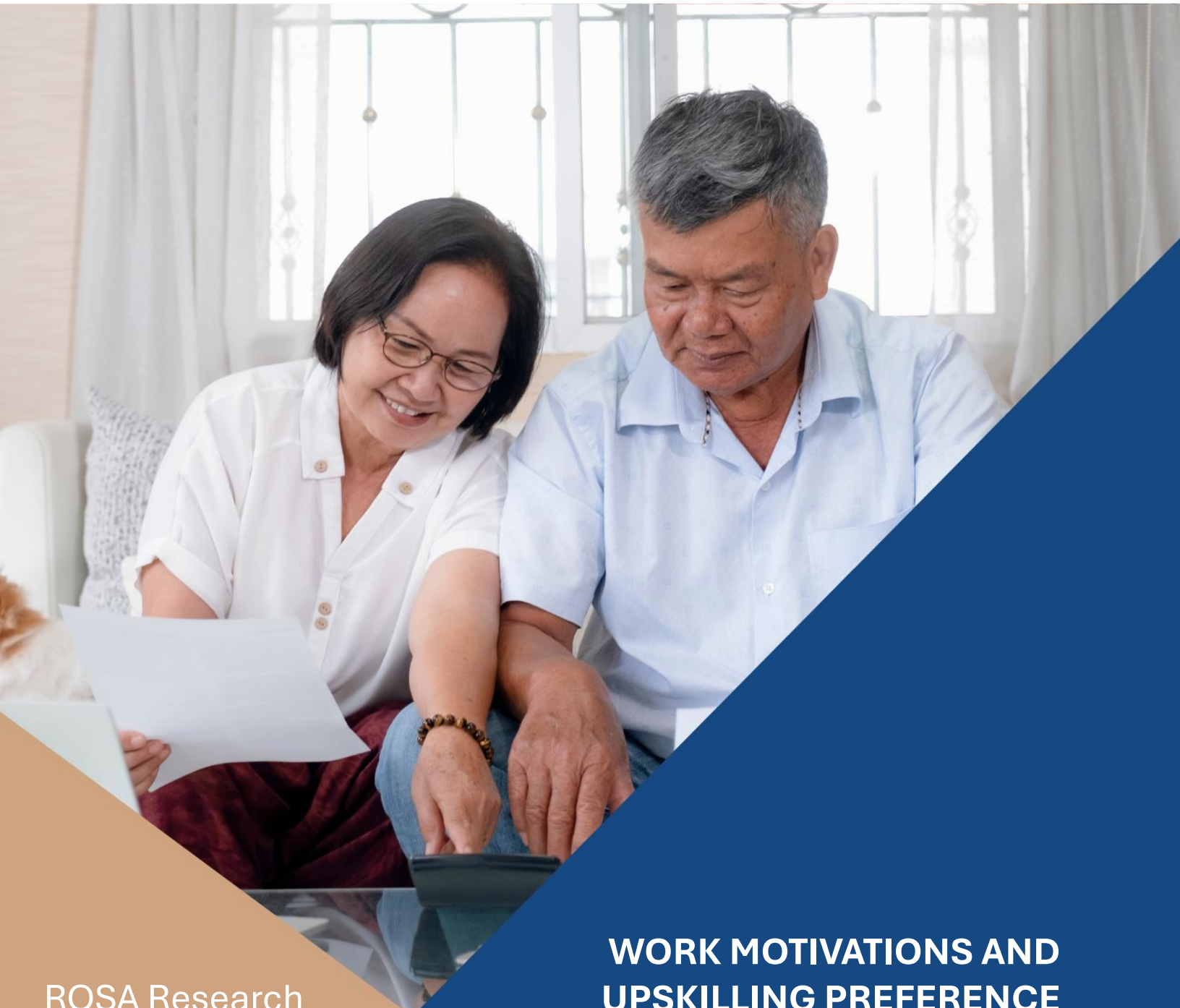
SMU
SINGAPORE MANAGEMENT UNIVERSITY

Centre for
Research on
Successful Ageing



WORK MOTIVATIONS AND UPSKILLING PREFERENCE AMONG SINGAPORE'S OLDER ADULTS

ROSA Research
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Summary of Key Findings and Recommendations

Findings from surveys with 5,822 Singapore Life Panel members reveal that older Singaporeans' engagement with work and learning shifts from obligation towards choice as they age. Those in their 50s work mainly for financial reasons and face tight time constraints, while those in their 60s and 70s increasingly work to stay active and leave the workforce on their own terms. Willingness to take up training remains high across age groups, but actual participation falls sharply with age, closely tracking the loss of employment and the access to training that comes with it. Workplaces accommodate older workers mainly by reducing their hours, while telecommuting (work-from-home) is offered to them less, despite high usage when available. Older seniors also show limited interest in the career-oriented skill areas currently offered, favouring learning for personal interest instead. Based on these findings, we recommend life-stage-tailored career planning, wider telecommuting access for older workers, flexible and outcome-linked training for those in their 50s, and more personal-interest learning options for those in their 60s and 70s.

Key Findings

1. Reasons for continuing to work shifted with age, from financial necessity among those in their 50s to staying active among those in their 60s and 70s. This suggests that work becomes more a matter of choice rather than obligation in later life.
    a. Financial reasons were cited by 73.65% of working respondents in their 50s, compared with 54.40% in their 60s and 36.86% in their 70s.
    b. Conversely, staying active rose from 18.02% to 36.52% and 50.64% respectively.
2. Reasons for having stopped work also shifted with age, from family obligations among those in their 50s, to a voluntary decision not to re-contract among those in their 60s and 70s. This reflects the competing caregiving demands faced by those in their 50s, which ease in later life.
    a. Caregiving or family responsibilities was the most cited reason among those in their 50s (21.85%), falling to 9.54% in their 60s and 6.34% in their 70s.
    b. Reaching retirement age and not wanting to re-contract rose from 7.28% among those in their 50s to 27.50% in their 60s and 40.67% in their 70s.
3. Family and friends ranked as the top life priority across all age groups. Paid work ranked second among those in their 50s and third among those in their 60s, but fell out of the top three among those in their 70s, where learning for personal interest took its place.
4. Part-time work, job sharing and compressed workweeks were more available to older workers, while telecommuting was less available.
    a. Telecommuting availability fell from 37.81% among those in their 50s to 27.49% in their 60s and 25.16% in their 70s. Yet more than 8 in 10 workers in every age group (81.91% to 87.50%) used it when it was available.
    b. Where part-time work was available, its use rose from 50.39% among those in their 50s to 70.33% in their 60s and 78.62% in their 70s.
5. Older workers reported slightly better work experiences. Work-life balance improved modestly with age, from 3.14 among those in their 50s to 3.28 in their 60s and 3.39 in their

70s (on a 5-point scale). Relationships with colleagues were rated higher among those in their 70s (3.52) than among those in their 50s (3.39) and 60s (3.40). Sense of control over work was broadly similar across age groups.

6. Willingness to take on a job requiring training remained high across age groups, but actual training attendance fell sharply.
    a. 84.87% of those in their 50s were willing to take on such a job, compared with 77.72% in their 60s and 67.76% in their 70s.
    b. Only 37.74% of those in their 50s had attended training in the last three years, falling to 20.64% in their 60s and 9.64% in their 70s.
    c. After accounting for other characteristics, retirees and homemakers were considerably less likely than working respondents to have attended training.
7. Interest in the career-oriented skill areas offered declined with age. 40.42% of those in their 60s and 55.01% of those in their 70s selected none of the skill areas offered. Critical core skills, such as problem-solving and adaptability, ranked among the top three choices in every age group.
8. Among those who had attended training, keeping up with new technology (52.63% to 56.11%) and personal growth and development (48.15% to 51.04%) were the top reasons across all age groups.
9. Barriers to training differed by life stage.
    a. Lack of time was the most cited barrier among those in their 50s (38.66%), falling to 29.61% in their 60s and 19.88% in their 70s.
    b. Lack of interest rose from 20.03% among those in their 50s to 31.70% in their 60s and 40.35% in their 70s, becoming the most cited barrier from the 60s onward.

Policy Implications

1. **For employers:** Tailor work arrangements to different life stages
    - Hold separate career conversations for seniors sustaining career momentum and for those whose priorities have shifted towards flexibility or caregiving
    - Tap on existing support such as the Part-Time Re-Employment Grant and the redesigned flexi-load roles developed through the Alliance for Action on Empowering Multi-Stage Careers for Mature Workers
    - Expand telecommuting access for older employees, who use it as readily as younger workers when it is offered
2. **For training providers:** Make training fit around work for those in their 50s and expand personal-interest learning for those in their 60s and 70s
    - Offer modular and hybrid courses with clear links to job outcomes, to fit the time constraints of those in their 50s
    - Increase non-career course options such as languages, music and gardening for those in their 60s and 70s
    - Provide community-based training pathways for retirees and homemakers, who lose access to employer-linked training

INTRODUCTION

Singapore's rapidly ageing population and rising life expectancy are reshaping traditional ideas about work, retirement, and learning across the life course. By 2030, around one in four Singapore citizens will be aged 65 and above, reflecting the country's changing demographic structure and increasing longevity (National Population and Talent Division, 2025). As working lives extend, older adults are increasingly navigating a transitional stage between peak career years and later-life retirement, often continuing to remain economically active while simultaneously managing competing priorities such as financial responsibilities, caregiving, health, personal fulfilment, and retirement planning.

While older adults are often discussed as a single group, individuals in their fifties may differ substantially from those in their sixties and seventies in terms of employment circumstances, financial pressures, career orientation, and willingness to participate in upskilling and reskilling activities (Turner, 2019; Platts & Cahill, 2023). Understanding these age-graded differences is important not only for workforce and retirement policies, but for designing age-inclusive workplaces and lifelong learning systems that better support individuals across different stages of later working life. Against this backdrop, this study examines how work motivations, reasons for continuing or ceasing employment, workplace conditions, and up-/reskilling engagement vary across older Singaporeans at different life stages, including how the underlying drivers behind these behaviours shift from obligation-driven to more voluntary, self-directed forms of engagement as individuals age, and what this implies for employers and training providers seeking to support continued workforce participation and lifelong learning.

METHOD

Data and Participants

Data from the Singapore Life Panel® (SLP), a population-representative online panel survey administered to Singaporeans (Vaithianathan et al., 2021), was utilised for this study. As of 2026, the SLP has over 10,000 respondents and an average monthly response rate of over 70%. Surveys have been administered monthly since 2015 and quarterly since July 2025. Two waves contributed to this analysis: a June 2024 survey, which was fielded mostly to respondents aged 60 and above, and a September 2025 survey, fielded to those in the young seniors group in their 50s, yielding a combined analytic sample of 5,822 respondents. To complement the survey findings, six focus group discussions (FGDs) were conducted with a total of 48 participants, recruited from the SLP, aged 50 to 78, following each survey wave. Each session lasted about 1.5 to 2 hours.

The focus of this brief is a comparative analysis across three age groups: 50s, 60s, and 70s, examining how work motivations, future plans, and training engagement differ across these successive stages of later working life.

Table 1. *Demographic Breakdown of Respondents*

	Total (*N* = 5,822)
Characteristic	**n (%)**

Gender	
Male	2,728 (46.86)
Female	3,094 (53.14)
Ethnicity	
Chinese	5,135 (88.20)
Malay	237 (4.07)
Indian	318 (5.46)
Others	130 (2.23)
Age group	
50 to 59 years	1,789 (30.73)
60 to 69 years	2,637 (45.29)
70 to 79 years	1,396 (23.98)
Marital status	
Married	4,489 (77.10)
Single never married	578 (9.93)
Separated/divorced/widowed	755 (12.97)
Housing type	
1- to 3-room HDB flat	1,018 (17.49)
4- to 5-room HDB flat	3,555 (61.06)
Private housing	1,247 (21.42)
Education level	
No/primary education	927 (15.92)
Secondary education	1,916 (32.91)
Post-secondary education	1,362 (23.39)
University and above	1,581 (27.16)
Employment status	
Working	3,034 (52.14)
Unemployed/ temporarily laid off	308 (5.29)
Retired	1,491 (25.62)
Homemaker	804 (13.82)
Others	182 (3.13)

Note. Percentages are column percentages and may not add up to 100% due to missing data.

Measures

Demographics and Employment. Respondents reported gender, race, age, marital status, housing type, education level, and employment status.

Life Activities and Priorities. Respondents ranked the importance of six life activities: paid work, upskilling for work, upskilling for personal interest, hobbies and physical activities, spending time with family and friends, and volunteering.

Reasons for Working and Not Working. Employed respondents selected their main reason for working and their anticipated reason for eventually stopping work. Non-working respondents selected their main reason for not working and the factors that might motivate a return to work.

Work Conditions. Three sub-domains were measured among employed respondents. Work control was assessed using six items measuring autonomy over tasks, workload predictability, rest-break scheduling, work timing, and vacation scheduling (Dwyer & Ganster, 1991), rated from 1 (Very Little) to 5 (Very Much). Relationship with colleagues was assessed using five items adapted from the Job Satisfaction Survey (Spector, 1985), rated from 1 (Strongly Disagree) to 5 (Strongly Agree). Work-life balance was measured using six items addressing time- and strain-based work-family conflict (Carlson et al., 2000), rated on the same five-point scale, then were reverse-coded so that higher scores indicate better balance.

Flexible Working Arrangements (FWAs). Employed respondents reported whether five types of flexible arrangement were available at their workplace and whether they had made use of them.

Upskilling and Reskilling. Respondents indicated their willingness to take a job requiring prior training, selected desired skill domains from a predefined list, and reported their preferred training mode. They also indicated when they last searched for training opportunities, and which sources they used. Those who had attended training ranked their reasons for doing so; those who had not selected their main barrier.

Analytical Approach

FGD transcripts were analysed thematically in NVivo. Quotes are presented alongside the survey findings to illustrate them and to highlight themes not captured in the survey. The resulting codebook is presented in the Appendix.

Quantitative survey data were analysed descriptively using frequencies, means, and cross-tabulations. For age-group comparisons, Pearson's chi-square tests were used to assess association in cross-tabulations of categorical variables, with Cramér's V used to gauge effect size. Kruskal-Wallis tests were used to compare distributions across the three age groups for ordinal and continuous outcomes. For all tests, statistical significance was assessed at $p < 0.05$.

A multivariable logistic regression model was estimated to test whether bivariate age associations held after accounting for other demographic and employment characteristics.

Composite scales (work control, relationship with colleagues, work-life balance) were constructed as row means of their constituent items after confirming acceptable internal consistency (Cronbach's $\alpha \geq 0.78$ for all three scales). Where a scale item required reverse-coding (i.e., where higher raw values indicated a less favourable response), items were recoded prior to averaging.

All significant associations with the strongest effect sizes are discussed below.

RESULTS

Around three in 10 respondents (30.73%) were young seniors in their 50s, 45.29% were seniors in their 60s, and 23.98% were in their 70s. Chi-square tests of independence were conducted to examine associations between demographic characteristics and age group. All demographic variables were significantly associated with age group ($p < .001$) (Table 2).

Table 2. *Demographic Characteristics of Respondents Across Age Groups*

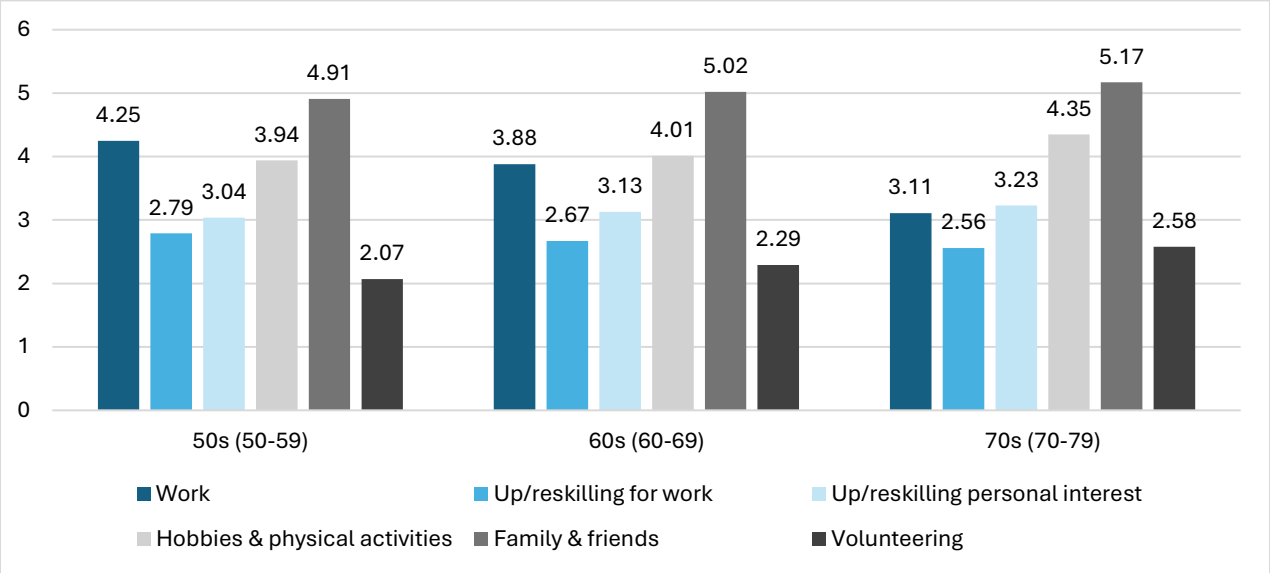
Characteristic	**50s (50-59)** *n* = 1,789 (30.73%)	**60s (60-69)** *n* = 2,637 (45.29%)	**70s (70-79)** *n* = 1,396 (23.98%)	***p*-value Cramer's *V***
Gender				$p < .001$, $V =$
Male	757 (42.31)	1,270 (48.16)	701 (50.21)	.0628
Female	1,032 (57.69)	1,367 (51.84)	695 (49.79)	
Ethnicity				$p < .001$, $V =$
Chinese	1,538 (85.97)	2,348 (89.07)	1,249 (89.53)	.0485
Malay	88 (4.92)	99 (3.76)	50 (3.58)	
Indian	103 (5.76)	133 (5.05)	82 (5.88)	
Others	60 (3.35)	56 (2.12)	14 (1.00)	
Marital status				$p < .001$, $V =$
Married	1,355 (75.74)	2,096 (79.48)	1,038 (74.36)	.0991
Single never married	247 (13.81)	246 (9.33)	85 (6.09)	
Separated/divorced/widowed	187 (10.45)	295 (11.19)	273 (19.56)	
Housing type				$p < .001$, $V =$
1- to 3-room HDB flat	288 (16.11)	431 (16.35)	299 (21.42)	.0451
4- to 5-room HDB flat	1,083 (60.57)	1,655 (62.78)	817 (58.52)	
Private housing	417 (23.32)	550 (20.86)	280 (20.06)	
Education level				$p < .001$, $V =$
No/primary education	96 (5.41)	411 (15.67)	420 (30.28)	.2553
Secondary education	394 (22.18)	1,006 (38.35)	516 (37.20)	
Post-secondary education	474 (26.69)	637 (24.29)	251 (18.10)	
University and above	812 (45.72)	569 (21.69)	200 (14.42)	
Employment status				$p < .001$, $V =$
Working	1,308 (73.11)	1,431 (54.31)	295 (21.15)	.3289
Unemployed/ temporarily laid off	129 (7.21)	150 (5.69)	29 (2.08)	
Retired	99 (5.53)	612 (23.23)	780 (55.91)	
Homemaker	204 (11.40)	360 (13.66)	240 (17.20)	
Others	49 (2.74)	82 (3.11)	51 (3.66)	

Note. Percentages are column percentages and may not add up to 100% due to missing data.

Cramér's V indicated that employment status and education level showed the largest associations. The share of respondents working declined steeply with age, from 73.11% among 50s to 54.31% among 60s and just 21.15% among 70s, while the share who were retired rose from 5.53% to 23.23% and 55.91% respectively. Educational attainment also declined with age: 45.72% of 50s held

university or higher qualifications, compared with 21.69% of 60s and only 14.42% of 70s, while the reverse pattern held for no/primary education (5.41%, 15.67%, and 30.28% respectively).

Figure 1. Mean importance ranking of life activities by age group (1-6 scale, higher score = more important)



Before examining specific domains in detail, respondents were asked to rank six life activities by personal importance (Figure 1). Looking at each age group's top three priorities reveals both continuity and change across the ageing process. Among 50s, the top three priorities were family and friends, paid work, and hobbies and physical activities; among 60s, family and friends, hobbies and physical activities, and paid work; and among 70s, family and friends, hobbies and physical activities, and up/reskilling for personal interest.

Family and friends remained the top priority for every age group, and hobbies and physical activities held a stable position across all three. Paid work, however, gradually fell out of respondents' top three priorities, from second place among 50s, to third among 60s, to being displaced entirely by the 70s. In its place, up/reskilling for personal interest emerged as a top-three priority among 70s. This declining priority placed on work foreshadows the sharp fall in work motivation and labour force participation documented in the sections that follow, while the rise of personal-interest reskilling, even as work-related reskilling and training engagement decline with age, points to a shift toward learning for its own sake, rather than as a means to employment, in later life.

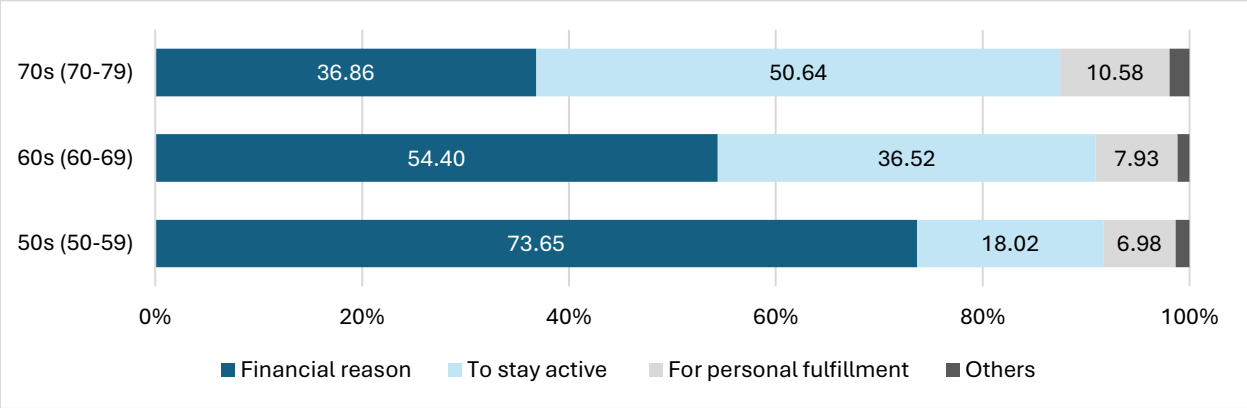
Work Motivations Across Age Groups

Having established that the three age groups differ substantially in demographic groups (Table 2), we next examine how work motivations themselves vary across age among those still engaged in paid work.

Reasons for working differed significantly by age group ($p < .001$, $V = 0.18$). Financial reasons were cited by 73.65% of employed 50s, compared with 54.40% of 60s and only 36.86% of 70s, while the

opposite pattern held for staying active (18.02%, 36.52%, and 50.64% respectively) (Figure 2). This suggests that continued employment among the youngest cohort is more strongly tied to financial necessity, whereas older working respondents remain in the workforce primarily to stay active.

Figure 2. Motivations to continue working across age groups, among those who are employed



Note: Values under 2% are excluded from the chart for readability

Focus group findings further illustrated these life-stage differences. Younger seniors frequently described employment as a financial imperative shaped by multiple overlapping obligations, including retirement planning, family support, and caregiving pressures. As one 52-year-old respondent, whose current employment contract was ending, explained: "I believe we still need to work... to be financially independent. And then, as long as we're in Singapore, we need to be financially independent to keep ourselves happy and healthy." This framing of work as an ongoing necessity rather than a choice was echoed across the focus groups.

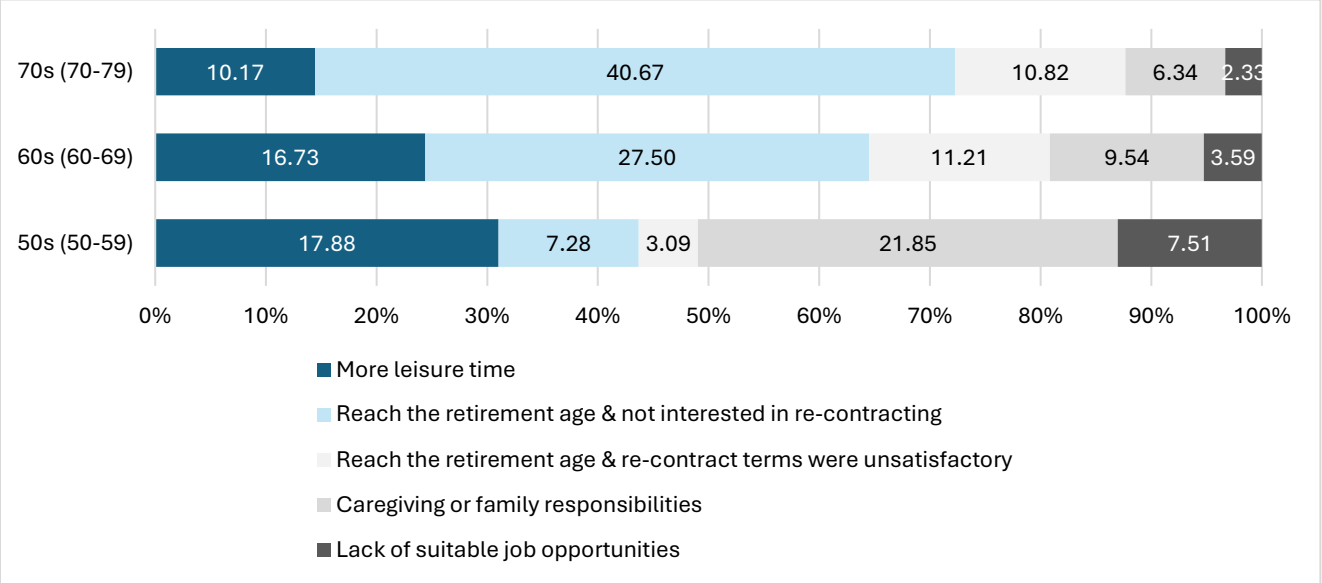
On the other side, reasons for having stopped working among non-working respondents also varied significantly by age group ($p < .001$, $V = 0.28$).

Table 3. Reasons to have stopped working among non-working seniors across age groups

	50s (50-59)	**60s (60-69)**	**70s (70-79)**
Health reasons	17.66%	19.96%	20.43%
More leisure time	17.88%	16.73%	10.17%
Salary not attractive	4.42%	3.50%	1.40%
Reach the retirement age & not interested in re-contracting	7.28%	27.50%	40.67%
Reach the retirement age & re-contract terms were unsatisfactory	3.09%	11.21%	10.82%
Retrenched / laid off	4.19%	1.31%	0.09%
Burnout or work-related stress	3.97%	0.35%	0.28%
Experienced age discrimination	1.77%	0.96%	0.75%
Caregiving or family responsibilities	21.85%	9.54%	6.34%

Lack of suitable job opportunities	7.51%	3.59%	2.33%
Financial freedom	2.43%	0.70%	3.64%
Others	7.95%	4.64%	3.08%

Figure 3. Top five reasons to have stopped working among non-working seniors across age groups, by percentage-point range across age groups



To highlight which specific reasons differed most across age groups, we identified the five reasons with the largest gap between the highest and lowest percentage across the three age groups. The five reasons with the largest age-related differences were: reaching retirement age and not wanting to re-contract, rising from 7.28% among 50s to 40.67% among 70s; caregiving or family responsibilities, falling from 21.85% to 6.34%; unsatisfactory re-contracting terms, more leisure time, and lack of suitable job opportunities (Figure 3; Table 3).

Notably, caregiving or family responsibilities was the single most-cited reason for stopping work among 50s (21.85%), before falling sharply to 9.54% among 60s and 6.34% among 70s. This is consistent with 50s occupying a "sandwich generation" position, simultaneously caring for ageing parents while their own children may still be dependent, a dual demand that eases as both generations age past the point of requiring intensive care. By contrast, retirement-related reasons dominate exits in later life: the share citing "reaching retirement age and not wanting to re-contract" rises nearly sixfold from 50s to 70s, suggesting that the primary driver of workforce exit shifts over the life course, from competing family obligations in the 50s to voluntary disengagement from re-contracting in the 60s and 70s.

This voluntary reframing of retirement was echoed in the focus group discussions. As one 62-year-old respondent who recently left full-time corporate employment shared, “I spell retirement not as ‘r-e-t-i-r-e’ but ‘r-e-t-y-r-e’. I am changing the tyres, not going to retire to just lay back and smell the

roses [...] It is a new season in my life. I want to go to next phase, which is freelance ad-hoc." This illustrates how disengagement from re-contracting, rather than reflecting a lack of options, can instead represent a deliberate shift toward more self-directed forms of productive ageing.

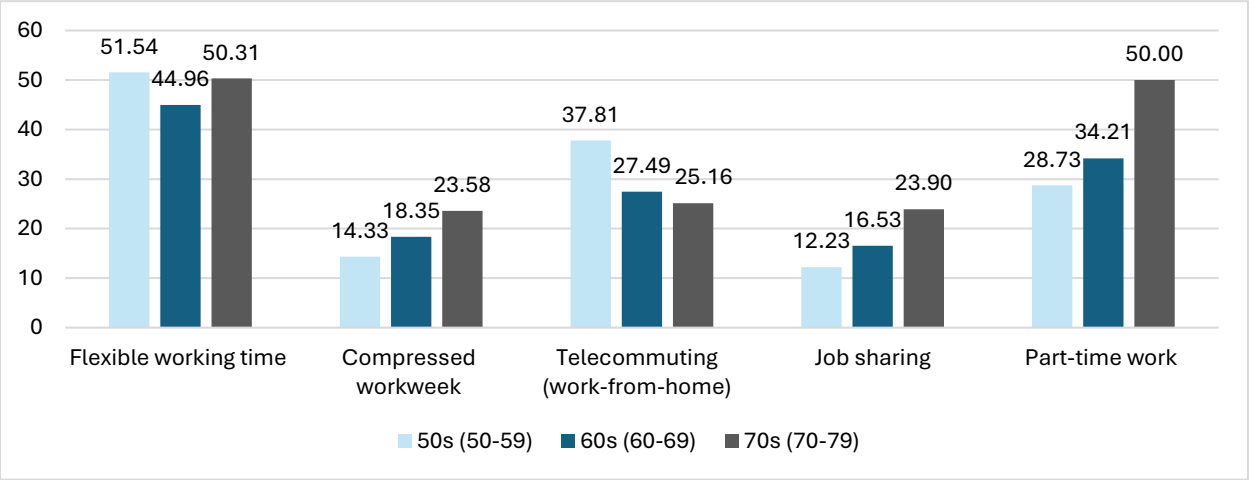
Workplace Conditions

Beyond why older adults choose to work or stop working, how supported and fulfilled they feel while still working shapes whether continued employment remains sustainable for them. We therefore examined how workplace conditions and access to flexibility vary across age groups among those still employed.

Table 4. Availability of FWAs among employed respondents, and usage among those to whom they were available, by age group

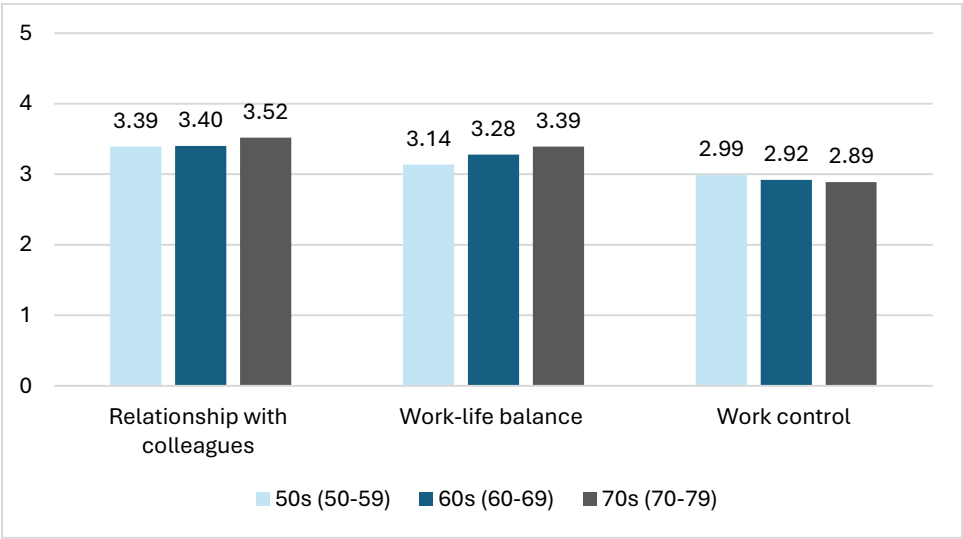
	50s (50-59)	**60s (60-69)**	**70s (70-79)**	**p-value Cramer's V**
Availability of FWAs				
Flexible working time	687 (51.54)	669 (44.96)	160 (50.31)	$p < .001$, $V = .0638$
Compressed workweek	191 (14.33)	273 (18.35)	75 (23.58)	$p < .001$, $V = .0762$
Telecommuting (work-from-home)	504 (37.81)	409 (27.49)	80 (25.16)	$p < .001$, $V = .1150$
Job sharing	163 (12.23)	246 (16.53)	76 (23.90)	$p < .001$, $V = .0966$
Part-time work	383 (28.73)	509 (34.21)	159 (50.00)	$p < .001$, $V = .1297$
Usage of FWAs				
Flexible working time	547 (79.62)	531 (79.37)	135 (84.38)	$p = .343$, $V = .0376$
Compressed workweek	131 (68.59)	179 (65.57)	59 (78.67)	$p = .096$, $V = .0932$
Telecommuting (work-from-home)	429 (85.12)	335 (81.91)	70 (87.50)	$p = .282$, $V = .0505$
Job sharing	97 (59.51)	170 (69.11)	59 (77.63)	$p = .014$, $V = .1326$
Part-time work	193 (50.39)	358 (70.33)	125 (78.62)	$p < .001$, $V = .2278$

Figure 4. Availability of FWAs among employed respondents (%)



Access to FWAs varied by age and by type. Compressed workweek, job sharing, and part-time work were all significantly more available to older employees, while telecommuting was significantly less available (Table 4, Figure 4). Among the arrangements available to them, older employees were also significantly more likely to actually make use of part-time work (50.39% among 50s, 70.33% among 60s, and 78.62% among 70s, V = 0.23) and job sharing (59.51% among 50s, 69.11% among 60s, and 77.63% among 70s, V = 0.13), both arrangements that reduce an individual's working hours rather than simply reorganising their schedule. Usage of flexible working time, compressed workweek, and telecommuting did not differ significantly by age, and usage of telecommuting was high across all age groups (81.91%-87.50%).

Figure 5. Workplace conditions scores by age group (1-5 scale, higher = more positive)



Employees' experience of their work also varied by age group. Relationship with colleagues and work-life balance were both significantly higher among older respondents (Kruskal-Wallis tests, $p < .001$). Work-life balance rose steadily from 3.14 among 50s to 3.28 among 60s and 3.39 among 70s, while relationship with colleagues was similar among 50s (3.39) and 60s (3.40) and higher among

70s (3.52) (Figure 5). Work control was broadly similar across age groups, dipping only slightly from 2.99 among 50s to 2.89 among 70s (p = .050).

Up-/Re-skilling Engagement Across Age Groups

Willingness to take on a job requiring prior training was high across all three groups but declined with age: 84.87% of 50s agreed, compared with 77.72% of 60s and 67.76% of 70s (p < .001, V = 0.14; Figure 6). Training attendance was lower across all groups, falling from 37.74% among 50s to 20.64% among 60s and 9.64% among 70s (p < .001, V = 0.21; Figure 7), indicating a widening willingness-participation gap with age.

Figure 6. Willingness to take on a job requiring prior training across age groups

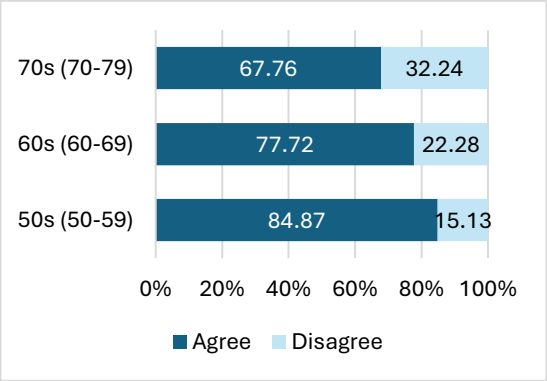
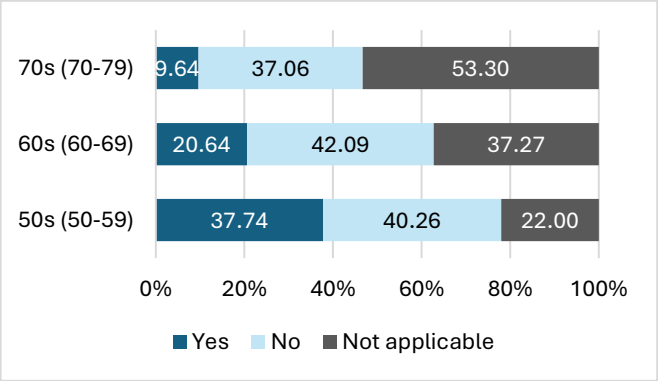


Figure 7. Up-/Re-skilling attendance across age groups



The multivariable model (Table 5) shows this age pattern held after accounting for other characteristics. Relative to 50s, the odds of having attended training were lower among 60s (OR = 0.73, p < .001) and 70s (OR = 0.62, p < .001). Education was associated with higher odds of attendance (university vs. no/primary schooling: OR = 2.68, p < .001), while retirement and homemaker status were associated with substantially lower odds relative to working respondents (OR = 0.33 and 0.27 respectively, both p < .001), indicating that loss of employment, and the employer-linked training access that comes with it, could be a key channel through which age suppresses training engagement.

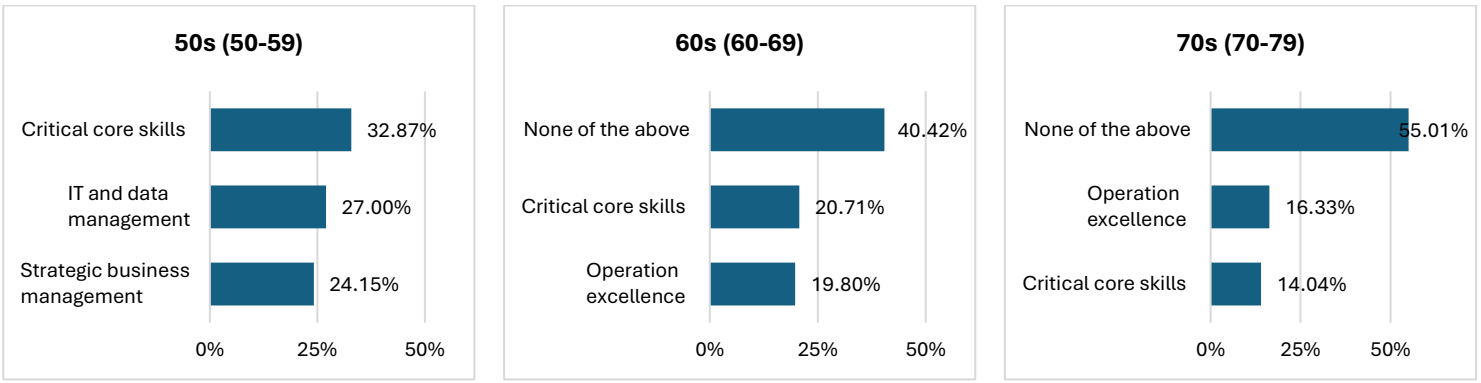
Table 5. Logistic regression predicting up-/re-skilling attendance among older adults

	OR (95% CI)	***p-value***
Gender (ref: male)		
Female	0.93 (0.80-1.09)	0.388
Age group (ref: 50s, 50-59)		
60s, 60-69 years	0.73 (0.62-0.86)	<0.001
70s, 70-79 years	0.62 (0.48-0.81)	<0.001
Marital status (ref: married)		
Single never married	0.95 (0.74-1.22)	0.691
Separated/divorced/widowed	1.07 (0.85-1.36)	0.552

Housing type (ref: 1-3 room flat)		
4-5 room HDB flat	1.04 (0.84-1.29)	0.714
Private housing	1.16 (0.89-1.51)	0.262
Education level (ref: No/Primary school)		
Secondary education	1.35 (1.01-1.81)	0.041
Post-secondary education	1.92 (1.43-2.59)	<0.001
University and above	2.68 (1.98-3.64)	<0.001
Employment status (ref: Working)		
Unemployed/ temporarily laid off	1.08 (0.82-1.43)	0.590
Retired	0.33 (0.26-0.41)	<0.001
Homemaker	0.27 (0.20-0.37)	<0.001
Others	0.45 (0.29-0.72)	0.001

When asked to select all the skills they were interested in learning from a predefined list, interest in skill domains varied by age group (all $p < .001$). Critical core skills, including problem-solving, collaboration, and adaptability, featured among the top three domains for every age group, suggesting this category holds broad relevance across the age range (Figure 8). Among 50s, the top three domains selected were critical core skills (32.87%), IT and data management (27.00%), and strategic business management (24.15%). Among 60s, 40.42% selected none of the options offered, followed by critical core skills (20.71%) and operation excellence (19.80%). Similarly, among 70s, more than half of respondents (55.01%) selected none of the options offered, followed by operation excellence (16.33%) and critical core skills (14.04%).

Figure 8. Preferred skill domains for upskilling, top three responses by age group



This pattern may reflect a preference among older respondents for skills tied to hobbies and leisure rather than the career-oriented domains listed in the survey, consistent with the earlier finding that up/reskilling for personal interest became one of the top three life priorities specifically among older cohorts (Figure 1). This is also reflected in the focus group discussions.

A 62-year-old respondent who had recently left full-time corporate employment and was pursuing a tourist guide licence shared: "Maybe there should be a category for seniors like us where we qualify

for certain courses which are not so much employment-geared but more, you know, as you say, active learning. So, areas like music, language, even gardening and all that sort of things, that are not so much targeted towards employment. We have already passed that phase."

Similarly, a 63-year-old participant working part-time noted, "As I enjoy gardening, I attended this urban farming course," and a 70-year-old respondent, currently a part-time pre-school teacher who previously worked in social work, added, "I like taking languages. For me, I take it because I like it."

Figure 9. Sources of information used to search for up-/reskilling opportunities in the past year, across age groups

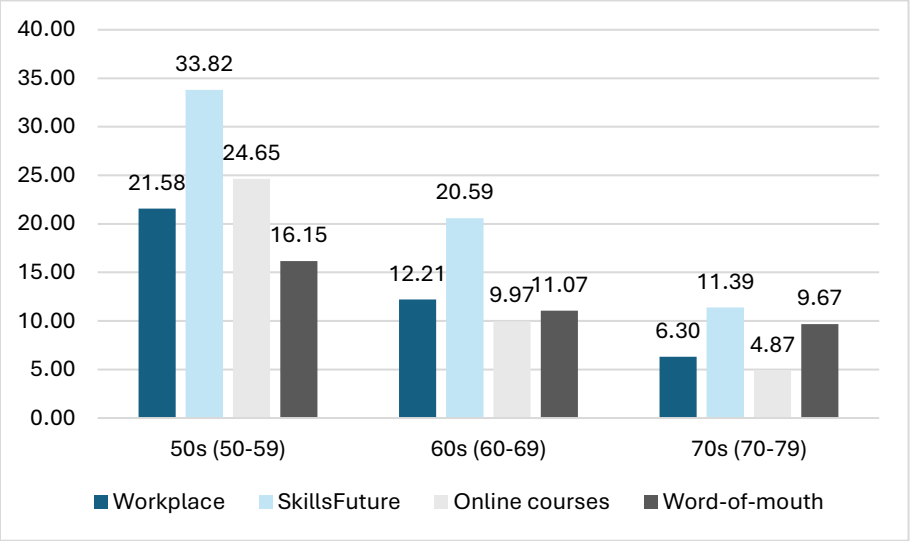
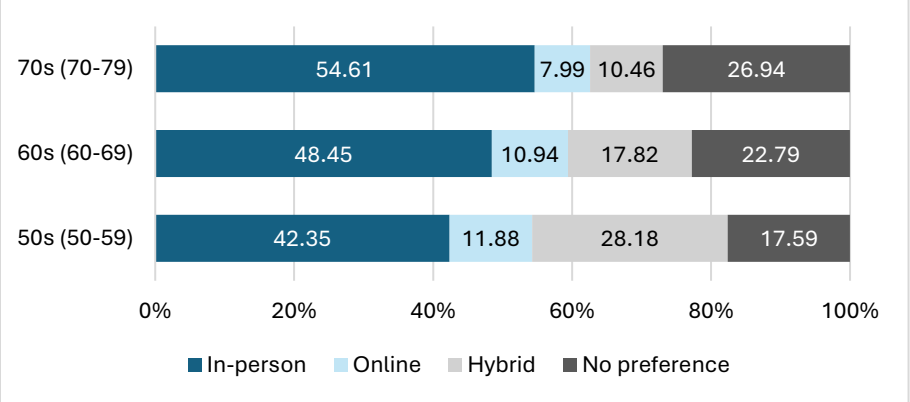


Figure 10. Preferred mode of training across age groups



Preferred training sources used also varied by age group (Figure 9). Among 50s, the top three sources were SkillsFuture (33.82%), online courses (24.65%), and workplace (21.58%). Among 60s, the top three were SkillsFuture (20.59%), workplace (12.21%), and word-of-mouth (11.07%). Among 70s, the top three were SkillsFuture (11.39%), word-of-mouth (9.67%), and workplace (6.30%). SkillsFuture remained the top-ranked source for all three age groups. Online courses appeared among the top three only for 50s, while word-of-mouth moved up the ranking for 60s and 70s, a pattern consistent

with lower rates of continued employment and digital platform use in the older groups. Meanwhile, preferred training mode shifted from hybrid toward in-person with age (Figure 10): hybrid preference fell from 28.18% (50s) to 10.46% (70s), while in-person preference rose from 42.35% to 54.61% ($p < .001$, $V = 0.13$).

Up-/Re-skilling Motivations and Barriers

Among respondents who had attended training, reported motivations were comparatively similar across age groups (Table 6). "Keeping up with technology" was the most cited reason for attending, selected by 55.79% of 50s, 56.11% of 60s, and 52.63% of 70s, followed by "personal growth and development" (51.04%, 48.15%, and 49.62% respectively).

Table 6. Reasons for attending up-/reskilling training among training attendees, by age group (% selecting reason among top three)

	50s (50-59)	**60s (60-69)**	**70s (70-79)**
Required by employers	31.75	36.30	28.57
Improve job performance	38.13	33.89	32.33
Get a pay raise or promotion	11.13	8.15	6.77
Improve future job prospects	31.90	24.07	27.07
To keep my job	15.58	18.52	21.80
Keep up to date with new technology	**55.79**	**56.11**	**52.63**
To utilise SkillsFuture credits	21.96	24.81	27.07
For a career switch	10.98	8.89	4.51
Appetite for learning	23.44	27.41	28.57
Personal growth and development	**51.04**	**48.15**	**49.62**
Others	1.48	1.11	3.01

Focus group discussions offered some insight into what this personal-growth motivation looked like in practice. A 61-year-old driving coach who had left a long career in IT described training as preparation for the future rather than a response to a current job requirement: "If given the choice of some upskill learning, our desire to go for it, not because I'm in a job but to prepare me so that I can have multi skills, because I thought that is important."

While these motivations describe what drove attendance among those who did engage in training, a larger share of respondents in each age group had not attended training at all, and the reasons behind that non-participation followed a different, and more clearly age-graded, pattern ($p < .001$, $V = 0.19$; Table 7).

Table 7. Barriers for attending up-/reskilling training among those had not attended training, by age group

	50s (50-59)	**60s (60-69)**	**70s (70-79)**
Not aware of any training opportunity	15.86	19.07	18.31

Costs	9.46	9.54	8.27
No time for the training	**38.66**	**29.61**	**19.88**
Do not see how the training would benefit me	6.12	1.18	1.38
No motivation to attend training	5.84	2.27	1.77
Not interested	20.03	31.70	40.35
Others	4.03	6.63	10.04

No time for training was the most commonly cited barrier among 50s, cited by 38.66%, compared with 29.61% among 60s and 19.88% among 70s, consistent with this group's higher rate of continued employment. Focus group discussions among currently employed respondents echoed this constraint. A 52-year-old IT professional described how work and family commitments left little room for training even when the subject was of personal interest: “My time [is] actually quite fully utilised. Out of my five weekday evenings, at least two are already allocated to things... And family commitment.” Similarly, a 61-year-old driving coach who had left a long career in IT raised a related concern about the time commitment required for courses that do not lead to recognised outcomes: “Courses like this... it is actually [on a] weekly basis for two months. And then you will not get recognised unless you have been issued with a recognised certificate, diploma, and so forth.”

“Not interested” showed the opposite pattern, rising from 20.03% among 50s to 31.70% among 60s and 40.35% among 70s, and became the most commonly cited barrier from the 60s onward. Awareness of training opportunities remained relatively stable across age groups (15.86% among 50s, 19.07% among 60s, and 18.31% among 70s), as did cost (9.46%, 9.54%, and 8.27% respectively).

The two more attitudinal barriers, “do not see how the training would benefit me” and “no motivation to attend training,” were both lower among older respondents than among 50s (6.12% versus 1.18% and 1.38%, and 5.84% versus 2.27% and 1.77%, respectively). Focus group discussions suggested one reason perceived benefit may matter more to those in their 50s: uncertainty that a new skill would lead to an actual job. A 54-year-old participant currently on a career break after years working in logistics, accounts, and HR administration, explained: "It come back to the questions of matching between my skill and my future employers... if there's no direct connections between the new skill that I'm going to sign up for with my future employment, there will always be a risk... that will be a waste of resources again." This suggests that for those considering a return to work, the perceived benefit of training depends on whether it can be clearly connected to an employment outcome.

DISCUSSION & RECOMMENDATIONS

Discussion

From obligation-driven to more voluntary engagement with age. Several indicators moved in the same direction across age groups. Among employed respondents, financial reasons for working fell from 73.65% in the 50s to 36.86% in the 70s, while staying active rose from 18.02% to 50.64%. Among

non-working respondents, caregiving or family responsibilities was the leading reason for stopping work in the 50s (21.85%), whereas reaching retirement age and not wanting to re-contract led in the 70s (40.67%). This pattern is consistent with a shift from externally driven to self-endorsed engagement. Meta-analytic evidence suggests that intrinsic work motives strengthen and extrinsic motives weaken with age (Kooij et al., 2011). A similar pattern appears in training: interest in the offered skill domains, which were largely career-oriented, weakened with age, with 55.01% of those in their 70s selecting none of them, a finding discussed further below. The overall pattern is consistent with a shift toward more choice-oriented engagement with age.

Flexible work arrangement design and older employees' needs. Workplaces appear to be adapting the quantity of work for older workers (fewer hours, shared roles), more than how or where work is done; telecommuting, the one tech-dependent arrangement, is being offered less as workers age. Usage of telecommuting, although flat across age groups, is high overall: over 80% of workers in every age group use it when it is available. This suggests that if given the opportunity, older workers would take up telecommuting just as readily as younger ones; it is availability, not usage that declines with age, possibly reflecting managerial perceptions of older workers as less capable with technology (Sharit et al., 2009). On workplace conditions, older workers also rated work-life balance and relationships with colleagues significantly better than younger ones did. This is consistent with evidence that older workers maintain stronger boundaries between work and personal life, which supports better work-life balance with age (Spieler et al., 2018), though it may also reflect the simpler, mechanical possibility: older employees are more likely to be working part-time or job-sharing, which directly frees up time regardless of any change in boundary management or workplace practice. Separately, older workers have been found to engage in more prosocial helping at work and derive greater emotional benefit from it than younger workers do (Chi et al., 2023), which may itself help sustain stronger colleague relationships. Taken together, employers still have work to do on two fronts: flexible arrangement design, which leans on reducing hours while scaling back the one tech-enabled option older workers are equally willing to use; and workplace conditions, where older employees' higher ratings may reflect individual adaptation rather than supportive policy.

Up-/re-skilling follows employment more than appetite for learning. Training attendance fell from 37.74% among those in their 50s to 9.64% among those in their 70s, and the gradient persisted after adjustment (60s OR = 0.73; 70s OR = 0.62; reference: 50s). Retired (OR = 0.33) and homemaker (OR = 0.27) respondents had markedly lower odds of attending than working respondents. Among those who attended, job-related reasons also featured prominently. Improving job performance was among the top three reasons for those in their 50s and 70s, while employer requirement was among the top three for those in their 60s. This pattern is consistent with workplace-mediated access to training: European evidence shows that older adults outside employment participate in substantially less training, particularly work-related training (Carmichael & Ercolani, 2015). Employer-side selection may also contribute: despite being a key source of funding for training, employers are less likely to invest in the training of older workers (OECD, 2025). Thus, the drop in training with age may partly reflect the loss of employer-linked access, alongside a more modest decline in willingness to take on training.

Training's value proposition needs to differ by life stage. Barriers to training differ between the 50s and the 70s. Among the 50s, no time for training was the most cited barrier (38.66%); not seeing how training would benefit them was a minor but age-declining reason (6.12%, falling to 1.18% and 1.38% among 60s and 70s), and uncertainty over whether training would lead to a job also featured in focus group discussions. This is consistent with a group still juggling paid work and caregiving responsibilities, and with evidence that adults commonly weigh course costs against uncertain or hard-to-verify returns (Wang et al., 2025); it points to training needing a demonstrable employability or credential payoff to compete for this group's limited time. Among the 70s, the dominant barrier was plain disinterest (40.35%), a different kind of barrier from the 50s' practical constraints. This aligns with the earlier finding that older respondents increasingly reject the career-oriented skill domains offered in this survey. Selecting "none of the above" on that item is consistent with a preference for personal-interest learning, since every listed option was career-oriented; high "none of the above" selection may reflect a rejection of job-oriented domains rather than disengagement from learning. Older adults' learning motivations have similarly been found to skew toward expressive, personal-interest goals rather than instrumental, career-oriented ones (O'Connor, 1987; Tam & Chui, 2016), suggesting the "disinterest" this group reports may reflect a mismatch between what was on offer and what they actually want to learn, rather than a general withdrawal from learning itself. Together, these findings indicate that the barriers to training are not uniform across age groups and are unlikely to respond to a single intervention: time and demonstrable payoff appear to matter most for the 50s, while disinterest in career-oriented content appears to matter most for the 70s.

Recommendations

For employers: moving beyond one-size-fits-all to match how seniors actually want to work. To retain high-performing seniors, employers must embrace a tailored approach that aligns with different life stages' preferences and career aspirations. Development and career opportunities specifically tailored to older employees, rather than generic programmes open to all ages, have been linked to greater career satisfaction and retention intention (Armstrong-Stassen & Ursel, 2009). In practice, this could mean employers branching into two distinct conversations: career-continuation planning for seniors sustaining momentum, and caregiving- or flexibility-driven planning for those whose priorities have shifted. Employers can already tap on the government's Part-Time Re-Employment Grant (Ministry of Manpower, n.d.), which provides up to $125,000 to those offering part-time re-employment, FWAs and structured career planning (SCP) to senior workers. Nationally, this life-stage-differentiated approach is being formalised through the Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (Ministry of Manpower, 2025), where organisations partner to co-create alternative employment models, including redesigned roles for flexi-load arrangements specifically for mature workers. Within this tailored approach, employers should also expand telecommuting access for older employees specifically so that seniors can make use of the technology-enabled flexibility they are equally willing and able to use, closing the current gap between availability and demonstrated demand.

For training providers: designing learning pathways that fit different life stages. Workers in their 50s, whose main constraint is time, would benefit from modular and hybrid delivery, reducing the need for large, continuous time commitments. Uncertainty about whether a given course's return justifies the investment is also a persistent concern. The SkillsFuture Level-Up Programme currently offers Singaporeans aged 40 and above a non-expiring $4,000 SkillsFuture Credit top-up, usable on courses with demonstrated employability outcomes, and a training allowance covering up to 50% of income for full-time reskilling (Skills & Workforce Development Agency, 2026), addressing cost and through the allowance, some of the time-cost of stepping away from work. What remains less resolved is the clarity of individual job prospects. Focus group participants suggested a proper skills-matching platform and one proposed reversing the sequence of "train-and-place" programmes to "place-and-train" - securing an employer commitment first, then training the worker specifically for that role, as a way to reduce this uncertainty. The 60s and 70s call for a different approach. This group is less motivated by career-oriented content, consistent with evidence that older adults' learning motivations skew toward expressive, personal-interest goals rather than instrumental ones (O'Connor, 1987; Tam & Chui, 2016). For them, expanding non-career, personal-interest course options is likely to be more effective than making career-oriented offerings more persuasive. Beyond course content, access also matters. Retirees and homemakers were considerably less likely to have attended training than working respondents, suggesting that leaving work also means losing an important route to learning. Community-based learning programmes have been found to sustain older adults' participation and wellbeing, including among more vulnerable groups (Narushima et al., 2018). Offering personal-interest courses through community centres and Active Ageing Centres would therefore help sustain access to learning for those no longer in employment.

Conclusion

Older Singaporeans do not move through later working life as a single group. Across the 50s, 60s and 70s, the reasons for working and leaving work shift from obligation towards choice. Those in their 50s work mainly out of financial need and face competing work and family demands, leaving little time for training. Those in their 60s and 70s increasingly work to stay active and leave the workforce by choice rather than necessity, and by their 70s, learning for personal interest becomes a higher priority than paid work. These shifts are not yet fully reflected in how work and learning are organised. Older employees more often have access to arrangements that reduce their hours, but less often have access to the remote-work flexibility they would readily use. Training participation also falls sharply with age, even though most remain willing to take on jobs that require training. The decline appears to reflect, at least in part, lost access to training through employment and a mismatch between older adults' learning interests and career-oriented training.

Supporting longer and more fulfilling later lives will therefore require moving away from one-size-fits-all approaches. For employers, this means tailoring work arrangements and career conversations to different life stages, including wider access to telecommuting for older employees. For training providers, it means flexible, outcome-linked training for those still in the workforce, alongside accessible, community-based, personal-interest learning for those who have moved beyond work.

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APPENDIX

Six focus group discussions were conducted with 48 SLP participants aged 50 to 78. Transcripts were analysed thematically in NVivo, with codes developed from the discussion topics and refined as new themes emerged. The codebook below is organised into three main themes: work plans and aspirations, upskilling and reskilling, and retention in the workforce. "References" refers to the number of coded text segments for each theme; parent totals may be lower than the sum of their sub-themes where a segment was coded to more than one sub-theme.

Appendix. Codebook from thematic analysis of focus group discussions

Name	References
Work plans or aspirations	**92**
Stay in existing role or further advance	12
Slowing down	36
For caregiving responsibilities	6
Resulting in financial trade off	5
Entrepreneurship	4
Non-paying work such as volunteering	10
Outlook	11
No concrete plans	8
Difficulty envisioning future work due to job insecurity	3
Appropriate time for retirement	23
Upskilling or reskilling	**151**
Upskilling experiences and plans	68
For personal interest	25
For current work	23
For career switch	20
Disincentives or barriers to upskill	69
Job portal lacks user friendliness	10
Restrictions on SkillsFuture credits	8
Competing commitments and inflexible schedules	29
Courses lack credibility	7
Disjunct between training and actual work opportunities	15
Other areas for training providers consideration	14
Need for jobs and skills matching	4
Greater diversity in format of course delivery	3
Courses of interest and fields for older workers	7
Retention in the workforce	**224**
Motivation to stay in the workforce	78
Financial security	30
Staying active, engaged, sense of purpose	26

Personal fulfilment or interest	22
Organisational enablers	52
Being valued at work	25
Flexible schedule	15
Learning opportunities	12
Barriers	101
Retrenchment	18
Structural ageism	50
Internalised ageism	7
Lack of flexible work arrangements	5
Overqualification	7
Underqualification	3
Health condition	11

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ABOUT THE CENTRE FOR RESEARCH ON SUCCESSFUL AGEING (ROSA)

ROSA is a multidisciplinary research centre based in SMU. It was established with an MOE Tier 3 social sciences research grant, as well as the generous support of The Ngee Ann Kongsi. Research at ROSA seeks to address how factors at the interaction of the built, social, and lived environments can be leveraged upon to promote holistic well-being and healthy longevity in Singapore. Through close collaboration with government and other partner agencies, ROSA also aims to translate research insights into policy innovations that advance the well-being of older adults holistically and promote successful ageing in Singapore. ROSA brings together a diverse team of leading international and local researchers in ageing and age-related issues from various disciplines. Through empirical evidence derived from a longitudinal methodological approach, the multidisciplinary and multi-institutional research team advances propositions that promote successful ageing in Singapore.

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