

Online seminar, Wednesday 29 April 2026 at 14:00CET

Investing in Lifelong Learning: New Paths to Sustainable Funding

Questions and Answers collected from the Chat during the session

- *What funding regime in Europe is viewed as the most impactful in terms of inclusion and responsiveness?*

This is a really great but a really complex questions. As a very broad-based response, it would generally seem that as concerns overall impact (i.e. participation levels) and inclusiveness, I would expect the Nordic systems (and also to some extent Austria/Netherlands) standing out; which is in part due to cultural and historical reasons, but also in part due to the elaborate public financing systems that do not relay primarily on employer financing. This part of the question could be answered in more detailed when looking at available statistics on e.g. inclusiveness of participation (I am responding only from memory at this point). In terms of responsiveness, the question is much more difficult, as I am not aware of comparable data to measure this dimension; but some aspects contributing to responsiveness would be a rich ecosystem of providers and funding arrangements that take responsiveness (e.g. to employer or policy needs) into account in it's design.

- *Which TFs are seeing the biggest take up and why is this (drivers, motivations)? And the reverse questions - which have lowest take up and why?*

It may depend on what you mean by take-up. In terms of collection of financial resources, in countries where they play a systemic role there would be a legal obligation for all (or most) employers to contribute financial resources. In terms of distribution of financial resources, TFs often distribute part of the financial resource by reimbursing training costs of (usually large) employers, but also often distribute a significant amount of funding targeting SMEs (e.g. by providing access to subsidised training opportunities for employees of SMEs). The scale of outreach of TFs would be a direct function of the level of levy that companies have to contribute. Please let me know if you would need any further information.

- *How much of the funds are accessed by learners, by firms and education providers? I ask as I am aware that previously Ireland's (and Singapore's) TF had limited use - people were not taking advantage of the money. Other factors were either bigger barriers / enablers. Is this true of the TF's you looked at?*

it is indeed true that in some countries accumulation of financial resources in training funds. One may need to look not only at annual performance, but also performance over the business cycle and to what extent funding is available as a buffer when economy slows down. I think we are also limited in having data over a longer time-period (in our study we only looked at data for one or at most few years). At the same time, one would expect that ability to spend is not a stable feature of a TF, but

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depends on the specific expenditure/compensation rules, which may be modified over time depending on economic, policy and social concerns. There is also a persistent challenge throughout all TF in reaching out/engaging SMEs.

I think an important factor would be that we see from the EU Adult Education Survey (mentioned in the slides) that for job-related training one would often see that it's the employers who not only finance, but also initiate the training. One may expect that it is not always straightforward for the employee to know which training may be more relevant for their (current) work, e.g. in terms of new technologies/equipment to be adopted by their employers in the future and training may be frequently coupled with introduction of new software, equipment or process in job organisation by employers.

- *Renee - is the SG funding available only to SG nationals or to all workers and residents (given how international SG is)? Asking to understand how SG accepts x-border flows of skills and the risks associated.*

Skillsfuture credit is only available to SG nationals, but SG Permanent Residents can access funded courses and pay subsidized amounts, just not with SkillsFuture Credit. Foreigners though, do not have access to any subsidies in learning.

In regulated sectors though, with a high number of foreign workers (such as construction), mandatory learning in safety etc will be employer paid.

- *We are looking at how to optimize investment in LLL and also to accept that many people work and live fluidly across borders ... thereby the ROI to the state can be quite diffuse and hard to track. Curious as to how different countries are approaching this...*

Corina's answer: Intrinsic motivation is so powerful at this stage. I have worked with several adult learners returning to school to finish a degree they started a while back in order to be a role model for their children.

Amy's contribution: 100%! Pride is as important a metric as other data!

- Comment in the chat: One of the endemic problems with US higher education is that we have traditionally operated from a supply perspective -- the University says "here is what we have, what our faculty want to teach, pick something." This is contrasted with a demand perspective, asking the learners what they want to learn, asking employers what they need, and adjusting accordingly. A commitment to lifelong learning requires conceptual and structural shifts to a demand perspective, being responsive to learners, employers, workforce and societal needs.

References shared in the Chat during the session

- Link to the [eucen](https://eucen.eu/policy/position-papers/) Position Paper 12 "The Robin Hood Model"
- SAMUELE Project – Analysis <https://samuele.eucen.eu/analysis/>
- Link to the [eucen](https://open.spotify.com/episode/3WZmwvhsmvvrphVv4QzSHcN?si=I2krgaOWS9atc0hFigy_fw) Podcast #2 with Renee Tan