

SOLIDAR Foundation Briefing Note

Individual Learning Accounts

Contents

Introduction	1
Context.....	1
An individual right (and entitlement) to lifelong learning	3
Individual Learning Accounts	3
Structure	3
French case study.....	4
A short presentation of some alternatives to ILAs	5
Supportive conditions	5
Challenges	6
Implications for the non-formal and informal lifelong learning sector as a whole	7
Steps forward.....	8

Introduction

The Individual Learning Accounts (ILAs) represent the basis of an upcoming European Commission initiative, scheduled for Autumn 2021, which aims to provide guidance to EU countries on developing a system for continuous adult education in light of the upcoming green and digital transitions¹. SOLIDAR Foundation takes note of this process that could have wide-reaching implication for the access to training of all working age people. This is a brief note into explaining the current situation of ILAs, from the perspective of what they are, where they are implemented, what the European Commission aims to achieve with an initiative focused on them and what is the Commission’s process in this context.

Context

The ILAs have been discussed as early as 1990s and, though not specifically referred to in the 2000 Lisbon Strategy, the fact that lifelong learning became an EU priority has brought them into the spotlight. CEDEFOP, one of the EU’s agencies, has been running research and seminars on the topic since the mid-2000s². However, this concept permeated the Commission’s agenda as of 2020, since it became an objective in the [Updated Skills Agenda](#). As part of the third objective of the Skills Agenda, *Developing Tools that Empower People to Build Skills through Life*, the ILAs feature as an option to ensure greater participation in adult education, to ensure the portability of the right to adult education

¹ European Commission (2021). Helping people to develop skills throughout their lives. Available at : <https://ec.europa.eu/social/main.jsp?catId=1511&langId=en>. Last accessed: 30 April 2021.

² CEDEFOP (2009). Individual Learning Accounts. Available at : https://www.cedefop.europa.eu/files/5192_en.pdf. Last accessed: 30 April 2021.

and of qualifications obtained, as well as a timely response to the current crises linked to the changing labour market and to the disappearance of traditional forms of employment³.

The European Commission followed up the Skills Agenda with collating existent research on ILAs, running high level [webinars](#) to present best practices and research on ILAs, informing itself about the structure of its upcoming proposal. At the same time, it has launched a [public consultation, open until 16 July 2021](#), to collect stakeholders' perspective on this. Considering that France is the only member state with an already implemented ILAs scheme⁴, **an European proposal has the potential of setting up the ways in which member states will regard the ILAs' starting point**, effectively launching path-dependent proposals that can be detrimental for informal and non-formal education providers, for learners' well-being and for their capacity to develop competences to be active participants in society.

ILAs provide an opportunity to address low participation in adult education as well as the missing lifelong learning culture needed to build resilient individuals. In 2020, only 10.8% of Europeans aged 25-64 reported participating in adult education in the last four weeks, which was below the 15% target that the EU set in 2009. When considering how many adults participated in adult education over an entire year span, the EU average was only 38% (2016), while only six EU member states reached the new benchmark set by the Commission for 2025 which is 50% adults participating in education in any given year⁵. **If we consider low-skilled adults, which would be the ones most in need of such training, only 18% (2016) were involved in adult education**⁶ and when considering how many Europeans have basic digital skills, the percentage is 58%⁷. CEDEFOP research shows that 1 in 2 Europeans (i.e. 112 millions) will need to undergo reskilling and/or upskilling. At the same time, **inequalities** are exacerbating the impact of the changing labour markets on the most vulnerable. Highly skilled adults are already more likely than low skilled ones to engage in adult education (58% vs 18%), adults aged 25-34 are more likely than those aged 55-64 to participate in education (52.8% vs 32.2%) and employed adults more likely to participate compared to unemployed ones (52.4% vs 28.7%)⁸.

This paints a dire picture on the future of adults and workers in light of automation and of industries closing due to the low-carbon economy transition. In this context, the ILAs become a tool to plan ahead and ensure that the most disadvantaged are supported to receive the training that they require.

³ European Commission (2020). European Skills Agenda. Available at :

<https://ec.europa.eu/social/main.jsp?catId=1223&langId=en>. Last accessed: 30 April 2021.

⁴ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at :

https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

⁵ <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf>

⁶ Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

⁷ European Commission (2020). Education and Training Monitor 2020. Available at : <https://op.europa.eu/webpub/eac/education-and-training-monitor-2020/en/chapters/foreword.html>. Last accessed: 30 April 2021.

⁸ Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

An individual right (and entitlement) to lifelong learning

Before discussing what this measure actually entails, it is essential to establish that, as the name suggests, this scheme will be provided to individuals, building up an individualized way of looking at lifelong learning. Lifelong learning, based on ILO's understanding, is the provision or use of both formal and informal learning opportunities throughout people's lives to foster the continuous development and improvement of the knowledge and skills needed for employment and personal fulfilment⁹. If governments are realistic towards the commitments that they have made for the [Agenda 2030 Sustainable Development Goals](#), then education is the key to ensuring that all learners can contribute to meeting these goals. Therefore, it becomes a responsibility to ensure that all learners have access to lifelong learning, and this is why an entitlement, understood by the ILO as a guarantee of access to benefits based on established rights or by legislation¹⁰, is needed. Any scheme that is not enshrined in law is subject to political, fiscal change and policy change and will, therefore, not represent a right.

Individual Learning Accounts

Structure

The ILAs are virtual accounts in which individuals can collect, over time, their individual training rights. These entitlements are kept in a virtual account until activated by means of attending a training course. The virtual account can contain sums of money (which are either received in the form of a one-off payment or distributed evenly across a period of a few years) which can be activated over a large, but determined, span of time. The benefits accrue and can be used at any point within the determined timespan with an accredited training provider that can provide qualifications for the training followed. The accounts can also contain paid leave from work to pursue said training and the funding is usually public funding, linked to the amount of hours that an individual has worked in their life¹¹. Such a scheme is supposed to be universal, covering all individuals regardless of their current state of employment. Therefore, the right can be used even through the most discontinued career paths, supporting part-time/gig economy workers/0-hours contract workers to also access training. The benefits are transferrable from one employment sector to another and the types of training provided are not necessarily linked to traditional labour market skills, considering that the scheme is also used to provide people with critical thinking, numeracy and literacy competences, resilience, learning to learn skills and in general other competences needed for a smooth adaptation to labour market changes and transversal skills that can be used in various employment settings. This is possible also through the element of choice that it creates, providing learners with the capacity to pick the training option that they would like to pursue while also having a guidance component integrated to support learners in fully making choices for themselves rather than having mandated training imposed

⁹ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

¹⁰ Ibid

¹¹ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021. ; Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

upon them¹². The choice element coupled with the universality of the scheme contributes to developing a culture of lifelong learning which is so much needed at this moment.

French case study

France is the only country in Europe that has successfully implemented ILAs. That being said, the success stems from the fact that all conditions of having ILAs are met but not necessarily that this would be an ideal ILAs scheme. As of 2007, all employees in France have a legally enshrined right to training and lifelong learning. In 2015, France officially introduced the *compte personnel de formation* (CPF), which is their ILA scheme, and has reviewed this scheme already in 2019 based on OECD indications, as initially it was serving highly skilled and advantaged individuals¹³.

Based on its most recent review, people can more easily access information about all available training courses, and to select which one to participate in via an online platform. The government will directly pay the costs of the course to the training provider upon the selection made by the learner from a budget that is partly composed out of employers' compulsory contributions for vocational education made to a body collecting and distributing social security contributions on behalf of the French state. This budget would be the minimum for each individual, however, the accounts are open to additional top-ups coming from public employment services, regional authorities, the employer and other entities, bringing in together various means of funding to compensate for any additional needs that some learners might have. The minimum that CPF allocates annually is 500 EUR to each individual for a period of 10 years, making it 800 EUR/year for those who are low-skilled¹⁴. Distance learning and on-the-job training are included as eligible means of training under the CPF to provide flexibility for each learner¹⁵. A Career Transition Counselling Service (CEP) is enhancing the CPF with guidance for the learners while the training options which can be used up as part of the scheme are constantly subjected to quality controls and learners' feedback, as each of the 15000 training providers is comprehensively vetted¹⁶.

Slovakia and the Netherlands are two other European countries with advanced ILAs proposals which are yet to be implemented. All other countries have provided some different types of lifelong learning entitlements schemes, and a few of the most common ones will be mentioned in the section below¹⁷.

¹² Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

¹³ Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%20088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

¹⁴ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.; Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%20088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

¹⁵ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

¹⁶ Ibid.

¹⁷ Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%20088%20pages%20%204%20cover%20pp.pdf>.

A short presentation of some alternatives to ILAs

Individual savings accounts (ISAs) and vouchers are the common alternatives to ILAs. The ISAs operate similarly to ILAs but they do rely on greater co-financing from the learners and the amount received from the state or employers to top-off the account is based on this contribution. Tax deductions can be provided for learners that save funds for lifelong learning, but research shows that this scheme is benefitting the high skilled learners that are in secure job environments that allow them to save funds¹⁸. The most in need of the upskilling and reskilling would, therefore, be less likely to benefit from this scheme, contradicting the idea of a universal entitlement and right to lifelong learning.

The voucher system is widespread implemented across Europe in Germany, Austria, Belgium, Portugal, Italy, the Netherlands and England among others¹⁹. They could also rely on co-financing but some voucher systems have operated without any such contribution. However, they do not allow for the accumulation of rights and resources over time as these would be one-off contributions, provided for a specific training and not for iterative or continuous training on a specific path. The implementation of vouchers has been linked with capped hours of training, which combined with this one-off element of the courses, leads to the issue that substantial upskilling and reskilling is not possible²⁰. **As a result, the learners who need comprehensive upskilling or reskilling – the least skilled learners – would benefit less from such a measure.** Moreover, research based on the situation in the Netherlands shows that vouchers have a high incidence of ‘deadweight’, as learners who would have accessed training via funding from private parties have been overwhelmingly using up vouchers instead.²¹ The goal, however, should be to activate those learners who would not have normally engaged in learning without the vouchers. Vouchers do not come with information, advice and guidance included, so these have to be provided separately if vouchers are to be successful²².

Supportive conditions

The successful implementation of the French ILAs and in general of any lifelong learning entitlement scheme depends on a range of preconditions. The most immediate one is linked to funding allocated to the scheme and the **sustainability of the funding model**, as this must be a programme that addresses all learners and is not bound by the smallest fluctuation in the fiscal and monetary conditions. The example of the learning entitlement scheme in Scotland reveals this issue, as due to budgetary constraints, the scheme was capped to 3700 beneficiaries²³. Such an option is not a credible means to achieve just green and digital transitions that prepare the learners for the changing societies.

europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf. Last accessed: 30 April 2021.

¹⁸ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021. ; Fernandes, Sofia and

Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at : <https://www.fepe-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

¹⁹ Ibid.

²⁰ Ibid.

²¹ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

²² Ibid.

²³ Ibid.

Beyond this, there needs to be an **infrastructure** supporting adult education in place. Good quality and widely-available training opportunities are needed, to ensure that learners have the capacity to exert their right to choose. There needs to be sufficient spots available to people based on the training that they select, while trainers must be adequately prepared. There is a need for effective monitoring and evaluation systems if this process is designed in learners' interest and based on a long-term mind-set²⁴.

There must be a clear **coordination mechanism** for this scheme, which the ILO suggests should be led by a specifically designated governmental body working solely on these goals. However, this is to be successful only if the right to entitlement is enshrined in legislation just as in France²⁵.

Lastly, everything will rely upon learners' willingness to access training. For this, there needs to be **adequate information dissemination** of the entitlement, which should not only be done digitally considering the absence of low-skilled learners from the digital space in many cases. Moreover, access to such information as well for associated guidance and counselling, which are also pre-requisites²⁶, must be provided via a one-stop-shop approach to **simplify the process** for those learners that have limited time and resources to dedicate to hunting information on training²⁷. Furthermore, **incentives** must be provided for people to take up these concerns, until a culture of lifelong learning will be ingrained in society. The incentives range from tax deductions, to paid leave from work and to recognition of qualifications to name a few options²⁸.

Challenges

The ILAs funding serves as the biggest challenge ahead as the allocation for education budgets at national level already points towards underinvestment. A scheme of such magnitude would require a new approach to ensure **sustainable funding**. The ILO's advice links contributions from employers, public authorities and individuals together²⁹. Of course, the individuals' contributions must be managed in a way that does not impose barriers to those from disadvantaged socio-economic backgrounds or those least skilled that do not benefit of salaries that allow for saving money for training. The EU proposal for ILAs could prove to be an essential tool for using EU funding mechanisms to top up what the national governments are not ready to cover. The [European Social Fund Plus \(ESF+\)](#), the [European Regional Development Fund \(ERDF\)](#) and the [ERASMUS+ programme](#) are the main sources of funding for the development of skills. These can be topped off by the [European Globalisation Adjustment Fund \(EGF\)](#), which aims to provide assistance, including through upskilling and reskilling, to those workers who have been affected by globalization. Other options are the [Next Generation EU](#) (with the Just Transition Fund, REACT-EU and the Resilience and Recovery Facility) considering how it has components linked to supporting skills development in light of the pandemic or of the upcoming green transition towards a low-carbon economy. Considering the EU's push for

²⁴ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

²⁵ Ibid.

²⁶ Ibid.

²⁷ Moreno da Fonseca, Pedro (2021). Career Guidance and Individual Learning Accounts. *Presentation in the frame of the European Commission High-Level Webinar on Individual Learning Accounts*. Available at: https://www.individuallearningaccounts.eu/themes/DGEMPL-theme/assets/documents/PPT_Pedro%20Moreno.pdf. Last accessed: 30 April 2021.

²⁸ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

²⁹ Ibid.

digital skills, the 600 million EUR of the [Digital Europe Programme](#) dedicated for skills development can also be linked to the ILAs.

Another challenge, which already has been tangentially addressed, is people's **participation**. Learners must be supported in having the right information about this, being subjected to constant campaigning on the importance of lifelong learning but also supported with the logistics to engage in training, ranging from paid leave time, flexible organization of courses and solutions that would alleviate the financial and family pressures that prevent them from engaging in adult education³⁰.

Quality assurance and certification systems are not yet properly in place across Europe. Though they might be robust in formal education, they are lacking for non-formal and informal education³¹. Only in 18 EU countries, for the moment, validation can lead to qualifications, while only 7 EU countries have a national budget line for validation. The validation process is time and resource consuming and many individuals start the process but never finalise it due to the lack of support on this side³². Therefore, adequate ILA implementation hinges on having the infrastructure to validate competences while also to ensure the quality of training provided and the diversity of training. England confronted with the issue of fraud from the side of training providers with its lifelong learning entitlement scheme in the mid-2000s and this came as a result for improper oversight over the competitive market of training provision³³. The ILAs must be designed in such a way that they would not encourage competition rather than diversity, and that would transform some training providers and most learners into outsiders when this process is about building resilient and well-rounded individuals.

Implications for the non-formal and informal lifelong learning sector as a whole

The potential relevance of ILAs on the civil society sector is two-fold. It firstly concerns non-formal and informal education providers that SOLIDAR Foundation represents as it is important to ensure that they can be accredited to provide training under the ILAs. There is a risk that training providers fully focused on provision of labour markets skills will be favoured, especially as the employers will be expected to cover some or most of ILAs costs, depending on how the scheme will be envisioned. It also concerns the **non-formal and informal learning providers** due to the setting up of the ILAs' governance. Research shows that the legislative framework on adult education is not unified within many member states and, implicitly, across member states, which provides difficulties in providing coherent training that can operate in a lifelong fashion³⁴. An essential step, as mentioned above, will be for all the relevant governmental bodies to work together to avoid silo-isation on the topic, for trade unions to be part of governance considering that the workers have an essential say on this, but also for the non-formal and informal learning providers to join this governance table considering that they can support unions in representing some of the unemployed workers as well as those working in the informal sector, since the most disadvantaged in society can sometimes be better reached by CSOs

³⁰ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

³¹ Ibid.

³² European Trade Union Confederation (2021). ETUC Position on enhancing validation of non-formal and informal learning. Available at : <https://www.etuc.org/en/document/etuc-position-enhancing-validation-non-formal-and-informal-learning>. Last accessed: 30 April 2021.

³³ Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*. Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf. Last accessed: 30 April 2021.

³⁴ Ibid.

rather than unions. Another reason for which non-formal and informal education providers are impacted by this is linked to the fact that ILAs will offer a new impetus for the **validation of non-formal and informal learning** considering that some individuals prefer to this, rely on this and considering that research does reveal the need for transversal skills which cannot be solely developed through formal education. The ILAs can open the door to advance the process of ensuring that member states have the architecture to validate prior learning and ensure the portability of recognized competences.

This secondly concerns the learners' themselves. SOLIDAR Foundation and its members promote social justice also through the provision of universal quality education, training and lifelong learning, ensuring that no individual is left behind due to lack of opportunities to develop competences needed to adapt to the 21st century society. As a result, SOLIDAR Foundation and its members are advocating on behalf of **learners** to ensure that they are not subjected to rigid labour market skills-development courses at the expense of receiving a **holistic approach to their lifelong learning** which develops a breadth of competences that ensure their capacity not only to adapt to labour markets but also to ensure their well-being and active role in society. Individuals need these competences to navigate a myriad of processes which are interlinked and not reduced simply to work. The importance of numeracy, digital and media literacy, learning to learn, figuring out work-life balance, critical thinking among many other softer skills is essential for individuals to grasp their environment and understand how to ensure their well-being. The ILAs must serve the purpose of promoting fulfilled and healthy workers that can reach their potential if the labour markets' sustainability is to be ensured.

Steps forward

SOLIDAR Foundation is exploring the members' positions and interest in relation to ILAs to assess how to best contribute to the debate on this topic. The next steps will be defined by early July.

Should you wish any more information on SOLIDAR Foundation advocacy on the ILAs, or you wish to cooperate with us to this end, please, do not hesitate to contact elisa.gambardella@solidar.org and andrei.frank@solidar.org.

Bibliography

CEDEFOP (2009). Individual Learning Accounts. Available at :

https://www.cedefop.europa.eu/files/5192_en.pdf. Last accessed: 30 April 2021.

Dunbar, Muriel (2019). A Review of Entitlement Systems for Lifelong Learning. *UNESCO and ILO*.

Available at : https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_752215.pdf.

Last accessed: 30 April 2021.

European Commission (2020). Education and Training Monitor 2020. Available at :

<https://op.europa.eu/webpub/eac/education-and-training-monitor-2020/en/chapters/foreword.html>.

Last accessed: 30 April 2021.

European Commission (2020). European Skills Agenda. Available at :

<https://ec.europa.eu/social/main.jsp?catId=1223&langId=en>. Last accessed: 30 April 2021.

European Commission (2021). Helping people to develop skills throughout their lives. Available at :

<https://ec.europa.eu/social/main.jsp?catId=1511&langId=en>. Last accessed: 30 April 2021.

European Trade Union Confederation (2021). ETUC Position on enhancing validation of non-formal and informal learning. Available at : <https://www.etuc.org/en/document/etuc-position-enhancing-validation-non-formal-and-informal-learning>.

Last accessed: 30 April 2021.

Fernandes, Sofia and Kerneis, Klervi (2020). Towards an Individual Right to Adult Learning for All Europeans. Foundation for European Progressive Studies and the Jacques Delors Institute. Available at :

<https://www.feps-europe.eu/attachments/publications/lifelong%20learning%20-%20a4%20-%20def%201%20-%2088%20pages%20%204%20cover%20pp.pdf>. Last accessed: 30 April 2021.

Moreno da Fonseca, Pedro (2021). Career Guidance and Individual Learning Accounts. *Presentation in the frame of the European Commission High-Level Webinar on Individual Learning Accounts*.

Available at: https://www.individuallearningaccounts.eu/themes/DGEMPL-theme/assets/documents/PPT_Pedro%20Moreno.pdf.

Last accessed: 30 April 2021.