Damien\_interview\_9th\_jan

**Karthik:** Good afternoon. My name is Karthik. I'm a first year student at Nanyang Polytechnic Diploma in applied AI and analytics, and I'm conducting a study along with my team members, Victor, Gabriel, and Darren. Our team is embarking on a journey to determine the appeal of Singapore as a place to live and work.

**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. We will be able to deliver a report that is not only innovative, but also actionable and impactful. Thank you for joining us and helping us discover Singapore's potential.

**Damien:** No problem. No problem.

**Karthik:** So could you describe your experiences with living and working in Singapore?

**Damien:** Okay. So for living thus far, experiences wise, I think in Singapore, firstly, the sense of security is very good, you don't have to worry about that even for one bit left. And then in terms of living expenses, I think as I started working, I started to pay the bills, so far I would say it's generally affordable. Okay. At least for me, coming from a tech industry, but I think currently I do see housing as one of the big issues that fresh graduates actually face. Those that especially want to start a family. In terms of working for me, finding a job was not an issue.

**Damien:** I basically got a job even before I graduated, so the transition was quite smooth. That can be due to the tech boom that was happening in recent years. Thus far, I would say my working environment, I'm from Govtech, so working environment wise is very positive, stress wise, it's manageable.-hmm. just fine. Yeah.

**Karthik**: Okay.[00:02:00] And what do you think are the basic necessities required to live in Singapore and what is the average monthly expenditure for them?

**Damien:** Okay. For me, basic necessities will be firstly, food, housing, especially those that want start the family.

**Damien:** Utilities, like your water, your electricity and then insurance, health insurance, there is where you pay your medical bills. The average expenditure for me in, for the necessities is about, I mean, currently I'm still living with my parents, so the expenditure is around $1,000 to $1,500, including insurance.

**Karthik:** Okay. So do you think that is a big amount?

**Damien:** Big amount. I would say for now it's still okay. Manageable., as compared to my income, I think it's still okay.

**Karthik:** All right. And for [00:03:00] the next question, do you think it is possible to earn sufficient income in Singapore to support oneself or a family?

**Damien: Yes**

**Karthik**: So now let's move on to learning more about the housing situation.

**Karthik:** Could you elaborate your thoughts on the current housing situation and the factors that impact your satisfaction or dissatisfaction with it?

**Damien:** For me,, I think the housing situation currently is much higher demand as compared with the supply. BTO you probably have to queue very long, have to try multiple times and it's not a guaranteed thing. Also the resale market is very, very overpriced now. So for a fresh graduate that just come out to work, I think it's quite a big issue if they wanna start a family. For me personally, I got my house at the very first try. I think I was quite lucky a few years back before the housing property prices went up.

**Damien:**-hmm. But I [00:04:00] do see a lot of friends that are struggling at current moment, failing with multiple attempts to get their BTO and some of them have no choice but to pay the high price for resale flat. Personally, I feel for me, what impacts my satisfaction is the ability to get the house, with a shorter waiting period.

**Damien:** I think that is important because when you get a house, you're actually looking to start a family. If it is like seven, eight years of waiting, six, seven years of waiting time is quite long. If I can get my house early, then I would be more satisfied, and to also get it at a more appropriate price, not the sky high prices that is now in a resale market.

**Damien:** Dissatisfaction. I will say currently the waiting time is still relatively quite long. I think can potentially be shorter. Another dissatisfaction. I would say it's, [00:05:00] there is not much, not enough rules in place to prevent people from using BTO as an investment tool.

**Karthik:** Yeah. what do you think is the average waiting time for the BTOs?

**Damien:** Okay. Average waiting time. I'll say when you're applying, I’ve fail multiple times. So it's hard to say, but once you get your house, if you are lucky enough to get your house the average waiting time ranges from four years to up to, I think seven years currently.

**Karthik:** And what difficulties did you face or did your family face while searching for housing and how were they resolved

**Damien:** So for my end, I was lucky, so I didn't face much of, much of an issue getting a house., but I think for me the dilemma is because I applied when I was still studying in my final year, it was really a issue of whether I could afford, [00:06:00], to pay for the house or not in the future.

**Damien:** So it's really a gamble for me. So also whether I could afford a four room versus a five room, that was quite uncertain. So it was quite a, I would say, YOLO (you only live once) kind of decision to just apply first and then see how it goes., difficulties. And our difficulty, I would say, generally would be finding the right project,, or right.

**Damien:** HDB project that I like., yeah. So because not at, not all the projects are what you would like and in terms of location, et cetera.

**Karthik:** yeah

**Karthik:** So the two difficulties that you faced would be two of the biggest difficulties that you faced would be affordability and finding the right location.

**Karthik:** Is that correct? Correct. So what suggestions do you have for the Singaporean government to address and improve the housing situation? [00:07:00]

**Damien:** I say now is the sky high prices long? I think even the HDB doesn't., a BTO doesn't come cheap also, and I, I think it has to do with all the sky high prices, you know,, in the resale market.

**Damien:** So I think having more rules in place to tighten the use of HDB as a potential investment too. I think a lot of people just, you know, get the hdb,, wait for five years and then sell for profit. So I think there should be more rules to, to, to tighten this., Misuse of this. And then probably speeding up of the waiting time can be true, you know, technology and in , construction, construction process.

**Damien:** So I think there's a lot of technology across the construction that can help to reduce the waiting time significantly. Alright,

**Karthik:** Alright and what are the key characteristics or features that make up a good neighborhood in Singapore?

**Damien:** Good neighborhood. I would say having good amenities within walking distance so you don't have to pay for public transport, you know, to go to the supermarket or to go to a coffee shop to get your food.

**Damien:**, I think that's the most important thing. And also ability to reach the wider transport network lab. And second one I would say it's not being overpopulated. So not being overpopulated, I would refer to, making sure that amenities, the number of amenities there is enough for the population that's living,, at the area.

**Damien:** So, because once it gets overpopulated, then a lot of problems will

**Karthik:** arise then. Alright. And what are your top prior. To consider when selecting housing options.

**Damien:**, firstly is pricing.-hmm. ., second, it's the [00:09:00] location and then third is the amenities that are available.

**Damien:** yeah,

**Karthik:** so now we'll be moving on to the transport and public services. So, have you encountered any difficulties with public services and transportation in Singapore? And if so, how were they addressed?

**Damien:**, I think transportation wise, I think previously there are a lot of places that require you to know take trains, follow by buses to travel to work.

**Damien:** So it's not that extensive., and when it's doing P River it can be very, very packed and very, very busy., but I think currently now with more train stations that are more train lines, that's open now, I think helps to reduce the problem. I think in the future there's also more., lines are train lines that's going to open.

**Damien:** So,, the next one is I think reliability la So I think previously pre Covid there was a lot of reliability issues with the transportation, public transport, especially a lot of breakdowns [00:10:00] so far. I think lesser, but I, I mean because it's covid lesser people take the train. So I think now it's opening up again.

**Damien:**, I testified I haven't. Face any,, breakdown issues like reliability issues. So hopefully they have, seems like they have actually improved a little bit., next thing is, I would say US use user experience,, for private transportation. So I think previously buses do not have an indicator or which stop is next.

**Damien:** And I think recently, , they have it,, but not yet on buses. I think even mrt, like which train doors was, is going to open in the next station. Oh., previously they isn't have it., currently now they have, so I think I can see the transition whereby they actually putting more effort in the user experience portion.

**Damien:** I think recently., all. alms, MRT station. Yeah. They are sign, they actually change the logos that there is more user friendly. [00:11:00]-hmm. . So I do see that that slight change and it's quite important change now. Yeah, I understand. And I'm not sure, is it consider public transport? I think there's too many cars on the road, I think has impact on the power transport of solar.

**Damien:** So the next thing is really reducing the number of vehicles on the road.-hmm. Correct.

**Karthik:** Okay., so to improve public services and transportation,, you said that one key thing would be to reduce the number of tra the amount of traffic on the road. And is there anything else to, just to clarify, turn on

**Damien:** the road?

**Damien:**. I think that for me is the, the, the main issue, like, yeah.-hmm. ,, reducing cars on the road and also improving the network of the road slot. , places like Mongo where there's not much exit up of the, the area to the [00:12:00] expressway and all that.-hmm. results in a huge congestion. So I think road network is also very, very important.

**Damien:** All right.

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

**Damien:** the most important one would be the rising cost. Like,, especially for the middle income and the low income,, folks., taxis are not cheap. Now. I think if you were to calculate the monthly cost of public transport, if you are not earning that much, it can be quite a handful. So if you have to take public transport monthly, almost every day,, So I think this cost of transport is quite, I, I would say it's the most, the largest issuer.

**Karthik:**-hmm. . So cost of transport. Okay. And what recommendations do you have for improving the public . Services and transportation in [00:13:00] Singapore

**Damien:** for this? I think from the top of my mind,, it's maybe to use more, I. Because I, I mentioned my requesting issue is cost. And I think one thing is to reduce one, one way to potentially reduce the cost is maybe to use renewable energy, you know, to drive the whole public transport as much as possible.

**Damien:**, to reduce the reliance on like no fossil fuels and all that, which has a dependency on,, the economy and all that on, on demand, et cetera. Okay., the, Thing I would say is reducing vehicles on the road. Right., I think the first thing is really looking into the concept of coe. I think Coe has been here for like more than 30, 20, or 30 years.

**Damien:**, but they haven't really reviewed the concept of it. Does it really actually work in reducing the, the number of cars on the road are limiting the number of vehicles on the road. Yeah. So these two, these two things then, alright. [00:14:00] And.

**Karthik:** Now we'll be talking about the schools and education in Singapore.

**Karthik:** So how effective has Singapore's education system been in preparing you for employment? Okay,

**Damien:** so far. Education system, I think baseline, they help you to train your thinking process., soft skills, I would say to a certain extent in terms of,, working in groups, doing, you know, your presentation.,, your leadership skills through, through projects or so, but I'll say at the of the day, when I look back,, after I graduated from uni, my, my, my education journey really just helps me to get a job at the very beginning.

**Damien:**, in the computing field, I felt that,, it was three years back, but I felt that not a lot of the knowledge was transferrable., mainly because a lot of them were very, targeted [00:15:00] towards the, the, the e theory portion,, the research portion. So most of them were actually not used in my actual job block.

**Damien:** So I really had to learn in a way from scratch all the application knowledge, the relevant knowledge in the, that is being used in the workforce currently in my industry when I stepped into my first

**Karthik:** job. Okay. So, to check if I understood correctly. So you're saying that,, schools here taught more theory compared to application, but you were still able to easily find a job?

**Damien:** Clearly they do have application, but it's quite limited,, by there. They, it helps, helps me to get a job done., the skills that they teach me allows me to pass the interviews and all that. .

**Karthik:** Okay. And, and how does accessibility of schools and education in Singapore compare to other countries? [00:16:00]

**Damien:**, in comparison, I would say it's a lot better compared to most countries out there, especially within Southeast Asia.

**Damien:**-hmm. ,, almost everyone have assessed to education. Almost everyone, regardless of whether you are, regardless of your financial, your family financial background, you can go to. At affordable or subsidized prices., even now as I, I've, as I have graduated early, I still can easily take up causes,,, to upscale myself that causes that are offered through like reputable,, institutions like anywheres and to et cetera.

**Damien:** So in terms of education, I feel it's more of the more accessible ones compared to most countries out there..

**Karthik:** So,

**Karthik:** yeah yeah. Is there anything else,, [00:17:00] I think, yeah, I think

**Damien:** that's about it for me. Like,

**Karthik:** okay. So to summarize, you said that the cost of living in Singapore is generally. , but, housing can be a problem particularly for fresh graduates and the month average monthly expenditure for necessities such as food, housing, utilities, and health insurance is around one K to one point 5k, and it is indeed in possible to earn a sufficient income in Singapore to support oneself or a family. The current housing situation in Singapore is,, characterized by the high demand and low supply leading to very long waiting times and high resale prices, and the government could address this issue by putting stricter rules in place and speeding up the construction process.

**Karthik:** The top priorities when selecting housing options in Singapore are pricing, location, and amenities. A good neighborhood in Singapore has good amenities within walking distance, as well as,, wide, wider transport [00:18:00] network. Public services and transportation in Singapore have improved in recent years, but the rising cost is still a pressing issue for citizens, particularly those with low or medium incomes.

**Karthik:** The education system in Singapore has been effect. preparing individuals for employment by teaching them critical thinking skills and developing soft skills as well.

**Damien:** Yep.

**Karthik:** Yeah, so that would conclude our presentation. thank you for participating. Your participation has helped us better understand Singapore's attractiveness as a place to live and work, and we are grateful to your contribution.

**Karthik:** Thank you.

**Damien:** Thank you very much.