Interview with Kenneth

**Karthik:** [00:00:00] good evening. My name is Karthik. I'm a first year student at Na Young Polytechnic Diploma in applied AI and Analytics, and I'm conducting a study along with my team members, Gabriel, Darren and Victor. Our team is embarking on a journey to determine the appeal of Singapore as a place to work and live in.

**Karthik:** we will first gather insights from key stakeholders and leverage the power of data analysis to address this question. We are confident that by bringing together diverse perspectives and approaches, we will be able to deliver a report that is not only innovative, but also actionable and impactful. So thank you for joining us and helping us discover Singapore's potential.

**Kenneth**: Sure. No problem. Yeah.

**Karthik:** So for the first question, could you describe your experiences with living and working in Singapore as an international student who has recently graduated.

**Kenneth:**Sure. So, I came here from Hong Kong and for my experience with living generally, it seems okay, although the prices similar to Hong Kong are quite high in Singapore, especially for international student.

**Kenneth:** or working class because I was talking to a few of my university friends and, as Singaporean citizens, they did have access to live in an HDB or live with their parents, which unfortunately I don't have the ability to do so I have been looking for a condo and have been, living in a rented two room with another roommate.

**Kenneth:** As for working, it is quite difficult to find jobs, more difficult, understandably than a Singapore or citizen. so I'm still on the lookout and am still looking for a better job at the moment. I, currently stuck in a very, I would say , fresh graduate position

**Karthik:** [00:02:00] Mm-hmm. I understand.

**Karthik:** What are some of the basic necessities required to live in Singapore, and what is your average monthly expenditure for them?

**Kenneth:** Hmm. Okay. so for my basic necessities, there's always the, I guess food . there's, the bills, so like electricity, water, that, I have to pay also.

**Kenneth:** So they, I, I guess they come under the necessities package. shelter, obviously, renting a condo with, someone else, is I would say the most expensive part of how much I pay in a month. for cars or actually transportation in Singapore's. very well done. I would say, the prices are relatively cheap and the system is quite efficient.

**Kenneth:** It is a basic necessity, but it doesn't really add up to the total. The average monthly expenditure for me is around, uh, 1.3k, if I'm not wrong.

**Karthik:** Mm-hmm. . Alright. And, I'm curious to know why, do you not have insurance, under one of your basic necessities like health insurance,

**Kenneth:** I haven't really looked at insurance.

**Kenneth:** I believe I should. Yeah.

**Karthik:** Hmm. No worries. And how does the cost of Singapore, compare to other countries, such as um Hong Kong?

**Kenneth:** So, Hong Kong is, I would say quite similar to Singapore in the sense that the country itself is quite small. and so a lot of the issues or the main costs, or things that induce the high cost of living are the same.

**Kenneth:** So from a first world country , perspective, it seems not so not as expensive. But I understand that, for example, some of my friends in university, they came from not so privileged backgrounds. And so they did struggle with living, I would say at the same level as they did when they, when they came from, let's say like third world countries and they didn't have to go out and seek for funding.

**Kenneth:**

**Karthik:** So do you think it is possible to earn a sufficient income in Singapore to support either yourself or a family?

**Kenneth:** Uh, I think it is definitely possible, to earn money, a lot of money in Singapore because, I think, statistics. Speaking, I think Singapore has one of the highest, salaries in the world, in fact, which is one of the reasons I actually look forward to studying and working here.

**Karthik:** Yeah. Hmm. So now we move on to the housing section. So could you elaborate your thoughts on the current housing situation and the factors that impact your satisfaction or dissatisfaction? .

**Kenneth:** So I moved here actually before COVID happened. And so during that time, the prices were, I would say relatively fair, but as the pandemic hit, thankfully back then I was still staying in my university dorm.

**Kenneth:** Uh, so it was not as painful, but I could see a lot of, My friends who were renting out back then, they were sort of complaining about such a high rent. And so I think the housing situation, hopefully something like there's a more affordable housing that that's catered to international students and that, that would be my main, dissatisfaction.

**Kenneth:** As for my satisfaction, I can't really speak for myself, but I would say the HDB system, how housing is sort of funded by the government and you're allowed to pay, installments for Singapore citizens. I think that's, quite a neat feature.

**Karthik:** And what difficulties did you or your family encounter when searching for housing and how were they addressed?

**Kenneth:** So when it comes to searching for housing, there were always these crazy expensive condos that you could rent. Then we're trying to look for something more affordable, right? There's the upper end is always open. So we actually have to go through like a mutual connection, in order to actually find something that was reasonable and not just terribly overpriced, especially after the pandemic has hit.

**Kenneth:**

**Karthik:** so, would you say it was a challenge to search for something affordable online?

**Kenneth:** definitely, definitely.

**Karthik:** Ah, okay. So what suggestions do you have for the [00:07:00] Singaporean government to address and improve the current housing situation?

**Kenneth:** I think, well, I can't really, say much cause this is such a big question, but, I think the Singaporean government has been doing a quite a decent job so far with all. condos and hdb sort of laws they have developed. But I think going further, perhaps, some sort of restriction can be put onto condominiums.

**Kenneth:** similar to hdb where there's like some named, there's a name restriction, for instance, an hdb, you can, you may only own one hdb or you can't own an HdB if you're in a condo. Some, something along those lines because. . As the population grows, there's always, spaces getting smaller and smaller. So hopefully there's some sort of restriction on the number of condominiums a person can own.

**Karthik:** And do you think that it would be beneficial if the government could, impose some laws there's now news that people are just buying HDB at low prices and flipping it off at high prices to buyers. So do you think that, rules put in place to prevent this from happening could be beneficial to people?

**Kenneth:** I definitely think this, helps. Although I think traditionally, people just buy houses as investment properties with nobody actually living in it. I think that's, still quite common these days. So I think these rules will definitely help if the government can apply

**Karthik:** them. Hmm. And what are your top priorities to consider when selecting housing options?

**Kenneth:** Uh, personally I don't like to travel a lot, and despite the transportation system being here, here being done quite well, one of, I would say my top priorities is. Proximity to my work area, which is located around, down south. And secondly, it's also, the price of, of course, there's a certain budget as a fresh grad, so I need to keep within that area.

**Karthik:** Okay. So, um, if I'm correct your two priorities are location and cost?

**Kenneth**: Yep. That's correct.

**Karthik:** Okay. And in your opinion, what are the key characteristics or features that make up a good neighborhood in Singapore? Hmm.

**Kenneth:** I really like how, a lot of the living spaces has its own,mini mall, for instance, just all over Singapore.

**Kenneth:** I've seen, going through different, estates like for instance,, I believe it was. I was just going over to BA and then for, and also it like these both gen, both new developed housing estates and also old housing estates, they have sort of these centers, these malls just dedicated to within that neighborhood.

**Kenneth:** So I think having a mall, a community center, as well as these, sort of parks that any, that each neighborhood has, I think that makes up, that is why Singapore's neighborhood system is quite well done. Mm-hmm. .

**Karthik:** Yeah. And now I'll be moving on to the transportation section of this interview.

**Karthik:** And have you encountered any difficulties with public services and transportation in Singapore? And if so, how were they addressed?

**Kenneth:** so a few difficulties come to mind. my first one will be the mrt breakdown. this always happens when I'm sort of commuting to work or even to school, in fact sometimes, and it does get frustrating how you have to sort of just wait for, the systems to be fixed.

**Kenneth:** But, uh, they do do it with haste and I really appreciate that. Secondly would be the morning rush or the evening rush, I believe , the, the public transport system would just be flooded with a lot of people and sometimes you just have to wait it out until there was sufficient space.

**Karthik:** Would you, be able to avoid that rush, if you were informed of it beforehand?

**Karthik:** Like that crowd in the mrt.

**Kenneth:** I'm not sure if I would be able to completely avoid it, but I feel like being, if I were informed of the crowd beforehand, I'd be able to do something while I would wait for the crowd. Because right , I'm not really sure if there is a crowd, and so when I just show up, it's sometimes there is a crowd, sometimes there isn't.

**Kenneth:** But if there is, then I just waste my time just standing there. So I think I could have done something else if I were informed beforehand.

**Karthik:** Hmm. In your opinion, what is the most pressing issue facing public services and transport in Singapore today that is affecting its citizens?

**Kenneth:** Oh, most pressing issue facing public.

**Kenneth:** from my perspective, well, I can't really say for citizens, so it's. , I don't think I can really form an opinion on this topic. but if I really try to, II think it's just the two, difficulties that I previously mentioned. If those are considered possible issues.

**Karthik:** so one of them is the crowd and uh, could you tell me what is the other one?

**Kenneth**: breakdowns

**Karthik:** Uh, [00:13:00] breakdowns. Ah, okay. And the breakdowns. Okay. Alright. Yep. , what are some of the recommendations you have for improving public services and transportation in Singapore?

**Kenneth:** I like that I, I recognize that, uh, there has been, for example, in rush hours, the MRT system, they do, uh, deliver or have more trains on the line.

**Kenneth:** and so people can leave, faster and they can get rid of the crowd faster. But I. , at least from my personal viewpoint, it's doesn't seem to be a sufficient number of, mrts coming and going to really get the crowd to clear up. So I think that could be an improvement there by just introducing, uh, foster frequencies at which the MRTS can come and go.

**Kenneth:** Ah. Alright.

**Karthik:** Um, do you think it could also be improved if people could access an [00:14:00] MRT schedule

**Kenneth:** schedule. Uh, how, how do you mean?

**Karthik:** Like if they could be informed earlier that the train would be arriving at this time. Do you think such a feature helps?

**Karthik:** Um,

**Kenneth:** I think. , although it doesn't solve the entire problem of crowding, I think it will definitely help and be useful for people to organize their time.

**Karthik:** And now we'll move on to education. So how effective has Singapore's education been in preparing you for employment?

**Kenneth:** So, Singapore's University is very rigorous.

**Kenneth:** I'm in fact moving to Singapore. I sort of started to develop this, admiration for how studious, all my Singaporean classmates can be. So I think the education system is generally doing well and for me, my university taught me, I would say, quite relevant materials and they also provide. a lot of resources and opportunities for me to really branch out and network as well.

**Kenneth:** So I think, employment in terms of preparing for employment, I think they're doing a really good job right now. Hmm.

**Karthik:** And how does the accessibility of schools and education, in Singapore compare to other countries?

**Kenneth:** I think accessibility of schools in Singapore, especially for. Something like the public university such as nus and ntu, they are accessible in the sense that for if you were an international student in Singapore, compared to something like the US, the prices are so much more affordable.

**Kenneth:** The tuition fees aren't that high, but there's also that, entry requirement. So, in terms of accessibility, there is that balance between cost and how hard it is to get into the school.

**Karthik:** So, if students could be, more informed of, opportunities such as, scholarships or grants, do you think that that would be something that would help the students out a lot?

**Kenneth:** Um, I think

**Kenneth:** so because, even if, let's say for the public universities, the fee isn't as high compared to something like the US. It is still quite high. So any number of grants can help. And if international students are also looking for private universities, scholarships and grants would definitely help there.

**Kenneth:**

**Karthik:** what, what, and for our final question, what aspects of Singapore's education system has attracted you to consider studying in

**Kenneth:** Singapore? So I think, generally the prospect of Singapore's Education. sort of being of very high quality and, being up there in terms of how, the amount of research it puts out.

**Kenneth:** And honestly, one of the motivations that I got for moving here was how highly ranked, Singapore's universities are in entire Asia. And so that was what really got me the most to moving here.

**Karthik:** to summarize based on your experiences, uh, living and working in Singapore, it seems that the cost of living in Singapore can be quite high, especially for students and those in lower paying jobs.

**Karthik:** You mentioned that necessities such as food bills and shelter can cost around. 1.3 K per month on average. And that housing can be especially expensive with high prices for condos and limited options for affordable rental options. you also mentioned that public transportation system, while cheap and accessible, [00:18:00] can be prone to breakdowns and overcrowding during rush hours.

**Karthik:** You mentioned that the education system in Singapore has been effective in preparing you for employment with accessible universities and relevant materials and. but the cost of tuition can be a barrier for some students, especially international students. Overall, it seems that the cost of living and limited affordable housing options may be some of the most pressing issues facing citizens in Singapore.

**Karthik:** Is this correct?

**Kenneth:** Yep. That sounds like a pretty good summary for me.

**Karthik:** we appreciate your participation in our initiative. Your participation has helped us better understand Singapore's attractiveness as a place to live and work.

**Karthik:** And we are grateful for your contribution. Thank you.

**Kenneth:** no problem.