

# Extending Working Lives

## A comparative analysis of how governments influence lifelong learning

### Miroslav Beblavý and Elisa Martellucci

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#### Abstract

This report offers a comparative policy study on adult learning within the scope of complementary research conducted by Beblavý et al. (2013) on how people upgrade their skills during their adult lifetimes. To achieve our objectives, we identified regulatory policies and financial support in 11 countries for two main categories of learning: formal higher education and employer-based training.

Drawing upon the results of the country reports carried out by our partners in the MoPAct project, we found that in none of the countries examined is there an 'older student' policy. In most cases grants and financial support are awarded only up until a certain age. In all of the countries studied, standard undergraduate and post-graduate studies are available for part-time students. The distribution of full-time students and part-time students in tertiary education varies from one country to another as well as from one age group to another. The participation in full-time tertiary education programmes decreases with the age of students.

In Lithuania, Latvia, Poland and the UK, there are no mandatory policies to ensure employer-based training. However, in Belgium, Czech Republic, Denmark, Estonia, Germany, Italy, the Netherlands and Spain, employer-based training is more clearly regulated and the employers might have obligations to provide training for their staff.

Taking into consideration Beblavý et al. (2013), we observe that comparative differences across countries can be related to policy differences only in some cases. The policy framework seems to impact more the employer-based training than the educational attainment (upgrade of ISCED level). In Denmark, the Netherlands, Latvia, Lithuania, Czech Republic and Poland, we find a perfect match between policy outcomes and the results of Beblavý et al. (2013) related to employer-based training. This is not the case in the United Kingdom, where the two aspects observed are not correlated.

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### 1. Introduction

Opening access and raising adult participation in lifelong learning lie at the heart of current EU educational and training policies (CEDEFOP, 2014b). Technological and demographic changes pose a challenge to the labour markets and an increased need for education and training is commonly recognised. The European 2020 benchmark for adult participation in lifelong learning is 15% by 2020. So far, progress towards this goal has been limited and the 15% target has not yet been met in most countries (CEDEFOP, 2014b).

In this context, the purpose of this report is primarily to produce a comparative study on the policy framework for adult learning, with a focus on funding and organisation. The study summarises the results of country reports prepared by a consortium of partner organisations in 12 member states: Belgium, Czech Republic, Denmark, Estonia, Germany, Italy, Latvia, Lithuania, the Netherlands, Poland, Spain and the United Kingdom.

In addition, we aim to utilise and complement research conducted by Beblavý et al. (2013) on how people enhance their skills during their adult lifetime. The paper's objective was to understand the points in the life cycle at which adult learning takes place and whether it leads to reaching a medium or high level of educational attainment. The results provide evidence that adults learn in various ways; depending on the country, it either leads to a change from a low to a medium or from a medium to a high level of education or it merely leads to a change in the participation rate.

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Research for this paper was conducted as part of MoPAct, a four-year project funded by the European Commission under the 7<sup>th</sup> Framework Programme to provide the research and practical evidence upon which Europe can begin to make longevity an asset for social and economic development. The paper is also published on the MoPAct website ([www.mopact.group.shef.ac.uk](http://www.mopact.group.shef.ac.uk)) as Deliverable 3.2. See the website and the final page of this paper for more information on the project.

To analyse whether comparative differences found in the paper could be systematically related to policy differences, each country report explores:

- Costs and cost-sharing for adult students of higher education leading to an ISCED 5<sup>1</sup> degree,
- Financial support and regulatory framework of employer-based training and
- Other forms of life-long training.

With regard to higher education, we find that none of the countries examined has an ‘older-student’ policy. As indicated in Table 2, only in Italy, Estonia, Latvia and Denmark is there no age restriction on receiving financial support. In most cases, however, grants and other financial support are awarded only until a certain age.

In all of the countries studied, standard undergraduate and postgraduate studies are available for part-time students. The distribution of full-time students and part-time students in tertiary education varies from one country to another as well as from one age group to another. The participation in full time tertiary education programmes decreases with the age of students (Eurydice, 2014).

In Lithuania, Latvia, Poland and the UK there are no mandatory policies to ensure employer-based training. However, in Belgium, Czech Republic, Denmark, Estonia, Germany, Italy, the Netherlands and Spain employer-based training is more strictly regulated and the employers might have obligations to provide training for their staff.

In the last part of this report we observe that the policy framework seems to impact more the employer based training than ISCED up-skilling. We show that there is not a robust link between policy framework and the ISCED upgrade, while the correlation seems more robust for employer-based-training. In Denmark, the Netherlands, Latvia, Lithuania, Czech Republic and Poland we find a perfect match between policy outcomes and the results of Beblavý et al. (2013) related to employer-based training. This is not the case in the United Kingdom, where the two elements observed are completely mismatched.

This study is structured as follows: section 1 summarises the main results of Beblavý et al. (2013). Section 2 reports on the length and cost of an ISCED 5 degree. In section 3 we describe participation in training and availability of other forms of learning, such as part-time and e-learning. Section 4 continues with an overview of the form and size of public subsidy. Sections 5 and 6 focus on employer-based training. Section 7 briefly illustrates other forms of life-long training. Section 8 concludes.

## 2. When and how does adult learning happen?

Research conducted by Beblavý et al. (2013) provides empirical evidence on the extent to which adult learning can be observed either as an improvement on educational attainment levels or on rates of participation in training. The authors compare these two rates respectively across countries.

When depicting countries by level of up-skilling either through training or by formal ISCED upgrade, the authors find that – relative to a base country (Austria) – three types of countries

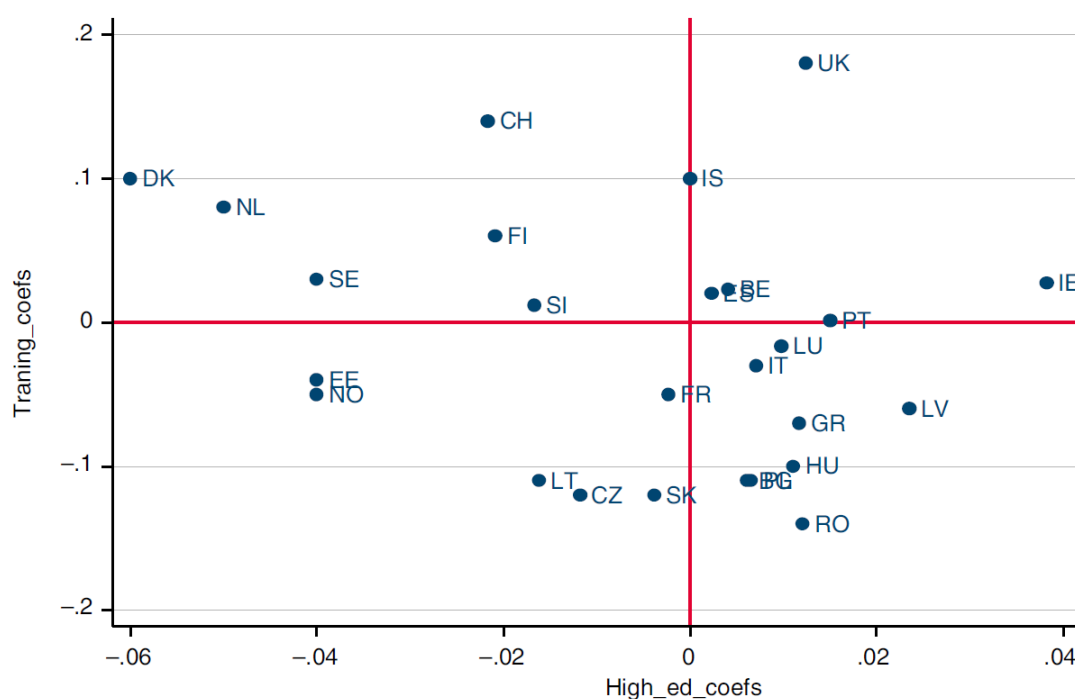
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<sup>1</sup> ISCED (International Standard Classification of Education) 5 corresponds to short first tertiary programmes that are typically practically-based, occupationally-specific and prepare the student for labour market entry. These programmes may also provide a pathway to other tertiary programmes (ISCED, 2011).

emerged: i) those that score high on both dimensions, ii) those that exhibit a low score on both dimensions and iii) those that score high on one dimension but not the other.

Scandinavian countries and the Netherlands score high on the training dimension, but poorly on ISCED up-skilling. This may be a result of educational levels that are already high or training that does not lead to a degree that upgrades the ISCED level. Relatively high levels of up-skilling but low levels of training can be found in the post-communist Visegrad Four countries (Czech Republic, Hungary, Poland and Slovakia), Romania and Italy. In Ireland and the UK, a combination of both approaches to adult learning is observable (see Figure 1).

Figure 1. Training and ISCED upgrading towards high educational attainment



Source: Beblavý et al. (2013).

## 2.1 The policy setting: Formal education

Based on the country reports carried out by the consortium of partner organisations, following sections we will summarise the policy setting of formal education for the 12 countries that are the object of this study. This will include: i) length and cost for an ISCED 5 level; ii) availability of part-time and e-learning; and iii) financial support and available sources of public funding.

### 2.1.1 Minimum length in years for an ISCED 5 degree and cost per year

Since the adoption of the Bologna process in 2004, the degree 'three-cycle structure' has been gradually implemented in all EU member states:

- The undergraduate Bachelor's level, lasting a minimum of three years and needing to be completed in order to access the 'second cycle'; and
- The graduate Master's level.

In this report we focused on ISCED 5 level (2011). It corresponds to short tertiary programmes that are typically practically-based, occupationally-specific and prepare the student for labour

market entry. These programmes may also provide a pathway to other tertiary programmes (ISCED, 2011).

With the exception of Spain and Lithuania where the duration is four years, in most of the countries studied (Italy, Estonia, Lithuania, Latvia, the Netherlands, Denmark and the UK), the expected length of an ISCED 5 degree is three years (Eurydice, 2014).

The cost of an ISCED 5 degree can vary a lot, but we observe that there is no 'age-specific' fee policy and the payment of the fee is generally the same across all age groups.

As shown In Table 1, we have listed the average cost of annual fees per country. In **Denmark** a 'no fee' regime is applied for all students. In the **Czech Republic, Poland** and in most of the German *Landers* (only Lower Saxony still applies the fee system), fees are only paid per cycle and are related to admissions procedures. However, if students exceed a regular length of study or have unsatisfactory results, they might have to pay the fee amount. In the rest of the countries analysed, tuition fees are set by the Institute and depend on the specific curriculum. The amount can vary from approximately €1,018 in Italy to €11,086 in the UK. With regard to **UK**, It is important to note that Scottish (and non-UK EU) students do not pay tuition fees to study at Scottish universities, but must pay full fees to study at universities in other parts of the UK. Conversely students from England, Wales and Northern Ireland are required to pay fees to study at universities in Scotland (Eurydice, 2014).

Table 1. Average cost public university/year

Country	Average cost public university/year
<b>Belgium</b>	€425 Flemish / €374 French
<b>Czech Republic</b>	No fee
<b>Denmark</b>	No fee
<b>Estonia</b>	All students who achieve 30 European credit transfer and accumulation system (ECTS) per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees
<b>Germany</b>	No fee
<b>Italy</b>	€1,018
<b>Latvia</b>	€1,458
<b>Lithuania</b>	€3,099
<b>The Netherlands</b>	€1,906
<b>Poland</b>	No fee
<b>Spain</b>	€1,575
<b>UK</b>	€11,086 before fee waivers (discounts offered by institutions)

Source: Own compilation based on Eurydice (2014-2015).

### 2.1.2 Participation in part-time and e-learning

According to a survey recently conducted by the European University Association, most of European higher education institutions have started to embrace e-learning (EUA, 2014). Most of the surveyed institutions (31 in total) use e-learning to integrate conventional teaching (EUA, 2014). Especially in such disciplines as business and management, education and teacher training engineering and technology. Very rarely is it applied in law and the arts (EUA, 2014).

In the **Netherlands** distance learning has been available since 1984 (Open Universiteit, OU). The OUs provide a wide range of courses on different levels (Bachelors, Masters degrees and



short courses) (EAEA, 2011). Beside formal programmes, OU also offers courses and master classes for free or for a small fee. In 2012, 16,000 students were registered at Open University, but only 82% were also actively studying.

In **Estonia** in 2011-12, more than one-half (58%) of adult learners (aged 25 and older) were distance learners (including cycle studies). Distance learners were on average older compared to stationary learners and they were more likely to live with a partner and have children.

In **Spain** around the 15% of the enrolled students were distance learners (year 2012-13). In the **UK** (year 2012-13), the proportion is also very small: around 16% of undergraduate courses are taken by distance learners. E-learning in **Italy** is provided by on-line universities, 11 of which are formally recognised by the Minister of Education.

In all of the countries studied, standard undergraduate and postgraduate studies are available in part-time. The distribution of full-time students and part-time students in tertiary education varies from one country to another as well as from one age group to another. The participation in full-time tertiary education programme decreases with the age of students (Eurydice, 2014).

In countries like **Latvia**, the share of part-time students aged 29 and above among all part-time students was equal to 41% in the 2013-14 academic year.<sup>2</sup> In **the UK** the share of part-time students is about 23% (year 2012-13). In **Italy**, during the academic year 2011-12, students enrolled part-time were approximately 4.8% of the total number of students enrolled at the university (ANVUR, 2014).

Many HBO programmes<sup>3</sup> (Hoger Beroepsonderwijs) in the **Netherlands** are part-time or work-based learning programmes, as the aim of this kind of higher educational track is to combine the theoretical learning experience with on-the-job-experience. Most adults above the age of 44 enrolled in non-subsidised education participate in part-time courses at private institutes, correspondence courses and company training courses rather than in full-time education.

Since the introduction of the Law on Flexible Learning Paths (2004) in the **Flemish Community of Belgium**, higher educational institutions have been required to offer their programmes under three main types of learning arrangements: i) degree contract, ii) the credit contract and iii) the exam contract.

In **Spain**, studying in university part-time is generally allowed, but it requires meeting certain requirements. Not all universities allow part-time study, however, and the exact requirements depend on each university. Some of the conditions include:

- Having children or adult dependents, or a disability or a specific learning difficulty,
- Having a job and working a minimum of hours,
- Being a student representative,
- Being older than 45 years,
- Being a high-level athlete or
- Being a victim of domestic violence or terrorism.<sup>4</sup>

In **Poland**, the number of institutions offering non-standard forms of LLL is increasing significantly. E-Learning, short-term conferences, seminars and coaching are commonly

<sup>2</sup> LR Izglītības un Zinātnes ministrija, Pārskaits par Latvijas augstāko izglītību 2013.gadā. ([http://izm.izm.gov.lv/upload\\_file/Izglitiba/Augstaka\\_izglitiba/2014/Parskats\\_2013.pdf](http://izm.izm.gov.lv/upload_file/Izglitiba/Augstaka_izglitiba/2014/Parskats_2013.pdf)).

<sup>3</sup> Professional higher education programmes.

<sup>4</sup> See: [http://sociedad.elpais.com/sociedad/2013/07/07/actualidad/1373215951\\_649500.html](http://sociedad.elpais.com/sociedad/2013/07/07/actualidad/1373215951_649500.html)

available in LLL programmes provided by the private sector. Therefore, over 90% of participants in non-standards forms of LLL are employed, in comparison to 4.7% unemployed and 5% economically inactive.

### 2.1.3 Form and size of public subsidy in formal education

This section provides an overview of the support system operating in each country. It covers family allowances, tax incentives, grants, loans and savings schemes.

According to these schemes, the beneficiary can be considered either as a family member or an individual directly receiving the subsidy, as for example happens in Denmark.

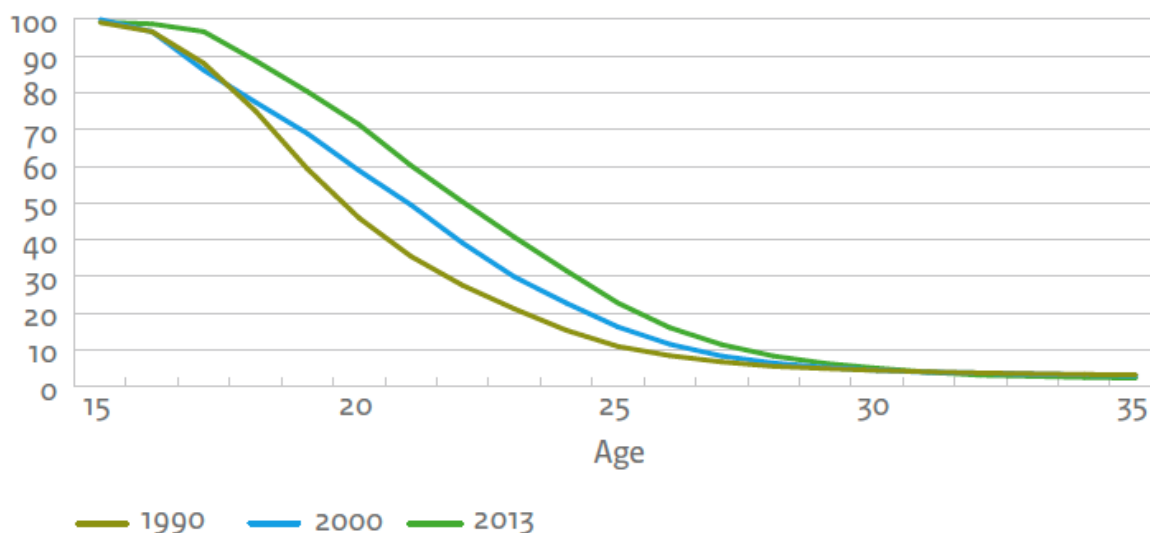
In none of the countries examined is there an 'older student' policy. As indicated in Table 2, only in Italy, Estonia, Latvia and Denmark is there no age restriction on financial support. In most cases, however, grants and financial support are awarded only till a certain age.

Loans are the main form of financial support in the **UK**, but are available only for full-time students. The country has recently put in place 24+ Advanced Learning Loan, which aim to help learners aged 24 and above to pay the fees charged by colleges and training providers for courses at Level 3 and 4, or advanced and Higher Apprenticeships.

In **Denmark** both grants and loans are available to all students without any age or need restriction. If the student studies full time but is still earning a wage, the company where he is employed is eligible for the adult education subsidy to compensate for the wage.

In **the Netherlands**, Student grants (Studiefinanciering) and study loans (Collegegeldkrediet) are only available until the age of 30. Thus, education for older adults is not subsidised by the state. As a result, enrolment in government-funded education at the age of 30 and older is close to zero (see Figure 2).

Figure 2. Enrolment in government-funded education in percentage by age, 1990, 2000 and 2013



Source: MINOCW (2014).

In principle, education costs are deductible from the taxable income if they amount to more than €250.<sup>5</sup> Costs up to €15,000 per year are deductible. This includes enrolment fees, application fees and purchases of exams, books and other literature as well as materials. Costs

<sup>5</sup> See: <http://www.expatax.nl/index.php>.

that are paid or reimbursed by the employer are not deductible. According to the Dutch savings schemes, employees can save money from their salary to finance a period of leave, e.g. sabbatical, education or pre-retirement.

The scholarship is the main form of support provided to students in **Italy** “being deserving but without adequate financial resources”. During the academic year 2010-11, the percentage of scholarships covered (i.e. the ratio of scholarships granted and eligible students) is 68.8%. This means that about three out of ten students, while having the right, obtained through a successful application, do not get a scholarship due to a lack of funds. Other common forms of public subsidy are the allocation of accommodation places, grants for housing and loans, of the maximum value of €15,000 (refundable in ten years), accessible to all students, including adults. Parents can receive tax benefits based on real educational expenditure, if the child has a proven student status (Eurydice, 2014).

Tax benefits, family allowances and student grants are the main form of government support in **Belgium**. Student grants are allocated on the basis of economic need and academic merit. Eligibility is determined by the income of parents and/or the student and academic achievement in the past academic year. Tax benefits depend on the number of dependent children and other relatives (including students enrolled in higher education).

Family allowances are in principle received by the mother of the child while the student is in education or training, until the age of 25 and has no professional activity other than a student job during the summer holidays.

In **Estonia**, adult learners studying full-time in higher education can apply for study grants and loans under the same terms as regular students.

Since 2013-14, a new study grant system has been implemented. The new system includes need- and merit-based support. At least 25% of students are thought to be eligible for this support, although only 15% of students received the grant in 2013-14.

Since 2014, students, on the basis of excellent study results, may apply for a merit-based grant of €100 per month. This is available for 7% of the student population.

A new scholarship programme to support the development of ‘smart’ specialisation areas has also been established. A merit-based grant of €160 per month is available to approximately 50% of new entrants in defined areas (Eurydice, 2014).

In **Latvia**, all students, including adult learners, are eligible for a study loan granted by the state. Also, adult learners similarly to students in the other age groups can compete for a ‘budget’ place where all study expenses are covered by the state (usually the place is granted on the basis of the top results). In addition, all students (including adult learners) can apply for a state stipend. A monthly stipend for a Bachelor’s or Master’s programme student equals €99.60. Only about 15% of all students studying in state-financed places at public higher education institutions receive this funding support (Eurydice, 2014-2015). Higher grants are available through the European Social Fund (ESF) activities supporting the implementation of Master’s programmes (specifically for students in the following priority study fields: natural sciences, mathematics, IT, engineering, health care, environmental sciences and creative industries). Expenses for education as well as expenses for improving professional qualifications (up to a limit of €213 per year) can be deducted from the annual taxable income.<sup>6</sup>

<sup>6</sup> Ministru kabinets. Noteikumi par iedzīvotāju ienākuma nodokļa deklarācijām un to aizpildīšanas kārtību. <http://likumi.lv/doc.php?id=251000>

Table 2. Available financial supports for formal education (ISCED)

	Target group	Family allowance	Tax incentives	Grant for individuals	Loans	Saving schemes
<b>Belgium</b>	Up to the age of 25	Family allowances from €88/month depend on the number of children	The tax-free minimum earnings threshold is increased by €1,400 for one, €3,590 for two, €8,050 for three, €13,020 for four and + €4,970 for each subsequent child	In the Francophone Community grants typically ranges from €248 to €3 836. In the Flemish Community, annual amounts range from €362 and €2 469	Only in the French Community can students take out loans of €1,000 for the first cycle and €1,500 for the second cycle.	No savings schemes
<b>Czech Republic</b>	Up to the age of 26	Only for low income families	Provided in the form of tax relief for each dependent child and it is €479/year	€579/year or accommodation scholarship	No loans	No savings scheme
<b>Denmark</b>	No age restriction	No family allowances	No tax benefit	€785 /month	€401/month	No savings scheme
<b>Estonia</b>	No age restriction	No family allowances	Depending on the parental status	Need-based grants vary from €75 to €220 per month depending on students and family income	Maximum amount is €1,920/academic year.	No savings schemes
<b>Germany</b>	Up to the age of 30	€184 for the first two children, €190 for the third and €215 for the fourth and more	Lump-sum tax relief (€3,504 per annum, per child, per parent)	Merit-based: scholarships range from €150 to €820/month Need based: Total amounts range from €10 to €670/month	Education and training assistance can only be claimed if the individual's financial means have been exhausted	No savings scheme
<b>Italy</b>	No age restriction	no family allowances	Tax benefit is applicable as long as the child is tax	2013-2014 Maximum amount for non-residents	No loans	No savings schemes

			dependent on his/her parents.	students:€5,053 year		
<b>Latvia</b>	No age restriction	No family allowances	Up to €213 per year	No grant for individuals	Loan to cover tuition fees and living costs with a cap of €171/month	No savings schemes
<b>Lithuania</b>	Up to the age of 24	Only with three or more children	The income tax refund is up to 15% of the paid tuition fee.	Three types: Academic achievement, social scholarships and study scholarship	no loans	No savings scheme
<b>The Netherlands</b>	Up to the age of 30	No family allowances	Available till the age of 30 Maximum amount deductible €250	Available till the age of 30. Monthly amounts range from €100 to €279 paid for 12 months per year	Available till the age of 30 Maximum amount: €853/month Repayment: starts 2 years after eligibility for financial support	Maximum deposit in the salary savings scheme is €613 gross per annum.
<b>Poland</b>	Up to the age of 25	Only for low income families	€257 per child per year provided income did not exceed a specified level	Averages for need based: €950/month Merit based: €900/month	They can be taken in any cycle for those students whose personal income is below a certain level	No savings scheme
<b>Spain</b>	No age restriction	No family allowances	Tax incentives	Grants are need-based, but a minimum level of academic performance is also required	No loans	No savings scheme
<b>UK</b>	No age restriction	No family allowances	No tax incentives	No grants	Available only for full time students	No savings scheme

Source: Own elaboration based on Eurydice (2014).

In **Lithuania** there are three main types of scholarships or grants available for students: for academic achievement, social scholarships (available for students under 24 years old in 'first and second cycle' higher education programmes) and study scholarships (for students who have completed an upper-secondary education programme with the best results, have earned the highest competition score and have been admitted to the student places not funded by the state). Students' parents who pay tuition fees are eligible for an annual income tax refund, in favour of the student if the student receives his/her first degree.

In **Germany**, students need to be under the age of 30 (35 for Master's studies) to be eligible for public student support, e.g. need and merit-based grants, family allowances and loans.

In **Poland**, both are available need and merit-based grants. Loans, tax benefit and family allowances are provided only for low income students and up to the age of 25 years.

In the **Czech Republic**, students under 26 years are eligible for tax relief of approximately 4000 CZK (€143.1) per year. The government also covers social and health insurance for students under 26 years of age that do not earn more than 10 000 CZK (€357) per month through employment agreement.

The **Spanish** Government provides grants to cover the full cost of tuition fees. The grants are usually available only for low-income students and other groups of students from disadvantaged backgrounds (disabled, orphans, victims of terrorism, etc). First-year undergraduate students who achieved high qualifications in secondary school are usually also eligible.

## 2.2 Policy setting: Employer-based training

### 2.3 Regulatory framework and funding

Governments can support employer-based training in many different ways. Among the policy instruments providing financial help or incentives to companies, we distinguish two main groups: subsidies and levy schemes (Müller et al., 2012)

Subsidies (direct or indirect) include grants, training vouchers, interest-free loans and tax incentives, such as tax credits and tax allowances.

Levy schemes ensure a training budget that is independent of public sources of funding through compulsory levy schemes, of a certain percentage of a company's payroll (CEDEFOP, 2014b).

In **Lithuania, Latvia, Poland** and the **UK**, there are no mandatory policies to ensure employer-based training. However, in **Belgium, Czech Republic, Denmark, Estonia, Germany, Italy, the Netherlands** and **Spain**, employer-based training is more clearly regulated and the employers might have obligations to provide training for their staff.

If we look at the Adult Education Survey (2011), **the Netherlands, Denmark and Germany** are the countries with the highest participation rates in employer-based learning.

**The Netherlands**, in fact, offers a rich variety of adult education financing schemes; ranging from training funds, tax incentives for companies and individuals and savings schemes (Cedefop, 2014b). The Adult and Vocational Education Act (WEB) regulates the intermediate vocational and adult education in the Netherlands. It entered into force in 1996 and was introduced by steps until 2000. The aim of this act was to improve the link between education and employment. It governs the funding of adult and vocational education and also how funding is distributed to the



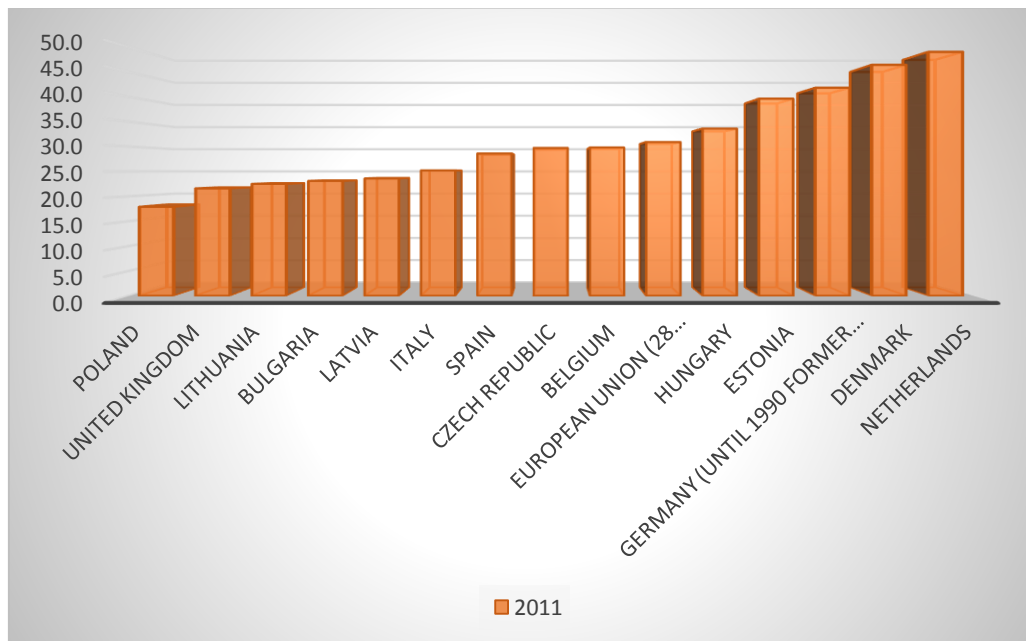
municipalities. Although employers are mainly responsible for providing and financing vocational training and are one of the most important funding sources of adult education and training, this is “embedded in a large set of agreements between social partners and governmental facilities” (Krüger et al., 2014, p. 92). Agreements between social partners and governments set out regulations on the tax-deductibility of costs of training and development. These agreements are sector-specific and part of the Collective Labour Agreements (CAO). However, research in seven SME branches showed that only 60% of the companies make actually use of tax deductions (Detmar & De Vries, 2006).

In **Germany** employers are not required by law to provide training. The budgets of employer-based training are regulated by labour agreements between employer and employees representatives.

Training expenses incurred by the employers for their employees are regarded as operating expenses and therefore reduce the taxable income of the company.

Small- or medium-sized companies can also receive financial support from the federal Employment Agency. If the employee is aged over 45, the agency absorbs 75% of the costs; if the employee is younger, the agency absorbs 50%. The support is given in the form of an education voucher, so that the employee can choose from a catalogue of training courses.

Figure 3. Participation rate in employer-sponsored learning activities



Source: Eurostat, Adult education survey (2011).

In the **United Kingdom**, there are no mandatory policies to ensure employer-based training. Instead, UK policy is defined by isolated initiatives and sporadic experiments. In 2002-03, the Small Firm Development Account (SFDEA) was tested. To be eligible, companies had to employ between 5-49 people. In the first year, 313 companies participated. These received support for a

training champion who had to be appointed by each company to develop and implement a training plan. In the second year, the government contribution was cut to 33% (Müller et al., 2012).

As far as training leave is concerned, employers are not obliged to agree to training requests from the employees but must give them serious consideration through a prescribed procedure set out in the legislation (Cedefop, 2014b).

Even if still very fragmented, **the Italian** continuous vocational training (CVT) system has been legally regulated since the 1990s. In general, the objectives of the CVT are set by the Ministry of Labour and Social Policy (MLPS), while CVT activities are managed by regions or social partners. In Italy, current tax benefits tools available for continuous vocational training activities do not have a unified and comprehensive regulatory regime. Overall, tax benefits for companies and workers involved in vocational training activities are low, as these benefits are offered mostly in the form of tax deductions, and not as a tax relief or tax exemptions. People participating in training, updating, retraining and professional reconversion activities (when provided by institutions or schools recognised by governmental bodies) are also exempted from paying VAT (ISFOL, 2013b). 50% of the costs of mandatory continuous training of professionals enrolled in a professional register are deductible.

**Belgium** is one of the European countries possessing a long-term tradition of vocational training and adult education. Due to its multi-level governance, however its regulatory framework is not straightforward.

The system of training vouchers is oriented towards the needs of small-and medium-sized enterprises. In terms of cost, the voucher is partially reimbursed by the Regions and entails the direct cost of one hour of training delivered by authorised training agencies.

The law of 22 January 1985 put in place the paid education leave scheme. The aim of this mechanism is the social advancement of full-time private-sector workers. It enables them to be absent from work to secure training while continuing to receive their normal pay. The vocational training courses taken must be related to the worker's occupational activity or career prospects.

**The Lithuanian** Labour Code of 2002 does not clearly specify obligations of employers to organise training of their employees. It states that conditions of training may be spelled-out in company-level collective agreements. The Labour Code legitimates the right of employees to paid training leave. The Labour Code in 2005 introduced payback clauses: employers are entitled to claim compensation from an employee for costs for training over the last year if they quit the job earlier than the predetermined period.

Employer-based training is usually funded by the employer or by the learner. Legislation foresees the possibility for enterprises to recover part of the costs related to training of employees. As stipulated in the 2001 Law on Corporate Income Tax, costs for employees to continue training courses are recognised as allowable deductions from corporate income tax. To finance employee training, companies may use the grant scheme under the European Structural Fund human resources development operational programme.

Companies that employ unemployed persons and provide them with training according to formal or non-formal training programmes may receive a subsidy for their training from the Lithuanian Labour Exchange.



Employers in **Latvia** are not obliged to invest in the development of skills and qualifications of their employees. Yet, according to the labour law, the workplace of an employee who has been sent for occupational training or to raise his or her qualifications, thus interrupting work, shall be retained. The employer shall cover expenditures associated with occupational training or the raising of qualifications and pay the average wage to the employee during the work-related training. Recent amendments to the labour law state that after receiving employer-based professional training, retraining or raising qualifications an employee has to continue working for the employer for a certain time period (a maximum of up to two years) thus 'insuring' employers' investments in education and qualification of their employees. Different work-related and work-unrelated training provided by an employer is generally financed by the employer or employees.

According to the Employment Contracts Act, employers in **Estonia** are obliged, for the purposes of development of the professional knowledge and skills of an employee, to provide the employee with training based on the interests of the employer's enterprise, and bear the training expenses and pay average wages during the training. Within this context, tax incentive for companies are offered. As from 1 January 2012, entrepreneurs can reduce their income with costs of both non-formal and formal job-related training (Cedefop, 2014b).

In **Poland**, there is no law that would oblige companies to provide training for their employees. The labour code states that the employer is obliged to facilitate the employees' participation in training and the increase of qualifications. The level of life-long learning (LLL) provided by companies is still very low. Around 70% of companies declared that they financed at least one training session for one of their employees. Micro-employers spent no more than 1,000 pln (€250) on training of their employees. There are two main forms of grants for companies aiming to increase competitiveness and to support to investment in training (CEDEFOP, 2014):

- Grants for low-qualified (ISCED 0-2) and elderly (50+), ethnic minorities and disabled and
- Grants for training for higher education (ISCED 5) and CVET (not related to ISCED classification).

The instruments are co-funded by the European Structural Fund (ESF) via public procurement procedures.

If the employer sends an employee for a training s/he is obliged to cover the fees. If it is the employee's initiative to participate, the employer is not obliged to cover costs.

In **Spain** professional training is regarded as a personal right; all employees who have been with a company for at least one year are granted 20 hours of paid leave in order to carry out job-related training activities. The companies do not pay for the courses directly (at least not at the present time), but they are obliged to allocate time for the training course. The number of hours can be accumulated over a period of five years. The new labour law creates incentives for employers to design 'training plans' for employees that are tailored to the specific needs of the companies. The training courses are usually managed by employer organisations and unions and delivered by private training centres and academies.

Every firm pays a training levy corresponding to 0.7% of the payroll, which is diverted into a training fund. The firms can try to recuperate all or part of their payment through applications for grants to finance its training plan. Every year the Ministry of Labour and Immigration opens calls

for the submission of training plans. Companies with over 100 employees can submit individual plans, while small- and medium-sized enterprises need to join forces and submit sectoral or territorial-based group plans.

### Sectoral Training Funds

Sectoral Training Funds represent an important example of collaboration between social partners. They are supported by national or sectoral levies jointly managed by representatives of employers and employees. In a number of cases, they have been established through collective bargaining (OECD, 2006).

In the **Netherlands** based on the CAOs, employers pay social contributions into sector-specific training funds (*Scholingsfondsen*) and get partly reimbursed through their sector-specific fund if they provide training to their employees (Krüger et al., 2014). However, not all branches and sectors have a sector-specific training fund. They are not regulated by law and are solely dependent on agreements between the social partners. In 2005, employers paid on average 0.67% into these funds, but the contribution differs from sector to sector (De Mooij & Houtkoop, 2005). Participation in training is mostly dependent on the employer; employees can only request training in very few cases (MINOCW, 2004).

In **Italy**, 21 training funds are managed by social partners and signed at national level. Funds may cover specific single-economic sectors or jointly several sectors. Only training funds agreed by social partners may receive support from the funds. Any company can join up to two funds. One for the upper managers and one for the lower management and other employees. Between 2004 and 2012, approximately €3,993 million have been collected and transferred to the funds. (Cedefop, 2014).

Employees having a work relationship with their current employer of a minimum of five years can ask for training leave. Employees do not receive salary during their leave but they receive vouchers that can range from €500 to €6,000, according to the regional regulation.

According to Cedefop estimations, in **Denmark** there are more than 60 training funds established and regulated by collective agreements between social partners.

Collective agreements stipulate minimum rights regarding the leave period and also the scope of relevant training activities. Workers in the private sector with a minimum of nine months tenure have the right to 14 days training leave per year (Cedefop, 2014).

In 1964, the **UK** was already operating a levy-grant scheme that has been subsequently abolished as employers perceived the government as interfering unduly (Müller et al., 2012).

Today training funds financed with a levy-grant scheme have been implemented only in the construction and audio-visual sector. In 2010, the funds collected under the construction industry training fund amounted to €200 million and the funds disbursed to €250 million (Cedefop, 2014b).

Already in 1998, both employers and employees in **Belgium** agreed to spend 0.18% of the gross wage of all wage-and income-earners on training and employment support initiatives for specific risk groups, namely young and long-term unemployed without professional qualifications (Cedefop, 2008). The overall training effort for the private sector is assessed on the basis of what is called the “technical report of the Central Economic Council” (CEC). Employers that carry out insufficient training are required to pay an additional employer contribution (0.05%) in favour of

the financing system of paid educational leave. The most active sectoral training funds (STFs) are the financial services, electricity, gas and water supply (Léonard et al., 2009).

Table 3. Available financial instruments and source of funding

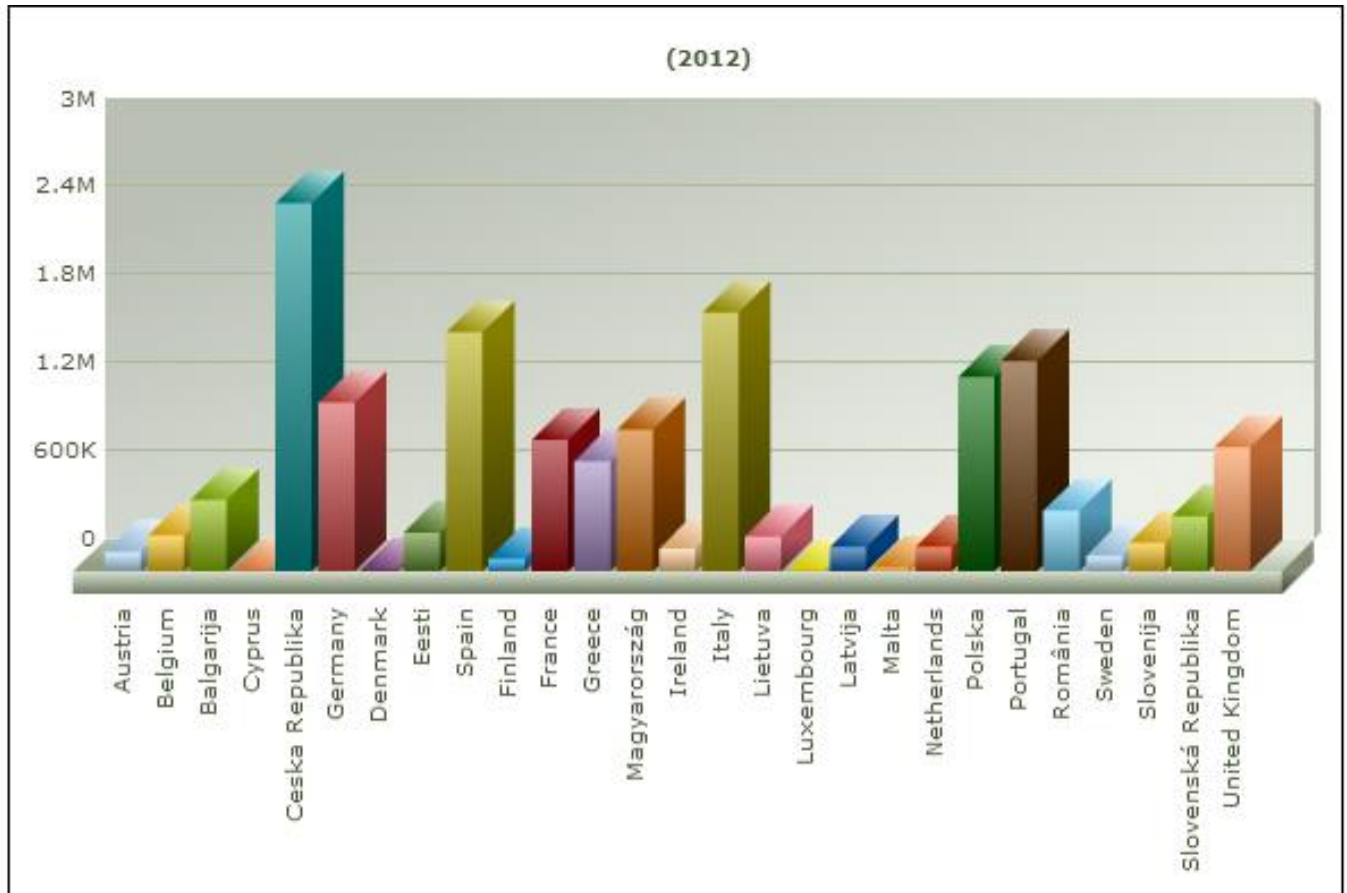
Country	Subsidies				Levy schemes
	Grants	Training vouchers /Training leave	Loans	Tax incentives	
<b>Belgium</b>	Region	Federal government	Not available	Not available	Levy on the payroll. Agreed in sector's college agreement
<b>Czech Republic</b>	State budget ESF	Not available	Not available	State (loss of revenue); company	Not available
<b>Denmark</b>	Not available	State	State	Not available	Companies
<b>Estonia</b>	ESF	Not available	State	State (loss of revenue); company	Not available
<b>Germany</b>	ESF	Not available		State (loss of revenue)	Not available
<b>Italy</b>	ESF State budget	Employee-employer	State	State (loss of revenue)	Levy on the payroll. Agreed in sector's college agreement
<b>Latvia</b>	Not available	Not available	Not available	State (loss of revenue)	Not available
<b>Lithuania</b>	For companies attracting foreign direct investment	Not available	Not available	State (loss of revenue)	Not available
<b>Netherlands</b>	State	Employee-employer	State	State (loss of revenue)	Levy on the payroll. Agreed in sector's college agreement ESF
<b>Poland</b>	ESF State budget	Employee-employer	State	Not available	Not available
<b>Spain</b>	Not available	State	Not available	Not available	Levy on the payroll. Agreed in sector's college agreement
<b>UK</b>	ESF	Not available	Not available	State (loss of revenue)	Levy on the payroll. Agreed in sector's college agreement

Source: Own elaboration based on CEDEFOP and country reports.

### 2.3.1 The role of the European Social Fund

As indicated in Figure 4, in many countries the ESF represents an important source of funding for training. According to the data on participation in ESF-funded projects during the ESF period 2007-13, the Czech Republic received a major volume of funding. In this country, employer-based training is supported by various projects of public support in Operation Program Human Resources and Employability. The projects, funded by European Social Fund are implemented by the Ministry of Labour and Social Affairs.

Figure 4. Participation in the ESF by member state



Source: ESF 2007-2013.

**Spain, Italy, Poland and Germany** are also amongst the main beneficiaries of the ESF. In **Italy** the ESF provides almost €400 million in support of continuous training, co-financed with €500 million of Joint Inter-Professional Funds for continuous training. It should be noted, however, that in recent years, due to the economic and employment crisis, the resources allocated to vocational training have been partly used for passive welfare interventions, in particular to support the income of unemployed workers receiving social protection benefits.

**Denmark, Belgium, the Netherlands, Latvia and Lithuania** have received the smallest support. In **Latvia** however, it is worth noting that since 2004, there is the possibility to apply for additional

funding to enhance qualifications of a company's employees. The additional funding distributed by the authorities comes from the projects financed by the European Social Fund. The latest project "Support to employee training to enhance the competitiveness of enterprises – training organised in partnerships" started in 2007. The second round of this project, which ends in 2015, started in 2010. The total available funding for supporting employee professional development has reached almost €20 million. Up until the end of 2013, more than 1,700 enterprises have participated in the project and more than 20,600 employed persons have received training. On average, the companies that participate in the project co-finance 35% of the costs incurred during the training. The project mainly supports companies in such fields as engineering, technology, manufacturing, IT and logistics. They make up as much as 75% of total funding receivers.

In **the Netherlands**, the so-called 'education funds' (*Opleidingsfondsen*), are financed through public funding and EU subsidies (ESF). They focus more on indirect promotion of training. Furthermore, special training measures have been implemented to improve the situation of employees without basic qualifications (EAEA, 2011), such as reductions in tax and social insurance contributions to account for wage costs of trainees in training programmes, as well as grants from the European Social Fund to upgrade qualifications to MBO level 4 (EURYPEDIA). For individuals, education costs are deductible from the taxable income if they amount to more than €250.<sup>7</sup> Costs up to €15,000 per year are deductible. This includes enrolment fees, application fees, purchase of exams, books and other literature as materials.

### 2.3.2 Vocational training and interaction with the labour market

All countries face the challenges that vocational education and training systems respond effectively to the needs of the labour market. Sometimes curricula are not sufficiently driven by fast-changing industry requirements and work-based learning is too often considered weak and unsystematic (OECD, 2014). Continuous training could offer the possibility of retraining for low-skilled workers. However, as for **Italy**, the demand for continuous training is often strongly dependent on the specific needs of the individual company (ISFOL, 2013b).

This is also the case for **Belgium, Lithuania and Latvia**. In **the Netherlands**, adult education and training is very strongly linked to employment and employability. This is also emphasised in the Adult and Vocational Education Act. Since 2000, especially funds for non-formal education have been limited and lifelong learning has been reduced to a focus on labour-market orientation (Wacht, 2010), which means that lifelong learning is very closely linked to the current job and is often solely focused on training professional skills that are needed for the current job.

In **Germany**, vocational education and training are deeply embedded and widely respected in German society. The system offers qualifications in a broad spectrum of professions and flexibly adapts to the changing needs of the labour market. The dual system is especially well-developed in Germany, integrating work-based and school-based learning to prepare apprentices for a successful transition to full-time employment (OECD, 2011)

In some countries, like the **UK**, job tenure hasn't changed much in the UK over recent decades and remains amongst the lowest in OECD countries. Thus, relative gains and losses of promoting

<sup>7</sup> see: <http://www.expatax.nl/index.php>.



or not-promoting (thus paying more or not) employees with higher human capital is difficult to assess (Devereux et al., 2013).

In contrast, in **the Netherlands** only a very small share of older adults has a temporary working contract. According to Eurostat data, 11% of those aged 55 to 64 are temporary employees, compared to 18% of those aged 15-64. Simultaneously, a very high share tends to work for the same company for many years.

As already underlined by previous studies (see Contini, Malpede and Villosio, 2007), policy strategies should be developed in **Italy** aimed at encouraging both companies to provide transversal training to workers (to prevent the deterioration of human capital), and people to participate in training activities on a regular basis, especially those for whom the risk of unemployment is higher.

In the **Czech Republic**, many reforms have been recently launched, including the setting up of a new qualification system, the introduction of a national standardised exam in apprenticeship programmes, the launch of a major new adult education initiative and new tools to improve career guidance. The government is actively fostering stronger participation of social partners in VET (OECD, 2011).

The 2012 Labour Law reform introduced several measures aimed at improving employability and the stability of workers in **Spain**. Given the scale of unemployment in Spain, the labour market reforms have been radical and in the long run are expected to have a significant impact. Training is considered as a fundamental tool, since a large part of the labour force in Spain continues to have low levels of qualifications. The current reform contemplates the creation of a 'Training Curriculum', covering the whole working life of the employee. It implies the creation of an individual-specific file that would compile all the administrative information on the training received by the worker throughout his or her working life. The new labour market reform also aims to reduce the duality of the labour market in Spain, and reduce temporality. If successful, this is likely to have an impact on the incidence of training. The excessive use of temporary contracts hampers the accumulation of human capital which is detrimental to productivity growth, as firms usually have little incentive to invest in training of workers on temporary contracts.

### *Other forms of training*

Beyond employer-based learning and formal education leading to an ISCED upgrade, in all the countries examined, the training offered is quite large, albeit very fragmented, with different types of institutes providing courses.

In both the Flemish and French Communities of **Belgium**, there is a wide range of vocational options at different levels. Initial secondary education offers full-time and part-time programmes, while continuing VET provides further learning and second-chance opportunities in centres for adult education and training centres (OECD, 2011). To promote lifelong learning, first- and second-cycle programmes are also organised by the social advancement education. These programmes, aimed specifically at working adults, are organised in modules and can lead to the award of Bachelor and master's degrees. Some higher education programmes do not lead to the award of a Bachelor or Master's degree. They allow for the acquisition of professional competences which are at a higher level than secondary education (European Commission, 2007).

In the **Netherlands**, there are about 100 adult education institutes, the so-called *Volkshochschulen*. These institutes mainly offer evening classes in languages but also cooking courses, art classes and computer science. Most of them are independent institutes, although some have an association status (EURYPEDIA, 2014).

A large share of work-related education is provided by the state employment agency. The courses are targeted mostly for unemployed people, people at risk of unemployment and disadvantage groups.

Next to formal and informal learning, university courses for older people at tertiary level are becoming more and more popular, as exemplified in Spain, Lithuania, Italy and the Netherlands. In the UK, the phenomenon is still very small.

At the moment in the Netherlands, for example, there are eleven universities offering HOVO courses. Many of them are provided by a university or former university teacher (Snijders, n.d.). Fees for the courses differ from university to university and depend on the length of the course. They range between €40 for a two-hour course up to €280 for a full-semester course.

A total of 44 **Spanish** universities participate in courses designed for senior students. These programmes, however, do not lead to an official degree. The courses are organised by the "Spanish Association of Older Programmes for Adults". Their objective is to promote educational programmes among older adults at university level, thus contributing to the formative and cultural development of senior citizens.

### *Comparing the policy setting with participation in education and training*

The purpose of this report was to perform a preliminary analysis of adult learning and consequently to observe if comparative differences in the extent of ISCED and employer-based training are related to the policy framework. To this aim we scored each country (0 average, 1 above the average, - below the average) along the policy dimensions used in this report.

Table 4 shows that in terms of policy, Belgium, Denmark, Estonia, Germany, the Netherlands and Latvia fare well on employer-based training and ISCED learning. The Czech Republic, Italy, Latvia, Poland, Spain and the United Kingdom give less attention to these policy areas, in particular for seniors.

Table 5 compares the results of Beblavý et al. (2013) reported in Figure 1 with the policy outcomes related to the ISCED upgrade. Table 6 shows the relationship between policy and participation in employer-based training.

As shown in Tables 5 and 6, both Denmark and the Netherlands are high on training and low in up-skilling, but their policy setting is in both cases more developed than average, in particular for employer-based training. The United Kingdom, conversely, scores high on training and up-skilling despite the fact that its policy-setting is rather disappointing if we compare it with other member states.

Baltic countries are generally low in training and up-skilling participation. This is in some ways reflected in the policy framework, with the exception of Estonia, where employer-based training and ISCED learning become stronger than in Latvia and Lithuania.

With a weakly developed policy framework, Poland, the Czech Republic and Italy score, in fact, low on participation in training; however, Poland and Italy show more positive results in educational attainment.

Belgium and Spain show the same results in terms of ISCED and training participation. With regard to their policy setting, while Spain is only recently putting in place interesting reforms, Belgium and particularly Flanders has a long tradition of life-long learning and offers a good range of vocational options at different levels.

To sum-up: Table 5 shows that there is not a robust link between the policy framework and the ISCED upgrade, while for Table 6 the correlation seems more robust. In Denmark, the Netherlands, Latvia, Lithuania, the Czech Republic and Poland, we find a perfect match between policy outcomes and the results of Beblavý et al. (2013) related to employer-based training. This is not the case with the United Kingdom, where the two elements observed are completely mismatched.

To conclude, we observe that the policy framework seems to impact more the employer-based training than ISCED up-skilling. Beblavý et al. (2013) noted the prevalence of the former type in Central and Eastern Europe, which can be linked to a high premium for higher education. This phenomenon in itself can be linked to the previously limited access to higher education by communist governments in the area.

Table 4. Summary table of policy setting per country

		BE	CZ	DK	EE	DE	IT	LV	LT	NL	PL	ES	UK
ISCED Learning	Tuition cost (government assistance)	0	+	+	+	+	0	+	0	0	0	0	-
	Assistance with other costs	0	0	+	0	0	0	0	0	0	0	0	-
	Availability of non-standard forms of learning	+	0	0	+	0	0	+	0	+	0	-	0
Employer /non-school learning	Availability of employer-based training	+	0	+	+	0	0	0	-	+	-	0	-
	Availability of other forms of training	+	0	+	+	+	-	0	0	+	-	0	-



Table 5. Relationship between policy framework and ISCED upgrade

ISCED	Policy			
		High	Average	Low
	High			UK
	Average	BE	ES, IT,PL	LV
	Low	DK,E ENL		LT, CZ

Table 6. Relationship between policy framework and participation in employer-based training

Employer-based training	Policy			
		High	Average	Low
	High	DK, NL		UK
	Average	BE	ES	
	Low	EE	IT	LT, LV, CZ, PL

### 3. Conclusions

This report produced a comparative policy study on adult learning within the scope of the complementary and utilised research conducted by Beblavý et al. (2013) on how people upgrade their skills during their adult lifetimes. To achieve our objectives, we identified regulatory policies and financial support in 11 countries for two main categories of learning: formal higher education and employer-based training.

In the light of the country reports carried out by our project partners, we found that in none of the countries examined is there an 'older student' policy. As indicated in Table 2, only in Italy, Estonia, Latvia and Denmark is there no age restriction to financial support. In most cases, however, grants and financial support are awarded only till a certain age.

In all of the countries studied, standard undergraduate and post-graduate studies are available for part-time students. The distribution of full-time students and part-time students in tertiary education varies from one country to another as well as from one age group to another. The participation in full-time, tertiary education programmes decreases with the age of students (Eurydice, 2014).

In Lithuania, Latvia, Poland and the UK, there are no mandatory policies to ensure employer-based training. However, in Belgium, Czech Republic, Denmark, Estonia, Germany, Italy, the Netherlands and Spain, employer-based training is more clearly regulated and the employers might have obligations to provide training for their staff.

Taking into consideration Beblavý et al. (2013), we observe that comparative differences across countries can be related to policy differences only in some cases.

Scandinavian countries and the Netherlands, for example, score highly on the training dimension, but poorly on ISCED up-skilling (Beblavý et al., 2013). In terms of policy, the report shows that the two countries examined (the Netherlands and Denmark) offer in fact a rich variety of financing schemes for adult education.

In spite of the poor performance on ISCED (see Beblavý et al., 2013), the Danish policy gives commendable attention to up-skilling: grants and loans in formal education are available to all students without any age restrictions. In addition, if the student studies full-time but still receives his wages, the company where he is employed is eligible for an adult education subsidy to compensate for the wage.

The low levels of training found in the post-communist countries (Beblavý et al., 2013) might be linked to a weak legal framework, such as for example in Poland where there is no law that would oblige companies to provide training for their employees and thus the LLL provided by companies is still very low.

In the case of the United Kingdom, the high score on both participation and educational levels is not directly linked to the policy framework. There are no mandatory policies to ensure employer-based training and the policy is rather defined by isolated initiatives and sporadic experiments. With regard to UK formal higher education, loans are the main form of financial support, but are available only for full-time students.

The Baltic countries have a low rate of participation in education and training (see Beblavý et al., 2013). In this report, however, we identify some differences in terms of policies: If on the one hand Latvia and Lithuania's employers are not obliged to invest in the development of skills and qualifications of their employees, in Estonia instead, employers are expected to provide the employee with training based on the interests of the employer's enterprise, and bear the training expenses and pay average wages during the training.

To conclude, we observe that the policy framework seems to impact more the employers-based training than ISCED up-skilling. Table 5 shows that there is not a robust link between the policy framework and the ISCED upgrade, while for Table 6, the correlation seems more robust; in Denmark, the Netherlands, Latvia, Lithuania, the Czech Republic and Poland we find a perfect match between policy outcomes and the results of Beblavý et al. (2013) related to employer-based training. This is not the case in the United Kingdom, however, where the two elements observed are completely mismatched.

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**MOPACT is a four year project funded by the European Commission under the Seventh Framework Programme to provide the research and practical evidence upon which Europe can begin to make longevity an asset for social and economic development.**



To achieve this aim, MOPACT concentrates the highest possible quality of scientific analyses into the development of innovative policies and approaches that can assist public authorities and other key actors, at all levels in Europe.

MOPACT starts from the conviction that Europe requires a new paradigm of ageing if it is to respond successfully to the challenges of demographic change. Ageing is currently understood as a time of decline, frailty and dependence and policy responses to it still reflect the historical era when retirement took place for a majority at state pension ages and post-retirement years were relatively short. Changes in the labour market and social behaviour coupled with a remarkable extension in longevity have transformed the experience of later life. The boundaries of frailty are being pushed back and, for a growing number of older Europeans, 70 is the new 50.

- A multi-disciplinary team will target the key challenges of ageing:
- The continuing longevity revolution
- A shrinking and ageing labour force
- The fiscal sustainability of pensions, welfare systems and health care
- The structural lag between changes in society and subsequent changes in societal institutions and attitudes
- The rising need for long-term care
- Changing social and political roles

MOPACT brings together 29 partners from 13 countries across Europe in a unique collaboration of leading researchers to address the grand challenge of ageing.

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The MOPACT project aims:

- To conduct the most comprehensive review to date of the social and economic challenges of ageing
- To collect and analyse social innovations and policy initiatives
- To map the steps required to realise active ageing in Europe and to propose innovative ways of doing so
- To involve key end-users and stakeholders, such as policy-makers, practitioners, product producers, designers and older people in all project activities
- To undertake the wide and effective knowledge transfer and dissemination of the work of MOPACT

MOPACT's core theme is focused on realising active and healthy ageing as an asset. This will be supported by eight scientific themes:

- **Economic consequences of ageing:**  
Understanding and alleviating the economic effects of population ageing
- **Extending working lives:**  
Raising the employment of older workers, aided by lifelong learning
- **Pension systems, savings and financial education:**  
Ensuring pension adequacy and pension system sustainability
- **Health and well-being:**  
Driving healthy life expectancy and the social engagement of older people
- **Biogerontology:**  
Delaying the onset of frailty, dependence and age related diseases
- **Built and technological environment:** Shaping housing, mobility, transport and ICT to support an ageing population
- **Social support and long term care:**  
Matching supply and demand for long-term care and social support
- **Enhancing active citizenship:**  
Enhancing the political participation of senior citizens and improving the capacity for adapting to societal change