

# Preliminary Findings Report: SkillsFuture Credit Evaluation Study

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# Executive Summary

This report presents the findings from an evaluation of SkillsFuture Credit (SFC), commissioned and funded by SkillsFuture Singapore (SSG). Following the establishment of the Skills and Workforce Development Agency (SWDA) on 1 July 2026 through the merger of SSG and Workforce Singapore (WSG), the report refers to SWDA when discussing current policy implications and recommendations. The study examines how SFC supports Singaporeans' ownership of skills development and lifelong learning, and how SFC-supported training can better translate into learning, career and personal-development outcomes. The report addresses six research questions covering SFC-enabled participation, learner objectives, objective attainment, course relevance and usability, barriers and frictions, and continued learning.

The study adopted a mixed-methods design. The quantitative component comprised an online survey conducted from August 2025 to January 2026 with 793 respondents, including 705 SFC users and 88 non-users. Six follow-up interviews were conducted with selected respondents who agreed to be contacted. The survey sample was not designed to be population-representative. Instead, it was intended to provide diagnostic evidence on SFC users' experiences, perceived outcomes, barriers and implementation frictions. Findings should therefore be interpreted as directional evidence on patterns and associations within the achieved sample, rather than as population-level estimates or causal impact findings.

The findings suggest that SFC works strongly as a broad-based activation tool. A substantial share of SFC users reported that their most recent SFC-funded training would not have happened without SFC. This enabling effect was reported across age and education groups, including among older and below-diploma users. Statistically significant differences were observed by income and labour force status, with low-income users and those not in the labour force more likely to report that SFC enabled their training. This suggests that SFC plays an important role in supporting participation among users who may face greater financial or labour-market-related barriers.

The study also shows that SFC supports different learner goals across the life course. Among SFC users, 46% used SFC mainly for skills development and certification, 36% for personal development and active ageing, and 18% for career mobility and employability. Objective attainment varied by goal: personal-development objectives were most often met (81%), followed by skills development and certification (69%), while career mobility and employability objectives were least often met (52%). This suggests that career-related outcomes are harder to achieve through course funding alone and may require stronger pathway support.

Course range and skills fit emerged as central factors. Users satisfied with course range had higher odds of meeting their objectives, while perceived skills fit was also positively associated with objective attainment. Barriers included limited time, lack of awareness of training opportunities, perceived lack of course relevance, unclear information and access-related frictions. SFC also supported continued learning: 84% of users said their SFC-subsidised training encouraged them to undertake more training.

The study concludes that SFC is effective as a life-course learning activation mechanism, but its impact depends on the wider training choice environment. The recommendations are to maintain SFC's broad activation role, strengthen conversion for career-related goals, improve course curation, fee transparency and pathway information, and explore dynamic funding models that better match support to learner goals, learner profiles and course needs.

# 1. Introduction

## Background

SkillsFuture is Singapore's national movement to support lifelong learning, skills development and career resilience. The SFC is one of its core individual-facing instruments. The SFC is a demand-side adult learning policy instrument that provides Singapore Citizens with direct credit support to offset out-of-pocket course fees, while preserving individual choice over when and what to learn. It was introduced to encourage individual ownership of skills development and lifelong learning. The base tier provides Singapore Citizens aged 25 and above with an opening \$500 SkillsFuture Credit that does not expire and can be used for a wide range of approved skills-related courses (SkillsFuture Singapore, 2015).

The SFC scheme has since evolved through additional top-ups and more targeted mid-career support. In 2020, the Government provided a one-off \$500 SkillsFuture Credit top-up to all eligible Singapore Citizens aged 25 and above as at 31 December 2020. This top-up was made available from 1 October 2020 and expired on 31 December 2025, with the expiry date intended to encourage timely action to pick up new skills. In the same year, Singapore Citizens aged 40 to 60 as at 31 December 2020 received a further \$500 Additional SkillsFuture Credit under the Mid-Career Support Package. This additional mid-career credit was intended to support career transition programmes at Continuing Education and Training Centres and was originally also due to expire on 31 December 2025 (Ministry of Education, 2020).

Mid-career support was further expanded under the SkillsFuture Level-Up Programme announced in 2024. From 1 May 2024, Singapore Citizens aged 40 and above receive a SkillsFuture Credit (Mid-Career) top-up of S\$4,000, with subsequent cohorts receiving the top-up in the year they turn 40. Unlike the 2020 one-off top-up for those aged 25 and above, the new S\$4,000 mid-career credit does not expire. It is intended to support more substantive upskilling and reskilling through a curated list of courses with stronger employability outcomes. The remaining balance from the 2020 Additional SkillsFuture Credit (Mid-Career Support) for those aged 40 to 60 was merged with the new S\$4,000 mid-career credit, and its expiry date was lifted (Ministry of Education, 2024).

These changes mean that SFC now operates through two broad tiers: a base tier from age 25 to support broad-based lifelong learning, and a mid-career tier from age 40 to support a more substantive skills reboot. This policy evolution makes it timely to evaluate not only whether adults use SFC, but how the credit shapes learning choices, training continuation and outcome attainment across life stages. It also raises an important evaluation question: whether SFC functions primarily as a general activation tool, or whether its more targeted mid-career design can better support reskilling, employability and career transition outcomes.

## Evaluation problem and study purpose

Utilisation rates alone are insufficient for assessing the policy value of SFC. While take-up is an important indicator of whether the scheme is reaching adults, the policy value of SFC depends on a longer chain of effects. Credit support must first activate interest and lower barriers to participation. Users must then be able to identify suitable courses, make informed training choices, and complete learning that is relevant to their goals. For work-related users, training must connect to job performance, employability, career transition or progression. For users pursuing personal development, training may create value through confidence, general knowledge, wellbeing, social connection and continued learning motivation.

This study therefore evaluates SFC as more than a mechanism for subsidising course fees. It examines whether SFC enables training that might not otherwise have occurred, the objectives that

users pursue, the extent to which these objectives are achieved, and the conditions that strengthen or weaken the conversion of training participation into meaningful outcomes. Particular attention is given to course relevance and range, perceived skills fit, information and guidance, barriers to participation, and the availability of credible learning and career pathways.

### Significance of the study

This study is significant because SFC is one of Singapore's key policy instruments for supporting individual ownership of skills development and lifelong learning. As a broad-based training credit, SFC is intended not only to reduce the cost of training, but also to encourage adults to make active choices about their own learning, employability and personal development. Evaluating SFC is therefore important for understanding whether the scheme is achieving its policy intent, how it creates value for different groups of users, and where additional support may be needed to strengthen its impact.

First, the study contributes to policy understanding by examining SFC as more than a funding mechanism. While financial support is central to the scheme, the study examines whether the credit helps users move from intention to participation, whether SFC-supported courses meet users' objectives, and whether the learning experience encourages further training. This is important because the effectiveness of SFC depends not only on whether individuals use the credit, but also on whether they are able to identify relevant courses, enrol successfully, complete meaningful learning, and apply the outcomes to their work, career or personal goals.

Second, the study provides evidence on how SFC supports different learning goals across life stages. Adults use SFC for varied purposes, including job-related skills development, certification, career mobility, personal development and active ageing. By distinguishing between these objectives, the study avoids treating SFC use as a single outcome. Instead, it examines whether SFC works differently for different types of learners and goals. This is especially important because training for personal enrichment, current-role performance and career transition may require different forms of course design, guidance and pathway support.

Third, the study is significant because it identifies where the SFC results chain may weaken. SFC may successfully activate training participation, but this does not automatically mean that users achieve their intended outcomes. The study therefore examines not only take-up, but also perceived course relevance, skills fit, course range, quality, ease of enrolment, career benefits, personal-development benefits and continued learning interest. This helps distinguish between issues of access, relevance and conversion. Such evidence is useful for policy refinement because it shows whether the key challenge lies in encouraging use, improving course offerings, strengthening guidance, or supporting clearer progression pathways.

Fourth, the study contributes to the broader evidence base on adult learning and workforce development in Singapore. It provides empirical evidence on how individuals perceive the value of SFC-supported training, what barriers they face in using the credit, and what factors are associated with meeting their learning objectives. It also sheds light on the role of SFC in supporting lifelong learning outcomes beyond immediate employment returns, including confidence, general knowledge, personal interests, well-being, social connection and motivation to continue learning. These wider outcomes are important in a lifelong learning system, particularly as Singapore's population ages and learning needs become more diverse.

Finally, the study has practical significance for improving the design and implementation of SFC. The findings can inform how the programme may be enhanced to better serve different learner groups and policy goals. In particular, the study can support decisions on how to improve course relevance and range, provide clearer information and guidance, strengthen support for career mobility and reskilling, and preserve SFC's broader role in encouraging lifelong learning. In doing so, the study

contributes to the ongoing development of a more responsive, inclusive and effective continuing education and training system.

The remainder of this report is organised as follows. Chapter 1 establishes the conceptual basis for the evaluation by reviewing the literature on individual learning schemes, human capital and lifelong learning, behavioural activation, learner choice and pathway support. It then presents the SFC Evaluation Framework and the research questions derived from it. Chapter 2 describes the methodology used to address these questions. Chapter 3 presents the findings of the study. Chapter 4 interprets the findings and considers the study's limitations and directions for future research, as well as the applicability and translatability of the findings for practice and policy. Chapter 5 concludes the report and presents recommendations for strengthening SFC.

## 2. Literature Review and SFC Evaluation Framework

This literature review focuses on the mechanisms through which learning credits create value, and on the conditions under which that value may weaken. Four bodies of literature are especially relevant. First, studies on individual learning accounts, training vouchers and learning credits help explain how demand-side funding instruments influence participation and learner choice. Second, human capital and lifelong learning perspectives clarify why SFC is expected to support skills development, employability and continued learning across adulthood. Third, behavioural and choice-architecture literature helps interpret the role of expiry cues, information, guidance and course-search frictions. Fourth, theory-based policy evaluation provides the framework for assessing not only whether SFC is associated with training participation, but how the chain from credit support to outcomes operates in practice.

### Individual learning accounts, vouchers and learning credits

Internationally, individual learning accounts, training vouchers and learning credits are used to reduce the direct cost of adult training and encourage individuals to invest in their own skills. These instruments shift some purchasing power to individuals, allowing them to select from approved learning opportunities rather than relying only on employer-sponsored or institution-led training (OECD, 2019). SFC shares this demand-side logic: it lowers the out-of-pocket cost of training while preserving learner choice.

The literature suggests that such schemes can increase participation, particularly where cost is a real barrier. However, their effectiveness depends strongly on design. OECD's research on individual learning schemes highlights that funding alone is rarely sufficient (OECD, 2019). Effective schemes require clear eligibility rules, adequate funding levels, simple administration, quality-assured courses, information and guidance, and additional support for groups less likely to participate in training. This is important for SFC because the credit gives individuals the means to participate, but individuals still need to identify suitable courses and judge whether these courses are relevant to their learning or career goals.

Evidence from training voucher studies is mixed. Some studies show that vouchers can increase training participation, but labour-market effects are often uneven. Schwerdt et al. (2012), for example, found limited average effects of adult education vouchers on earnings and employment in Switzerland. Doerr et al. (2014) found that training vouchers in Germany could involve short-term lock-in effects, where participants reduce job search or employment activity while undertaking training. Kaplan et al. (2015) found negative average employment and earnings effects in Chile, although some subgroups benefited more than others. These findings suggest that demand-side subsidies can activate training, but do not automatically lead to stronger employment outcomes.

A further issue is deadweight. Where credits are broadly available, some users may use public support for training they would have undertaken anyway (Hidalgo, Oosterbeek, & Webbink, 2014; Schwerdt, Messer, Woessmann, & Wolter, 2012). This does not mean the scheme has no value, since reducing costs can still improve affordability and access. However, from a policy perspective, the stronger additionality lies in cases where the credit enables training that would not otherwise have happened. This is why the present study examines whether users reported that their most recent SFC-supported training would not have occurred without SFC.

## Human capital, employability and lifelong learning

Human capital theory provides one of the main rationales for SFC. From this perspective, training is an investment in knowledge, skills and productive capability. By reducing the cost of training, SFC is expected to encourage individuals to invest in their own skills, remain adaptable, and strengthen their employability in a changing economy (Becker, 1962; Schultz, 1961).

This distinction is useful for interpreting SFC outcomes. SFC may be effective in helping users update skills, keep relevant, or pursue personal development, while being less directly effective in producing near-term advancement or career mobility. Career transition often requires more than a single course. It may require a sequence of training, recognised credentials, work exposure, employer acceptance and available job openings (White, 2009; OECD, 2019). Therefore, the evaluation needs to distinguish between activation into training, learning value, and conversion into career outcomes.

A lifelong learning perspective further broadens the evaluation lens. SFC is not only an employability instrument; it is also intended to encourage individual ownership of learning across adulthood. This means that personal development, confidence, general knowledge, wellbeing, social engagement and motivation for further learning are also meaningful outcomes. These outcomes may be especially relevant for older adults and those outside the labour force, for whom training may support active ageing, mental engagement and social participation (World Health Organization, 2002; OECD, 2025). The present study therefore examines both work-related and personal-development outcomes.

## Behavioural activation, guidance and pathway fit

Adult learning decisions are shaped not only by financial cost, but also by behavioural frictions. Adults may delay training even when they recognise its value, because of time constraints, uncertainty, competing responsibilities, lack of confidence, or difficulty choosing from many available options. SFC can therefore be understood as a behavioural activation tool. The availability of credit makes training more affordable and may prompt individuals to move from general interest to actual participation (OECD, 2005).

### Behavioural activation and expiry effects

The 2020 time-limited top-up introduced an additional behavioural mechanism: urgency. Expiry dates can reduce procrastination by creating a clear deadline for action, however, deadlines can also have unintended effects. If users lack clear goals, guidance or suitable course options, expiry may encourage rushed or tactical choices rather than well-considered learning investments (Zamir, Lewinsohn-Zamir, & Ritov, 2017). In other words, expiry may increase take-up, but it does not necessarily improve the quality of training choices.

This is why expiry effects need to be interpreted alongside course relevance, ease of finding suitable programmes, satisfaction with course range and objective attainment. If users are responsive to expiry but still report difficulty finding relevant options or meeting career goals, this would suggest that deadline-based activation needs to be paired with better guidance and pathway support.

### Information, guidance and choice architecture

SFC gives individuals choice, but the value of choice depends on the information and support available to users. Adult learners may not know which courses are most relevant to their goals, whether a course is recognised by employers, how much they will need to pay after subsidies, or whether a course can lead to further progression. A large course marketplace can expand opportunities, but it can also create information overload and decision fatigue (Greifeneder, Scheibehenne, & Kleber, 2010).

This is particularly important for users with career mobility or reskilling goals. Such users are not simply choosing a course; they are trying to make a pathway decision. They may need to know which training options are stackable, which credentials are recognised, what sequence of learning is needed, and whether the course can realistically support entry into a new role or sector. Without such information, SFC may activate interest but still fail to support meaningful career conversion (OECD, 2021).

The literature on individual learning schemes therefore suggests that funding should be complemented by guidance, curation and transparent information (OECD, 2019; OECD, 2021). In the context of SFC, this means that administrative ease is only one part of scheme effectiveness. The more important issue is whether users can identify courses that are relevant, affordable, claimable, well-timed and connected to their goals.

### *Course quality, relevance and pathway design*

The effectiveness of SFC depends on the quality and relevance of available course offerings. Financial credit can encourage enrolment, but if courses are too introductory, too generic, insufficiently aligned with industry needs, or not connected to further progression, users may report positive learning experiences without achieving stronger employability outcomes.

This distinction is especially important for interpreting differences across training goals. Current-role skills development may be easier to achieve because users can apply what they learn directly in their existing work. Personal-development goals may also be more readily achieved because they depend more on the learner's own experience of growth, interest or wellbeing. Career mobility and employability goals are harder to realise because they depend on external conditions, including employer recognition, job availability, occupational entry requirements and the credibility of the training pathway.

For this reason, weaker career mobility outcomes should not be interpreted simply as user failure or low motivation. They may indicate a pathway-design challenge. Users may be willing to train, but the available courses may not be sufficiently deep, stackable, recognised or connected to realistic transition opportunities. This provides an important lens for interpreting the present study's findings on objective attainment, satisfaction with course range, perceived skills fit and unmet course demand.

### **Implications of the literature for evaluating SFC**

The literature points to four considerations for evaluating SFC. First, credits can reduce financial barriers and activate participation, but their additionality depends on whether they enable training that would not otherwise have occurred. Second, funding must operate alongside clear information, suitable course options and guidance that helps learners make informed choices. Third, learning outcomes do not automatically translate into employability or career mobility; conversion depends on course quality, pathway fit, employer recognition and labour-market opportunities. Fourth, because SFC also supports lifelong learning, personal development and motivation for further learning should be treated as substantive outcomes rather than secondary benefits.

### **Theory-based policy evaluation and SFC programme logic**

This study adopts a theory-based evaluation approach. Theory-based evaluation examines not only whether a policy or programme produces outcomes, but also how those outcomes are expected to occur. It requires the evaluator to make explicit the programme logic: the assumed causal chain linking policy inputs, activities, intermediate outcomes and final outcomes. This is useful because a programme may fail not only because it is poorly implemented, but also because the underlying assumptions about how change is expected to happen are incomplete or weak (White, 2009; Leeuw, 2003).

This approach is especially relevant for evaluating SFC, because SFC does not operate through a single mechanism. It is expected to create value through several linked mechanisms, including financial support, learner choice, behavioural activation, course availability, information and guidance, course quality, and labour-market relevance. Rather than asking only whether SFC “works”, a theory-based evaluation asks how SFC is expected to support training participation and where the results chain may weaken.

In this study, SFC’s programme logic is understood as follows. SFC reduces the out-of-pocket cost of training and gives individuals resources to support their learning choices. This may encourage adults to explore and enrol in training. Through training, users may acquire skills, knowledge, confidence, credentials or personal-development benefits. These outcomes may then support current-role performance, employability, career mobility, active ageing or further learning. However, this chain can weaken at several points. Users may not use SFC if they lack time, are unsure how to use it, cannot find relevant courses, find the information unclear, or perceive the available courses as poorly matched to their goals. Even after completing training, users may not achieve career outcomes if the course is not sufficiently connected to recognised progression or transition pathways.

This theory-based approach helps align the research questions, analysis and interpretation. The study therefore examines utilisation patterns, motivations, perceived value and relevance, objective attainment, barriers, expiry effects, personal-development benefits and willingness to undertake further training. These measures are appropriate for assessing SFC’s activation and perceived outcome mechanisms. At the same time, they do not establish causal wage or employment effects. This boundary is important: the study can assess user-reported outcomes, associations and implementation frictions, but administrative or longitudinal data would be needed to estimate causal labour-market returns.

### **SFC Evaluation Framework**

Building on the literature review, this study frames SFC as a multi-mechanism policy instrument. SFC is not only a source of training funding. It is designed to reduce the direct cost of training, give individuals greater agency over their learning choices, and encourage adults to take ownership of their skills development and lifelong learning (Ministry of Education, 2024). The theoretical framework therefore focuses on how SFC is expected to create value, and where this value chain may weaken.

The starting point of the programme logic is financial support (see Figure 1). By reducing the out-of-pocket cost of training, SFC is expected to lower one important barrier to adult learning (SkillsFuture Singapore, n.d.). This may encourage individuals to explore available courses, enrol in training, and use training as a way to pursue work-related, career-related or personal-development goals (OECD, 2019; OECD, 2021). In this sense, SFC can be understood as an activation tool: it may prompt individuals who are interested in learning to move from intention to participation.

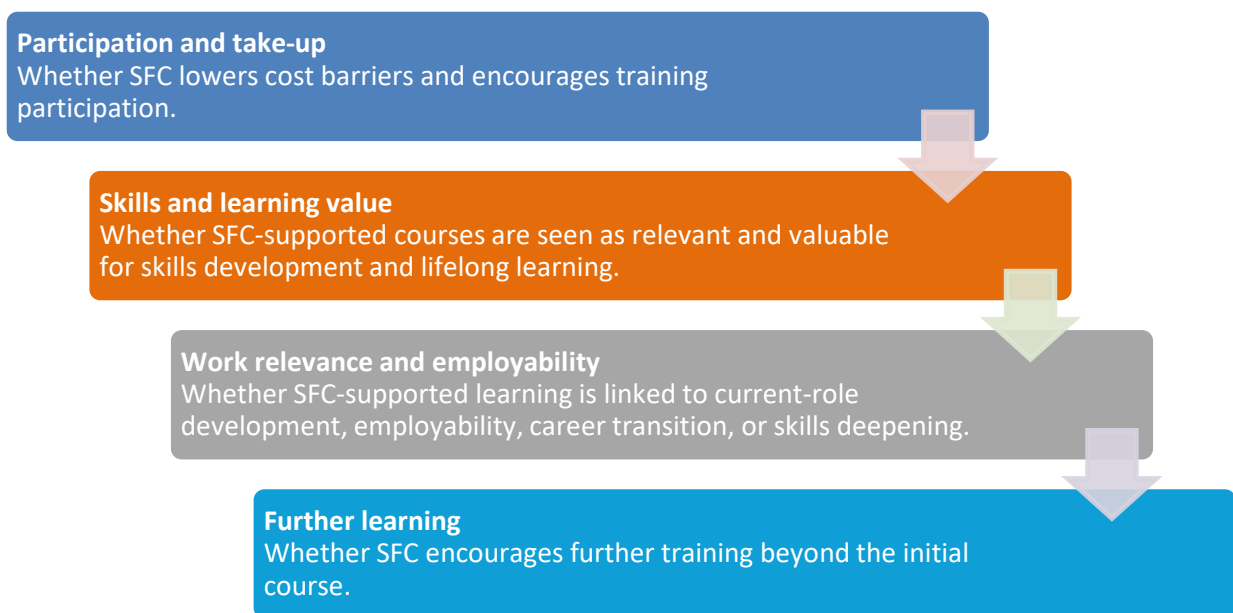
However, participation is only the first step. For SFC-supported training to generate meaningful outcomes, users must be able to make suitable course choices (OECD, 2021). This depends on the wider choice environment around the credit, including whether courses are relevant, affordable after subsidies, claimable, well-timed, clearly explained and aligned with users’ goals. Users must also be able to assess course quality, understand whether a course is recognised, and determine whether it can lead to further learning or progression (OECD, 2019). Where this choice environment is weak, SFC may encourage training participation but still fall short of supporting meaningful learning or career outcomes.

The programme logic also recognises that SFC users may pursue different forms of value. Some users may use SFC to develop job-specific skills, stay current with industry trends, gain certifications or improve performance in their current role. Others may use SFC to prepare for career transition, improve employability or future-proof their careers. A further group may use SFC for personal

development, active ageing, confidence, general knowledge, well-being or continued lifelong learning. The study therefore does not treat SFC usage as a single outcome. Instead, it examines whether SFC supports different types of objectives, and whether these objectives are achieved to different degrees.

This distinction is important because different objectives place different demands on the SFC results chain. For users pursuing personal interest or introductory learning, a short and accessible course may be sufficient to meet their objectives. For users pursuing skills upgrading, the course must be relevant, of sufficient quality and aligned to their work or learning needs. For users pursuing career mobility or reskilling, the requirements are higher: the course may need to be recognised by employers, linked to industry needs, stackable towards further credentials, or connected to a credible progression or transition pathway.

**Figure 1: SFC Evaluation Framework: From Training Participation to Further Learning**



The results chain may weaken at several points. Some individuals may not use SFC because they lack time, are unsure how to use it, cannot find relevant courses, or perceive available courses as poorly matched to their goals (OECD, 2019). Some users may enrol in training but find that the course is too introductory, insufficiently linked to industry needs, or not connected to a recognised progression pathway. Even after training is completed, career-related outcomes may remain limited if the course does not provide a strong signal of capability, is not recognised by employers, or is insufficient to support entry into a new role or sector (OECD, 2021).

Based on this programme logic, the SFC Evaluation Framework is organised around four evaluation dimensions: participation and take-up, skills and learning value, work relevance and employability, and further learning. These dimensions capture the expected value chain of SFC: from reducing cost barriers and encouraging training participation, to supporting meaningful learning, to generating work-related or personal-development benefits, and finally to encouraging continued learning beyond the initial course.

The first dimension, participation and take-up, examines whether SFC reduces cost barriers and encourages individuals to sign up for training. The second dimension, skills and learning value, examines whether SFC-supported courses are perceived as useful, relevant and valuable for skills

development or lifelong learning. The third dimension, work relevance and employability, examines whether SFC-supported training supports current-role performance, employability, career transition, career mobility or skills deepening. The fourth dimension, further learning, examines whether the SFC-supported training experience encourages users to continue learning or take up additional training.

This framework guides the empirical analysis in the rest of the report. It directs attention not only to whether SFC is used, but also to why it is used, whether users meet their objectives, what barriers they face, how they perceive course relevance and range, and whether SFC-supported training encourages continued learning. This allows the study to assess both SFC's activation role and the conditions under which SFC-supported training is more or less likely to translate into meaningful learning, work-related and personal-development outcomes.

### Research Questions

Taken together, the literature and evaluation framework position SFC as an instrument that can activate training participation while also supporting different forms of learning, work-related and personal value. They also show that participation alone does not establish whether users have made suitable course choices or achieved their intended outcomes. The evaluation therefore examines the successive stages of the SFC results chain: whether the credit enables participation, why individuals use it, whether their objectives are achieved, how the course and choice environment shapes these outcomes, what barriers weaken the process, and whether the experience encourages further learning. These areas are addressed through the following research questions.

RQ1. How does SFC influence training participation and take-up across different learner groups?

RQ2. What are the main objectives for using SFC, and how do these objectives vary across life stage and labour force status?

RQ3. To what extent do SFC-supported courses help users meet their learning, career and personal-development objectives?

RQ4. How do users perceive the relevance, range, quality and usability of SFC-supported training, and how are these associated with objective attainment?

RQ5. What barriers and frictions affect SFC use and the achievement of intended outcomes?

RQ6. Does SFC encourage continued learning beyond the initial course?

The implications of these findings for enhancing SFC across different learner goals and life stages are discussed in Sections 4 and 5.

# 3. Methodology

This study adopted a mixed-methods evaluation design in which quantitative survey data formed the principal evidence base and qualitative interviews provided complementary contextual evidence. This design reflects the principle that qualitative and quantitative evidence can be integrated to provide a fuller understanding of an evaluation question than either source alone (Creswell & Plano Clark, 2018). The survey was used to examine patterns of SFC use, perceived programme value, attainment of learning objectives, barriers to participation and intentions to continue learning. The interviews provided illustrative accounts of how selected learners navigated course choices, understood the value of SFC and experienced constraints when using SFC to pursue deeper learning, career mobility or personal-development goals.

The evaluation was organised around four analytical domains as indicated in Figure 1. Although the study drew on both survey and interview evidence, the final evidence base was predominantly survey-based. The interviews were not intended to establish thematic saturation or represent the wider learner population. Instead, they were used to illustrate and contextualise selected survey patterns. Accordingly, the findings should be interpreted as self-reported experiences and associations within the achieved sample, rather than as causal estimates of SFC's effects on objectively verified labour-market outcomes such as wages, employment, promotions or job transitions.

## Instrument development and fitness for purpose

The questionnaire was developed specifically for the evaluation of SFC. Its design was guided by the study's research questions and programme logic, which conceptualised SFC as a financial intervention that may influence training participation, course choice, attainment of learning objectives and continued learning. The research questions and areas of policy interest were co-developed with SSG through several rounds of discussion. The multidisciplinary research team contributed expertise in programme evaluation, labour economics, lifelong learning, survey design and qualitative research.

Each research question was operationalised through directly relevant questionnaire items. The instrument measured:

- SFC use and participation in training;
- learners' principal reasons and objectives for undertaking training;
- whether SFC enabled participation that might otherwise not have occurred;
- reported attainment of the respondent's principal training objective;
- perceived course quality, range and relevance to industry skill requirements;
- ease of finding suitable courses, enrolling and using programme processes;
- barriers to using SFC;
- the influence of available credit and usage deadlines; and
- encouragement and willingness to undertake further training.

Demographic, educational, income and labour-force variables enabled these outcomes to be examined across different learner groups. Separate question routes were provided for SFC users

and non-users so that the instrument captured both experiences of programme use and reasons for non-use.

The fitness of the questionnaire for the evaluation was supported by five design features.

First, the items were directly aligned with the evaluation questions and programme logic. Logic models can guide the development of evaluation questions and indicators by linking the programme's intended mechanisms and outcomes to the evidence required for evaluation (Shakman & Rodriguez, 2015). Accordingly, the questionnaire addressed experiences that participants could reasonably report, including their reasons for undertaking training, course-selection and enrolment experiences, perceived barriers, and attainment of their principal learning objective.

Second, questions used defined reference points where appropriate, such as the respondent's most recent SFC-supported course or intended participation during the following 12 months. These design decisions were intended to reduce ambiguity and respondent burden by providing clear reference points and matching response categories to the information being requested (Dillman, Smyth, & Christian, 2014; Fowler, 2014).

Third, response formats were matched to the nature of the information required. Binary responses were used for factual or clearly defined outcomes; ordered categories were used to assess degree, satisfaction or ease; and multiple-response items were used where several barriers or preferences could coexist. Open-ended questions and "Other—please specify" options allowed respondents to report experiences not represented by predetermined categories. Matching response categories to the question's purpose and ensuring that they adequately cover plausible answers are established principles of questionnaire design (Dillman, Smyth, & Christian, 2014; Fowler, 2014).

Fourth, definitions and instructions were provided for potentially ambiguous concepts, while routing logic ensured that respondents answered only applicable questions. For example, detailed questions about course quality, enrolment and the effects of SFC-supported training were directed to SFC users. Non-users were instead asked about their interest in training, course exploration and barriers to participation. Appropriate filter questions and routing can reduce respondents' exposure to irrelevant questions and help prevent inapplicable responses (Minto, Vriz, Martinato, & Gregori, 2017).

Fifth, qualitative interviews complemented the structured survey items by examining how learners experienced course information, funding sufficiency, course relevance and progression pathways in practice. The interview evidence was used to explain and contextualise selected survey patterns and to identify possible mechanisms underlying them. This use of qualitative evidence to elaborate upon quantitative findings is consistent with an explanatory function of mixed-methods research (Creswell & Plano Clark, 2018). Because the interviews involved only a small number of selected participants, they were not used to estimate the prevalence of experiences in the wider learner population.

### Approach to assessing instrument quality

The evaluation did not employ multi-item psychometric scales designed to measure latent constructs. Instead, it used distinct single-item indicators of concrete programme experiences, behaviours and policy-relevant judgements. These indicators were not intended to function as interchangeable measures of a common construct or to be combined into composite scale scores. Cronbach's alpha assesses the internal consistency of a set of items intended to measure a common construct; it was therefore not applicable to the distinct indicators used in this evaluation (Tavakol & Dennick, 2011).

Single-item indicators can be appropriate when the characteristic being assessed is concrete, sufficiently specific and directly reportable, although they do not provide the same psychometric evidence as well-developed multi-item scales and should therefore be interpreted cautiously (Diamantopoulos, Sarstedt, Wilczynski, & Kaiser, 2012).

Instrument quality was therefore assessed principally through conceptual alignment between the research questions, programme logic and questionnaire items; clarity and specificity of wording and reference points; appropriateness of response categories; routing and applicability; and coherence across related survey indicators and qualitative evidence.

Overall, these design features support the questionnaire's fitness for addressing the evaluation questions. Nevertheless, measures of programme influence, objective attainment, course relevance and continued-learning intentions remain self-reported. The results should therefore be interpreted as participants' reported experiences and perceptions, rather than as independently verified outcomes or causal estimates.

**Table 1: Alignment of Evaluation Domains, Questionnaire Coverage and Design Rationale**

| <b>Evaluation domain</b>           | <b>Illustrative questionnaire coverage</b>                                                             | <b>Design rationale</b>                                        |
|------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| SFC-enabled participation          | SFC use, whether training would have occurred without SFC, influence of available credit and deadlines | Directly assesses perceived additionality and activation       |
| Learner objectives                 | Main reason for training and type of learning objective                                                | Distinguishes career, skills and personal-development purposes |
| Objective attainment               | Whether the respondent's principal training objective was met                                          | Provides a direct, policy-relevant outcome indicator           |
| Relevance and quality              | Course quality, course range and fit with industry skill requirements                                  | Examines the conditions associated with meaningful outcomes    |
| Programme usability                | Ease of finding relevant courses, enrolment, website use and claims                                    | Identifies operational points of friction                      |
| Barriers and non-use               | Time, awareness, relevance, technical problems and access to credit                                    | Uses multiple responses because barriers can coexist           |
| Continued learning                 | Encouragement to undertake more training and willingness to train with additional credit               | Assesses learning momentum beyond the initial course           |
| Differences between learner groups | Age, education, income and labour-force status                                                         | Enables examination of variation across learner groups         |

## Data Collection

The quantitative data were collected through an online survey administered between August 2025 and January 2026. Respondents were reached through SSG contacts of SFC users, IAL past survey respondents and IAL contacts. The achieved sample comprised 793 respondents, consisting of 705 SFC users and 88 non-users. SFC users refer to respondents who had used part or all of their available SkillsFuture Credit, while non-users refer to respondents who had not used their credit.

The survey collected information across several areas relevant to the evaluation. These included respondents' demographic and work profiles, training experience, SFC usage, motivations for using or not using SFC, perceived benefits of SFC-supported training, barriers to use, satisfaction with course range, perceived relevance of course offerings, ease of finding and enrolling in eligible programmes, ease of submitting SFC claims, perceived training quality, influence of deadlines, influence of credit amount, objective attainment and interest in further training.

The study also included a qualitative follow-up component. Respondents who indicated that they were willing to be contacted were invited to participate in interviews. Six in-depth interviews were completed. These interviews were used to deepen the interpretation of selected survey findings and to illustrate how SFC was experienced by different types of learners. Given the small number of interviews, the qualitative findings are not treated as a saturation-based qualitative analysis. Instead,

they are used to provide concrete examples of the kinds of choice, funding, course-fit and pathway issues that may sit behind the survey patterns.

The achieved sample is not population-representative. Participation was voluntary, and dissemination was conducted through SSG and IAL channels. As such, the findings should not be read as population estimates of all SFC users and non-users. The online survey mode may also have favoured respondents who are more digitally confident, more literate, or more interested in learning. In addition, the timing of data collection coincided with the expiry window of the time-bound SFC top-up, which may have shaped respondents' awareness of deadlines and perceptions of SFC as a time-sensitive training subsidy.

Despite these limitations, the data are useful for examining associations, subgroup patterns and potential design frictions. In particular, the survey allows the study to explore how SFC appears to support different types of learning goals, where users report stronger or weaker objective attainment, and which aspects of the SFC experience are associated with more positive outcomes.

### Data Analysis

The data analysis was guided by the SFC Evaluation Framework and its four evaluation dimensions: participation and take-up, skills and learning value, work relevance and employability, and further learning. These dimensions reflect the programme logic developed in the theoretical framework, which understands SFC as a policy instrument that may reduce cost barriers, activate training participation, support individual course choice, generate learning and personal-development value, and encourage further learning. The analysis therefore focused not only on whether respondents used SFC, but also on how they used it, what objectives they pursued, whether these objectives were met, and where the results chain appeared to weaken.

The first stage of analysis examined participation and take-up. Descriptive statistics were used to analyse SFC usage, the extent to which users reported that their most recent SFC-supported training would not have taken place without SFC, the influence of credit amount on training choice, the influence of expiry or deadline cues, and reasons for non-use among respondents who had not used SFC. Pearson chi-square tests were used to assess whether SFC-enabled participation differed significantly across age group, education level, income group and labour force status. These analyses were intended to assess SFC's activation role, while recognising that the survey provides self-reported evidence of additionality rather than causal estimates of training participation.

The second stage examined users' objectives for using SFC. Respondents' top-ranked objectives were grouped into three categories: skills development and certification, career mobility and employability, and personal development and active ageing. The skills development and certification category included objectives such as enhancing job-specific skills, meeting mandatory training requirements, staying updated on industry developments and gaining certifications. The career mobility and employability category included preparing for career change and increasing employability or future-proofing one's career. The personal development and active ageing category included exploring new areas of knowledge, staying mentally active and remaining engaged in everyday life. This grouping allowed the study to examine whether SFC supported different forms of value, rather than treating SFC use as a single undifferentiated outcome.

The third stage examined skills and learning value. Descriptive and cross-tabulated analyses were used to assess whether users perceived SFC-supported courses as relevant, useful and valuable. This included analysis of perceived training quality, satisfaction with the range of courses, perceived fit between course offerings and industry skill requirements, whether preferred course options were unavailable, and the types of additional courses users wanted to see. These analyses were aligned with the literature on individual learning schemes, which suggests that funding alone is unlikely to be sufficient if users cannot identify suitable, relevant and high-quality learning options.

The fourth stage examined work relevance and employability. The analysis assessed whether users reported career-related benefits from SFC-supported training, including staying relevant to job requirements, keeping up with new technology or practices, improving work performance, gaining promotion prospects, obtaining better pay, keeping a job or facilitating a career switch. Particular attention was given to users whose main objectives were career mobility and employability, because these objectives place stronger demands on the results chain. For such users, training may need to be more clearly linked to employer recognition, industry needs, stackable credentials and progression or transition pathways.

The fifth stage examined objective attainment. For SFC users, responses on whether the SFC-supported course met their stated objectives were analysed by objective group. This allowed the study to compare whether skills development, career mobility and personal-development goals were achieved at similar or different rates. Additional cross-tabulations examined whether objective attainment varied by age group, labour force status, income group and perceptions of course range, skills fit, quality and ease of access. This stage was important for distinguishing between SFC's ability to activate participation and its ability to support meaningful outcomes.

The sixth stage examined further learning. Descriptive statistics were used to assess whether SFC-supported training encouraged users to undertake more training, and whether respondents would undertake further training if they had more SFC. The analysis also examined whether reported personal-development benefits, perceived career benefits, satisfaction with course range and perceived skills fit were associated with stronger interest in continued learning. This reflected the programme logic that SFC may create value not only through immediate training outcomes, but also by sustaining lifelong learning motivation.

Where appropriate, statistical tests were used to assess whether observed subgroup differences were statistically significant. Logistic regression models were also used to examine factors associated with selected outcomes, particularly whether users reported meeting their main training objectives and whether SFC-supported training encouraged them to undertake further training. The models included selected user profile variables, such as age, employment status, gender and education, together with variables related to course range, perceived skills fit, quality, ease of access and reported benefits. These models were used to identify associations and possible explanatory patterns, not to establish causal effects.

The qualitative interview data were analysed thematically and used to support interpretation of the survey findings. Interview accounts were used to illustrate how respondents experienced SFC in practice, including how they navigated course choice, interpreted affordability, assessed course relevance, and encountered limits in using SFC for deeper learning, career mobility or progression. Given the small number of interviews, the qualitative material is presented as illustrative evidence rather than representative evidence.

Overall, the analysis should be interpreted as directional and diagnostic. It identifies where SFC appears to work well, where users experience barriers, and where the results chain from funding to participation, learning value, work relevance and further learning may weaken. The study does not estimate the causal impact of SFC on wages, employment, promotion or career transition outcomes. Instead, it provides evidence on user-reported outcomes, associations and implementation frictions that can inform future refinement of SFC.

# 4. Findings

## Overview of SFC Usage in the Study Sample

The achieved survey sample shows a substantially higher level of SFC usage than the national administrative distribution. In the study sample, 89% of respondents had used their SkillsFuture Credit, while 11% had not used it (Figure 2). Among all respondents, 71.3% had used part of their available credit and 17.6% had fully used their available credit. By comparison, SSG administrative data as at end-2025 indicated that 46% of eligible individuals had used SFC, while 54% had not (Ministry of Education, 2026).

Figure 2: SkillsFuture Credit usage within SFC survey sample

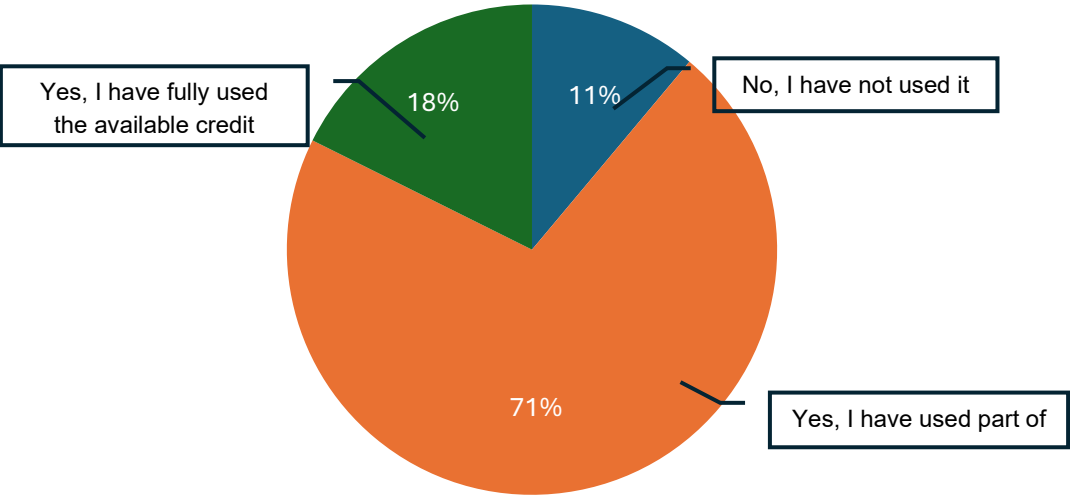
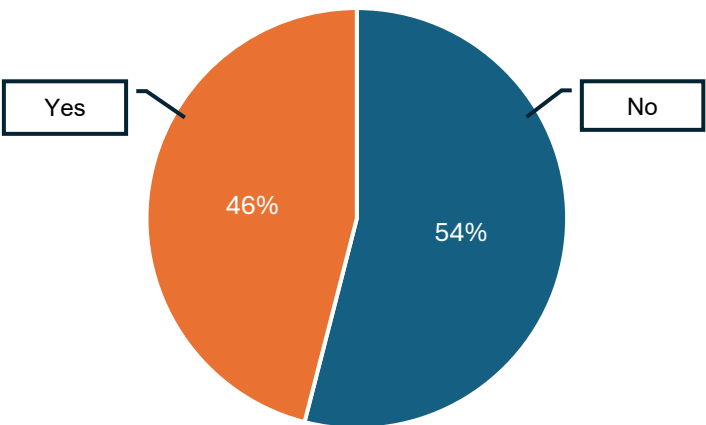


Figure 3: SkillsFuture Credit usage within administrative data



This difference reflects the sampling approach used in the study. As respondents were reached through SSG contacts of SFC users, IAL past survey respondents and IAL contacts, the achieved sample should not be interpreted as representative of the national SFC-eligible population. The higher share of SFC users in the study is therefore expected. The results are more appropriately used to examine patterns within the achieved sample, including differences across age groups, associations between SFC usage and reported outcomes, and possible areas where SFC appears to work well or where design and implementation challenges may remain.

The age pattern in the study sample also differs from the administrative data. In the administrative data, SFC usage was weakest among those aged 60 and above, with 34% having used SFC (Figure 5). In contrast, within the study sample, non-use was highest among respondents aged 25–39. About 28% of respondents aged 25–39 had not used SFC, compared with 11% of those aged 40–59 and 4% of those aged 60 and above (Figure 4). Among those aged 40–59 and 60 and above, most had used part of their available credit, at 74% and 75% respectively (Figure 4).

**Figure 4: SFC usage by age groups within SFC study sample**

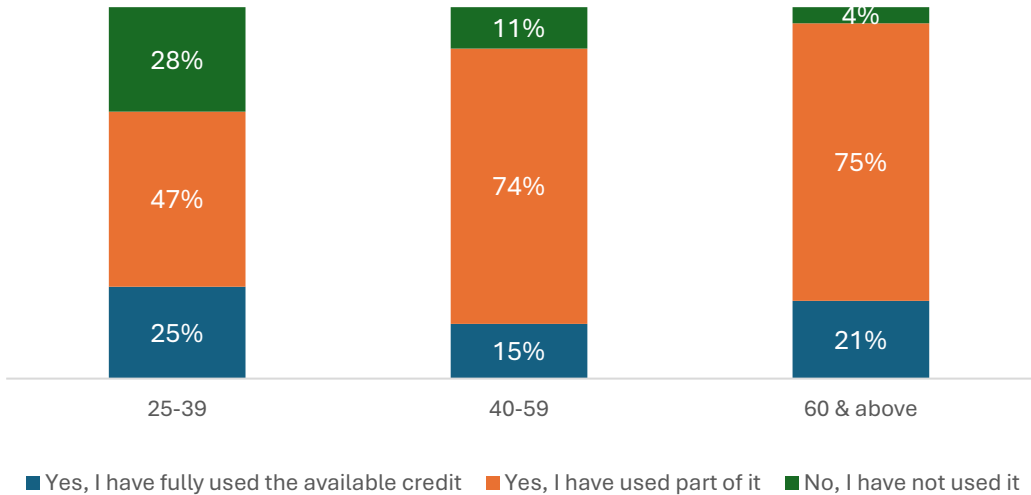
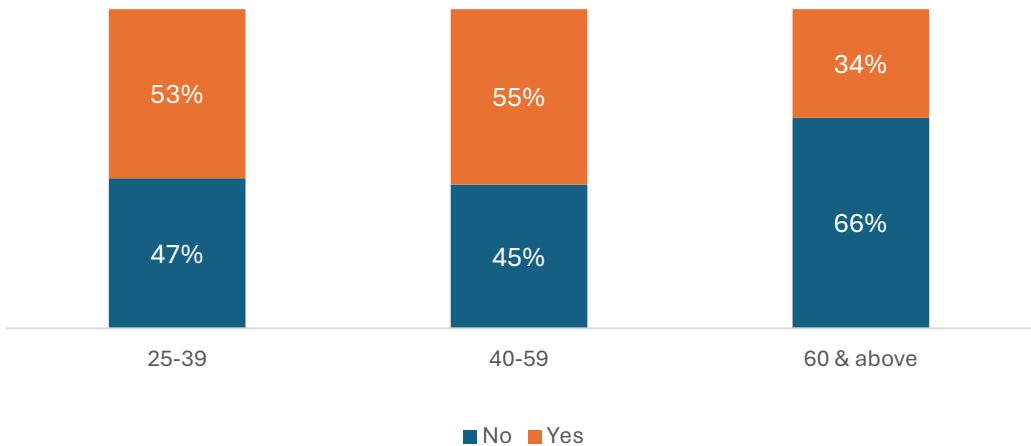


**Figure 5: SFC usage by age groups within administrative data**



These patterns do not show population-level utilisation trends, but they provide useful context for the rest of the analysis. In particular, the achieved sample is well suited for examining how SFC users experience the scheme, what types of objectives they pursue, whether they feel their objectives were met, and what factors are associated with stronger or weaker perceived outcomes.

**RQ1: How does SFC influence training participation and take-up across different learner groups?**

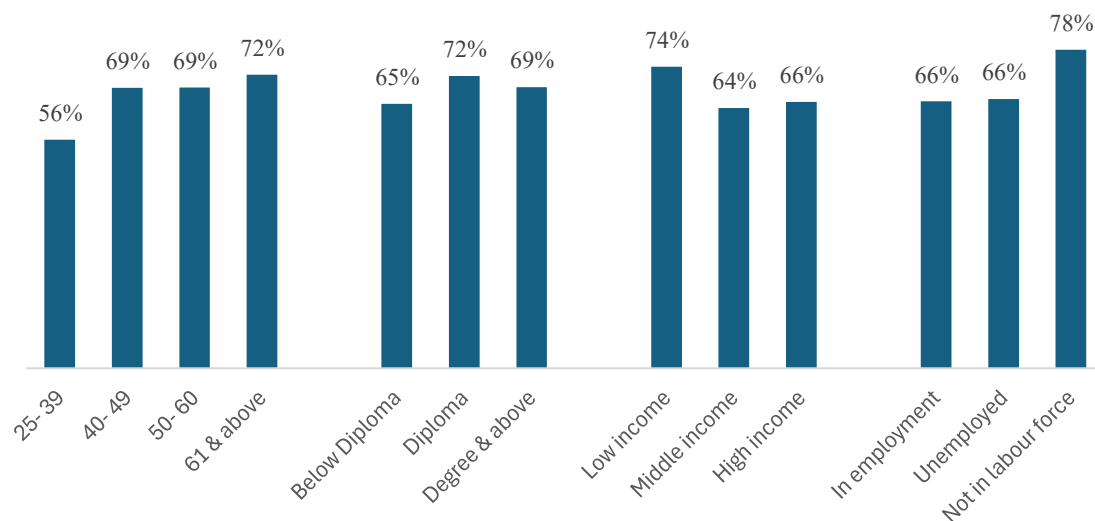
To examine whether SFC enabled training that might otherwise not have taken place, SFC users were asked whether they would have undertaken their most recent SFC-funded training if SFC had

been unavailable. Users who indicated that they would not have done the training without SFC were classified as having undertaken SFC-enabled training.

SFC-enabled training was reported across all user profiles, suggesting that SFC played a broad activation role. Across age groups, the share of users who reported that they would not have undertaken their most recent training without SFC was 56% among those aged 25–39, 69% among those aged 40–49 and 50–60, and 72% among those aged 61 and above. Although the differences by age group were not statistically significant,  $\chi^2(3) = 5.81$ ,  $p = .121$ , the pattern is still noteworthy. Older adults are often found to be less likely to participate in training, due to factors such as lower perceived returns, time constraints, confidence, access barriers or weaker employer support (OECD, 2019; OECD, 2025). Against this wider context, the high share of older SFC users reporting that their training would not have happened without SFC suggests that the credit may help activate participation among older learners.

A similar interpretation applies to education level. The share of users reporting SFC-enabled training was 65% among those below diploma level, 72% among diploma holders, and 69% among those with a degree or above. These differences were not statistically significant,  $\chi^2(2) = 1.51$ ,  $p = .469$ . This means the study does not provide evidence that SFC-enabled participation differs significantly by education level. However, given that adults with lower educational attainment are generally less likely to participate in training (OECD, 2019; OECD, 2025), the finding that nearly two-thirds of below-diploma users reported that they would not have undertaken their most recent training without SFC suggests that SFC can still play an important enabling role for this group.

**Figure 6. Share of SFC users whose most recent training was enabled by SFC, by demographic and labour force profile**



*Note: Percentages show the share of SFC users who indicated that they would not have undertaken their most recent SFC-funded training if SkillsFuture Credit had been unavailable.*

By contrast, income and labour force status showed statistically significant differences. Low-income users were more likely to report SFC-enabled training (74%) compared with middle-income (64%) and high-income users (66%),  $\chi^2(2) = 7.02$ ,  $p = .030$ . This suggests that SFC may play a stronger enabling role for lower-income users, for whom course fees may represent a greater barrier to participation.

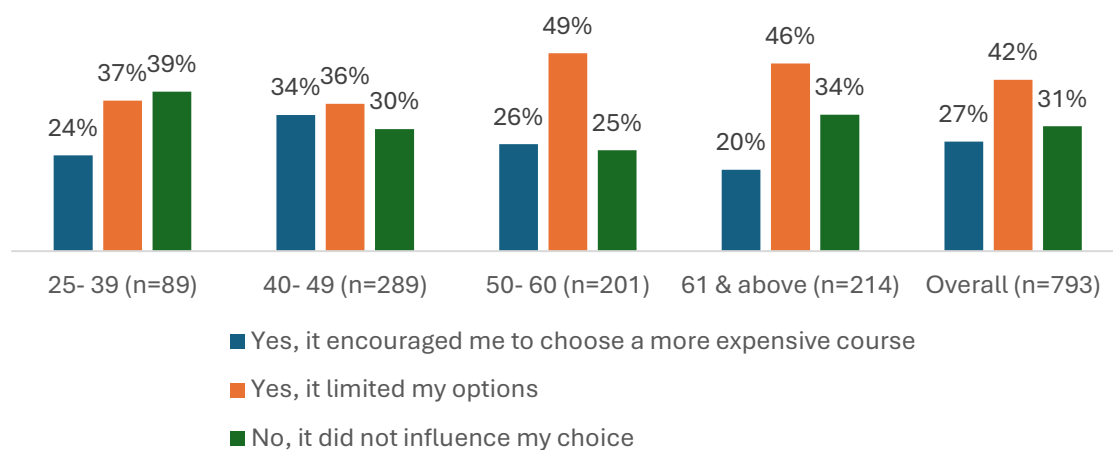
Labour force status was also significantly associated with SFC-enabled training,  $\chi^2(2) = 9.64$ ,  $p = .008$ . Users not in the labour force were the most likely to report that they would not have undertaken their most recent training without SFC (78%), compared with those in employment (66%) and unemployed

users (66%). This suggests that SFC may be especially important in supporting learning participation beyond the employed workforce, including among individuals outside the labour force who may be pursuing personal development, active ageing, re-entry preparation or other learning goals.

The findings suggest that SFC has a broad enabling effect across user profiles. While age and education differences were not statistically significant, SFC-enabled participation was still substantial among older and below-diploma users, groups that are often less likely to participate in adult learning. The statistically significant differences by income and labour force status further suggest that SFC may be particularly important for users who face greater financial or labour market-related barriers to training.

Deadline effects were also visible. 38% of respondents said that a deadline would encourage them to use SFC sooner, while another 28% said a deadline might influence them even if they still delayed action (Figure 8). This suggests that expiry cues may prompt users to act, but also raises a policy question about the quality of choices made under time pressure (Thaler & Sunstein, 2008; Zamir, Lewinsohn-Zamir, & Ritov, 2017). SFC may therefore activate training participation through both affordability and urgency, but the effect of deadlines should be interpreted alongside whether users are able to identify suitable courses and meet their training objectives.

**Figure 7. Influence of the SkillsFuture credit on choice of training**

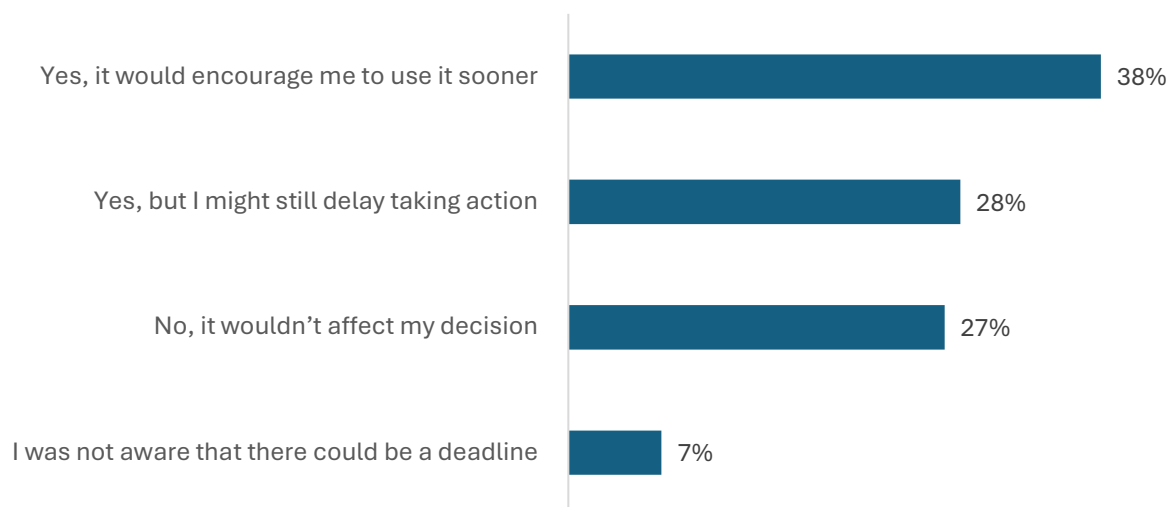


*Note: n=793. Percentages are based on all survey respondents.*

Non-users were not necessarily disengaged from learning. As shown in Table 2 below 53% of non-users reported that they planned to attend training in the next 12 months while 52% had explored available courses in the past year.

The findings suggest that SFC works strongly as an activation tool across user profiles. A substantial share of SFC users reported that their most recent SFC-funded training would not have happened without SFC. This enabling effect was reported across age and education groups, including among older and below-diploma users, although differences by age and education were not statistically significant. Statistically significant differences were observed by income and labour force status, with low-income users and those not in the labour force more likely to report that SFC enabled their training. These findings suggest that SFC supports broad-based training activation, while also playing an especially important role for users who may face greater financial or labour-market-related barriers to participation.

**Figure 8. Influence of deadline to use the SkillsFuture credit on decision to sign up for training**



*Note: n=793. Percentages are based on all survey respondents.*

**Table 2. Non-users' training intentions, course exploration and future SFC use**

|     | Plan to attend training in next 12 months | Explored courses in the past year | Plan to use SFC in the future |
|-----|-------------------------------------------|-----------------------------------|-------------------------------|
| Yes | 53%                                       | 52%                               | 36%                           |
| No  | 47%                                       | 48%                               | 64%                           |

*Note: n=88. Percentages are based on survey respondents who had not used SkillsFuture Credit.*

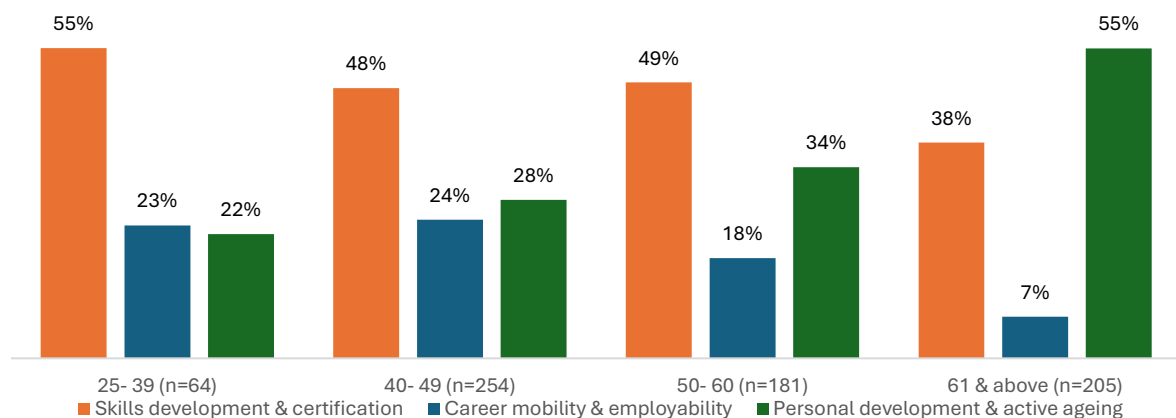
#### **RQ2: What are the main objectives for using SFC, and how do these objectives vary across life stage and labour force status?**

The findings show that SFC-supported training was used for a mix of employment-linked and personal-development objectives. Overall, the largest share of users reported that their main objective was skills development and certification, followed by personal development and active ageing. Career mobility and employability formed a smaller, but still important, objective.

Overall, 46% of SFC users reported skills development and certification as their main training goal (Figure 10). This suggests that many users saw SFC as a way to acquire new skills, update existing skills, or obtain certification. A further 36% used SFC-supported training mainly for personal development and active ageing, indicating that SFC also supports learning that may not be directly employment-related. By comparison, 18% reported career mobility and employability as their main objective, suggesting that fewer users used SFC primarily for career transition, job search or employability-related purposes.

The objectives varied clearly by life stage. As shown in Figure 9, among users aged 25-39, skills development and certification was the dominant objective, reported by 55% of users. Career mobility and employability was also more prominent among younger users, at 23%. This suggests that younger users were more likely to use SFC for work-related development, including strengthening their skills base and supporting career progression or mobility.

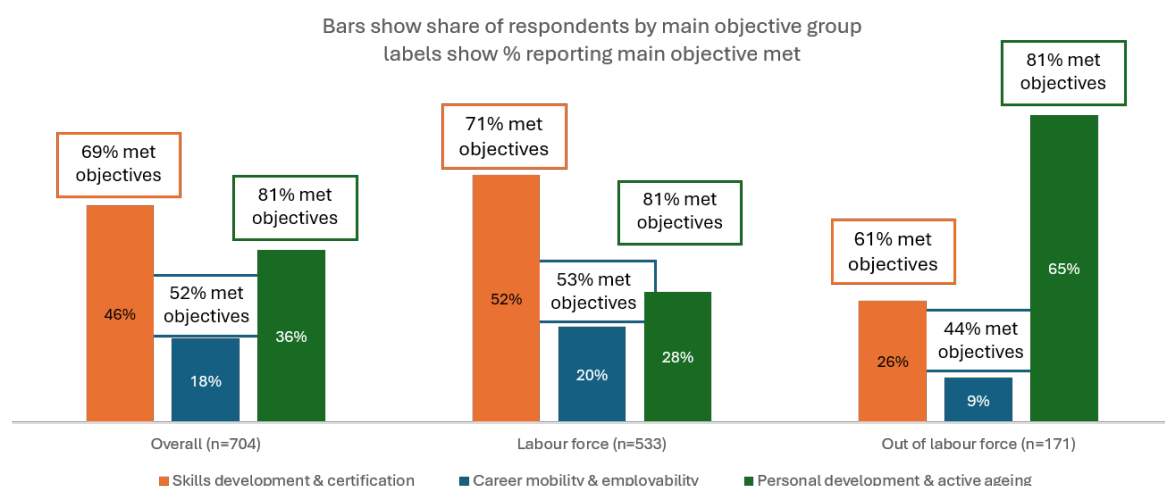
**Figure 9. Distribution of main SFC training objectives among SFC users, by age group**



Among users aged 40-49 and 50-60, skills development and certification remained the largest objective, at 48% and 49% respectively. This suggests that SFC continues to play an important role in supporting skills upgrading during the main working years. However, personal development and active ageing also became more prominent with age, rising from 28% among users aged 40-49 to 34% among those aged 50-60. This indicates that mid-career and mature users may use SFC for both work-related and broader personal-development purposes.

The pattern shifted most clearly among users aged 61 and above. For this group, personal development and active ageing became the dominant objective, reported by 55% of users. Skills development and certification remained relevant, at 38%, but career mobility and employability was much less common, at 7%. This suggests that SFC plays a different role in later life stages: while it continues to support skills-related learning for some older users, it is more strongly associated with continued learning, active ageing and personal enrichment.

**Figure 10. Main SFC training objectives and objective attainment, by labour force status**



The analysis by labour force status further reinforces this distinction. As shown in Figure 10, users in the labour force were more likely to use SFC for employment-linked objectives, particularly skills development (52%), certification and career-related aims (20%). This is consistent with their continued attachment to work and the need to maintain, update or deepen job-relevant skills. In contrast, users outside the labour force were more likely to use SFC for personal development and active-ageing objectives (65%). However, this does not mean that SFC is irrelevant to employment

for those outside the labour force. Some users outside the labour force still reported skills (26%) or career-related objectives (9%), suggesting that SFC may also support re-entry, employability or preparation for future work among selected groups.

Taken together, the findings suggest that SFC serves multiple learning purposes across the adult life course. For younger and working-age users, it is more closely linked to skills development, certification and career relevance. For older users and those outside the labour force, it is more strongly linked to personal development, active ageing and continued participation in learning. This shows that SFC should not be understood only as a workforce skills instrument. It also functions as a broader adult-learning support that enables different forms of learning at different life stages.

### **RQ3: To what extent do SFC-supported courses help users meet their learning, career and personal-development objectives?**

Having established that SFC supports a range of learning objectives, the next question is whether users felt that these objectives were achieved. Overall, the findings suggest that SFC-supported training was more successful in supporting personal-development and skills-related objectives than career mobility objectives. This indicates that while SFC is effective in enabling participation, the translation of participation into outcomes varies depending on what users were trying to achieve.

As shown in Figure 10 above, objective attainment was highest among users who pursued personal development and active ageing. Among this group, 81% reported that they had met their main objective. This suggests that SFC is relatively effective in supporting learning goals that are personally meaningful, interest-driven, or linked to continued learning in later life. These outcomes may be more directly experienced by learners, as they are less dependent on external factors such as employer recognition, job openings or career progression opportunities.

Users who pursued skills development and certification also reported relatively positive outcomes, with 69% indicating that they had met their main objective. The qualitative interviews suggest that some users experienced SFC as helpful for introductory skills development, but less sufficient for deeper progression. For example, Kai, a 50-year-old civil servant who used SFC for an AI course, felt that the course met his skills-development objective and found the credit straightforward to use. However, he also distinguished between introductory exposure and deeper skills progression:

*“If I want to go deeper into AI, for example, I don't think this [credit] alone will suffice... But as a starting introductory course to something, I think the money's a lot.”*

This account supports the quantitative finding that SFC can help users meet skills-development objectives, while also suggesting that the credit may be more effective for entry-level or exploratory learning than for deeper progression without additional support.

This suggests that SFC-supported training was generally able to help users acquire new skills, deepen existing skills, or obtain certification. However, the lower attainment rate compared with personal-development objectives also suggests that skills-related outcomes may depend on whether the course was sufficiently relevant, and applicable to the learner's work or future plans.

Objective attainment was lowest among users who pursued career mobility and employability, with 52% reporting that they had met their main objective. Grace's account illustrates why career mobility objectives may be harder to realise through SFC-supported training alone. Grace, a 51-year-old assistant director in the education sector, used SFC to enter a healthcare administration pathway despite not having prior experience in the field. While SFC helped her begin the transition, further progression required more advanced modules and higher out-of-pocket payment:

*“Not all courses are subsidized up to 90% for those who are above 40... which is a little bit of a disappointment for me, [since] the amount I have to pay [using] SFC will be much higher.”*

This suggests that SFC may help users take an initial step towards career mobility, but career transition often requires a longer pathway of training, clearer progression routes and more predictable funding support. This helps explain why career mobility and employability objectives were less likely to be reported as fully met.

The findings therefore suggest that SFC-supported training may be most effective when the expected outcome is closely tied to the learning experience itself, such as personal enrichment, confidence, skills acquisition or certification. By contrast, when users expect training to lead to career mobility or employability outcomes, additional forms of support may be needed. These could include clearer course-to-career pathways, stronger guidance before course selection, better information on industry relevance, and closer links between training and employment opportunities.

Taken together, the results show that SFC does not only activate training participation, but also supports meaningful outcomes for many users. However, the outcomes are uneven across objective types. The main challenge is not simply to encourage more people to use SFC, but to strengthen the conditions under which SFC-supported training can translate into the outcomes that learners value, especially for those pursuing career-related objectives. These differences in objective attainment suggest that the quality of course choice, guidance and perceived relevance may play an important role in shaping outcomes. The next section therefore examines the factors that support or constrain users' ability to benefit from SFC-supported training.

#### **RQ4: How do users perceive the relevance, range, quality and usability of SFC-supported training, and how are these associated with objective attainment?**

The earlier findings show that SFC is effective in activating training participation, but that objective attainment varies across different learning goals. This suggests that participation alone is not sufficient. Whether users benefit from SFC-supported training also depends on the conditions surrounding course choice, course relevance, guidance and ease of access.

A key factor was the perceived fit between available courses and users' learning or career needs. While SFC helped many users take up training, fewer users were strongly positive about the suitability of the course options available to them. As shown in Figure 11, only 44% of users reported being satisfied with the range of courses available, while 29% felt that the courses met industry skills needs to a great extent or quite a lot. This suggests that the issue is not only whether users have enough credit to pay for training, but whether they are able to identify courses that are relevant, credible and aligned with their objectives.

Interview accounts also suggest that course fit is not only about course topic or quality, but also about level, pace and learner mix. Kai, who generally viewed his AI course positively, felt that the class could have been better matched to learners with similar backgrounds and learning needs:

*"I want[ed] to go faster a little bit, but I understand the class was meant for everybody... if it is possible to have a class just for maybe working adult versus retiree, I think it would be better."*

This suggests that even when users find a course useful, perceived fit may be affected by whether the course is pitched at the right depth and pace for different learner groups. This reinforces the finding that course range and skills fit are central to whether SFC-supported training translates into meaningful outcomes.

Course range and skills fit were strongly associated with whether users achieved their training objectives. As shown in Figure 12, objective attainment increased from 55% among users who were dissatisfied or very dissatisfied with the range of courses, to 62% among neutral users, and 82% among those who were satisfied or very satisfied. A similar pattern was observed for perceived skills fit: 64% of users who felt that training offerings met industry skills requirements "not at all" or only "a

little” reported meeting their objectives, compared with 81% among those who felt that offerings met industry requirements “quite a lot” or “to a great extent”. These descriptive patterns suggest that SFC-supported participation is more likely to translate into meaningful outcomes when users perceive the course landscape as sufficiently broad and well matched to industry or field-level skills needs.

**Figure 11. User perceptions of SFC-supported training: course fit, access and encouragement**

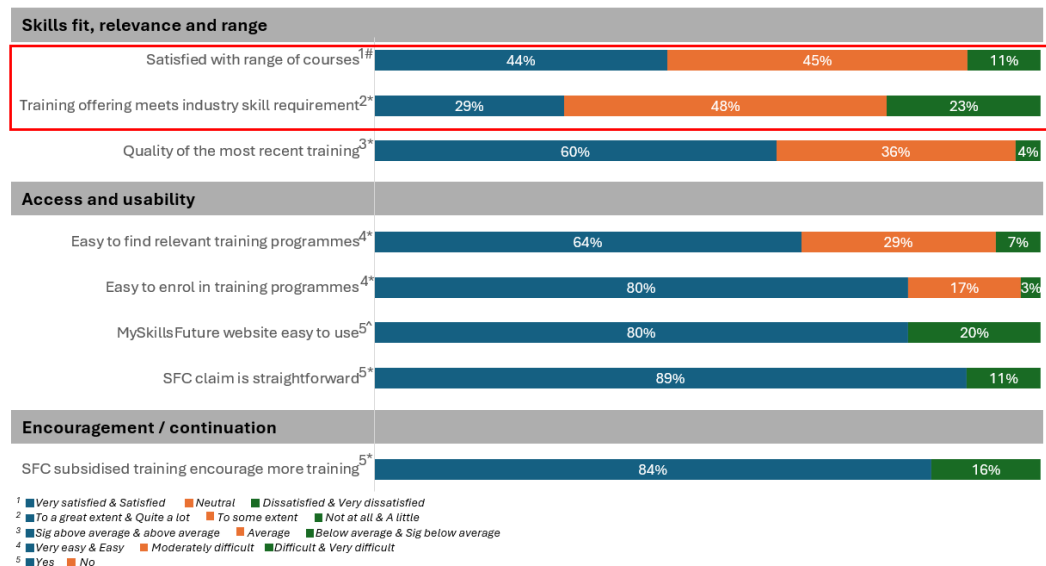
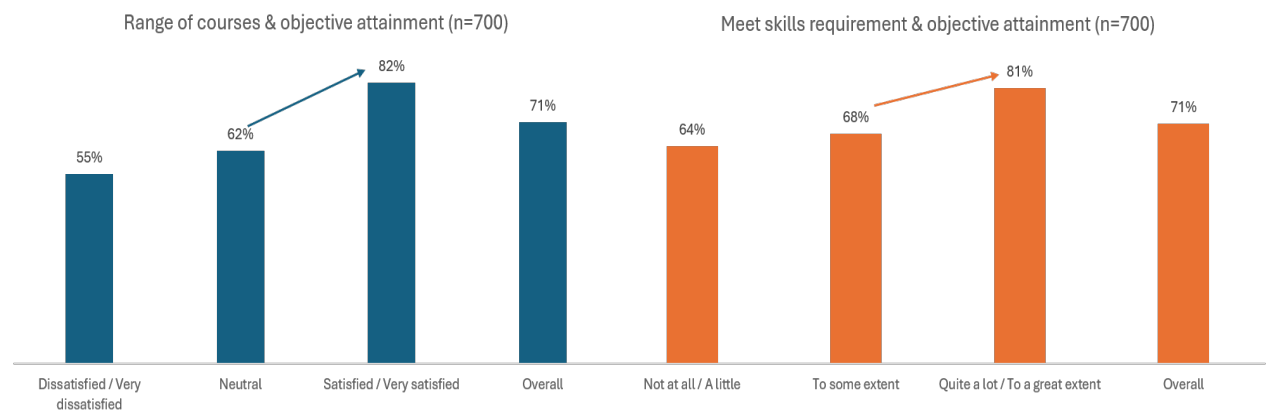


**Figure 12. Objective attainment rises with stronger course range and skills fit**



*Note: n=700. Percentages show the share of SFC users who reported that their main training objective was met. Course range is measured by satisfaction with the range of courses available for SFC redemption. Skills fit is measured by the extent to which users felt that SFC-eligible training offerings met skill requirements in their industry or field.*

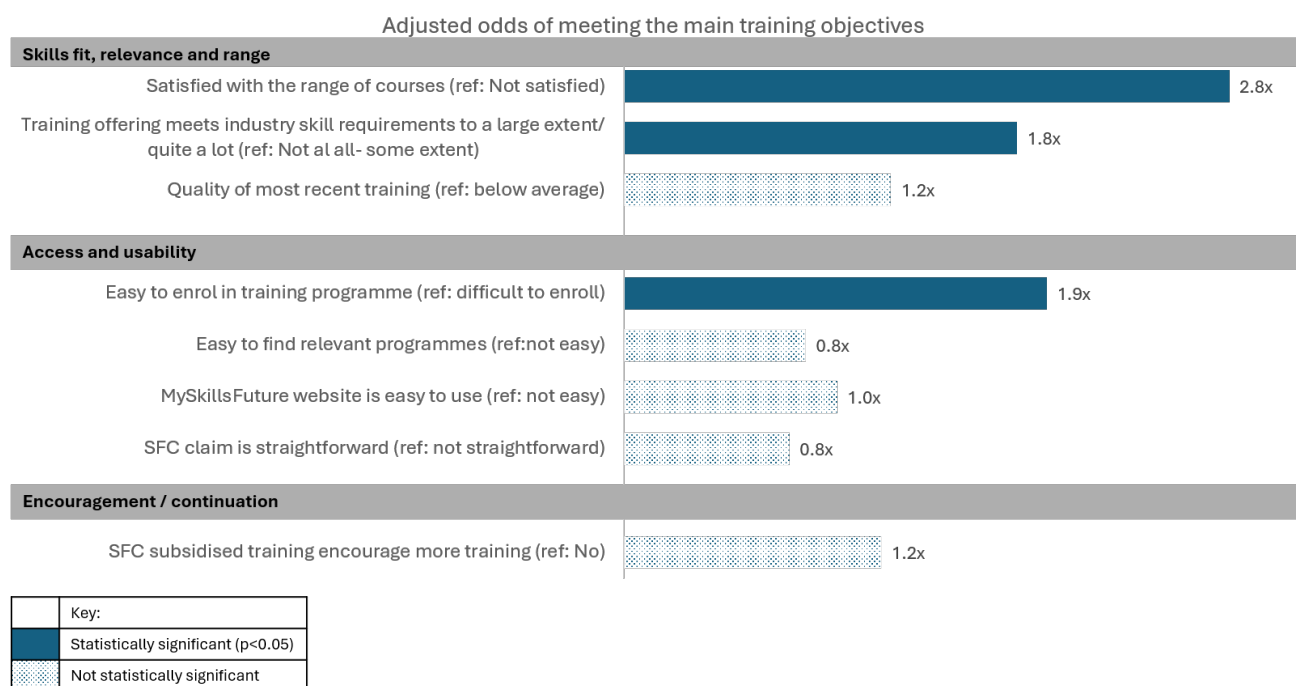
This pattern is further supported by the logistic regression analysis in Figure 13. After accounting for user profile variables, satisfaction with the range of courses showed the strongest association with meeting one’s main training objective. Users who were satisfied with the course range had 2.8 times the odds of reporting objective attainment compared with those who were not satisfied. Perceived industry skills fit was also associated with higher objective attainment, with users who felt that training offerings met industry skills requirements to a large extent or quite a lot having 1.8 times the odds of meeting their objectives. This suggests that course range and skills fit are not secondary

implementation issues; they are central to whether SFC-supported training fulfils users' intended goals.

The regression analysis also suggests that practical accessibility matters, although not all access-related variables were equally important. Ease of enrolment was significantly associated with objective attainment, with users who found it easy to enrol having 1.9 times the odds of meeting their main objective. By contrast, ease of finding relevant programmes, ease of using the MySkillsFuture website, and whether the SFC claim process was straightforward were not significant predictors in the adjusted model. This does not mean that search and administrative frictions are unimportant. Rather, it suggests that once other factors are taken into account, objective attainment is more closely linked to whether users can enrol in suitable training and whether the available courses are perceived as broad and relevant.

Findings from Figures 12 and 13 suggest that the main challenge is not simply increasing SFC usage but improving the conditions under which SFC-supported training leads to meaningful outcomes. Credit support can activate participation, but objective attainment depends on whether users can access courses that are relevant, sufficiently varied, and aligned with their learning or career goals. This is particularly important for users pursuing career mobility or employability objectives, where the pathway from training to outcome is less direct and may require clearer course curation, stronger guidance, and better signalling of course value.

**Figure 13. Adjusted odds of meeting main SFC training objectives, by course fit, access and continuation factors**



*Note: Odds ratios are adjusted for age group, employment status, gender and education. Solid bars indicate statistically significant associations at  $p < 0.05$ ; patterned bars indicate non-significant associations.*

These findings have direct implications for SFC design. If the policy objective is to encourage training participation, credit-based support can play an important activation role. However, if the objective is to help users achieve skills, career or personal-development outcomes, SFC needs to be supported by a stronger training choice environment. This includes clearer information on course relevance, better signalling of course quality and industry value, stronger guidance for users with career-related

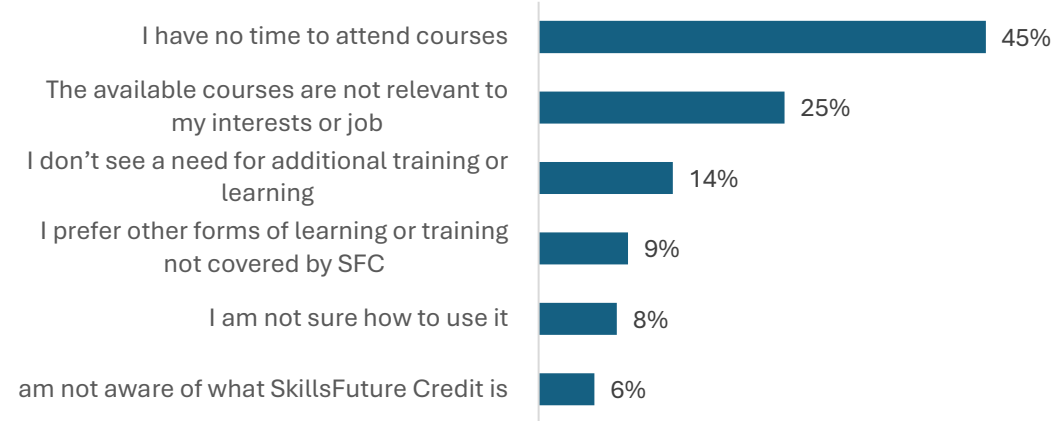
goals, and more accessible enrolment pathways. Strengthening these conditions would help SFC move beyond activation towards better learning, employability and personal-development outcomes.

Taken together, the findings suggest that the main challenge is not simply increasing SFC usage, but improving the conditions under which SFC-supported training leads to meaningful outcomes. Course fit, guidance, ease of navigation and practical accessibility are important factors in this process. Strengthening these conditions would help SFC move beyond activation towards better learning, employment and personal-development outcomes.

**RQ5: What barriers and frictions affect SFC use and the achievement of intended outcomes?**

The findings show that barriers to SFC use and outcomes occur at multiple points in the results chain. For non-users, the main barriers were not necessarily lack of interest in training. Many non-users had explored courses or planned to attend training in the coming year. Their main reasons for not using SFC were lack of time and lack of relevant courses (Figure 14). This suggests that some non-users may be interested in learning but are not able to convert that interest into SFC-supported participation because of time constraints, course fit or perceived relevance.

**Figure 14. Reasons for not using SkillsFuture Credit among non-SFC users**



*Note: n=88. Percentages are based on non-SFC users. Respondents could select more than one reason, so percentages do not sum to 100.*

Among SFC users, the most commonly reported barrier to more frequent use was limited time availability, cited by 64% of respondents (Figure 15). This suggests that, even when individuals are aware of SFC and have already used it, practical constraints around work, family, caregiving or other commitments may limit their ability to participate in further training. The issue is therefore not only whether users have sufficient credit, but whether training can be accessed in formats and schedules that fit adult learners' lives.

The second most common barrier was lack of awareness about available training opportunities, reported by 36% of users. This indicates that awareness of SFC itself does not necessarily translate into awareness of suitable courses. Users may know that they have credit, but may still be unsure what programmes are available, which courses are relevant, or how to identify options that match their learning or career goals.

Course relevance was also an important barrier. About 27% of users reported that available courses were not relevant to their career goals. This is particularly important for users pursuing employability, career mobility or skills development objectives, where the perceived link between training and career outcomes is crucial. If users do not see available courses as relevant to their goals, SFC may activate interest in training but still fall short in supporting meaningful learning choices.

Platform and access-related barriers were less frequently reported, but still notable. 17% of users cited lack of clear instructions or technical issues with online platforms or portals, while 14% reported difficulty accessing credits. The interviews further suggest that information and fee transparency issues can discourage users even when they are motivated to learn. Nora, a 41-year-old user who was not currently working, had used SFC successfully for sewing and fashion courses as part of her personal-development goals. However, when she explored more career-relevant courses using the larger mid-career credit, she found the information difficult to navigate:

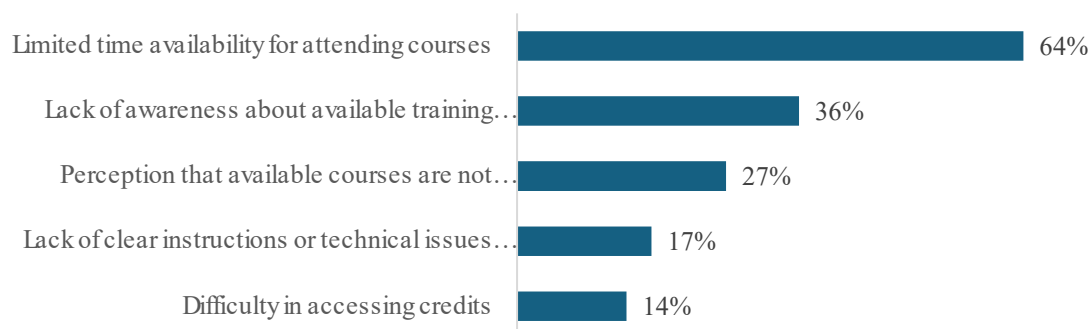
*“Too many courses and the information is not clear, so I get overwhelmed, and then I just stop looking... I get confused [about] the wording in the courses. [When] I checked SMU [for] their trading course last time.. I [didn’t] really know how much I need to pay and everything.”*

This illustrates how course-search complexity, unclear fee information and uncertainty about out-of-pocket payment can become barriers to further use. For users with broader learning or career goals, SFC may create the opportunity to explore training, but unclear information may still prevent them from converting interest into enrolment.

These findings suggest that the basic administrative infrastructure works for many users, but a minority still experience procedural or digital access frictions that may discourage further use.

Taken together, the findings suggest that the main barriers for SFC users are less about unwillingness to learn, and more about time, discoverability, course relevance and ease of navigation. For SFC to support more sustained training participation, policy design may need to go beyond credit provision and strengthen practical access, course guidance, fee and course information, and flexible training options.

**Figure 15. Barriers preventing SFC users from utilising SkillsFuture Credit more frequently**



*Note: n=705. Percentages are based on SFC users. Respondents could select more than one barrier, so percentages do not sum to 100.*

The qualitative interviews illustrate how these frictions may operate in practice. Some users found SFC sufficient for introductory learning but not for deeper progression. Others encountered difficulty understanding course information, fees or subsidy arrangements. For users pursuing career mobility or reskilling, these frictions may be especially consequential because they are not simply choosing a course; they are trying to make a pathway decision. If course information is unclear, if the remaining fees are uncertain, or if advanced modules are less affordable, users may stop before reaching the level of training needed for meaningful transition.

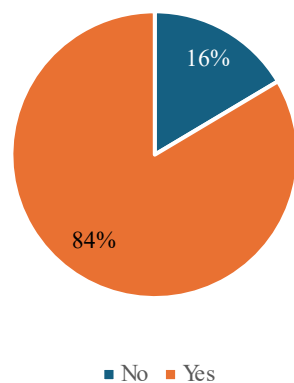
The findings therefore suggest that SFC barriers should not be understood only as barriers to initial access. There are also barriers to good course choice, deeper progression and career conversion. These include limited time, perceived lack of relevant courses, credit sufficiency, unclear information, course availability, course level, and weak connection to recognised pathways. Addressing these

frictions may be important if SFC is to move beyond activation and support stronger learning and career outcomes.

**RQ6: Does SFC encourage continued learning beyond the initial course?**

The findings suggest that SFC is associated with strong continued learning interest among users. As shown in Figure 16, 84% of SFC users reported that their experience with SFC-subsidised training encouraged them to do more training, while 16% indicated that it did not. This suggests that SFC may have value beyond the immediate course taken. Rather than functioning only as a one-off subsidy, SFC-supported training may help create positive learning momentum by giving users an accessible entry point into training, building confidence, and reinforcing the view that further learning is useful and achievable.

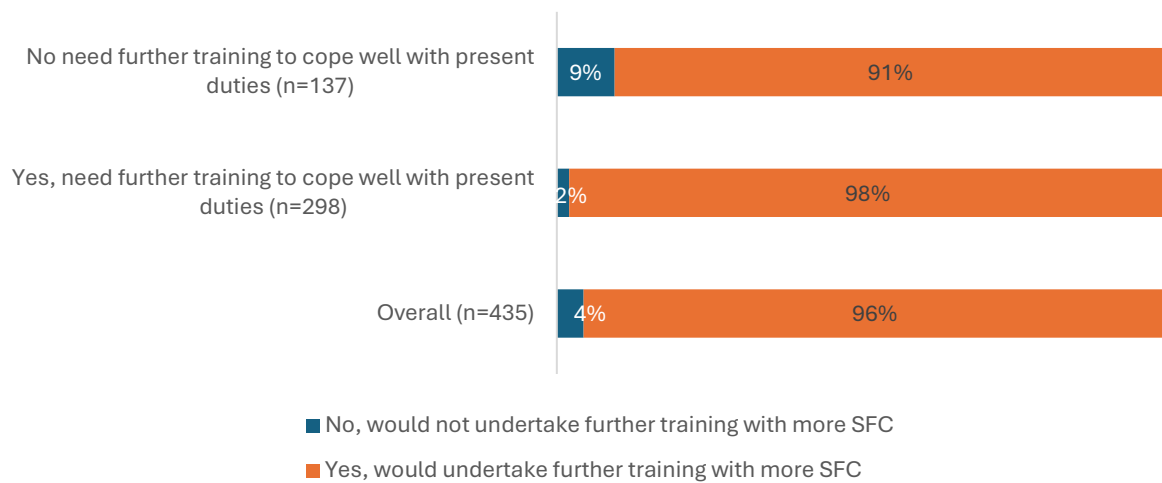
**Figure 16. Share of SFC users reporting that SFC-subsidised training encouraged further training**



*Note: n=705. Percentages are based on SFC users who responded to the question: “Has your experience in relation to the training subsidised by SkillsFuture Credit encouraged you to do more training?”*

There was also strong demand for additional training if more SFC were available. As shown in Figure 17, among workers who reported needing further training to cope well with their present duties, 98% said they would undertake further training if they had more SFC, compared with 91% among those who did not report such a need. Overall, 96% of workers in this analysis indicated willingness to undertake further training with more SFC. This suggests that additional SFC may be a strong lever for future training, particularly among those who already recognise a current skills or training need.

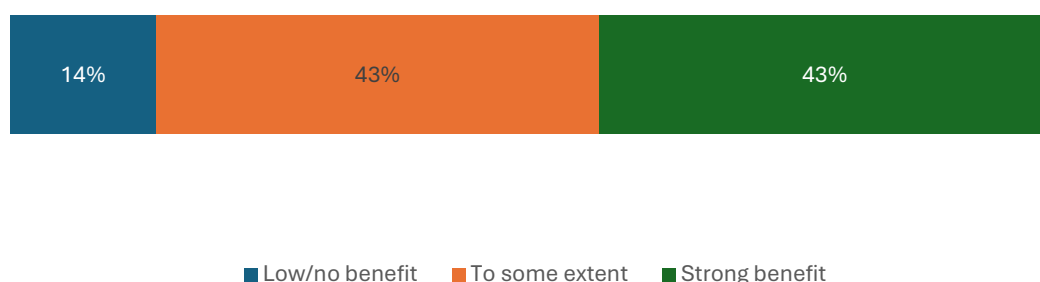
**Figure 17. Willingness to undertake further training with more SFC is highest among workers with current training needs**



*Note: n=435. Percentages are based on SFC users in the labour force who responded to both items on current training need and willingness to undertake further training with more SFC.*

Personal-development benefits appear especially important in sustaining continued learning. As shown in Figure 18, a large majority of SFC users reported that SFC-supported training had benefited their personal development at least to some extent: 43% reported strong personal-development benefits, while another 43% reported benefits “to some extent”. These benefits were broad-based. As shown in Figure 19, the most commonly reported benefit was improved general knowledge (71%), followed by encouragement to keep learning or continue education (61%), pursuit of personal interests or hobbies (51%), confidence-building (43%), personal well-being (40%), and social connection (33%). These findings show that SFC’s value is not confined to immediate work or career gains.

**Figure 18. Personal development benefits reported by SFC users**



*Note: n=705. Percentages are based on SFC users. “Strong benefit” combines responses of “to a great extent” and “quite a lot”; “to some extent” is shown separately; “low/no benefit” combines “a little” and “not at all”.*

Nora’s experience also illustrates why personal-development outcomes should be treated as meaningful in their own right. Her use of SFC for sewing and fashion courses enabled her to pursue a hobby further than she might have done on her own. At the same time, her account shows that

positive personal-development experiences do not automatically translate into more ambitious or career-relevant learning if users face information and fee-related uncertainty. This reinforces the finding that SFC can support continued learning motivation, but that further progression still depends on clear guidance, transparent costs and suitable course pathways. For many users, SFC supports lifelong learning by contributing to cognitive enrichment, personal growth, well-being and social engagement.

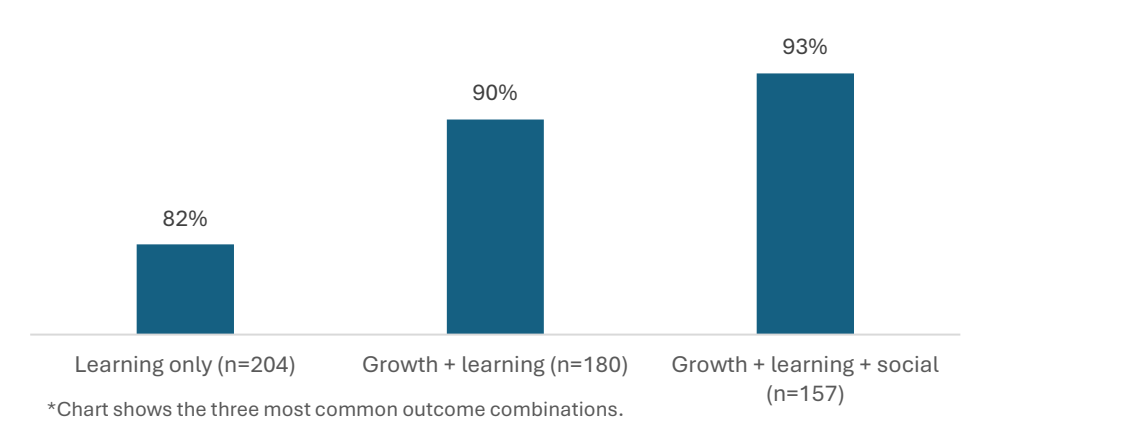
**Figure 19. Personal development outcomes reported by SFC users**



*Note: n=606. Percentages are based on SFC users who reported at least some personal development benefit from SFC-supported training. Responses are not mutually exclusive.*

The analysis further suggests that the breadth of personal-development outcomes matters. Users who reported richer combinations of benefits were more likely to say that SFC encouraged them to undertake further training. Among those who reported learning-related benefits only, 82% said SFC encouraged further training (Figure 20). This increased to 90% among those who reported both personal growth and learning benefits, and to 93% among those who reported personal growth, learning and social benefits. This suggests that meaningful learning experiences may reinforce future learning intentions. In other words, SFC may not only fund a course; it may help users experience learning in ways that make continued participation more attractive.

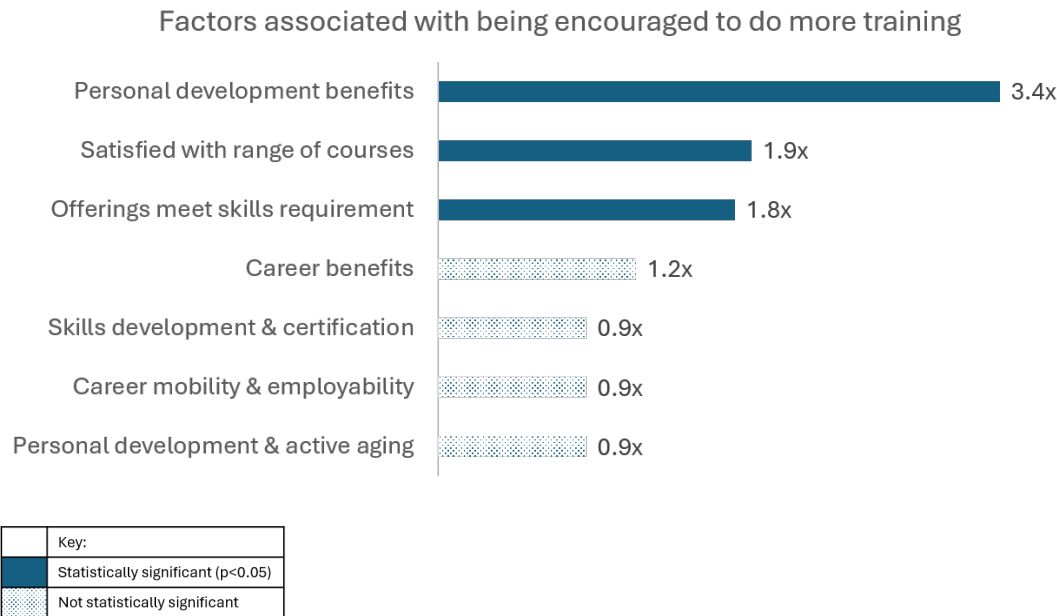
**Figure 20. Continued learning encouragement by type of personal development outcome**



Regression analysis supports this interpretation. Reported personal-development benefits showed the strongest association with being encouraged to undertake more training, with users who reported

such benefits having 3.4 times the odds of being encouraged to train further. Satisfaction with the range of courses was also associated with continued learning, at 1.9 times the odds, while perceived skills fit was associated with 1.8 times the odds. This suggests that continued learning is shaped not only by the availability of funding, but also by the quality of the learning experience and whether users see relevant course options.

**Figure 21. Adjusted odds of being encouraged to undertake further training after SFC-supported training**



*Note: Bars show adjusted odds ratios from a logistic regression model predicting whether SFC users reported that their SFC-subsidised training experience encouraged them to undertake further training. Odds ratios are adjusted for age group, employment status, gender and education. Solid bars indicate statistically significant associations at  $p < 0.05$*

Taken together, the findings indicate that SFC supports continued learning in two ways. First, it lowers the cost of participation and helps users take up training. Second, when users experience meaningful learning, especially personal-development benefits, SFC-supported training can strengthen their motivation to continue learning. This reinforces SFC’s broader role as a lifelong learning instrument, rather than merely a one-off course subsidy. At the same time, the findings suggest that sustaining continued learning requires more than additional credit alone. Users are more likely to be encouraged to train further when they experience benefits from training and when the course landscape is perceived as relevant and sufficiently broad. This points to the importance of maintaining a strong training choice environment, with course options that support both work-related skills development and wider lifelong learning outcomes.

The results show that SFC is effective in activating training participation across different user profiles and learner goals, but that meaningful outcomes depend on course relevance, skills fit, guidance, accessibility and the type of objective pursued. These findings point to the need to interpret SFC not only as a credit mechanism, but as part of a wider training choice environment. The next section discusses what these results imply for SFC’s programme logic, methodology, limitations and policy enhancement.

## Alignment of Research Questions, Evidence, Findings and Recommendations

Table 3 summarises how each research question was addressed through the study's measures and analytical methods. It also connects the principal empirical findings to the study's conclusions and recommendations. The table should be read together with the methodological qualifications in Section 2 and the detailed interpretation in Section 4. The findings represent patterns and associations within the achieved sample and should not be interpreted as population-level estimates or causal effects.

**Table 3. Alignment of research questions, evidence, findings and implications**

| Research question                                                                                                                   | Evidence and analysis                                                                                                                                                                                                                                                                                                                                                         | Key findings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Conclusion, policy implication and references                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>RQ1.</b> How does SFC influence training participation and take-up across different learner groups?                              | Survey evidence from 705 SFC users and 88 non-users. Measures included whether users would have undertaken their most recent training without SFC; demographic and labour-force characteristics; influence of the credit amount and expiry deadline; and non-users' training intentions. Descriptive statistics, subgroup comparisons and Pearson chi-square tests were used. | SFC-enabled training was reported by 56% of users aged 25–39, 69% aged 40–60 and 72% aged 61 and above. Differences by age and education were not statistically significant. Significant differences were found by income, $\chi^2(2)=7.02$ , $p=.030$ , and labour-force status, $\chi^2(2)=9.64$ , $p=.008$ . Reported additionality was highest among low-income users (74%) and users outside the labour force (78%). Among non-users, 53% intended to attend training and 52% had explored courses. | SFC functions as a broad training-activation mechanism and appears particularly important for learners facing financial or labour-market barriers. <b>Implication:</b> Maintain broad access across life stages while monitoring whether deadlines encourage timely but sufficiently informed course choices.                           |
| <b>RQ2.</b> What are the main objectives for using SFC, and how do these objectives vary across life stage and labour-force status? | Users' main training objectives were grouped into skills development and certification, career mobility and employability, and personal development and active ageing. Descriptive statistics and cross-tabulations were used to examine differences by age and labour-force status.                                                                                          | Overall, 46% used SFC mainly for skills development and certification, 36% for personal development and active ageing, and 18% for career mobility and employability. Skills development was the leading objective among users aged 25–60. Among users aged 61 and above, personal development and active ageing was dominant (55%). Among users outside the labour force, 65% pursued personal-development and active-ageing objectives.                                                                | SFC supports different forms of value across the adult life course, functioning as both a workforce-development instrument and broader support for lifelong learning. <b>Implication:</b> Retain a broad portfolio of eligible courses while differentiating information and support according to learners' life stages and objectives. |

|                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>RQ3.</b> To what extent do SFC-supported courses help users meet their learning, career and personal-development objectives?                                  | Survey measures examined whether users met their main training objective and the type of objective pursued. Objective attainment was compared across objective groups. Interview evidence concerning introductory learning, skills deepening, funding sufficiency, progression and career transition was used to support interpretation.                                                     | Objective attainment was highest for personal development and active ageing (81%), followed by skills development and certification (69%), and lowest for career mobility and employability (52%). Interviews indicated that SFC could support introductory or exploratory learning, but deeper skills development and career transition often required advanced modules, clearer progression routes and additional funding.                                                                                    | Participation does not translate equally into every type of outcome. Career outcomes depend on factors beyond course participation, including employer recognition and labour-market opportunities. <b>Implication:</b> Strengthen course-to-career pathways, progression information, learner guidance and labour-market signalling for users pursuing career mobility.                                    |
| <b>RQ4.</b> How do users perceive the relevance, range, quality and usability of SFC-supported training, and how are these associated with objective attainment? | Measures covered course range, industry-skills fit, training quality, programme discovery, enrolment, website use, claims and objective attainment. Descriptive statistics and cross-tabulations were supplemented by multivariable logistic regression adjusted for age, employment status, gender and education. The objective-attainment comparisons used an analytic sample of $n=700$ . | Only 44% were satisfied with the course range, while 29% reported that offerings met industry-skills requirements “quite a lot” or “to a great extent.” Objective attainment rose from 55% among users dissatisfied with course range to 82% among satisfied users. Adjusted odds of attainment were higher for satisfaction with course range (OR=2.8), strong skills fit (OR=1.8) and ease of enrolment (OR=1.9). Website usability and claim straightforwardness were not significant in the adjusted model. | SFC’s effectiveness depends on the training-choice environment as well as the availability of credit. Course range, relevance and practical enrolment help convert participation into meaningful outcomes. <b>Implication:</b> Improve course curation, skills-fit information, learner guidance, course-level information and enrolment pathways.                                                          |
| <b>RQ5.</b> What barriers and frictions affect SFC use and the achievement of intended outcomes?                                                                 | Users and non-users reported barriers involving time, awareness, course relevance, instructions, technology, credit access, fee clarity and learning progression. Multiple-response survey items were analysed descriptively and supplemented by thematic interpretation of six interviews.                                                                                                  | Among users, 64% cited limited time, 36% lack of awareness of training opportunities, 27% lack of career-relevant courses, 17% unclear instructions or technical problems, and 14% difficulty accessing credits. Non-users commonly reported lack of time and perceived lack of relevant courses despite continuing interest in training. Interviews also identified uncertainty about course information, subsidies, remaining fees and progression to advanced learning.                                      | Barriers occur throughout the learner journey—from course discovery and informed choice to enrolment, funding and progression. Credit alone cannot resolve constraints involving time, information or relevance. <b>Implication:</b> Improve fee transparency, course discoverability, pathway information and flexible training options, particularly for career-transition and skills-deepening learners. |
| <b>RQ6.</b> Does SFC encourage                                                                                                                                   | Measures included encouragement to pursue further training,                                                                                                                                                                                                                                                                                                                                  | Overall, 84% said their SFC-supported experience encouraged                                                                                                                                                                                                                                                                                                                                                                                                                                                     | SFC can generate learning momentum beyond the initially                                                                                                                                                                                                                                                                                                                                                     |

|                                               |                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| continued learning beyond the initial course? | willingness to train with additional SFC, current training needs, personal-development outcomes, satisfaction with course range and perceived skills fit. Descriptive statistics and cross-tabulations were supplemented by multivariable logistic regression adjusted for age, employment status, gender and education. | further training. Among workers, 96% were willing to undertake more training with additional SFC, increasing to 98% among those reporting a current training need. Adjusted odds of encouragement were higher among users reporting personal-development benefits (OR=3.4), satisfaction with course range (OR=1.9) and stronger skills fit (OR=1.8). | funded course, particularly when users experience meaningful benefits and can identify relevant further options. <b>Implication:</b> Preserve SFC's lifelong-learning role and combine funding with appropriate course choices, differentiated support and clear progression pathways. |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Collectively, the evidence supports the study's programme logic. SFC can reduce financial barriers and activate training participation, but the conversion of participation into learning, career, personal-development and continued-learning outcomes depends on course relevance, course range, guidance, accessibility and the learner's intended objective. Section 4 interprets these findings, considers alternative explanations and methodological limitations, and discusses their applicability to policy and practice.

# 5. Discussion

## Results Interpretation

The study's findings broadly address the research questions and support the generated theory that SFC contributes to adult learning through a chain of effects. This chain begins with activation, where the availability of credit lowers the cost of participation and encourages individuals to undertake training that may otherwise not have occurred. However, the findings also show that activation alone is insufficient. Whether SFC-supported training translates into meaningful outcomes depends on the wider training choice environment, including course range, perceived skills fit, ease of enrolment, course relevance, and the extent to which users experience benefits from training.

In relation to RQ1, the findings show that SFC plays a broad enabling role across different learner groups. A substantial share of SFC users reported that they would not have undertaken their most recent SFC-funded training if SFC had been unavailable. This enabling effect was observed across age and education groups, including among older users and below-diploma users, although differences by age and education were not statistically significant. Statistically significant differences were found by income and labour force status, with low-income users and those not in the labour force more likely to report that SFC enabled their training. This suggests that SFC supports broad-based training activation, while also appearing especially important for users who may face greater financial or labour market-related barriers to participation.

In relation to RQ2, the findings show that SFC supports different learner goals across the life course. Younger and mid-career users were more likely to use SFC for skills development, certification, career mobility and employability, while older users were more likely to use SFC for personal development and active ageing. Users in the labour force were more likely to pursue employment-linked objectives, while those outside the labour force were more likely to use SFC for personal development and active ageing. This suggests that SFC functions not only as a workforce development instrument, but also as a broader lifelong learning policy that supports different forms of value at different life stages.

In relation to RQ3, the findings show that SFC-supported training helped many users meet their stated objectives, but objective attainment varied by goal. Personal development and active ageing objectives were most likely to be met, followed by skills development and certification. Career mobility and employability objectives were less likely to be achieved. This suggests that outcomes closely tied to the learning experience itself, such as personal enrichment, confidence, knowledge acquisition and skills development, may be more readily achieved through SFC-supported training. By contrast, career-related outcomes are more difficult to realise through course participation alone and may require additional support, such as clearer pathway guidance, stronger signalling of course value, employer recognition and closer alignment with labour market opportunities.

In relation to RQ4, the results support the theory that the effectiveness of SFC depends on the conditions under which users make training choices. Course range and skills fit were strongly associated with whether users met their main training objectives. Users who were satisfied with the range of available courses, and those who felt that training offerings met relevant skills requirements, were more likely to report that their objectives had been achieved. Ease of enrolment was also associated with objective attainment. These findings suggest that SFC's value lies not only in subsidising participation, but also in enabling users to identify, access and complete courses that are relevant to their goals.

In relation to RQ5, the findings show that barriers and frictions affect both SFC use and the achievement of intended outcomes. For non-users, the main barriers were lack of time and perceived

lack of relevant courses, rather than lack of interest in learning. Among SFC users, the main barriers to more frequent use were limited time, lack of awareness of available training opportunities, perceived lack of course relevance, platform or instruction-related issues, and difficulty accessing credits. These findings suggest that the key challenge is not only whether users have credit, but whether they have the time, information, guidance and suitable course options needed to translate credit into meaningful participation and outcomes.

In relation to RQ6, the findings show that SFC is associated with continued learning interest. A large majority of SFC users reported that their SFC-subsidised training experience encouraged them to undertake further training. Continued learning interest was especially strong among workers who reported current training needs and among users who experienced personal development benefits. The regression findings further suggest that personal development benefits, satisfaction with course range and perceived skills fit were associated with stronger encouragement to do more training. This supports the view that SFC may contribute to lifelong learning not only by funding an initial course, but also by creating positive learning experiences that motivate further participation.

Taken together, the findings support the generated theory that SFC works through a results chain: it can reduce cost barriers and activate participation, but its effectiveness depends on whether users can make suitable training choices and experience meaningful learning outcomes. The findings also show where this chain may weaken. SFC may encourage participation, but users may still struggle to find relevant courses, understand available options, enrol in suitable programmes, or translate training into career outcomes. This suggests that SFC should be understood not only as a credit mechanism, but as part of a wider training choice environment.

The research methodology and instruments were generally suitable for answering the study's research questions. The survey captured key areas needed for the evaluation, including SFC utilisation, SFC-enabled participation, training objectives, objective attainment, course fit, barriers to use, personal and career benefits, and continued learning intentions. These measures allowed the study to go beyond usage levels and examine how SFC was perceived to influence training decisions and outcomes. The inclusion of non-users also allowed the study to identify latent training demand and reasons for non-use, which helped address questions on barriers and potential programme enhancement.

The qualitative interviews added explanatory depth by illustrating how users experienced SFC in practice. The interview accounts showed that SFC could be sufficient for introductory or exploratory learning, but less sufficient for deeper progression, career mobility or more complex pathway goals. For example, some users found SFC straightforward and useful for entry-level skills development, while others encountered limits when they tried to progress to more advanced modules, compare course options, or understand remaining out-of-pocket costs. These accounts help contextualise the survey findings by showing why objective attainment may be stronger for personal development and introductory skills goals, but weaker for career mobility and deeper reskilling goals. While the number of interviews was limited, the qualitative findings provided useful illustrations of the mechanisms and frictions behind the quantitative patterns.

At the same time, the findings should be interpreted with methodological caution. The survey sample was not designed to be fully representative of the national adult population or all SFC users. Participation was voluntary, and the survey was disseminated through specific channels. As such, respondents may have had higher awareness of SFC or stronger interest in training than the wider population. The online survey mode may also have favoured respondents who were more digitally confident or more comfortable completing surveys. The findings should therefore be interpreted as evidence on patterns, associations and user-reported experiences, rather than as population-level estimates or causal impact findings.

There is sufficient information for the study to be replicated or validated in future research, provided that the research questions, sample definitions, survey items and analytical approach are clearly documented. The key measures used in this study, such as SFC-enabled participation, main training objective, objective attainment, barriers to use, course fit and continued learning intention, can be reproduced in future surveys. Future validation could strengthen the evidence by using a larger and more representative sample, linking survey responses with administrative data, or tracking users over time to examine whether reported benefits translate into sustained learning, employment or career outcomes.

Alternative explanations for the findings should also be considered. First, users who are already more motivated to learn may be more likely to use SFC and more likely to report positive outcomes. This means that some observed benefits may reflect users' prior motivation, confidence or learning orientation, rather than the effect of SFC alone. Second, users who reported stronger course fit or satisfaction with course range may also have had clearer goals, better access to information, stronger digital confidence, or more experience navigating training options. These factors may partly explain why they were more likely to report objective attainment.

Third, the relatively high level of SFC-enabled participation among older users should be interpreted in light of the study sample. Since the sample is not population-representative, older respondents in the study may have been more learning-oriented than older adults in the wider population. The findings are therefore best read as showing that SFC can play an enabling role among older users who engage with the scheme, rather than as evidence that SFC has closed age-related participation gaps at the population level.

Fourth, career mobility and employability outcomes may depend on conditions beyond SFC-supported training. These include employer recognition, job opportunities, sector demand, work experience, credential value and wider labour market conditions. The lower attainment of career-related objectives should therefore not be interpreted simply as a weakness of SFC or of the courses taken. Rather, it suggests that career outcomes require a stronger connection between training, guidance, labour market information and progression opportunities.

In summary, the study's results support the generated theory that SFC can activate training participation and contribute to lifelong learning, but that its effectiveness depends on more than the availability of credit. SFC appears most effective when users are able to identify relevant courses, experience meaningful learning benefits, and see a clear connection between training and their goals. The findings therefore point to the importance of strengthening the wider training choice environment so that SFC can better support skills development, career adaptability, personal growth and continued learning across the life course.

### Limitations and Future Research Directions

This study provides useful diagnostic evidence on how SFC users experience the scheme, how SFC appears to enable training participation, and what factors are associated with stronger or weaker perceived outcomes. However, the findings should be interpreted in light of three main limitations.

First, the survey sample was not designed to be population-representative. This was a deliberate design choice because the study aimed to examine SFC users' experiences, perceived outcomes, barriers and implementation frictions, rather than to estimate national SFC utilisation. The achieved sample included a higher share of SFC users than the national administrative distribution, which provided a stronger basis for analysing how users experienced SFC, whether the credit enabled training that may not otherwise have occurred, and what factors were associated with objective attainment and continued learning. However, this also means that the findings should be interpreted as directional evidence on patterns and associations within the achieved sample, rather than as

population-level estimates of SFC use or non-use. Where population-level utilisation is relevant, administrative data should be used as the reference point.

Second, the study relied mainly on self-reported and cross-sectional data. Measures such as SFC-enabled participation, objective attainment, career benefits, personal-development benefits and continued learning intention were based on respondents' perceptions at one point in time. These measures are useful for understanding user experience and perceived value, but they do not establish causal impact or provide direct evidence of longer-term outcomes such as wage growth, promotion, job transition, employment retention or actual future training behaviour. This is especially important for career mobility and employability outcomes, which may take time to materialise and depend on employer recognition, labour market demand and available job opportunities.

Third, the qualitative and non-user components were limited in scale. The six interviews provided useful illustrative accounts of how selected learners experienced SFC, including issues around course fit, funding sufficiency, fee clarity and progression pathways. However, the interviews were not intended to provide saturation-based qualitative evidence. Similarly, the non-user sample was relatively small, limiting deeper analysis of why some individuals remain outside SFC-supported training despite having learning interests or training needs. These findings should therefore be read as indicative of possible mechanisms and frictions, rather than as representative evidence of all users and non-users.

Future research can build on this study in three main ways. First, a population-representative survey or administrative-data analysis could be conducted to validate whether the patterns observed in this study hold across the wider SFC-eligible population. Such work could examine differences by age, education, income, labour force status and prior training participation, while using administrative data as the benchmark for national utilisation.

Second, future studies could link survey responses with administrative data and track users over time. This would allow stronger assessment of actual SFC usage patterns, repeat participation, course pathways and longer-term outcomes. Longitudinal tracking would be especially useful for examining whether SFC-supported training leads to sustained skills application, continued learning, employment outcomes, wage growth or career mobility.

Third, future research could build on these findings by testing dynamic funding models for SFC. The present study suggests that SFC's effectiveness depends not only on the availability of credit, but also on whether users can identify relevant courses, understand fee arrangements and access suitable learning pathways. A follow-up study could therefore examine whether differentiated funding support, such as higher support for priority learner segments, deeper funding for career-transition or skills-deepening courses, or targeted incentives for providers to develop relevant course offerings, improves course selection, enrolment, objective attainment and continued learning. Experimental or quasi-experimental designs could be used to test whether dynamic funding, combined with guidance and course curation, produces stronger outcomes than uniform credit support. This would help identify which funding mechanisms work best for different learner groups and training goals.

### **Applicability and Translatability for Practice**

The findings are directly applicable to practitioners involved in adult learning delivery, course design, learner advisory, career guidance and outreach. While SFC is a funding instrument, the study shows that its practical value depends on how well learners are supported to identify, access and benefit from suitable training. This means that training providers, adult educators, career coaches and learner-facing intermediaries have an important role in helping SFC translate from credit availability into meaningful learning outcomes.

First, the findings suggest that practitioners should design and present courses around learners' goals, rather than assuming that all SFC users are seeking the same outcome. The study shows that SFC users pursue different objectives, including skills development and certification, career mobility and employability, and personal development and active ageing. These goals differ by life stage and labour force status. For training providers and adult educators, this means that course design should make clear who the course is intended for, what level it is pitched at, what prior knowledge is expected, and what outcomes learners can realistically expect. Courses aimed at skills development may need to emphasise practical application and certification value, while courses aimed at older learners or those outside the labour force may need to place greater emphasis on accessibility, confidence-building, social engagement and continued learning.

Second, the findings point to the importance of clearer course information, fee transparency and pathway guidance. Course range and perceived skills fit were strongly associated with whether users met their main training objectives, while lack of awareness, unclear information and perceived lack of relevant courses were recurring barriers. Practitioners can respond by presenting course information in a more learner-friendly way. This includes clearly explaining course objectives, course level, total fees after subsidies and SFC use, expected learning outcomes, progression options, and whether the course is suitable for beginners, working adults, career switchers or older learners. Better information could reduce uncertainty and help learners make more confident decisions.

Third, the findings suggest that users pursuing career mobility and employability need more structured support than users pursuing introductory or personal-development learning. Career-related objectives were the least likely to be met, suggesting that a single course may not be sufficient for learners seeking career transition, employability improvement or progression. For practitioners, this means that career-oriented courses should be framed as part of a pathway rather than as standalone offerings. Training providers and career coaches could help learners understand what sequence of courses may be needed, which credentials are recognised, what roles the training may lead to, and what additional experience or support may be required. This would help manage expectations and improve the practical relevance of SFC-supported training.

Fourth, the findings are relevant to learner support and outreach. Time constraints were the most common barrier among both users and non-users. Practitioners can therefore improve accessibility by offering flexible course schedules, modular formats, blended learning options, clearer enrolment processes and reminders for learners who express interest but do not enrol. Outreach efforts should also be tailored to different learner groups. For example, lower-income users and those outside the labour force may benefit from more direct guidance on affordable course options, while mid-career learners may need support in comparing courses linked to reskilling or career transition.

Finally, the findings suggest that personal-development outcomes should be recognised as meaningful practice outcomes, not treated as secondary to employment outcomes. Many users reported benefits such as improved general knowledge, confidence, well-being, social connection and motivation to continue learning. For adult educators and training providers, this reinforces the importance of creating positive learning experiences that build confidence and learner agency. Such experiences may encourage learners to continue training beyond the initial course, supporting SFC's broader role in lifelong learning.

Overall, the practical implication is that SFC-supported training should be delivered within a stronger learner support environment. Practitioners can improve impact by strengthening course fit, making information clearer, guiding learners towards suitable pathways, designing flexible provision, and recognising the different forms of value that learners seek from training. These improvements could help more learners move from SFC-supported participation to meaningful skills, career, personal-development and continued learning outcomes.

### **Applicability and Translatability for Policy**

The findings are applicable to policy because they show how SFC can continue to support broad-based lifelong learning while strengthening its ability to deliver more substantive skills and career outcomes. The study suggests that SFC is effective in activating participation across different learner groups, but that stronger policy attention is needed to improve conversion from training participation to intended outcomes, especially for users with career mobility and employability goals.

First, SWDA can continue to maintain SFC's broad activation role across different life stages. The findings show that SFC supports different goals for different groups of learners. Younger and working-age users were more likely to use SFC for skills development, certification and career-related objectives, while older users and those outside the labour force were more likely to use it for personal development and active ageing. This suggests that SFC should not be positioned only as a workforce training subsidy. Its wider policy value lies in supporting individual agency, lifelong learning and continued participation in learning across adulthood.

Second, SWDA can use the findings to strengthen conversion for career-related goals. Career mobility and employability objectives were less likely to be met than skills-development or personal-development objectives. This suggests that, for career-related users, the issue is not only whether they take up training, but whether the available courses are sufficiently relevant, recognised and connected to progression opportunities. SWDA could therefore strengthen course-to-career pathways, improve signalling of course value, and provide clearer information on how specific courses support employability, career transition or skills deepening.

Third, the findings suggest that the mid-career group should be treated less as a simple demographic segment and more as a pathway-design challenge. For users aged 40-60, SFC use is not only about take-up; it is also about whether suitable courses are available, claimable, affordable after subsidies, and sufficient for progression or transition. This has implications for the design of mid-career support. SWDA could use the findings to review whether SFC-supported pathways provide enough depth for reskilling, whether fee information is clear, and whether additional support is needed for users pursuing more complex career transitions. Employer recognition and mindsets may also need to be considered, since career outcomes depend not only on training completion but also on how employers value the training.

Fourth, SWDA can preserve and build on SFC's wider lifelong-learning value. The study found strong personal-development outcomes, including improved general knowledge, confidence, well-being, social connection and motivation to continue learning. These outcomes may not always translate directly into promotion or wage gains, but they still contribute to long-term learning participation and active ageing. SWDA could therefore continue to recognise personal-development learning as part of SFC's policy value, while ensuring that users who wish to move from personal interest to deeper or career-relevant learning have clearer information and pathways to do so.

Overall, the findings suggest that SFC should continue to serve multiple citizen goals across the life course, while placing stronger emphasis on conversion for users pursuing career mobility and employability. For policy, the key issue is not simply whether SFC encourages training participation, but whether the surrounding course, guidance and funding environment helps users translate participation into meaningful learning, career and lifelong-learning outcomes.

## 6. Conclusion and Recommendations

This study evaluated how SFC supports adult learning participation, learner objectives, perceived outcomes, barriers to use and continued learning. Overall, the findings suggest that SFC is effective as a broad-based activation mechanism. A substantial share of SFC users reported that they would not have undertaken their most recent SFC-funded training if SFC had been unavailable. This enabling role was observed across age, education, income and labour force groups, with particularly strong enabling effects among lower-income users and those outside the labour force. This indicates that SFC remains important in lowering cost barriers and encouraging participation among different groups of adult learners.

The study also shows that SFC supports different learner goals across the life course. Younger and working-age users were more likely to use SFC for skills development, certification, career mobility and employability, while older users and those outside the labour force were more likely to use SFC for personal development and active ageing. This finding is significant because it shows that SFC should not be understood only as a workforce skills subsidy. It also functions as a broader lifelong learning instrument that supports individual agency, personal growth, continued learning and active ageing.

At the same time, the findings show that SFC-supported participation does not translate into all outcomes equally. Personal development and active ageing objectives were most likely to be met, followed by skills development and certification. Career mobility and employability objectives were less likely to be achieved. This suggests that SFC can support many learners' immediate learning goals, but career-related outcomes are more complex and depend on factors beyond course funding alone. These include course relevance, employer recognition, labour market opportunities, credential value, pathway clarity and the extent to which learners receive guidance in making training choices.

A key conclusion of the study is that the effectiveness of SFC depends on the wider training choice environment. Course range, perceived skills fit and ease of enrolment were associated with whether users met their main training objectives. Barriers such as limited time, lack of awareness of available training opportunities, perceived lack of course relevance, unclear information and access-related frictions also shaped whether users could make full use of SFC. This suggests that the policy challenge is not simply to increase SFC usage, but to strengthen the conditions under which SFC-supported training leads to meaningful outcomes.

The findings further suggest that SFC can encourage continued learning. A large majority of users reported that their SFC-subsidised training experience encouraged them to undertake more training. Personal-development benefits, satisfaction with course range and perceived skills fit were associated with stronger encouragement to continue learning. This reinforces SFC's broader value as a lifelong learning instrument, where positive learning experiences can build confidence, motivation and willingness to pursue further training.

The study's broader implication is that SFC should continue to serve multiple citizen goals across the life course, while placing stronger emphasis on improving conversion for career and employability-related objectives. SFC appears to work well in activating participation and supporting personal-development and skills-related learning, but users pursuing career mobility may need clearer pathways, more transparent fee information, stronger course curation, and better signalling of course value. For mid-career learners in particular, the issue may be less about whether they take

up training, and more about whether suitable, affordable and progression-oriented courses are available.

In conclusion, SFC remains a valuable policy instrument for supporting individual ownership of skills development and lifelong learning. Its value lies not only in subsidising training participation, but in helping citizens access learning opportunities that are relevant to their work, career and personal goals. To strengthen its impact, future policy refinement should focus on the ecosystem around the credit: course relevance, guidance, fee transparency, pathway design, differentiated support and outcome monitoring. Strengthening these conditions would help SFC move beyond activation towards stronger skills development, career adaptability, personal growth and sustained lifelong learning.

The findings suggest that SFC remains an important policy instrument for encouraging individual ownership of skills development and lifelong learning. However, the study also shows that SFC's effectiveness depends on the wider training choice environment, including course relevance, course range, fee clarity, pathway guidance and the extent to which training can support users' intended goals. The following recommendations focus on strengthening SFC's role as both a broad-based activation tool and a more targeted enabler of skills development, career adaptability and continued learning.

**First, SFC's broad activation role across life stages should be maintained.**

The findings show that SFC supports different goals for different groups of citizens. Younger and working-age users were more likely to use SFC for skills development, certification and career-related goals, while older users and those outside the labour force were more likely to use SFC for personal development and active ageing. This suggests that SFC should continue to support a broad range of learning goals, rather than being positioned only as a workforce training subsidy. Its wider value lies in enabling participation, building learner agency, and encouraging continued learning across adulthood.

**Second, stronger support is needed to improve conversion for career mobility and employability-related goals.**

Career mobility and employability objectives were less likely to be met compared with skills-development and personal-development objectives. This suggests that career-related outcomes require more than course funding alone. SSG could strengthen course-to-career pathways by improving guidance, signalling the labour-market relevance of courses more clearly, and helping users understand what sequence of learning may be needed for skills deepening, career transition or progression.

**Third, course curation, fee transparency and pathway information should be strengthened.**

Course range and perceived skills fit were strongly associated with objective attainment, while unclear information, perceived lack of relevant courses and uncertainty over costs were recurring barriers. SSG could improve the training choice environment by making course information more learner-centred. This could include clearer information on total fees, subsidy coverage, SFC claimable amount, remaining out-of-pocket cost, course level, intended learner profile, progression options and possible career relevance.

**Fourth, SSG could explore dynamic funding models to better match support to learner goals, learner profiles and course needs.**

The study suggests that uniform credit support may not be equally effective for all learner goals. Users pursuing introductory learning or personal development may require different forms of support from users pursuing career transition or deeper skills progression. A dynamic funding model could test whether differentiated support, such as higher support for priority learner segments, deeper funding for career-transition or skills-deepening pathways, or incentives for providers to develop

relevant course offerings, improves course selection, enrolment, objective attainment and continued learning.

### **Follow-up engagements with relevant stakeholders**

The findings have already been shared with SSG management and the Permanent Secretary of Manpower. These engagements provided an opportunity to surface the study's key policy implications, particularly the need to preserve SFC's broad activation role while strengthening conversion for career and employability-related goals.

As a next step, the findings are being used to inform the conceptualisation of a follow-up study on dynamic funding for ALC. This follow-up work can build directly on the current evaluation by moving from diagnostic findings to testing specific policy mechanisms. In particular, the dynamic funding study could examine whether differentiated SFC support, combined with clearer guidance, stronger course curation and better fee transparency, leads to stronger outcomes for different learner groups and training goals.

Further engagement with SWDA policy and programme teams would be useful to identify priority learner segments, define the types of courses or pathways that should be included in a dynamic funding model, and determine what administrative or survey data can be used to track outcomes. Engagement with training providers would also be important to understand how funding rules may influence course design, course pricing, course availability and provider willingness to develop offerings for priority learner groups.

Where career mobility and employability outcomes are concerned, further engagement with workforce and labour-market stakeholders may also be useful. This could include agencies or partners involved in career guidance, job matching, sector development, employer engagement and training quality assurance. Their input would help ensure that dynamic funding does not only increase course take-up, but also strengthens the connection between training, recognised skills, employer demand and progression opportunities.

Overall, the recommended follow-up is to use the current SFC evaluation as the evidence base for a more targeted policy design and testing phase. The current study identifies where the SFC results chain works well and where it may weaken. The proposed dynamic funding study can test how SFC can be better calibrated to different learner needs, course types and policy outcomes, thereby strengthening SFC's contribution to lifelong learning, skills development and career adaptability.

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# Annex A

Annex A. Adjusted Odds Ratios for Meeting the Main Training Objective

|                                                                                                                          | Odds ratio | std. err. | z     | P>z   | [95% conf. interval] |      |
|--------------------------------------------------------------------------------------------------------------------------|------------|-----------|-------|-------|----------------------|------|
| <b>Main training objective (ref: Career mobility &amp; employability)</b>                                                |            |           |       |       |                      |      |
| Skills development & Certification                                                                                       | 2.16       | 0.51      | 3.29  | 0.001 | 1.37                 | 3.43 |
| Personal development & active ageing                                                                                     | 5.58       | 1.58      | 6.08  | 0.000 | 3.21                 | 9.72 |
| <b>Age group (ref: 25-39)</b>                                                                                            |            |           |       |       |                      |      |
| 40- 49                                                                                                                   | 1.24       | 0.41      | 0.65  | 0.513 | 0.65                 | 2.35 |
| 50- 60                                                                                                                   | 1.62       | 0.56      | 1.38  | 0.167 | 0.82                 | 3.20 |
| 61 & above                                                                                                               | 1.28       | 0.47      | 0.67  | 0.500 | 0.63                 | 2.62 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Gender (ref: Female)</b>                                                                                              |            |           |       |       |                      |      |
| Male                                                                                                                     | 1.08       | 0.20      | 0.39  | 0.697 | 0.75                 | 1.55 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Education (ref: Below Diploma)</b>                                                                                    |            |           |       |       |                      |      |
| Diploma                                                                                                                  | 1.13       | 0.34      | 0.42  | 0.674 | 0.63                 | 2.04 |
| Degree and above                                                                                                         | 1.36       | 0.32      | 1.28  | 0.199 | 0.85                 | 2.16 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Employment status (ref: Employed)</b>                                                                                 |            |           |       |       |                      |      |
| Unemployed                                                                                                               | 0.96       | 0.27      | -0.13 | 0.893 | 0.56                 | 1.65 |
| Not in labour force                                                                                                      | 0.77       | 0.19      | -1.05 | 0.292 | 0.47                 | 1.25 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Satisfied with the range of courses (ref: Not satisfied)</b>                                                          | 2.78       | 0.56      | 5.06  | 0.000 | 1.87                 | 4.12 |
| <b>Training offering meets industry skills requirement to a large extent/ quite a lot (ref: Not at all- some extent)</b> | 1.80       | 0.43      | 2.45  | 0.014 | 1.13                 | 2.89 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Easy to enrol in training programme (ref: difficult to enrol)</b>                                                     | 1.94       | 0.50      | 2.55  | 0.011 | 1.17                 | 3.23 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Easy to find relevant programme (ref: not easy)</b>                                                                   | 0.83       | 0.21      | -0.73 | 0.465 | 0.51                 | 1.36 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Training quality above or significantly above average (ref: significantly below average-average)</b>                  | 1.23       | 0.23      | 1.08  | 0.282 | 0.85                 | 1.77 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Encouraged to do more training (ref: did not encouraged)</b>                                                          | 1.18       | 0.28      | 0.69  | 0.490 | 0.74                 | 1.89 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Easy to find training programme (ref: not easy)</b>                                                                   | 0.76       | 0.24      | -0.88 | 0.381 | 0.41                 | 1.41 |
|                                                                                                                          |            |           |       |       |                      |      |
| <b>Website easy to use (ref: Did not use website)</b>                                                                    |            |           |       |       |                      |      |

|                  |      |      |       |       |       |       |
|------------------|------|------|-------|-------|-------|-------|
| No               | 0.98 | 0.27 | -0.08 | 0.936 | 0.567 | 1.687 |
| Yes              | 0.94 | 0.38 | -0.16 | 0.875 | 0.427 | 2.065 |
|                  |      |      |       |       |       |       |
| <b>Intercept</b> | 0.23 | 0.12 | -2.93 | 0.003 | 0.088 | 0.619 |
| Pseudo R2        | 0.12 |      |       |       |       |       |

*Note: The dependent variable is whether respondents reported meeting their main training objective (1 = met objective; 0 = did not meet objective). Odds ratios are adjusted for all variables included in the model. Reference categories are shown in parentheses. n = 700. Pseudo-R<sup>2</sup> = 0.12.*

# Annex B



SSG project survey  
(11 Oct)(29 Oct).pdf