | | <ul style="list-style-type: none"> • Ensures more direct labour market relevance of the training support by the scheme • Allows financial engineering (stacking) multiple public funding sources and supporting multi-annual training programmes • Co-funding of learning offers by beneficiaries may support an informed decision and commitment of applicants • Strengthens connections with enabling framework provisions (outreach, VPL and mandatory career guidance) and connect STAP-portal with Leeroverzicht (long-term) for more accessible application process • Changes scheme from supporting lifelong learning to a labour market instrument |
| Alignment of Policy Sketch with analytical framework | <p>Strengths</p> <ul style="list-style-type: none"> • Changes the nature of the instrument from supporting broad sustainable employability to a more focused labour market instrument • Tackles surface criticisms in media of labour market relevance and misuse • Strengthens ties to existing provisions (guidance and state-regulated providers) and regional voucher schemes (outreach and stacking of budgets) • Guarantee of subsidy after mandatory career guidance lowers uncertainty for applicants and improves effectiveness and image of instrument <p>Weaknesses</p> <ul style="list-style-type: none"> • Still no opportunity to accumulate funds over time and spend funds in a flexible manner • Still allows core discussion on individual agency and labour market relevant training for lifelong development instrument (source: stakeholders in focus group). • No unconditional individual entitlement as uncertainty in the scheme for applicants and providers whether applications are granted and administrative burden of applicants and providers remain unconsidered | |

| | | |
|---|---------------|---|
| Desirable/ undesirable effects if implemented; complementarity with other instruments | Opportunities | <ul style="list-style-type: none"> Financial engineering (stacking) multiple public funding sources and supporting multi-annual training programmes may reduce dropout rates and support participation in more substantial education and training programmes (with larger budgets) that better facilitate transitions in the labour market. |
| | Threats | <ul style="list-style-type: none"> Financial engineering and stacking of budgets add to administrative and financial burden of education and training providers (due to complexity of different regulations). Diminishing support after disappointing results of the scheme till now (2023) and (delayed) proposed reforms measures |

Several measures from Policy sketch 1, such as stacking of budgets (different sources and co-funding of beneficiary) and guarantee of the subsidy after career guidance, were welcomed by all stakeholders including both employment and education policy actors, regional level representatives and social partners. In addition, these measures directly relate to the criticisms related to the registration and application processes of both applicants and education and training providers. However, several participants of both focus groups agreed that this Policy sketch does not tackle underlying criticisms of inaccessibility of the subsidy. Regional stakeholders and career guidance practitioners expressed (in the focus groups) their worries regarding the complex, digital, and linguistic exclusionary practices of the application process, which burdens the applicants. In addition, consensus among education and training providers and social partners revealed that the discussion of contextual labour market relevance remains relevant. Nevertheless, providing the possibility to fund multi-annual education and training programmes was considered helpful, since this stimulates the take up of substantial vocational training that facilitate better labour market transition compared to the short training courses below the EUR 1000 that are currently often funded with STAP. Instead, participants discussed that the learning rights budget of 125 million (now used as additional budget for VET educated applicants after regular STAP budget of the period runs out) could be spent more effectively being embedded in regional labour market infrastructure, to reach envisioned target learner groups with career guidance and outreach strategies, like the infrastructure used for regional voucher schemes as described in Policy sketch 2.

8.3. Policy Sketch 2: Integration of STAP in regional labour market infrastructure

This Policy sketch builds on the proposed distribution of labour market responsibilities by the government in October 2022 (Ministry of Social Affairs and Employment, 2022b). The government proposed simplifying existing public-private partnerships for (un)employment-to-

work-service and formulated a common approach to socio-economic labour market challenges. The policy sketch proposes to use the total budget of the STAP-scheme to be distributed among the 35 labour market regions and integrate the budget in regional voucher schemes (one-stop-shop structure discussed in 6.3). In addition, developed infrastructure of the STAP-scheme, such as the central register of eligible education and training can be re-purposed in this situation. The basic conditions for each regional funds are universal such as the condition of co-funding by employers if its relevant for the current job, integrated career guidance, ability to financial engineering (stacking of budgets), priority for shortage occupations and direct labour market relevance of education and training, while also allowing for regional differences such as the level of the budget per individual and the condition of education level for applicants. Non-accredited or non-formal education and training can be eligible upon recommendation of a career guidance practitioner. Therefore, the national government would be involved in setting general conditions and managing the central register, but its role will be limited in this policy sketch (which proposes more decentralised approach).

Table 7. Summary of the SWOT analysis of Policy Sketch 2 in relation to Cedefop analytical framework for designing and implementing ILA

| | | |
|--|-----------|---|
| Point of reference | | <ul style="list-style-type: none"> • Distribute total budget of STAP-scheme (EUR 200 million) among 35 labour market regions via regional voucher schemes • Universal basic conditions of co-funding by employers (if relevant for current job) and reporting for providers • Integrated career guidance, ability to financial engineering, priority for shortage professions and eligible education and training in central register • Regional differences in terms of the level of budget per individual and condition of education level for applicants |
| Alignment of Policy Sketch with analytical framework | Strengths | <ul style="list-style-type: none"> • Uses existing regional labour market infrastructure for provisions and local stakeholders (outreach, guidance and providers) that are trusted by target groups • Allows for regional labour market differences in both demand and supply side funding • Strict labour market relevance of education and training ensures connection with employers • Minimises situational barriers for applicants due to cooperation of regional bodies such as UWV and municipality • Diversity of eligible formal and non-formal education and training upon recommendation of career practitioner |

| | | |
|---|---------------|--|
| Desirable/ undesirable effects if implemented; complementarity with other instruments | Weaknesses | <ul style="list-style-type: none"> • Dependent on good cooperation between regional bodies (outreach, guidance, and provider) and stakeholders • Risk of unequal access due to diversity of regional implementation |
| | Opportunities | <ul style="list-style-type: none"> • Simplification of processes and infrastructure could be very cost-effective by leveraging existing provisions and good practices • Regional context can be taken into account for labour market shortages and outreach for target groups that face barriers for subsidy schemes for increased effectiveness • Even if only the learning rights funds (125 million EUR) of STAP will be used, this approach allows leveraging good practices from regional outreach approaches |
| | Threats | <ul style="list-style-type: none"> • Continued general support for a national broad lifelong learning instrument similar to the STAP-scheme still exists • Regional integrated centres are less attractive and less trustworthy compared to local and more informal provisions to certain target groups • Regional labour market differences are large and competition between regional schemes will grow • Regional differences in reporting requirements of the subsidy will increase administrative burden of training and education providers • Individual learning bounded by institutional interests i.e. employer or UWV |

Participants of both focus groups shared diverging views on this policy sketch. Regional voucher scheme representatives made it clear that they supported a more regional approach for the STAP-subsidy. Other stakeholders, particularly representatives from the education sector, expressed concerns regarding the potential introduction of differing eligibility criteria for applicants (i.e., education level) and reporting requirements at the regional level. They argue that such measures would impose additional administrative burdens on education and training providers operating across multiple regions. Conversely, some individuals believe that a complete shift towards a regional approach is unlikely and emphasize the importance of maintaining a national instrument to ensure universal access for the Dutch workforce. These proponents express their unwavering support for a national scheme. However, all participants unanimously agree that adopting a regional outreach approach would be particularly beneficial in engaging vulnerable groups who might otherwise face difficulties in participating in such a scheme.

Although there is no consensus whether it is effective to distribute all STAP-budget towards the labour market regions and regional vouchers schemes, they contend that it is worthwhile to explore how the existing annual budget of 125 million euros for learning rights could be effectively utilised by leveraging good practices from regional voucher schemes. By allocating portions of the budget to regional initiatives targeting individuals with VET qualifications (EQF level 4 and below), valuable insights and lessons could be gained and subsequently incorporated into the overarching national STAP-scheme. Experiences gleaned from regional voucher schemes have demonstrated that combining financial resources with personalised support and an accessible array of services in the region provided by employers, educational institutions, the Employee Insurance Agency (UWV), municipalities, and provinces enables these programmes to effectively reach those who are most in need.

Both regional representatives and social partners expressed support for this combined approach, as this would allow the flexibility and experimentation for outreach issues that they currently considered as underperforming. In addition, career practitioners (local stakeholders) and regional stakeholders noted the importance of trust as some groups place little to no confidence in national government policies or instruments. These stakeholders also emphasised the importance of an intervention with a career professional to develop a learning goal. National and regional policy representatives agreed that this would take the best practices of the different approaches, as this policy sketch would still allow the national government to continue their proposed plan for centralisation of regional career centres and the national STAP-scheme, while regional stakeholders receive freedom and funds to support their current effective practices.

8.4. Policy Sketch 3: Introduction of individual learning account for CVET – national infrastructure

This policy sketch proposes distributing public funds, including the STAP-scheme funds of 200 million EU per year to all individuals who are active on the labour market using an individual learning account. By using a similar infrastructure to the James learning account (see 6.4), i.e. using a third-party foundation to handle financial management of ILA, judicial and fiscal objections of the national government can be resolved (as management of ILA by third-party construction does not allow individuals to lay claim on government funding).³⁵ Note that this policy sketch left the exact nature of the instrument and criteria of training and education open for discussion with stakeholders i.e., broader lifelong learning (of first rendition of STAP-budget criteria) or narrower sustainable employment criteria (of James ILA).

First education and training must be registered similarly as it is done in case of the current STAP-register and James ILA as it helps quality assurance processes, and transparency of the instrument to limit misuse of funds. Secondly, in case the ILA aims to support sustainable employment, individuals must personally validate their choice of education and training through

³⁵ Note that the actual development and implementation costs are unknown and were not deemed relevant for the discussion of this policy sketch in the focus groups. However, this is noted as a weakness in the SWOT analysis of Table 8.

a short questionnaire, to justify whether education and training is aimed at carrying out an occupation (similar to the checklist currently used by the Dutch tax authorities, checking whether training cost made by employers is tax exempted). In addition, by the construction of using a third-party foundation to handle the financial management, account holders are ensured of the ability to save money (tax free) for more expensive education and training activities. Additional public funds could be deposited for certain target groups, for example the EUR 125 million per year that the government made available for learning rights, giving more public funds to people with less initial education to support them to follow post-initial education. Individuals are free to contribute, while the level of the employer's contribution and the contribution (and role) of training funds can be arranged through sector agreements.

The role of the national government is to lead the judicial regulation to ensure national coverage, creation, and facilitation of the financial and IT infrastructure, but education and training providers and other stakeholders could be involved in the maintenance of the system as it would help to create a learning culture with long-term demand for education and training. For example, by contributing financially to the maintenance of the IT systems and by organising recurring outreach activities and campaigns for target groups i.e., flex workers or aging workers.

Table 8. Summary of the SWOT analysis of Policy Sketch 3 in relation to Cedefop analytical framework for designing and implementing ILA

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|--------------------|--|--|--|
| Point of reference | | | <ul style="list-style-type: none"> • National implemented personal ILA facilitated by third-party foundation allowing tax-free saving of funds • Two checks for labour market relevance of education and training with pre-registration and individual purchase • Individuals, employers and public funds (such as current budget for learning rights amounting to EUR 125 million for individuals with VET education) can add funding, |
|--------------------|--|--|--|

| | | | |
|--|--|------------|---|
| Alignment of Policy Sketch with analytical framework | | Strengths | <ul style="list-style-type: none"> • Would align with practically all goals of ILA recommendation, providing unconditional individual entitlement for labour-market relevant training based on a stable source of funding and cost-sharing (employer/employee contributions & general taxation); for a broad range of individuals and with portable entitlements • Allows to save funds over a time period for more expensive, relevant and timely training • Combines existing STAP-infrastructure (register and portal) with existing infrastructure of James Learning account (third-party foundation and fiscal checklist) |
| | | Weaknesses | <ul style="list-style-type: none"> • Relies heavily on individual responsibility and agency • Implementation and maintenance costs for ILA structure are currently unknown • Type of learning rights i.e., 125 million EUR for VET not equitable enough as other target groups might also require additional funds (migrants, aging workers etc.) |

The discussion focused on the role of the national government in the implementation of the ILA as instrument, as it was agreed that national coverage similar to the Dutch pension system (which requires individuals and employers to contribute to and use this instrument) could only be introduced with broad political support. The organisations behind the James learning account indicate that currently the sectoral infrastructure (funding and outreach) for such a learning account is in place, which can be expanded for national coverage for this policy sketch. In addition, a participant notes that the budgetary objection of the government could also be resolved if this construction does not allow individuals to lay claim on government funding (in case the learning budget is put on an account, managed by a third party).

Although, most participants support policy sketch 3, they also indicate that a supporting structure is needed that motivate people to use the learning budgets and guide them in the search for relevant training provision (e.g. combination with a regional approach of policy sketch 2). Concerns were raised that the limited amount of EUR 200 million as used for the STAP-scheme would not be enough as a public investment for lifelong learning. This amount is considered too low to realise a significant impact and should be preferably allocated to those who are less likely to have the financial resources or knowledge to orient themselves and fund their post-initial education such as self-employed persons, (lower) VET educated individuals or persons with a migrant background. While training funds could also contribute to ILA, the exact level and possible additional contribution for target groups would depend on the focus these bipartite organisations choose to have. The financial limitation could mean that some individuals will not receive public funding on their ILA and sectoral differences will persist. All focus group participants agreed that lifelong learning is both a public and individuals' responsibility – and some argued that everybody should therefore be able to receive financial support, regardless of initial education, income, or employment status. The consensus of discussion focused more on the effectiveness of the ILA as instrument or if other supporting policies were necessary to facilitate and increase the self-determination and equity for groups which are less likely to participate in training and education in general (e.g., flex workers, persons with a migrant background, and older workers). The undesirable outcome would be that an ILA would only benefit those which already participate which results in a publicly funded instrument with a very low-level additional value.

8.5. Summary – Closing the gaps: What the implementation of the policy sketches has to offer in fulfilling the goals of the ILA Recommendation

The introduction of a fully-fledged ILA including learning rights that aligns with most aspects of the Council Recommendation, can be regarded as largely unrealistic soon in the Netherlands. Although initial interviews suggested it was a probable option, in-depth analysis and focus group discussions revealed there is currently no political support. However, several social partners and VET and HE education providers have been lobbying for over 5 years for introducing learning rights in the Netherlands. Two recent explorative studies showed a positive business case for learning rights, even if half of the learning rights are used (SEO, 2018; 2020). It concluded that granting learning rights amounting to an extra week of training

per year to employed people and jobseekers (largely) pays for itself for the government through an increase in income (tax revenue) and higher job opportunities (savings on benefits). However, granting more learning rights to the lower or higher educated leads to a trade-off between the cost-benefit balance for the government and income inequality. The Ministry of Social Affairs and Employment also explored a combined introduction of individual learning budgets and learning rights (2023b)³⁷. While both the STAP-register and infrastructure of the James ILA can be used in Policy Sketch 3, major administrative and IT costs upfront would still be necessary and these are currently unknown³⁸. In addition, discussions on labour market relevance and accessibility of the ILA and educational system would still have to be held. Lastly, the costs and benefits in all models still have a lot of uncertainty because the cost-benefits range gap is quite large which further hampers lobbying for learning rights and ILA.

The discontinuation of the STAP-scheme, including the additional 500 million (4 times 125 million for 2023-2026) for learning rights, is a political decision motivated by budget cuts which makes it unlikely that one of the three policy sketches as they were written will be implemented in the short term as there is no funding available after 2024 for the proposed reforms or instrument. Several education and training stakeholders and experts have written position papers for the governmental debate on 22th of May 2023 which have noted the necessity and importance of a national lifelong learning instrument available regardless of employment status (NRTO, 2023; ROC Amsterdam – Flevoland, 2023; Salta Group, 2023). While some still argue that the STAP-scheme should continue (Salta Group, 2023), others lobby for more direct labour market focused instrument (ROC Amsterdam – Flevoland, 2023) or the preservation of the IT infrastructure (NRTO, 2023). In addition, several social partners³⁹ argued for a more accessible instrument (application and quality education and training offers) and more support for applicants (Reading and Writing Foundation, 2023).

The parliamentary letter of July 2023 explains the choice to focus the remaining STAP-scheme funds to government recognised offers (Ministry of Social Affairs and Employment, 2023a; 2023b). While this proposed reform is feasible in the short term and covers the wishes to make the scheme stricter it shifts the instrument from supporting broad lifelong learning to a more labour market focused one. In addition, stakeholders argued in the final presentation of this study for the preservation of the infrastructure behind the STAP-scheme as the net damage would be high if the infrastructure (i.e. register and portal) that has been carefully build up for STAP, both on the side of the government as well as education and training providers, are lost. One way this could be prevented is to spread out the remaining budget for multiple years and limit the education and training offers and recipients.

Due to ongoing policy developments and reforms in the labour market infrastructure it is not possible to share more information now. However, in the short term it is likely that a regional

³⁷ Note that this exploration was published by the Ministry of Social Affairs and Employment on the 17th of October 2023 which was four months after the interviews, focus groups and final presentation of this study.

³⁸ In addition, societal and political discussions regarding which type of learning rights (neutral, regressive, or progressive) would also have to be held to determine the level of public funding per individual (SEO, 2018; 2020; Ministry of Social Affairs and Employment, 2023c).

³⁹ Note that this position paper was written also on behalf of trade union FNV, Foundation ABC (advocates for low-literacy), Steffie (accessible and understandable information) and Individual Learning Online (Leer Zelf Online; e-learning for vulnerable groups).

approach to lifelong learning (similar to policy sketch 2) will be taken as the regional voucher schemes encompass more direct labour market relevance, outreach activities and targeted approach on the VET educated group. All these issues have been criticised regarding the STAP-scheme and this would also align with proposed reforms of the labour market infrastructure from November 2022 (Ministry of Social Affairs and Employment, 2022b). Note that policy sketch 2 is not mutually exclusive to policy sketch 1 and a continuation of a combination of both would also be possible if more (education and training) stakeholders than the NRTO and ROC Amsterdam-Flevoland would support the preservation of the STAP-scheme or infrastructure. While most stakeholders could understand this policy shift from the national government, they argue that lifelong learning is broader than formal learning and the current job that people have. As currently, only a few collective labour agreements include ILA (such as cleaning sector and the retail-non-food sector) and only one (retail-non-food) which allows intersectoral spending, they see a leading role for the national government to support lifelong learning. This is in line with continuation of lifelong development policies of the Dutch government which focus on supporting a learning culture in organisations with specific attention for the practical regional and public-private approach (Ministry of Social Affairs and Employment, 2023d).⁴⁰ The policy challenge is to create a learning culture within the Netherlands that is more proactive than reactive in the long term, while also making learning attractive with direct gains for all involved parties in the short term. Different factors play a role in lower participation in learning activity, meaning that policies also must balance self-determination while also addressing institutional, situational, and dispositional barriers (Panteia, 2019a; SCP and Maslowski, 2019).

⁴⁰ Note that this parliamentary letter was published on 13th of November 2023 and has been co-signed by the Ministers of Education, Culture and Emancipation, Minister for Primary and Secondary Education and the Minister of Economic Affairs and Climate.

CHAPTER 9. Conclusion and reflections and for policymaking

Education is a long-term investment for all parties involved meaning governments should provide trustworthy education policies and reliable instruments. While the roadmap for lifelong development shows an inter-ministerial commitment to provide broad policy support for lifelong learning in the Netherlands, there is still a widely shared perception that the adult learning system is fragmented and lacks coherence. The STAP-scheme can be seen as an isolated instrument within general lifelong learning policies. While it was a very new instrument which was discontinued in 2024, several observations can be made of the policy design and implementation arrangements that are useful for similar lifelong learning policies and ILA. First, several interviews mentioned that the STAP-scheme has put lifelong learning on the map in the Netherlands in a positive way and the importance and urgency of lifelong learning is now acknowledged among all parties. It has brought people into a development mode, including groups who previously were less likely to participate during the existence of the tax incentive scheme such as flex workers, lower VET educated and self-employed (Kantar, 2023; SEOR & Ockham-IPS, 2023). Secondly, while it is too soon to determine the full effect of the STAP-scheme on sustainable employability, research indicates that the effectiveness for additional training is limited as approximately 60% of recipients would or could have paid for their training (Court of Audit, 2023). Nevertheless, the negative image due to media attention and experiences with the implementation of the STAP-scheme have already negatively affected the image of lifelong learning policies of the national government.

The policy design of the STAP-scheme and application process provided uncertainty for both the provider and applicant, including high administrative and financial burden and hampered accessibility of the scheme. First, the design of the application process forced individuals to fully prepare for their chosen education by formulating their learning goals, committing to specific education programmes, and applying for the subsidy without a guarantee of receiving the budget. This required the learner's readiness and career competence and not all learners are able to define their own learning goals or needs initially due to lack of self-awareness or decision-making capacity and knowledge of the opportunities available. This is the role of the career guidance process, which can last over a period of time and lead a user to different pathways in learning and the labour market, with the aim to trigger a life change. The generic approach of the instrument, combined with a limited budget of around 200 million per year provided a low chance of actually receiving the STAP-budget per individual. Especially, since each application window counted as a new subsidy round. As a result, both applicants and education and training providers had to wait for the definitive decision whether UWV had granted the subsidy. Therefore, the lack integration with other lifelong learning policies and instruments did not allow synergies with provisions of the enabling framework i.e., career guidance, combination with other subsidies and receiving STAP-budget. These issues combined with the time conditions of the application of the STAP-scheme led to a lack of life world integration. The instrument did not allow individuals to plan with the STAP-budget for their lifelong learning goals but forced individuals to plan towards receiving it. For example, the STAP-budget did not allow priority or guarantee if it was used in combination with

other subsidies, employers' contribution or after career guidance supported by the STAP-budget as well. UWV had up to 4 weeks to grant applications and as a result, it was difficult for both applicants and education and training providers to prepare when the subsidy arrangement provides uncertainty until the start of the education (such as how to deal with half empty classes).

The policy design of STAP introduced additional administrative and financial processes for education and training providers compared to the predecessor tax incentive scheme. While it can be argued that the commitment of lifelong learning policies creates a long-term demand for post-initial education, the administrative burden for education and training providers increased with the introduction of the STAP-budget. To create sustained support of education and training providers and other stakeholders, close attention must be paid to the different actors and the administrative burden in proportion to their gains. The business needs of self-employed or small education providers, state-funded education providers and in-class education are different than bigger private online focused education providers, which must be addressed. Apart from accreditation of providers and registration of educational programmes for the STAP-register, they now needed to do time-sensitive actions due to the application windows and the pre-registration process which were not compensated. Measures can be put in place to provide financial support to the implementation of educational subsidies from the education and training sector, while mandatory deposits from applicants could act as compensation for providers.

Furthermore, the accessibility of the scheme is hampered by the uncertainty and time-dependent steps but also the dependency on digital and textual information services within the application process. While preliminary results showed a higher participation of lower VET educated individuals that made use of the STAP-scheme (compared to the previous tax incentive scheme), there were no local outreach strategies nor integration with other education provisions or policies in place to ensure the inclusion of adults who would need additional support in the process of developing their learning goals or orientation. A substantial part of the communication for the STAP-scheme was done by the education and training providers, primarily done by the private sector which led to a tangle of communication efforts and lacking coordination. There was also a need for one platform where all provisions were accessible and searchable, as well the workflow for the application procedure and follow up. Therefore, several participants of the focus groups made it clear that they supported the aim of the STAP-scheme but were more critical how the scheme was implemented in terms of accessibility and effectiveness measures. In the end, most of them preferred a combination of measures from policy sketch 2 and 3.

Stakeholders interviewed appreciated policy sketch 2 since it included local outreach and supportive measures. Career practitioners, regional representatives and social partners highlighted the importance of obtaining a local presence for outreach of education policies, for example at local employers and sport clubs and using individual stories in promotion with relatable questions. In addition, the existing network of information desks that supported individuals with digital government processes in local libraries was mentioned as an untapped outreach strategy. It was argued by career practitioners and regional representatives that improving the experience within the preparatory stages was crucial as some individuals have had negative educational experiences or little experience within the adult learning sector and

they needed time to discover what changes are suitable for themselves. In addition, they argued that all individuals would benefit from a reflective and constructive intervention for their personal situation before applying for the STAP-budget due to the fragmented funding and learning opportunities in the adult learning sector. Due to the aims of career guidance as an open-ended process based on effectively meeting the needs of the client and depending on the type of activities provided and the intervention's aims (see Cedefop, 2021; 2022), it is not certain that all adults who are initially interested will use the STAP-budget, especially when some can reach their career or personal goals without additional education, at least in the short term. While most agreed that it would increase the effectiveness of the STAP-budget, mandatory career guidance was not supported by all participants. Mandatory co-funding or a deposit by the beneficiary was seen as another way to support more commitment and conscious decision making. However, specific arrangements must be added to ensure that people with a low net income could still access the scheme. Nevertheless, both national and regional stakeholders also expressed their concerns with policy sketch 2. As allowing regions to develop their own policies could result in double work and possibly resulting in diversity of practices with unequal access between regions. It also increases administrative burden for education and training providers complying with a diverse set of regulations.

From policy sketch 3 the freedom of choice and independence of the instrument were seen as key elements of a lifelong learning instrument. Moreover, it is appreciated since it redistributed funding amongst the population, with everyone having the same learning budget at the outset. Participants also agree that ILAs provide more flexibility spending the learning budget when needed and provides the opportunity to save money over time for participating in substantial longer training programmes. Although, interviewees support policy sketch 3, they also indicate that a supporting structure is needed that motivate people to use the learning budgets according to their needs and guide them in the search for relevant training provision. Thus, emphasizing the importance of an integrated approach of policy sketch 2.

While recent criticisms of the STAP-scheme focused on limiting the choice of learning opportunities to improve the labour market relevance, participants agreed that it is important to have a financial instrument that is available regardless of employment status, employer, or previous educational experiences. Even after the announced changes to the assessment framework it was still unclear what the position of the STAP-scheme was within the broader lifelong learning policies. As most of the communication from the government, especially UWV and private education and training providers, concerned the STAP-scheme itself other available financial arrangements and the broader themes of lifelong learning are overlooked. Education providers and career guidance practitioners note that the defined goals and demands for pre-selected education were clearer with the subsidy NL Continues learning (2020-2023) which led to general positive experiences. In addition, the price range of the subsidy made it more transparent for different types of education and contents.

In conclusion, both stakeholders and individual learners need to be able to rely on trustworthy and effective instruments to plan and fulfil their goals. The long-term commitment of the Dutch government to lifelong learning makes it crucial that they take the lead in communication and outreach of their efforts but also to harmonise and simplify the complex and fragmented lifelong learning ecosystem of the Netherlands.

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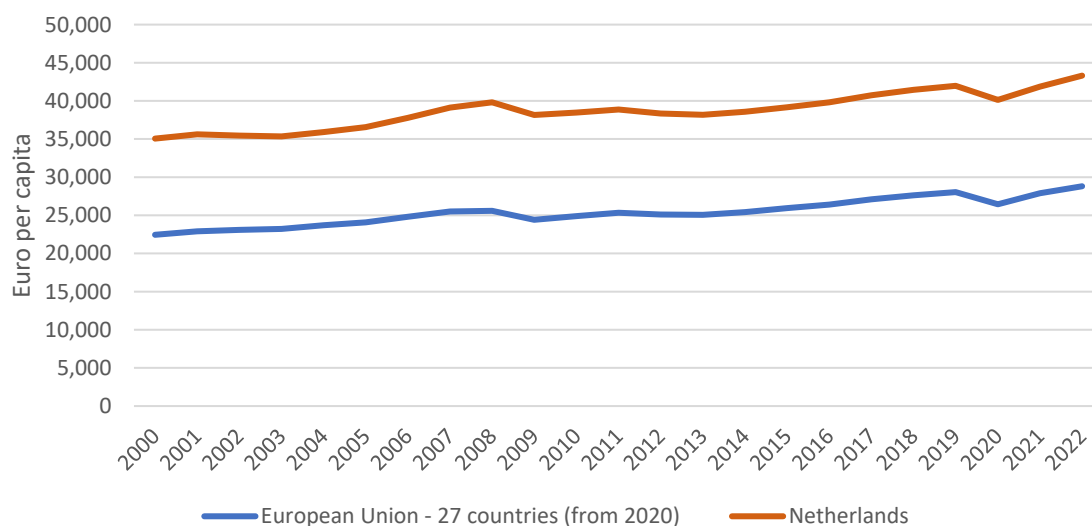
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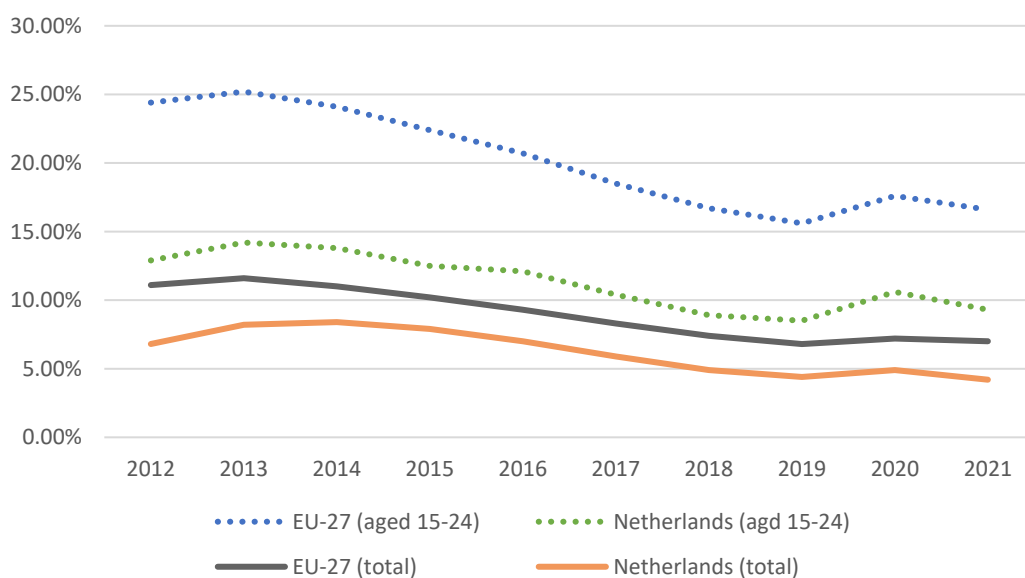
Further figures on the Netherland's socio-economic context

Figure A1. Real GDP per capita – Netherlands, 2000-2022



Source: Eurostat – SDG 08 10 [version: 8.3.23]

Figure A2. Unemployment & youth unemployment rate – Netherlands, 2012-2022



Source : Eurostat – UNE RT A [15.2.23]