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Current Trends in the of demand-led financing of further training in Europe – A synopsis

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1. Introduction

The topic of the financing of further training (and Lifelong Learning) has been attracting renewed interest in recent years, not only in Germany but also in many other countries. It is not just the wide range of innovative and novel financing instruments documented in reports and also events that testify to this interest. In contrast to most other areas of education and training, significant transnational dynamic developments can be identified, as the following details will show.

This dynamic trend has also been reflected in Germany, as proven by current developments such as the model for a training and education savings plan (Dohmen/de Hesselle/Himpele and Rürup/Kohlmeier 2007) presented at the beginning of this year and the appointment of the Expert Commission on Financing Lifelong Learning. This study is designed to support the discussion held in this context on the further developing the financing of further training in Germany by providing a current overview of the development of models and the experiences in various European countries. It should also enable the concept proposed and adopted by the Federal Government in its paper on the key issues to be integrated and evaluated as part of the international discussion. It can also be profitable to observe the past experience of other countries in implementing such proposals.

This report will concentrate on a summary overview of current developments in selected European countries.

Before the financing instruments are discussed, a brief general review of the situation of training and education in European countries will first be presented.

2. Key data on further training in Europe

International comparisons reveal considerable differences within Europe with regard to the central aspects of further training and education. In terms of structure, it is noticeable that the northern countries mainly have much higher rates than the countries of southern and southeastern Europe. Participation rates in training fluctuate between 7 % in Turkey and 54 % in Sweden.[1] The Mediterranean countries, with the exception of Cyprus, Malta and France, form the first quartile, i.e. the 25 % of countries with the lowest participation rates. The fourth quartile, with high rates of training, is

1 Eurobarometer 2006, which was carried out in all 27 EU countries and Turkey, was the basic data used. The figures may vary due to different definitions of further training from those of other studies (cf. Pfeiffer 2007; OECD 2006a, S. 377ff.). All respondents in the Eurobarometers survey were asked the question: "Have you taken part in the last 12 months in any further training courses?".

made up of the northern countries, the Benelux countries and Great Britain. Germany occupies a position in the middle.

The reasons for taking part in further training also differ in the individual countries, in some cases considerably (Chisholm/Larson/Mossoux 2005) although a mixture of work-related and personal reasons were mainly given.[2] Employees themselves also see a close connection between the labour market situation and further training, even apart from the mention of personal reasons. According to Eurobarometer 2006, 34 % of employees and 62 % of those unemployed and looking for work assumed that they would need further training to keep their job or to find a job.[3] In Germany this necessity was estimated at higher rates among employees at 46 %, and among the unemployed looking for work at 53 %, a lower rate than the European average.

Just on 38 % of the employees who emphasized the necessity of training for keeping their jobs stated that they could not currently participate in further training. This proportion increased to just on 40 % in the group of the unemployed and this value varied greatly in the different countries. Among the unemployed who regarded further training as necessary for finding a job and among employees who regarded further training as necessary for keeping their jobs, fairly high proportions of respondents who said that they could currently not take part in training were found in the southern countries, and low rates were found in the northern countries. A significant distinction can therefore be made between the situation of employees and that of the unemployed. Germany, with 32 % of employees willing to take part in further training who are unable to do so, is under the average, and with 43 % in the comparison group of the unemployed, is just above the average calculated for all countries.

The main reason given for not taking part in further training were the costs incurred in training, with an average of 32 %, followed by insufficient time because of family (26 %) or work reasons (17 %), lack of support from employers (18 %) and access problems (16 %).[4] Differences also emerged between the countries compared in this order of ranking, although in Germany they corresponded with the averages presented here. Across all countries on average, 4 % of employees and job seekers did not take part in further training because of the financial burden they would personally incur. In Germany this proportion was 5 %. The highest rates of non-participation were found in Poland with 11 % and Hungary with 15 %. The importance of self-financing is highlighted by the fact that every fourth training measure is financed or co-financed by participants themselves. This makes

2 The high proportion of personal reasons is also owing to a random sample that was not limited to employees and a question put by Eurobarometer 2003 requiring several answers.

3 This is the unweighted arithmetic average of values for individual countries.

4 This question allowed for multiple answers, but this option was little used by the respondents.

self-financing the second most common form of financing for further training, after financing by the employer.

The structurally prominent position of employers throughout Europe is shown by the fact that in all countries, apart from Malta, Greece and Turkey, the majority of further training is financed or co-financed by employers. Employers financed over 51 % of further training on average across all countries and in half of the countries the proportion of employer (co)financing was over 55 %. Turkey, with 15 % had the lowest and Great Britain with 69 % had the highest rates of employer (co)financed training. The costs incurred by employers can be roughly estimated using the data of the CVTS 2001[5]. The proportion of further training costs of total labour costs for companies with fewer than 50 employees was about 1.5 % and for companies with more than 50 employees it was about 2.4 %. Germany, which had a proportion of just on 1 % for smaller and 1.5 % for larger companies in this survey, was considerably under the average. The first descriptive analyses of the CVTS 2005 for Germany have been available since August this year (German Federal Statistical Office 2007).[6] According to these analyses, German companies with at least 10 employees spent an average of € 651 per employee for further training in 2005. Amounts fluctuated depending on the size of the company from € 498 up to € 710. Costs per participant increased with the size of the company and at € 2,060 for companies with more than 1000 employees were just on 1.7 times the amount spent by companies with 10 to 20 employees. The costs incurred consisted in almost equal amounts of indirect (staff shortages) and direct (fees, travel costs etc.) costs.

In addition to investigating employees' attitudes towards the consequences of further training for their occupational biographies, such as keeping their jobs or entering employment, there are also models that estimate the actual effects of further training. Becker's (1964) human capital theory, with its central assumption of a positive connection between investment in education and training and labour productivity, and positive effects of education and training in general, provides a starting point for works on the micro and macroeconomic returns from further training.[7] Empirical research into the longer-term effects of occupational further training and the impact of formal and informal learning in specific phases of life has been limited by the high amounts of data that would be required.[8]

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5 The survey was carried out in the 27 EU states and in Norway. For Poland, only data from the Pomorskie region is available (Nester/Kailis 2003). The figures used here are drawn from the New-Cronos database from Eurostat and refer only to EU-25 countries. The current data of the CVTS3 survey has currently not yet been entered into the database. Some fundamental considerations on the importance of organisational data for research into further training can be found in Eurostat (2001).

6 The detailed results of the CVTS3 survey are not yet available.

7 There seems to be an increasingly close connection between works on the returns on education and training and those researching individual biographies (Büchel/Pannenberg 2004; Heise/Meyer 2004).

8 Studies on individual training and occupational biographies are strongly concentrated on Germany, Great Britain and Scandinavia due to the data basis required (Büchel/Pannenberg 2004, Heise/Meyer 2004; Pfeiffer 2001). A summary

As well as the few econometric studies comparing different countries, which are still to be presented, the OECD provides three model calculations on returns from training in the broad sense. In the first of these, positive returns were calculated for a 40-year-old employee who gives up current work for fulltime training in all countries. In this model, the direct costs of training and the income lost (opportunity costs) were contrasted with the expected increase in income in the remaining years of work (OECD 2006a; OECD 2006b). Secondly, returns from vocational and general further training [9] were estimated using the European Household Panel survey (ECHP)[10]. In this estimate too, which dispensed with all control variables beyond individual characteristics, permanent positive returns from vocational training were shown, except in Great Britain and Ireland. It can also be stated that returns from vocational further training were less than those of training generally (OECD 2004) except in Portugal, Italy and Spain.[11] Thirdly, there is an econometric model on returns from vocational training undertaken with the current and with the previous employer, which used a range of individual, industry-specific and country-specific control variables.[12] In general, permanent positive returns from participating in training and education were shown. The returns were higher if the employee changed jobs after training. The difference in the levels of returns between those who changed employers and those who stayed in their jobs is often viewed as an indication of the market power of the employer, who can absorb part of the resulting productivity. Without departing here from the basic theoretical assumptions, the lower wages of employees who do not change employers after training could also be explained by cooperative behaviour between the parties (OECD 2004).

Brunello (2001)[13] identified rates of returns among European countries that hardly differed. Only for Italy, France and Denmark did he find significant national effects. The author contrasted current participation in vocational education and training (between 1995 and 1996) with earlier participation in training and education (between 1993 and 1994). High positive returns of an average of 17.8 %, which were increased in France to 22.5 % and reduced in Denmark to 12.2 %, were estimated for current occupational further training. Earlier training, in contrast, reduced income by 3.6 % on average and in Italy by 9 % – a finding that is explained by the fact that the returns from training are

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overview of the estimation of returns from training and education is provided by Rürup/Kohlmeier (2007), and on related problems see also Dohmen et. al. (2007).

9 Vocational education and training was surveyed using the question, "Have you at any time since January (year) been in vocational education or training, including any part-time or short courses". This definition includes initial vocational training in the dual system, for example. Information on the ECHP variables can be found in Eurostat (2003a) and in the Eurostat coding regulations (2003b).

10 Unfortunately data is not available for all countries. The few internationally comparative econometric studies are based on the European Household Panel surveys (ECHP) that were carried out annually from 1994 to 2001. Further information on the ECHP can be found in the University of Essex study (2007) and in Lehmann/Wirtz (2003).

11 There is no information available on the level of significance of the effects.

12 Significant results are only available for Belgium, Denmark, Finland, Ireland and Spain.

13 Only the first three ECHP were used as basic data here.

closely connected with passing time (Brunello 2001). It was shown for all the countries participating in the study that returns from further training for holders of tertiary qualifications were higher, but that this advantage decreases with increasing professional experience (ebd).

In the EU-funded Yuseder project,[14] the extent to which the experience of long periods of unemployment is linked with social exclusion processes among young people, including material but also in particular non-monetary factors such as health, quality of life, life expectancy, marital prospects etc. was investigated. Factors that expedited or reduced the risk of exclusion were also explored. As well as general training, occupational qualification was particularly referred to in this context (Kieselbach/Beelmann 2003).

Apart from the few international comparative works, there are also national studies on the returns from further training for individuals, which do not however allow for any comparisons between countries due to different definitions of further training, varying dependent variables, and completely different research designs.[15] For Europe however, some trends can be identified (cf. Pfeiffer 2001, S. 30ff.; Heise/Meyer 2004, S. 248ff.).

- Both further training and education have positive individual effects. In addition to increased income, in particular career opportunities and the risk of unemployment should be mentioned in this context. The high level of the dispersion of effects seems to be due to individual causes and further training systems.
- The relative returns from further training seem to decrease with education levels. According to Brunello (2001) this only applies however above a certain level of professional experience. Those starting out in employment with high levels of education and training can achieve better returns.
- Various connections between initial and further training were revealed. Opportunities for further training increase together with levels of initial training or education. It has also been shown that further training can be a substitute, especially for initial vocational training and education.
- The returns from further training for payroll employees seem to be higher than those for the self-employed.
- The further training of active persons can negatively affect those not participating in the further training.

14 Yuseder stands for "Youth unemployment and social exclusion: dimensions, subjective experience and institutional responses". The project is based at Bremen University. Dimensional exclusion is measured based on qualitative interviews from the participating countries (Germany, Belgium, Sweden, Spain, Greece and Italy). The risk factors identified are derived from interviews by experts (Kieselbach/Beelmann 2003).

15 An overview of national studies with different emphases can be found in Heise/Meyer (2004) and Pfeiffer (2001). Current findings on returns from further training can be found in Büchel/Pannenberg (2006), Conlon (2002), Dearden/McGranahan/Sianesi (2004) Leuven/Oosterbeek (2001) and Pfeiffer/Reize (2000).

3. Models for financing further training – concepts and current developments

The financing of vocational further training and Lifelong Learning has undergone very dynamic development over the last ten years. New models have been introduced and tried out and partly abolished or modified in many European countries. This allows for not only a constructive analysis of past experience, but also especially for the better design and planning of future models.

In considering these developments, a pivotal trans-national trend can be identified, which is determined by two largely similar instruments – only the names differ – that have been introduced or developed further in many countries in recent years. These instruments will be introduced and discussed mainly under the names of 'training or learning accounts' or 'vouchers' (see Chapter 3.1), for individuals (see Chapter 3.1.1) and for companies (see Chapter 3.1.3). A much smaller role is played however by (low-interest) loans (see Chapter 3.2), savings plans for education analogous to schemes for saving for real estate (see Chapter 3.3) and tax assessment procedures (see Chapter 3.4). These instruments have only been introduced or further developed in a comparatively small number of countries. In many countries there are also training funds, but these will not be dealt with as part of this report, which will concentrate instead on demand-oriented financing instruments. (see also Dohmen et.al. 2007).

3.1 Training vouchers and learning accounts

Financial support is provided for individuals in particular, but also for small and medium-sized enterprises, through a wide range of different instruments, if we proceed on the basis of their respective titles only; training vouchers, training or learning accounts, training bonus and Training Cheques, to name just some of them. Apart from their different names, they have one thing in common: they support those taking part in further training through the direct payment of government benefits, i.e. they are direct payments of money designed to be used to finance further training. In the majority of cases a (one-off) co-payment of varying size is required from the participant. These should be distinguished from an Individual Learning Account in the sense of a savings account, which was discussed for a long time in Sweden and which provided for the tax-advantaged (repeated) accrual of a capital asset that is earmarked to be used for further training. This kind of savings model will be further dealt with in Chapter 3.3 below. The following considerations will concentrate initially on government funding with (one-off or limited) co-payments. The respective models in the individual countries will first be briefly presented in overview (see Chapter 3.1.1), before a summary overview of past experience and the available evaluations is provided in Chapter 3.1.2.

3.1.1 Individual Learning Accounts

3.1.1.1 Learning Accounts in the United Kingdom

The best-known Individual Learning Account[16] (ILA) is certainly the British one, which was introduced in September 2000 and suspended for various reasons in November 2001. The basic approach of these ILAs, which were practically identical in England, Scotland, Wales and Northern Ireland, was that every citizen over 19 years of age who opened a Learning Account at a bank with a deposit of at least £ 25 (€ 37) received a government grant of £ 150 (€ 225). This amount could be used to finance training with a registered training provider to improve vocational skills. Participants also received reductions of 20 % (max. £ 100; € 150) on the course fees for standard courses and of 80 % (max. £ 200; € 300) for courses on communication, numeracy and basic computer skills. The budget could be used for several courses, but expired if it was not used, or used up, by the end of the year.

The government's goal was the opening of 1 million accounts within 2 years, for which a total of £ 150 mill. (€ 225 mill.) was made available. This goal was not only reached within one year, but was exceeded by far, with 2.6 million accounts opened.

This programme was suspended mainly because of the reported breaches of the regulations by a few providers, who provided courses of inadequate quality and also did not stop at practising outright fraud in some cases, including the faking of signatures. The model was subjected to intense and critical (retrospective) evaluation after its suspension so that the authorities could learn from the mistakes of the past. It soon emerged that the ILA should not be basically called into question, but should be improved.

An ILA was again introduced in **Scotland** at the end of 2004, through which initially only those with an income lower than £ 15,000 (€ 22,500) could receive an annual grant of £ 200 (€ 300) to finance training measures. Participants had to make a co-payment of at least £ 10 (€ 15) per measure, which however depended on the (total) costs of the measure(s), because the government grant was restricted to the above amount. This first partial model, launched in December 2004, was supplemented in August 2005 by a second complementary measure, through which higher income earners could receive a grant of £ 100 (€ 150). Both parts of these pilot projects have since been modified so that the income limit is now £ 18,000 (€ 27,000). The ILAs can be used with recognized or registered providers. An overview of courses and providers for users to choose from is available on the Internet.

16 This term originally referred to "real saving" (saving to learn), which however had little support from individuals, providers and in particular from banks (McLaughlin 2007).

Like Scotland, **Wales** also instituted a new funding programme fairly shortly after the suspension of the original ILAs. People aged 18 and over who are living in Wales can receive funding of up to £ 200 (€ 300) through an ILA if they or their partner receive social security benefits or have Level 2 qualifications at most. A co-payment is only required from this group if costs of over £ 200 (€ 300) are incurred for the course. In all other cases, 50 % of course costs, with a maximum of £ 100 (€ 150) are met through the ILA if the recipient has no formal qualification or at most a Level 2 or comparable qualification.[17] This means that the ILA in Wales is exclusively oriented towards those with low qualification levels.

In 2006 the British government submitted a White Paper that provides for an overarching strategy, in particular for increasing the qualification levels of those groups of people with low levels of qualifications. This White Paper was recently supplemented (July 2007) by an implementation report, which outlines the main basic principles for a "new" financing model, a so-called Skills Account Model. The very name already signals a continuation of the former ILAs.

There are two central starting points for this qualification strategy: the company and the individual. In the so-called "Train to Gain" programme, companies promise their employees that they will provide them with further qualification (the Skills Pledge) and develop a training plan. To this end, a consultant paid for by the programme is made available to them on the one hand, and on the other hand the costs of qualifying people with low levels of qualifications are met.

For individuals with low qualification levels, a Skills Account Model is to be trialed, which is a further development of the ILAs described above. The acquisition of Level 2 qualifications and of basic reading, writing and numeracy skills will be free of charge for individuals who cannot be qualified on the job via the 'Train to Gain' programme described above. It is designed to give these people the option of financing other training measures. Support, information and counselling services for individual learners and for the unemployed will also be linked with these Skills Accounts. These will include for example an examination and comparison of the person's existing skills with the demands of the labour market, the development of a qualification strategy, the selection of possible further training institutions, and the provision of guidelines about what they should expect from a good further training provider.

This account is designed to enable participants to know what has been spent on their training and provide feedback on it, i.e. it is used to provide both quality assurance and protection against bad providers and misuse etc. The latter is evidently a reaction to previous experiences with the ILA.

17 Level 2 corresponds with educational levels at the end of the 11th class; this is the educational level usually attained at the age of 16 in Great Britain.

The overview presented indicates that the Skills Account is much more than purely a financing instrument. A pilot plan has been announced for 2007/08, which would seem to be designed to initially address those groups wanting to acquire Level 3 qualifications.[18]

3.1.1.2 Individual Learning Accounts and Training Cheques in Belgium

The region of Flanders in Belgium initiated a **Learning Accounts** model project in 2002, through which individuals can receive vouchers for training. Four intermediary organisations with different orientations and approaches were selected in a tendering process to take part in the pilot project. Each organization was to open between 75 and 150 accounts, which were each co-financed with € 1,000 by the government. The pilot project was carried out from the beginning of 2003 until the beginning of 2004.

Of the four intermediary organizations, two were oriented towards the unskilled, the unemployed or those facing unemployment, the two others towards employees in the garment industry and in the caring professions. Various services were connected with these, including career counselling, especially for the unemployed, social minorities and risk groups.

As well as the pilot project with Learning Accounts, a **Training Cheque** for employees was also introduced in September 2003. These Cheques have a maximum value of € 250 and can be used with recognized training providers or for career counselling. The employee must pay 50 % of the direct costs of training; i.e. government funding is a maximum of € 125. In contrast to the Learning Account, no counselling is required for the Training Cheque, i.e. it is purely a financial provision.

€ 12 million was made available for these Training Cheques ("as long as stocks last") in 2005. The prerequisite for receiving a Cheque is that the recipient is employed, with a fixed term contract ("Interimskracht") where applicable, and with working hours of at least 80 hours per month. The Training Cheque can be redeemed with recognized training institutes for career counselling or skills evaluation as well as for work-related or labour market-related further training. The main thing here is that training takes place outside normal working hours.

Those with no upper secondary education qualification receive funding of up to € 250 per year without any co-payment. Under certain preconditions, e.g. if career planning counselling for an employee who is at least 45 years old or who is disabled leads directly to further training, the funding amount can be increased to entirely cover the costs of the career planning counselling.

18 No further details are available. There is apparently to be a pilot project with various approaches, so that their effects can be comparatively evaluated.

3.1.1.3 ILAs in the Netherlands

In the Netherlands a two-phase pilot project using training accounts, especially in the form of savings accounts, into which individuals, employers and third parties can make payments, has been in place since 2001.[19] In the first phase (from the beginning of 2001 until the beginning of 2002) eight model projects were selected that were to ensure that 150 accounts per project would be opened – a total of 1,200 accounts. The government supports each account with € 454. In fact, only 1,100 accounts were actually opened.

The second phase of this experiment lasted from the end of 2002 until the end of 2003. In this phase, the government paid € 450 for each account. Around 100 companies from various sectors and industries and 25 local organisations (reintegration companies and Centres for Work and Income) took part in the project.

The goal of this second phase was that every pilot organisation set up between 109 and 169 Learning Accounts for employees or job seekers, so a total of 1,352 accounts. The target was in fact slightly exceeded, with 1,400 Learning Accounts being opened. Taking both periods together, a total of 2,500 accounts were opened.

In the first phase of the experiment in particular, only in the two pilot models was a personal contribution by the account holder required, either in the form of a one-off deposit of € 22 to € 200 or by their taking part in training in their free time. In the second phase of the project this was the case in five models.

It should also be noted that the effects of Learning Accounts on the learning behaviour of employees and their (future) position on the employment market will be investigated in a current experiment that began in March 2006 and will continue until December 2007.

3.1.1.4 Vouchers in Italy

Italy also introduced vouchers for further training (Voucher/Buoni formativi) in several regions and autonomous provinces in 1998 and they are now available in almost all Italian territories. Although the vouchers are formally a regional or provincial responsibility, there are – in contrast to Austria for example – comparatively few differences in their form. Most differences emerge in the way they are

19 Since classic saving for further training did not in fact take place, although this was a particular goal of the second phase of the project, we are presenting it here with the ILAs and not below with the savings models. Geertsma et. al. (2004) give as the reasons for this on the one hand that the period of the project was too short to really allow for saving for further training. The administrative cost and effort involved in such saving was also too high and saving, especially for jobseekers, i.e. the unemployed, was not possible. The collective labour agreements are also a problem, because in most of them it is agreed that employees cannot be obliged to make financial contributions because the employer already pays into the industry funds.

handled. These slight differences may also be due to the fact that the funding is allocated through unemployment insurance and by the European Social Fund via the national labour ministry. A total of about 30 % of further training measures for payroll employees are financed in this way. For some time now, individual groups of employees have also been able to receive a voucher even if their employer does not pay any unemployment insurance contributions for them. This would include part-time or temporary employees and the unemployed.

The individual voucher is assigned to the individual participant. The training provider is paid at the end of the course. It must also be proven that the participant has attended 70 to 75 % of the "sessions". Around 80 % of the costs are covered by the voucher and participants have to pay the remaining amount of up to 20 % themselves. The voucher is designed to be used to implement their own training plans, to meet their individual advanced training needs and to improve their knowledge and occupational skills. Individual courses can be chosen from a catalogue, from which participants can select the appropriate training.

Providers of further training must be entered on a list. Listings are usually a result of tendering procedures for regional providers or contracts with service agencies.

Consultation services that are either lacking or insufficient, e.g. to perform skills analyses have been identified as weak points of this system (cf. Elap 2006).

In addition to the general voucher described above, the Italian labour ministry started a trial with Learning Accounts in the three regions of Tuscany, Piedmont and Umbria in 2006. The target groups for these **Credit cards for individual training** (Carta di credito formativo individuale) are the unemployed or those with an atypical employment contract.

As with a normal credit card, cardholders can withdraw funds for participation in training. A training credit card has a maximum value of € 3,000, which can be spent over two years.[20] In 2004, the region of Tuscany planned to set up about 3,000 individual training accounts within a trial period of two years (Grelli 2004).

This is designed to extend the initiatives to a wider group of people and ensure the certification of skills acquired. The individual development of training plans for jobseekers should also play an important role.

[20] Grelli (2004) mentions a maximum amount of € 2,500 for this period. In view of the "sensitive target group" and experiences in Great Britain, he refers explicitly to the intention to take prompt action against fraud.

3.1.1.5 Austria

3.1.1.5.1 Training accounts or vouchers provided by the Länder

Most of Austria's Länder (states) fund continuous individual further training through vouchers or comparable instruments, although there are considerable differences in their concrete forms, i. e. the amount of funding, and the target group and the training that is eligible for funding. The respective names of the schemes are also different: Bildungskonto (training and education account), Weiterbildungskonto (further training account), Bildungsgeld (training and education funds), Förderkonto (funding account) or Bildungsguthaben (educational and training credit). The principle is however always the same; recipients are refunded some of their costs.[21]

Maximum funding amounts are higher than in many comparative countries in several cases and can also be used over a long period. Lower Austria provides employees with up to € 2,640 over a period of six years, through which half the course costs (80 % for those aged over 45 and those returning to work) can be met.

In Upper Austria, funding covers 80 % of costs, with a maximum of € 1,180, for those who are aged over 40 or who have not completed a vocational qualification. The maximum funding is increased to € 1,960 for people on parental leave or returning to work. For all other employees, funding is 50 %, with a maximum of € 780 (those on parental leave or returning to work € 1,560). The prerequisite in all cases is that the recipient has a Maturaabschluss (Abitur – higher education entrance qualification) at most.[22]

In Salzburg, funding covers 50 % (2004, 2005) or 40 % (2006, 2007) of costs, a maximum of € 730 over a four-year period, and can be claimed by those without Abitur and those returning to work who are registered as unemployed, if the course fees are at least € 200. Funding may however be denied if the budget (€ 920,000 in 2007) has been used up.

In Tyrol, training designed to increase levels of vocational qualification can be financed through the so-called Bildungsgeld (training fund) "update". This supports employees, the unemployed, those on leave or on training leave, and independent trading and industrial enterprises with a maximum of three employees through a one-off basic payment of up to 25 % of course costs of at least € 150,

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[21] For a more detailed description of the individual models in the Länder see Dohmen u. a. (2007). In Burgenland and in Carinthia there are apparently no corresponding funding models.

[22] Funding for those on parental leave, those returning to work, and recipients of child benefit is also available if these people want to acquire specific qualifications, such as the European Computer Driving Licence (ECDL). This funding is up to 75 % of course costs, and a maximum of € 1,180. There is also a training and education account for young entrepreneurs through which career-oriented training or further training can be funded with 50 % of course costs, with a maximum of € 1,500.

with a maximum of € 500 per year. If a qualification that is recognized under public law is acquired through the course, a further 15 % of course costs are refunded as additional funding after a positive final exam result, as long as the course fee is at least € 500. The annual additional funding is limited to € 300.

In Vorarlberg, fulltime training can be funded through a maximum grant of € 250 monthly or € 2,500 annually (Vorarlberg 'Bildungszuschuss' (training grant)), if employment has to be restricted or given up because of training and income is thus reduced.

The Vienna Employees Promotion Fund (WAFF) funds vocational training and further training measures provided by a training provider recognized by the WAFF, with 50 % of course costs, if these are at least € 75. They provide a maximum of € 200 for employees or € 300 for the unemployed, those on parental or training leave, and recipients of social assistance. 80 % of course costs are reimbursed for university entrance qualification examinations and master craftsman's examinations and for those returning to education to acquire a trainee's qualification or a general secondary school certificate, with the maximum set at € 450.

3.1.1.5.2 The training vouchers of the Chambers of Labour

Training vouchers have been financed through the regional Chambers of Labour (membership is mandatory for payroll employees) in each Land since 2002. In some Länder instead of the term 'voucher' other names such as "Bildungsscheck" ('training cheque' in Styria), Bildungsbonus ('training bonus' in Upper Austria) or Zukunftsaktie ('future share' in Tyrol) are used. These vouchers can only be redeemed with selected course providers (usually Vocational Institutes (BFI) and the Volkshochschule (adult education centres) (VHS), partly also with the training institutes of the Austrian Federal Economic Chamber (WIFI)), but usually only for certain courses, e.g. foreign language or computer courses. In Carinthia, those returning to education to obtain a general secondary school certificate are also supported in this way. In other Länder (Austrian states) such as Upper Austria, this support is only available for obtaining "key qualifications". In principle, all 3 million members of the Chambers of Labour are reached with this instrument, but in some regions there are restrictions, so only certain groups, e.g. those returning to work, are addressed. Under certain preconditions, funding amounts may also be higher, as they are in Carinthia, where trainees receive a voucher of € 150. The vouchers usually have an annual value of between € 50 and € 200, and the amount differs from region to region. Those in Tyrol have the highest value, with just on € 300. They must be redeemed within the corresponding year or semester, otherwise they expire.

3.1.1.6 Switzerland

3.1.1.6.1 The Geneva training voucher model

Since 2001, further training in Geneva has been funded through training vouchers (chèques annuels de formation, CAF). The law on further training (la loi sur la formation continue des adultes, LFCA) is a reaction to rising unemployment in the region and is designed to increase the population's qualification levels and employability.

Up to CHF 750 (about € 460) per person and year in three successive years at most is made available. The vouchers can be used to completely or partly finance a range of courses resulting in vocational qualifications, for vocational further training and/or retraining (cf. Scheuermann 2003).

The special intention of this law is to facilitate and to generally make entry into the training market possible for groups who traditionally (are able to) participate in further training to only a small extent, i. e. particularly women, part-time workers and the unskilled[23], and so to counteract inequalities (corrective goal). Those returning to work also do not belong to the primary target group, where the Employment Office does not pay the costs of the qualification measure. All courses eligible for funding must be formally recognized and involve at least 40 teaching hours. A list of over 800 courses eligible for funding and the approximately 70 institutions providing them is available on the Internet. Applicants can select the appropriate further training, contact the provider and enrol.

3.1.2 Summary and experience with vouchers

Experiences with vouchers and learning and training accounts will be presented in summary below, in which particular reference will be made to the evaluations made in various countries (see Dohmen u. a. 2007 for more details).

3.1.2.1 The scope of the model, funding recipients and target groups

Two different approaches must be distinguished in terms of their scope and the number of those basically eligible for funding and actual funding recipients. On the one hand, there are the models that are oriented towards all or at least larger groups in the population, such as the British, Austrian or Italian models.

Among the "full models", the British ILA model must be regarded as the biggest of its kind so far, oriented as it is towards all adults and resulting in a total of 2.6 million accounts opened. 1.75 mill. courses were booked and 1.4 million accounts used (activated). This also means however, that 1.2

[23] 'unskilled' here refers to those who left the education system at or before the end of the compulsory education period.

million or almost 50 % of the accounts opened did not result in actual participation in further training, which may be partly explained by the suspension of the model.

Within the first four months of the Flemish Training Cheque project (target group: employees), from September to December 2003, almost 100,000 applications were registered, of which 85,000 had been granted and payouts already made for around 31,500.

In the Swiss canton of Geneva (target group: those groups who take part in further training at low levels) in the first four years after the introduction of the further training voucher 8,027 further training vouchers were issued to 5,850 persons, a rate of just on 6 %.

In Italy the voucher is usually oriented towards employees in various contractual relationships and life situations, while the credit cards introduced in 2006 in three regions are available for individual further training in particular for the unemployed and employees with atypical employment agreements. The regions and autonomous provinces have positioned and committed themselves in very different ways in this area in recent years. Emilia-Romagna and the Marche were the first regions to try individual funding for training. Some regions have preferred to fund companies rather than provide individual vouchers. The autonomous province of Bolzano-Bozen is the only territory in Italy that also provides individual vouchers to the unemployed registered with the employment office.[24]

The utilization situation in Austria is unclear and complex. Individual federal states can account for up to 10,000 participants funded, but there is no general overview. It must also be taken into account that vouchers are also available from the Chambers of Labour. In the first two years after the introduction of the model, the Chambers issued a total of 120,000 vouchers and from 2002 to 2006 provided a total of around 290,000 vouchers. This gives an annual average of around 60,000 vouchers throughout Austria, reaching 2 % of the target groups. It would therefore seem reasonable to assume a total of just over 100,000 participants funded per year.[25]

On the other hand there are much smaller pilot projects that reach up to 1,500 people. In the Netherlands a total of around 2,500 accounts were opened in both trial phases together. In Flanders (Belgium) the number of ILA accounts was 400. These small plans aim to provide experience on suitable forms and functionality.

24 For more information on the regions see Bianchi (2005) and Dohmen et.al. (2007).

25 The responsibilities of the individual Länder (states) and the Chambers of Labour in the individual Länder means that not all the required information is available. These figures are designed to provide only an approximation of the scope.

3.1.2.2 Funding amounts and co-payment

The funding amounts provided vary considerably, but it can be stated that in the majority of cases they are limited to amounts under € 300, and are partly much lower.

The funding provided through the Flemish Training Cheque is for 50 % of costs, with a maximum of € 250 per person and year. Only those who have no upper secondary education qualification receive funding of up to € 250 annually without making a contribution.

In Austria the vouchers provided by the Länder (states) have at first glance a much higher value, although these higher amounts are usually provided over several years, so they usually average out again within this range. Only Tyrol, where vouchers can be worth up to € 500, with 25 % of costs shared by the government, is different in this respect. Funding amounts are higher in Vorarlberg, with up to € 250 per month or 2,500 per year, but these are paid for fulltime training and are therefore designed to replace income. The Chamber of Labour vouchers provide € 100 to 200 annually, with certain regional differences.

Government funding was around € 450 in both phases of the Dutch pilot project and could be added to considerably through payments made by participants or by third parties. In the first phase of the experiment with two pilot models, a personal contribution was required, either as a one-off deposit of € 22 to € 200 or through participation in a further training measure in the participant's free time. In the second project phase this was the case in five models.

In the canton of Geneva (Switzerland) the average value of the 8,000 training vouchers used was CHF 600 (about € 370). Great Britain's original ILA model was also in this range, with government funding of € 225 for a co-payment of at least € 37. This is also the case with the new models in Scotland and Wales. No details are currently available on the conditions of the future Skills Account Model.

In Italy, in contrast, comparatively high amounts can be provided, with vouchers having a value of between € 500 and € 5.000 and covering around 80 % of costs. Participants have to pay up to 20 % of costs themselves. The training credit card, which is oriented towards only certain target groups, has a value of up to € 3,000 over a period of two years.

3.1.2.3 Average costs of further training

The low average amounts spent on further training in the various countries are striking. In Scotland the average amount was £ 208 (€ 312), in Flanders it was € 395 on average, with an average amount of € 300. It must be noted here that average expenditure per measure or course corresponded with the participant's educational levels.

At this point it could of course be asked whether there might not be a connection here, i. e. whether the usually limited amount of funding provided influences average costs. Other studies also repeatedly refer to comparatively low amounts (see also Chapter 2).

3.1.2.4 The socio-economic characteristics of participants

If the socio-economic characteristics of funding recipients are examined, it is especially noticeable that in almost all the models examined here, the proportion of women who opened a learning account or used a voucher, was much higher than the proportion of men. This may be due to the involvement of certain occupational groups in individual cases (Bollens 2003), as in Flanders and the Netherlands, but seems not to depend on this factor alone.

The socio-economic characteristics of participants also correspond with expectations; i. e. utilization rates increase together with educational levels and/or professional position. Some considerable mobilising effects would also seem to have been achieved, since during evaluations it was often stated that further training would not have been possible without financial support.

In terms of the reaching of disadvantaged target groups, i.e. in particular the unskilled and educationally disadvantaged groups and older employees, a fairly mixed picture emerges, leaving space for interpretation in both directions. In England for example, 22 % of persons who opened an account had not requested any further training in the past 12 months. 56 % of users could not have otherwise financed the training and 16 % had no vocational qualification (McLaughlin 2007). In Scotland 51 % of participants stated that they could have financed their training without the account, in England this rate was 44 %, in Northern Ireland it was 31 % and in Wales it was 49 % (The Scottish Parliament 2001).

Among those using the training voucher of the Austrian Chambers of Labour in the first two years, 18 % took part in further training for the first time and 45 % could not have taken part in training without the voucher (Elap report 2006).

This means on the one hand, that in Great Britain and in Austria between one third and a half of participants could have undergone training without government assistance, but on the other hand that at least half, and in Northern Ireland over two thirds could not have taken part in further training without support. Even if this does not show any direct effect on disadvantaged target groups, some not inconsiderable mobilising effects can be assumed. Further activity is however needed to improve the achievement of goals in this area because in almost all, if not in all models, older employees for example, are underrepresented. The same applies to low-skilled workers (see Bollens 2003 on Flanders).

Conversely, it can be stated that the number of highly qualified participants is generally disproportionately high. In Flanders, rates of use of the Training Cheque and the Learning Account increased with educational levels, with the proportion of the unskilled using the Training Cheque at 15 % lower than for the Learning Account (23 %).

Employees in small and medium-sized enterprises (SMEs) are usually also comparatively underrepresented. 40 % of those using the Training Cheque in Flanders came from companies with fewer than 50 employees. 40 % of users for whom information on training behaviour was available, had not taken part in any further training in the previous two years. This represents quite a significant effect in our view.

Of the 123 companies participating in the Dutch pilot project, one third had fewer than 10 employees, one third had between 10 and 100 employees and the remaining third more than 100 employees. Among the account holders over a third had (35 %) an educational level of the general upper secondary education qualification at most, and 55 % a vocational upper secondary education qualification or comparable qualification. The remaining 10 % may have had a tertiary education or university degree, although Geertsma et. al. (2004) do not make this clear. In the second phase, of the total of 1,400 learning accounts, 500 (36 %) were for jobseekers and 900 (64 %) were for employees.

3.1.2.5 Accreditation and quality assurance

Reviewing the results of the various evaluations of the British ILA models, it becomes clear that the intention to keep the programme as unbureacratic as possible is beneficial on the one hand but at the same time is its main weak point. Since the ILAs were designed to achieve a clear increase in participation in further training and reach so-called educationally deprived target groups, a simple application was in principle enough for the opening of an account. Since training providers also profited from the programme and saw new opportunities for business, they advertised massively for them. This motivation of the training providers was a major factor in the large number of accounts that were opened.

In contrast to training providers who receive direct government support and are subject to strict quality controls, accreditation was not required for participation in the ILA programme, which was deliberately done to provide an incentive for fast growth in the demand-oriented training market. This however, subsequently turned out to be one of the central problems, because a number of disreputable training providers took advantage of the situation, providing qualitatively inferior training.[26] The

[26] It should also be noted here that similar developments also ocurred during German Reunification and have been seen in other countries operating with free-market instruments or similar instruments.

resulting complaints and high levels of utilization were among the reasons for the programme ending. It must be noted too, that outright fraud was also practised. Databases were searched for unused accounts and the corresponding amounts were then misappropriated, in some cases through the faking of signatures. The insufficient safeguarding of the procedure was due to the fast implementation and introduction of the ILA, among other things. The risk of misuse and the criminal energy of certain individuals were underestimated (Auditor General 2003).

The central consequence of this experience, which has been applied not only in succeeding models in England, Scotland and Wales, but also especially in other countries working with voucher models or learning accounts, is that the vouchers are only to be used with accredited institutions. Courses can usually only be selected and booked through centrally controlled databases or special training and education catalogues, in which providers must be entered after prior application and assessment, where applicable.

Training providers in Italy can also take part in regional tendering processes. Wherever public and private institutions offer voucher courses, they are selected according to the criteria of the reliability of the structure and services. The region of Tuscany for example, has set up its own accreditation institute that regulates the content, structure and scope of the training offered.

In the case of the new credit cards for individual training, after initial experience with the vouchers, but also due to the problem of the target groups – the unemployed and employees with atypical employment contracts – system-related services seem to require more promotion. Monitoring, evaluation, consultation and qualification measures for consultants and tutors, and even modelling, feasibility and transferability studies, (success) analyses and more are planned. The certification of the skills acquired should also be more closely monitored among the target groups (Grelli 2004).

Regardless of the negative experiences with vouchers and ILAs described, it can be stated that levels of satisfaction with the courses undertaken is comparatively high in all countries. 91 % of English further training met or exceeded participants' expectations and 90 % of participants in the Dutch pilot projects were also satisfied with the courses. Only 10 % found them either too easy, cursory or too general, or complained of courses being too difficult and too theoretical. Similar satisfaction levels have also been achieved in other countries.

3.1.2.6 Addressing participants or those interested in further training (Marketing, PR and communications)

The experiences with the various models again very clearly show how important information, marketing and PR are in reaching the designated target groups (see Gallacher u. a. 2007). Personal address would also seem to be important in the case of disadvantaged and educationally deprived groups. Newspaper articles on successful participants in programmes also seem to be particularly successful in this respect, as has been reported from the Netherlands. This is also an important building block of the 'Train to gain' programme in Great Britain.

The involvement of employers can have an adverse effect if the training is oriented towards individual vocational further training, since in the Dutch pilot project at least, some of the companies had only a limited interest in their employees' training and therefore did not motivate them, but rather hindered their participation. The British 'Train to gain' programme involves companies very closely, but focuses on the companies' training and qualification requirements, which are also partly financed by the government. Employers may have a strong interest in such schemes.

The advertising for such schemes is also differently designed in the various Italian regions and autonomous provinces. Information and consultation is either provided centrally in the region or in the individual provinces, sometimes relying on existing administrative offices, sometimes in their own consulting centres. Promotional events are held at both levels. Various studies have however revealed a limited awareness of individual vouchers, of funding for training and education in general, and of public tendering processes. The insufficient organisational information and lack of skills-oriented consultation for participants has also been criticised.

3.1.2.7 Concrete handling of learning accounts and vouchers

The handling of accounts refers here to concrete account keeping on the one hand and on the other hand to the payout of amounts for further training courses. Relatively little information is available on this.

In the Dutch pilot project, accounts were kept in three different ways in practice. In the first model, the accounts were completely and exclusively handled by commercial banks, apparently for each individual account separately. The two other approaches involved intermediary organizations, although in this case too, accounts were opened with commercial banks. In the one case there was a voucher almost as an entitlement to the amount deposited and the interest, and in the other there was a kind of 'virtual learning account' without the voucher. In both cases, collective accounts were set up for making deposits and payouts. It became clear that involving commercial banks also entailed additional administrative costs, since banks were paid for processing through account fees. On the other hand, banks have only limited interest in this kind of business because the amounts invested are very small. The former form – accounts for each individual participant in the programme – must therefore in particular be regarded as uneconomic.

Training providers are paid in the majority of cases according to actual enrolments in the respective courses, sometimes also only during the course, where a certain level of attendance must be proven, e.g. in Italy it is 70 or 75 %. Two different models were tried out in the Netherlands. In one model, account holders had to advance the amounts and had them refunded upon the provision of the proof. The other was an application model, in which money was paid out directly to the provider upon application and the presentation of a bill. There is no information in the evaluation report by Geertsma et. al. 2004 on whether the two procedures were equally effective or not. The possibility cannot be excluded that the former procedure could represent a certain hurdle for low-income groups.

3.1.3 Learning accounts and vouchers for companies

3.1.3.1 The Small Firm Development Account in England

In 2002 a pilot project for a Small Firm Development Account (SFDA) was started in four English regions (Lincolnshire, Leicestershire, Nottinghamshire and Derbyshire).[27] Companies with 5 to 49 employees participating in the programme were required to identify a Training Champion, who was to be responsible for developing a structured training plan in the company and to whom a supporting consultant was assigned. The companies received a grant of 50 % of the costs of training, max. £ 150 (€ 225) per employee for the implementation of the training plan.

According to initial evaluation results, 34 % of the companies involved were small enterprises with 5 to 10 employees but they were still underrepresented in the pilot project. Manufacturers and service providers were over-represented. 50 % specified the financial support as the main reason for their participation, for 30 % it was the structured approach to further training and for 25 % it was support for employees to acquire vocational qualifications (Hirst/Lefaucheux/Rinne 2003). The limited relevance of the financial reason was interpreted in the second evaluation to mean that half the companies would have participated in the pilot project even without the financial support. This gives rise to the supposition that companies were especially interested in the support and consultation in developing a structured training plan (Hirst/Lefaucheux/Rinne 2005).

It should also be mentioned that only 2 % of participating companies had not been previously involved in training, i. e. this pilot plan did not reach inactive or passive enterprises. Companies stated that the high costs of further training, the costs of the training itself, and the opportunity costs of lost production were the main obstacles here. In total, 40 % of the companies involved had not yet come into contact with IiP.

[27] This pilot project was initially planned for one year, but was extended for another year after a positive evaluation. The positive aspects were then to be continued as part of a National Employer Training Programme.

An examination of the financial scope of the SFDA programme reveals considerable differences, ranging from £ 90 (€ 135) up to £ 19,000 (€ 28,500). The average amount was just on £ 2,000 (€ 3,000). Total training expenses of £ 900,000 (€ 1.35 mill.) were spent as part of this programme, of which just on two-thirds were eligible for funding through the programme. This also means conversely, that around a third was spent on other measures.

The programme was generally very positively evaluated. The values for the guidance in the training needs analysis process, the information on training services on offer and on the opportunity to meet other Training Champions and discuss ideas and experiences were however not rated as highly.

The model would seem to have achieved its main goals after just one year. Over 70 % of companies said that they wanted to retain the position of Training Champions, the planners of the measures. The majority of employees participating in the training were aged between 19 and 39, but 45 % were also older employees. 90 % of participants found that their occupational skills had improved, 80 % were confident about their professional position, 70 % were generally more motivated and 80 % were motivated to undergo further training (Hirst/Lefaucheux/Rinne 2003).

Around two thirds of the companies participated in the continuation of the scheme in the second year. The precondition for participation was that a training plan be created and submitted in due time before the deadline for the submission of applications. It should be mentioned that a disproportionately high number of the companies with a maximum of 10 employees did not participate in the second year. This suggests that for this group there were particular obstacles in developing and implementing training plans. A comparatively thin staff coverage that limited flexibility may be an important aspect of this, especially because around 75 % of further training measures were held during working hours.

With regard to the positive effects of the second year, it can be stated that the companies were more closely involved in developing and implementing the training plans and more plans were also actually implemented. These plans were also more strongly oriented towards the requirements of the companies and the selection process for choosing participating employees and the measures was improved. These latter aspects had been identified as weak points in the first year (Hirst/Lefaucheux/Rinne 2005).

The government funding was reduced in comparison with the levels for the first year, which, according to the evaluation "only" influenced a third of the companies in terms of the scope or type of further training – they planned either fewer or less expensive measures. It was also stated that compared with the first phase, in which on the job training predominated, more external training was undertaken. In this phase too, around three quarters of training measures were held during working hours. Only 10 % of participants underwent training completely outside working hours. The second phase was generally rated positively. Reaching and involving smaller companies is however regarded as a particular challenge.

3.1.3.2 Vouchers for SMEs in Belgium

In **Wallonia** (Belgium), SMEs can claim in total up to 400 vouchers. Each voucher is worth € 30, of which the SMEs must finance half themselves, i. e. the actual subvention is € 15 per voucher and unit of training. If the costs exceed this amount, the SME must pay the difference. Within just on a year after their introduction, over 63,000 vouchers had been issued to 1,400 enterprises. An interim review (Geers 2001) came to the conclusion that the project had made a successful start, motivating SMEs to increase the further training of their employees.

In **Flanders,** a similar model involving vouchers for SMEs has been operating since 2002. There the scheme is called "Bijblijfrekening", which means "individual learning and development account". There was an initial two-year pilot phase, which was so successful that the model has been used ever since.

Employers can purchase a maximum of 250 training vouchers per year. A voucher costs € 30, of which the employer pays one half and the state pays the other half. The government initiated the system in 2002 with a budget of € 45 mill., which is a total of 3 million vouchers. A specific amount for the training vouchers is provided each year. If the scheduled number of vouchers or the budget is used up, firms can be put on a waiting list, so that they receive the vouchers they have applied for at the beginning of the next year

Training vouchers can only be redeemed with certain institutions that are authorised by a committee of experts appointed by the Flemish government. Every three years the institutions are checked in a process in which they respond to an evaluation survey and an agency carries out audits and submits a report to the committee of experts. If the company has a quality certification, it is automatically added to the list of institutions entitled to provide training. At the end of the course, participants can use the voucher provided by the employer and the institution presents a bill for the remaining amount.

A distinction is made between general and specific training programmes, with the general programmes referring to improvement in individuals' vocational qualifications, enabling them to take part in advanced training such as language courses etc. The specific training programmes only funds further training that is necessitated by the tasks involved in the job.

A maximum of 200 Cheques per company with a total value of € 6,000 can currently be applied for annually. A total of € 22.5 million for 1.5 million vouchers is available. The vouchers are exclusively handled online, both for the company applying and for the training institution.[28]

Initially, company proprietors could use the training voucher, but in May 2006 the system was replaced by the new funding programme "BEA – Budget voor economisch advies" (Budget for economic consultation). Through the new regulations, 35 % of the costs of training, consultation, mentoring and knowledge acquisition can be financed in recognized Flemish training centres. The company must pay the remaining two thirds of the costs. Originally the company was to be able to use this funding only every three years, but this has now been shortened to two years. As far as can be determined, there is a funding maximum of € 5,000, of which a maximum of € 2,500 can be spent on the same measure.

3.1.3.3 Company related vouchers (Voucher aziendali) in Italy

These company-related vouchers are mainly issued to SMEs to enable them to co-finance the participation of their employees in further training. The precondition for receiving a voucher is a training plan that also develops the individual training path. In this case too, the voucher is assigned to the individual employee, but is also made available to the proprietor of the company. The instrument would seem to be very helpful especially for small and medium enterprises, which play a big role in the Italian economy. According to a statement by the labour ministry, it enables the training process to diversify in terms of its own professionalism.

The regions decide whether they want to support the company-related and/or individual variant, which target groups they want to fund, and how their voucher is endowed.[29]

3.1.3.4 Summary

In summary, the preceding examples of company-related voucher models indicate that they can improve companies' rates of participation in training and planning for training. Limiting the scope of these indications however, it must be stated that small companies in particular seem have a disproportionately low rate of participation in such projects, despite the funding. It can however be said, that funding amounts have so far been relatively limited and only a few countries have such a form of funding for SMEs.

28 See the demo of this at http://www.sodexho.be/opleidingscheques/demo.html).

29 For futher information on the individual regions see Bianchi (2005) and Dohmen et. al. (2007).

3.2 Loan models

The use of loans to finance further training would seem to be of secondary importance for individuals and companies, in contrast to the situation with regard to university education. Financing initiatives from the private sector may be unlikely, given the problem of collateral associated with investment in human capital, the risks, and the cost and effort involved in administration.

In Great Britain there are two models, one oriented towards companies and one towards private individuals, which function formally as normal bank loans, although these are provided in cooperation with the Department for Education and Skills (Verry 2003).

The corporate **Small Firm Training Loan** is designed for small and medium-sized enterprises (SMEs), features low interest, and can be up to £ 125,000 (€ 185,000), depending on the costs of the training. It can cover a total of up to 90 % of the direct costs of training.[30]

The main advantage of this loan is not so much the low interest as the fact that the loan must be repaid only after 6 to 12 months – depending on the amount – and that no interest payments have to be made during this period because they are paid by the government.

In general it must be stated that the loan is rarely used. Only around 600 loans were taken out from 1994 to the beginning of 2002, which is an average of 75 a year. The average loan amount was £ 6,100 (€ 9.000), although this amount was influenced by some very large loans. The average loan amount was £ 3,670 (€ 5,450). Only about 30 % of applications were for a loan of more than £ 3,000 (€ 4,500).

The so-called **Career Development Loan**, which can be claimed by individuals, works in a similar way. The amount of the loan can be between £ 300 (€ 450) and £ 8,000 (€ 12,000) and it is subject to low interest. No interest is in fact payable during the training and further training and for a further month – the government pays it – nor must repayments be made. Borrowers can defer the start of repayments by up to 17 months in case of unemployment. The funding period is two years at most; i. e. longer programmes are only partly funded.

This line of credit was opened in 1988/89 and by 2000/01 had approved over 150,000 applications, which is an average of 11,500 loans. A total of over 17,000 loans with a total value of £ 70 mill. (€ 105 mill.) were granted in 2005. This might mean that they have increased in importance. The average amount of each loan in 2005 was about £ 4,000 (€ 6,000).[31]

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30 Loans for counselling services connected with Bildungs measures, which can cover up to 90 % of costs or a maximum of £ 5,000 (€ 7,400), can also be taken out,.

31 The evaluation of Career Development Loans (www.ghkint.com/news/nws02.asp?id=23) that has been announced will be concluded in October 2008 and intermediate reports are apparently not yet available.

The preceding details indicate that loans, whether publicly funded or private, may be of secondary importance for the development of alternative concepts. The Austrian experience described below also argues in favour of this assessment. On the other hand, they could be a reasonable complement for companies and people with no other way of financing further training.

3.3 Savings plans for further training/capital accumulation for funding training

This section will examine models for saving capital for financing further training. These models are comparable with saving for building or capital accumulation; i. e. savings are made over a longer period and usually in equal deposit amounts. This savings process is supported by the state, i. e. funded where applicable. The names of the financing instruments are of secondary importance. They may be called Individual Learning Accounts as in Sweden, or savings plans for further training or the like. It is also not important whether the amounts saved are intended exclusively to finance further training or can also be used for alternative purposes. In this context, three different examples from Sweden, Austria and the Netherlands will be presented below.

3.3.1 The Swedish Individual Learning Account

The introduction of Individual Learning Accounts based on capital accumulation for further training funded through taxation was discussed in Sweden for many years. Even though the model was not implemented in the end, for the sake of completeness – and in order to cover the bandwidth of available options – it will be presented here (see also Ljunggren-Lönneberg et. al. 2003, Schütze 2007).

Government funding of the accounts was to be based on the income tax system and not as a direct payment into the account, as was the case in Great Britain (Ljunggren-Lönneberg et. al. 2003). Payments into the account could then have been deducted from taxation up to an amount of SEK 37,700 (€ 4,100 in 2001).[32] In order to motivate employers to make payments into the accounts, they too would have been able to deduct the deposits from their tax. They would also have received a 10 % reduction in the income tax that would be payable in any case.

The model, individual aspects of its approach, and the overall concept were all fiercely criticised, in particular by unions and trade associations, so the scheme was not finally introduced and there is no concrete experience with this approach.

32 If the amounts paid in are withdrawn, the interest earned is taxed at 15 %.

3.3.2 A savings plan for education and training in Austria

The Tyrol Chamber of Labour submitted a proposal for a savings plan for education and training, which has been further developed and since the autumn of 2005 has applied to the whole of Austria. The basic principle is commensurate with saving for building schemes or the employee savings allowance (funding under the terms of the 5th German Capital Accumulation Act) already well known in Germany.[33]

Money is to be saved for (further) training measures through the linking of the investment by the participant with the corresponding training premium or interest. The type of saving the person decides on, whether a bankbook, funds, or another form, is not important. The government pays a bonus of 3 to 8 %, up to a maximum of € 1,000 annually. The saver is entitled to spend the amount saved plus the training savings plan premium on training (or for another purpose) after six years. After the expiry of this period, the saver is also entitled to take out a loan, the maximum amount of which is assessed in accordance with the amounts deposited. A further advantage of savings plans for training and education is that parents and grandparents can pass the accounts on to their children and grandchildren, so they do not expire. The system would hardly seem to have been used so far.

Since the autumn of 2005 this form of saving for training has been linked with a 'Kredit for Pflege und Bildung' (loan for support, training and education) provided by building societies, which can especially be used to finance further training. Demand would however seem to be very limited (see "Die Presse" of 21.02.2007). This may be the case to an even greater extent because tuition fees for a university course of study can also be financed through this loan, i.e. the few savings or loan contracts that have been concluded may have been used to finance university education rather than for training.[34]

3.3.3 Summary: savings plans for training

Taking the preceding details into consideration – including the explanations of the Dutch pilot project (see footnote 19) – savings plans for training in the true sense, i.e. the accrual of savings, seems at best to be of marginal importance. This may be due on the one hand to the fact that the required amounts saved are fairly small, so targeted saving is only necessary to a very limited extent, in particular for those on low incomes. The saving of larger amounts would be possible and perhaps also beneficial, but the prospect for corresponding expenditures on further training is comparatively limited, in contrast to the situation with university studies. Such expenditure would however be re-

33 For more details see also Dohmen/de Hesselle/Himpele 2007.

34 The Vienna Chamber of Labour is currently carrying out an evaluation, which should be complete by the end of August 2007.

quired for the saving of larger amounts. Savings plans for training are also unattractive for commercial banks for the reasons mentioned, i.e. the fairly small amounts and low relevance of larger amounts saved at a relatively high cost.

The model for saving for training of the Swedish Skandia group of insurance companies, which in 1998 developed a product called "skills development", should be briefly outlined at this point as an excursus. This is a capital assurance scheme involving three parties: the group of insurance companies, the employer, and the employee. The employer's participation is a central aspect of this scheme. Upon conclusion of the insurance contract, two separate insurance accounts are opened. One account is in the name of the employer and is financed through the employee's pay. In contrast, the employee directly finances the second account. A contractual agreement is also made between the employee and the employer to the effect that each of the parties can save a maximum of 5 % of the pay in their respective accounts. A total of up to 10 % of the total pay can be saved for the purposes of further training. The amounts saved should then be used mainly for continued wages payment during the training. The deposits made by the employer can only be used if the further training is undertaken with the agreement of the employer, or if the employment relationship is ended either through redundancy or death. Employees can however use the savings in their own accounts as they wish and also keep them after the end of the employment relationship. Similar models have since been developed and introduced by various companies, such as by Bonniers, the large book publishers.

3.4 Tax-financed approaches

By tax-financed models, we mean here the deduction of expenses for training and further training from taxation, which has been practised in Germany for years.[35] The actual tax relief depends on the individual marginal tax rate, i. e. it is a maximum of 42 %. This means that of € 1,000 a maximum of only € 420 can be reimbursed through reduced taxation payments, the remaining € 580 must be privately financed. For those on low incomes, this tax relief is reduced to null. The use of tax regulations for this purpose therefore favours participation in training that increases with (taxable) income because those on low incomes or without income who incur corresponding expenses are indirectly disadvantaged. Companies in Germany can also deduct their company-related training expenses from their tax.[36]

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35 It must also be noted here that training and further training expenses are treated differently. While further training expenses can be in principle be completely deducted as income-related costs without restriction, training costs entailing external accommodation can only be deducted as special expenses up to an amount of € 920 and € 1,227, respectively. See also Dohmen 1999a.

36 It should also be noted in passing that deducting training expenses from taxation is the only option available for taking the costs of formal or formal on-the-job training into account as part of tax assessment.

There is a similar model in **Austria**, where companies and private individuals can deduct training expenses from their respective tax assessment base as income-related costs or business expenses.

Companies can deduct training expenses for their employees from the assessment limit for contributions to income and corporate tax under the precondition that the further training advances their employees' occupational skills. This advanced training must therefore be related to the practised occupation. Companies can apply for tax exemptions for internal and for external training and further training.

Applying the **external tax exemptions for training,** a total of 120 % of further training expenses can be deducted from the assessed taxable income; i. e. 20 % more than was spent. The company can also use the so-called 'training premium' as an alternative to the external amount deductible for training. The training premium of 6 % of total training and further training costs is credited to the tax deposit account. The training premium is to be preferred to the external amount deductible for training if the company's tax progression is under 30 %.

Since 2003, company-internal training and further training measures have also been able to be deducted from tax as an internal amount deductible for training. Maximum expenditures of € 2,000 or € 1,000 (courses that are not held for more than four hours per day) can be deducted, so the internal amount deductible for training is a maximum of € 400 or € 200 per calendar day. There is no alternative training premium for company-internal expenditure.

Employees can retrospectively deduct income-related or operating costs from their income tax or employee tax assessment, as long as the vocational training and further training supports their occupation.

It must however be taken into consideration that – other than with most funding models – not only the course fees, but also the costs of learning materials, travel and accommodation count as tax deductible expenses. The amounts that can be deducted from tax as further training expenses are thus often larger than the expenses refunded through other funding measures.

38.33 % or 50 % of the course costs paid by private individuals are reimbursed through a tax credit under certain preconditions. As with all tax regulations, a basic prerequisite for the application of this regulation is that the taxpayer earns an income and that it is above the tax-exempt limit, which presumes a monthly gross income of € 1,130. The tax relief also increases with increasing income.

In conclusion, it can be stated that the deduction of individual training expenses from tax is basically advisable so as to avoid distortions in comparison with other investments and because the state also taxes the returns from the (further) training, i.e. income (see Dohmen 2003), although in total relatively slight incentives to invest in training are thereby provided. Evaluations from the Netherlands, especially those surveying employers and companies, show that they are mainly regarded as windfall gains. The reason may be that those who decide about participation in further training make this decision according to other criteria than the criteria that an accountant might apply (Oomens 2003).

This approach is also particularly regarded as inadequate for both training-related and socio-political reasons. This means that in addition to measures to complement financing through taxation, instruments to establish justice in terms of both financing and the overall impact are indispensable.

4. Summary

Reviewing the preceding observations, it appears that there have been many trials of training vouchers and so-called learning accounts in recent years. Most western and southwestern European countries have tried them in one form or another. The related financial funding amounts are usually comparatively small and the number of participants who can be involved also seems limited – which is also however due to the fact that the trials mainly involved model programmes or programmes with limited budgets.

The reaching of certain disadvantaged target groups (educationally deprived groups, SMEs), who are in particular reached at a disproportionately low level if they are not specifically addressed, is regarded as a particular challenge in this context. Despite this failing, most approaches seem to have had quite a significant mobilising effect. At the same time these mobilising effects must be contrasted with windfall gains, which can probably not be prevented, but could be limited by subjecting funding to certain prerequisites, e.g. limited income and/or no participation in training over a certain period. The examples from the various countries also show that it is possible to fund specific target groups if the funding modalities are specified accordingly.

In addition to targeted addressing, suitable marketing and PR strategies, in particular information and counselling are of central importance in reaching disadvantaged target groups. The vouchers or learning accounts should only be able to be used with recognized institutions, to prevent misuse and insufficient quality in the provision of services.

Some of the other financing schemes examined are of comparatively secondary importance in an international context; especially savings plans for training in the true sense. Past experience has shown that without exception 'real' saving is hardly ever achieved in this way and that such schemes are also unsuitable for fundamental reasons. Despite several starts in this direction, only Austria is currently trying this type of approach and it does not seem to be fulfilling expectations at all.

Allowing tax deductions would seem to be systematically advisable so as not to discriminate against investment in further training as compared with other investments, but they entail on the one hand big windfall gains and on the other hand low levels of mobilising effects. They also promote a participation in further training that is correlated with income.

Experience shows that further training loans are also comparatively little used, but have been able to mobilise larger amounts and could therefore be a good complement to other forms of funding for the (pre-)financing of cost-intensive measures. These could especially be considered to enable participation in training that is not directly in the public interest but which could otherwise not be undertaken due to the participant's lack of income and assets.

Similar results emerge in principle from a review of funding models for small and medium-sized enterprises, so extensive reference can be made to the preceding details. The consultation and support in developing plans for further training also seems important here, as experience from England shows. It also seems that despite everything, there has so far been no success in overcoming the disproportionately low level of participation of SMEs in further training.

In summary, it can be stated on the one hand that the Federal Government's current proposal (cf. cabinet resolution/decision of 13.6.2007) on savings plans for further training is positioned within the international framework of models and of past experience. On the other hand, it can be assumed that not all of the most important target groups can be reached in this way, in particular the unskilled and those on the lowest incomes, i.e. recipients of social assistance. This is because of the limited budget, among other things, but is also especially due to the co-payments required. Against this background it will be interesting to observe whether Great Britain succeeds, with the strategic orientation of its new programme, in actually preparing unskilled workers for the demands of the future world of work and in increasing their levels of qualification.

It must also finally be noted that some countries also specifically fund SMEs so as to compensate for their generally disproportionately low levels of participation in further training.

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