Why not take a shot at a degree or diploma in your 30s?

Consider ways to provide more options, support for mid-career skills and education upgrading.

Terence Ho

Among those who graduated from the Singapore University of Social Sciences last week was Mr Poh Chee Eng, a former hacker who obtained a degree in law.

The 34-year-old initially tried to juggle work with studies, but he eventually closed his stall after a semester to focus on his studies.

Mr Poh’s experience underscores a challenge mid-career workers face in regard to upskilling, which is critical to securing better paying jobs and career mobility.

University tuition fees are subsidised, but the opportunity cost of lost earnings is a major consideration for mid-career Singaporeans contemplating full-time study, especially those with family and financial commitments.

Lifelong learning and continuing education have come into sharp focus in recent years.

While there is already a suite of support for upskilling through SkillsFuture and a multitude of career conversion programmes, there may be scope for Singapore to do more, such as by expanding work-study options for mid-career workers.

Flexible work arrangements to facilitate part-time study and providing income support for those pursuing full-time studies at institutes of higher learning.

CREATING MORE OPTIONS FOR CONCURRENT WORK AND STUDY

Lifelong learning and reskilling can take various forms catering to different learning needs and time commitments. These can include on-the-job training, short training programmes and modular courses, as well as part-time or full-time programmes leading to full qualifications.

Longitudinal studies in Singapore have found that training can help enhance employability and increase wages.

Recognising the need to prepare employees for new job demands and responsibilities, many organisations provide in-house training or send their staff for external courses. Some organisations, including public agencies, sponsor high-potential employees for full-time degree or postgraduate programmes.

At the same time, there are those who need to reskill in preparation for new jobs and careers, or to “second skill” for job resilience. They may be drawn to part-time courses so that they can continue to work and earn an income.

Further expanding options for those who wish to work while studying will enable more to refresh their skills in the ever-changing structures and job transitions.

Already, our institutes of higher learning are repositioning themselves as institutions of lifelong learning.

They aim to continue to support their students’ learning needs even after the latter graduate, by offering a wider array of continuing education and training, and professional development courses.

The National University of Singapore, for instance, has recently launched more courses offering graduate certificates, while increasing capacity in popular courses. The Singapore Institute of Technology, meanwhile, will be offering a free continuing education and training module every five years over their lifetimes.

Among the SkillsFuture Work-Study programmes, the degree programme is open to pre-university and polytechnic students as well as working adults who wish to combine work with study.

Students may spend a few days of the week at the workplace and the remainder at university, or adopt alternate terms focusing on work or study. Expanding the number of partner companies will enable more working adults to take up this programme.

Most generally, flexible work arrangements may be useful not just for employees with family caregiving needs, but also those who wish to pursue part-time studies.

But beyond working from home, what could help are job-sharing arrangements which allow parcels of work to be split among several team members, DBS Bank, for instance, has rolled out a voluntary job-sharing scheme where two employees can share one full-time role.

EXPLORING INCOME SUPPORT FOR FULL-TIME STUDIES

Still, some may find that dedicated full-time study is the most efficient way of equipping themselves with needed knowledge and skills for the next stage of their career. It may be difficult to balance a full-time job, family responsibilities and coursework which may require not just self-study but also group projects and assignments.

Among those who take a career break to pursue their studies, some are fortunate to have a spouse or family member support the household while they study, others may dip into their cash or Central Provident Fund savings.

Such a major investment in skills may become a necessity rather than a luxury for more people as technological advances transform industries and reshape job roles.

A research report by Goldman Sachs published in 2023 found that about two-thirds of current jobs could be affected to some extent by artificial intelligence (AI) automation, and that generative AI could substitute up to a quarter of current work.

The evidence on the effectiveness of full-time versus part-time studies in academic outcomes is mixed. However, various studies may have found a higher risk of burnout among employed students from having to juggle work and study.

Even with significant support for continuing education and training through nations grants, training subsidies and SkillsFuture Credit, the opportunity cost of taking time off work may be a deterrent to mid-career Singaporeans contemplating full-time studies.

Some form of income support could be a game changer in encouraging more Singaporeans to take time off to invest in their knowledge and skills acquisition.

From a national standpoint, this would be a major investment in our people and future economic competitiveness.

Income support could help level the playing field by making it easier for mid-career Singaporeans without considerable savings or family support to take up full-time studies. It could also give more opportunities to Institute of Technical Education and polytechnic graduates in the workforce to upgrade their skills and qualifications in line with their career aspirations.

The bigger challenge is how to design support that can cater to these objectives while taking care to ensure that public monies are well spent.

Eligible courses could be limited to those offered by the autonomous universities, polytechnics, and other publicly funded institutes of higher learning, for quality control and relevance.

Income support should be calibrated to encourage take-up by serious applicants while requiring skin in the game in the form of some opportunity cost borne by the student. This could mean support pegged at a percentage of last drawn pay, up to a cap. The level of support could also be tiered according to income level, with higher support for the lower-income.

Such support could be dovetailed with the forthcoming ‘re-employment support’ mentioned by Deputy Prime Minister Lawrence Wong, which is intended to provide temporary income relief for the unemployed to give them time to look for suitable jobs with good prospects.

The Government has previously indicated that re-employment support through SkillsFuture and a multitude of career conversion programmes, there may be room for Singapore to do more, says the writer.

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