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A Research Study To Analyze The Economic Implications Of Government Policies On Singapore's Residents, And To Propose Recommendations To These Policies

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Abstract
This study analyzes the economic implications of key government policies on Singapore's residents with a focus on public housing, transport, food and health security. Singapore, a country with one of the highest Per Capita Incomes and GDP in the world serves as a backdrop for this analysis. The paper is based on analytical and descriptive study, utilizing a mix of primary and secondary data. The primary study has been conducted by analyzing the responses collected from 100 working professionals residing in Singapore using a simple random sampling technique. As part of the secondary data, multiple research papers, reports, and articles have been reviewed. This study highlights that while Singapore's public housing, transportation, food security, and healthcare are generally praised for quality and accessibility, there are notable concerns about the affordability of housing and food, the adequacy of healthcare insurance, and the integration of foreign nationals.

Keywords: national policies, public opinion, government, healthcare, home ownership, citizens, quality of life

I. Introduction

This study examines whether government policies in Singapore truly reflect the will of its citizens and evaluates the impact of government intervention on societal well-being. Singapore, although having a high population density of 8,332 people per square kilometer, is an extremely developed country with extensive urban planning, and many green spaces and recreational areas. It is also a major international trade hub and a global financial center. Even though it lacks natural resources, it can integrate itself into the world economy effectively, has great international relations with other countries, and has one of the highest GDP per capita in the world. It has a multicultural identity with English, Malay, Mandarin, and Tamil being the 4 official languages. Singapore also promotes an excellent quality of life and well-being with developed healthcare, education, personal safety, and a very high homeownership rate of 89.7% (Lim), a government with the lowest level of corruption in the world.

The governance of Singapore, run by the People's Action Party (PAP) has been a dominant political party in power since 1959, even when Singapore was under British colonial rule. The PAP led Singapore into independence in 1965 and has continued to govern the nation, leading it through economic, technological and infrastructural developments. The party is known for its strong leadership, practical governance, and emphasis on economic growth and has transformed Singapore

from a developing country to a developed nation that it is today (Abdullah, 2019). It is responsible for the formation, implementation and management of policies like public housing and land policy, public transport policy, food security and public health policy in Singapore.

This research paper seeks to investigate the intricate relationship between the policies of the government and societal wellbeing. The focus is specifically to identify the point of view of the residents regarding the efficiency, adequacy, and impact of existing policies, particularly in areas such as public housing and land policy, public transport policy, food security and public health by examining public opinions.

II. Objectives Of The Study

2.1 To evaluate the effectiveness and impact of Singapore's government policies on public housing, land management, public transport, food security, and public health, with a focus on their ability to enhance the quality of life for residents.

2.2 To assess the affordability, accessibility, and overall satisfaction of Singaporean residents concerning housing and transportation options, and to identify any gaps or challenges within these systems.

2.3 To investigate the perceptions of Singaporeans regarding the safety, quality, and accessibility of food, and to explore their views on the adequacy of current food security measures.

2.4 To examine the degree of social and economic integration experienced by foreign nationals in Singapore, with a particular focus on the effectiveness of government policies related to immigration and community integration.

2.5 To evaluate public satisfaction with Singapore's healthcare system, including the accessibility and effectiveness of public insurance schemes like MediShield Life and MediSave, and to identify areas for potential improvement.

III. Literature Review

This section provides a detailed overview of existing literature: including articles, studies, and government reports, related to the key policy areas of housing, transportation, food security, and public health in Singapore. By incorporating relevant research, this literature review aims to identify gaps in the current body of knowledge and assess areas where policy improvements may be necessary. The focus is on understanding how these policies influence the quality of life in Singapore, and the findings will help to frame the context and significance of the present study.

3.1 Housing and Land Policy in Singapore

Singapore's housing policy is known for providing affordable and high-quality housing to its residents. Phang (2018) highlights that the Housing and Development Board (HDB) has successfully maintained low housing costs, preventing speculative housing bubbles common in other major cities. The policy is designed to accommodate diverse needs, as it offers smaller apartments for singles and elderly residents, as well as larger units for multi-generational families, thereby promoting inclusivity across demographics (HDB | Public Housing Singapore Icon, n.d.).

Despite these achievements, Singapore's housing policy faces significant challenges. Rising costs of resale apartments have raised concerns about affordability, particularly among young Singaporeans. Phang and Helble (2016) question the long-term value of older HDB flats as their prices decline, which could affect the economic stability of homeowners. Additionally, continuous urbanization poses a threat to environmental sustainability, as Singapore's rapid development may lead to an imbalance between urban expansion and environmental conservation (Heng & Malone-Lee, 2009).

This review identifies an important gap in the literature: while there is substantial analysis of the successes of Singapore's housing policies, there is less focus on the long-term implications of rising housing costs and environmental sustainability. This research seeks to address these gaps by evaluating the affordability, accessibility, and overall satisfaction of Singaporean residents concerning housing policies.

3.2 Public Transportation Policy

Singapore's public transportation system is known for its efficiency, affordability, and reliability, evolving to accommodate rapid urbanization and population growth. The Land Transport Authority (LTA), established in 1995, plays a crucial role in planning and managing public transportation, with a focus on providing accessible and affordable services (LTA, 2020). Singapore's Distance-Based Fare System (SDBFS), introduced in 2010, ensures passengers only pay for the distance traveled, encouraging the use of public transport by making it cost-effective (Chia, 2017). The Mass Rapid Transit (MRT) system serves as the backbone of Singapore's public transportation network. The government's significant investments in the MRT system reflect its commitment to improving public transportation infrastructure, with a goal of ensuring that 75% of commuters use public transport during peak travel hours by 2030 (LTA, 2020). This focus on enhancing public transportation is part of a broader strategy to manage urban congestion and support sustainable urban development in Singapore.

Singapore's public transportation system has significantly contributed to the nation's economic growth, attracting foreign direct investment by reinforcing its position as a global leader. Additionally, the government's focus on promoting public transportation has had a positive impact on environmental conservation, with a significant reduction in carbon emissions and traffic congestion (MOT Singapore).

However, while the literature extensively covers the successes of Singapore's public transportation system, there is a gap in the discussion of challenges that may arise as the city-state continues to grow. For example, while the government has invested heavily in new infrastructure, there is limited exploration of potential issues related to the system's capacity to handle future population growth or technological advancements. This research will evaluate the efficiency and sustainability of Singapore's public transportation system, with a focus on consumer perceptions and potential areas for improvement.

3.3 Food Security and Public Health Policy

As a densely populated island nation with limited land and natural resources, Singapore has developed comprehensive policies to address food security and public health. Historically reliant on food imports, Singapore has implemented strategies to mitigate the risks of global market fluctuations by building up national food reserves and establishing trade relations with over 180 countries (Teng & Escaler, 2010). The "30 by 30" goal, aiming to produce 30% of the country's nutritional needs locally by 2030, reflects the government's proactive approach to food security (SFA, 2020).

Despite these efforts, significant challenges remain. High costs associated with local food production make it difficult for locally produced food to compete with cheaper imports. Climate change also poses a critical threat to both global supply chains and local production, necessitating substantial investment in climate-resilient agriculture and contingency planning (Nakajima-Maki, 2022). Furthermore, there is limited research on the role of consumer education and public awareness in supporting local food production and sustainable consumption.

This research aims to address these gaps by exploring consumer perceptions of food security policies in Singapore, with a focus on the adequacy of current measures and potential for increased local production.

3.4 Public Health Policy

Singapore's healthcare system, which combines public and private services, is designed to ensure accessibility and affordability. The Health Promotion Board (HPB), established in 2001, plays a central role in promoting healthy living and providing health education resources (HPB, 2020). The recent "Healthier SG" initiative, launched in 2022, underscores the government's commitment to enhancing preventive care and encouraging healthy lifestyles. Additionally, the MediShield Life Insurance scheme, introduced in 2015, offers financial coverage for significant hospital bills and high-cost medical treatments (MOH, 2022).

However, challenges persist, particularly concerning out-of-pocket expenses like doctors' consultations, medication costs, and outpatient treatments, which remain a concern for some segments of the population. The rising cost of healthcare, driven by technological advancements, presents a significant challenge in maintaining affordability (Barr, 2001). There is also a need to integrate emerging technologies, such as telemedicine and artificial intelligence, into the public health framework to improve access to care and efficiency (Tan et al., 2021).

This research seeks to understand Singaporean residents' perceptions of healthcare policies, particularly regarding the gaps between policy intentions and actual outcomes. The study aims to uncover discrepancies that may exist and provide insights into areas where government policies may require enhancement.

IV. Methodology Of Study

This study focuses on the different policies of Singapore's government, to evaluate and understand their impact on Singaporean citizens. This research paper is based on an analytical and descriptive study, with a combination of both primary and secondary data. A research instrument has been created in the form of a questionnaire with 27 questions based on the Likert scale, with options including strongly agree, agree, neutral, disagree, and strongly disagree were provided. With questions in different sections, each focusing on an area of the policy, in specific to public transport, public housing, food security, land, and public health policy. On completion of which, a pilot test was conducted to ensure objectivity and clarity of each of the questions. A simple random sample of 100 respondents was selected to participate in the study to answer the research instrument wherein the questions speak of affordability, accessibility, satisfaction, safety, overall cleanliness, reliability, and sustainability regarding the specific policies to the citizens of Singapore. The responses have been analyzed and a graph has been created as a part of the structured analysis on the primary data. As part of the secondary data, multiple research papers, reports, and articles on Singapore's housing, transportation, food security, and healthcare systems were integrated to provide a broader context and background for the study. They were chosen based on the direct relevance to the specific policy area being studied. It has played a crucial role in enhancing and validating the findings from the primary data.

V. Data Analysis And Interpretation

For this study, a research instrument was created with 27 questions, based on the Likert scale. A total of 100 residents have been used as a sample space for this research. The respondents belong to the age group of 18-60 years old.

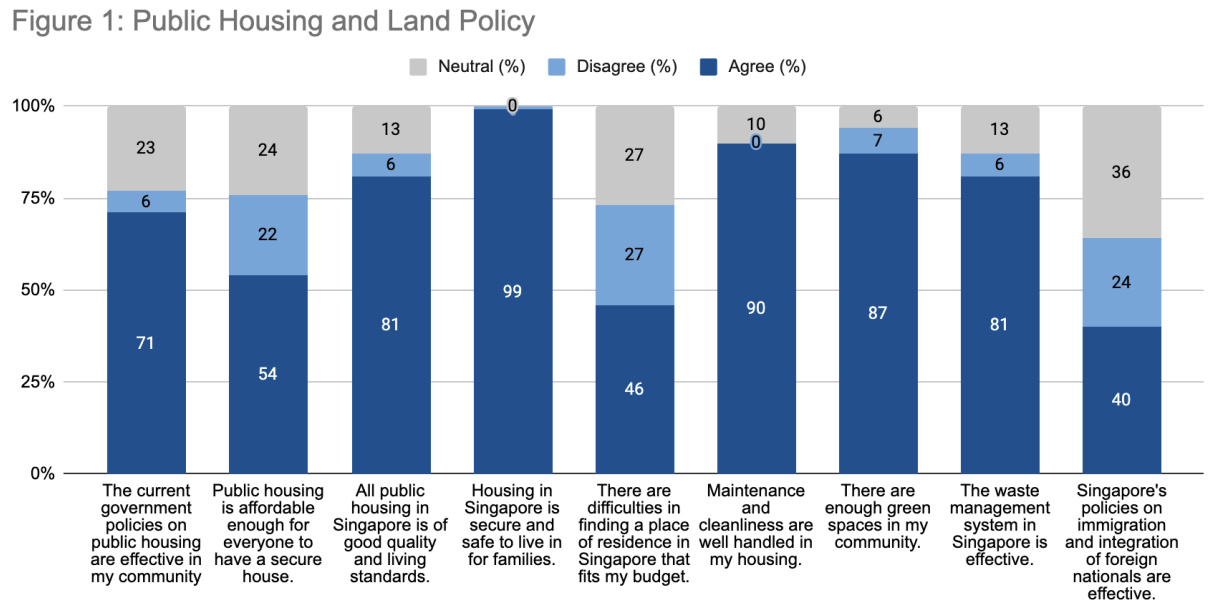

Figure 1: *Public Housing and Land Policy Analysis*

As shown in Figure 1, 70.6% of the respondents agreed that the current government policies on public housing are effective in their community, yet, 23.5% remained neutral in regards to this question, displaying that they do not have a strong opinion regarding the strength and effectiveness of the public housing policies in Singapore. Out of the total respondent base, 53.6% of individuals agreed that public housing is affordable, while 23% of individuals disagreed and almost an equivalent percentage (24% of respondents) have stated that they neither agree or disagree with the public housing policies of Singapore. The data also indicates that 46% of respondents agree that there are difficulties in finding a place of residence in Singapore that fits their budget, whereas, 28% of individuals disagree with this statement. It is also important to note that 27% of individuals had a neutral approach to this question, this group of individuals who have remained neutral in their opinion towards aspects of housing policies could include youngsters who are not yet in the stage of life looking to purchase a home. Additionally, the data indicates that 80.8% felt that housing in Singapore is of good quality and has good living standards. Furthermore, 99% of the citizens of Singapore collectively agreed that housing in Singapore is secure and safe to live in for families. 90% of individuals majorly felt that maintenance and cleanliness are well managed in their housing. 87% of respondents felt that there are sufficient green spaces in their community, and the majority of 81% of respondents also felt that the waste management in Singapore is effective with their singular landfill, the Semakau Landfill, and their recycling strategies.

40% of respondents felt that Singapore's policies on immigration and integration of foreign nationals are effective, while 36% of individuals neither agree nor disagree with this idea, leaving 24% who disagreed with the statement. The group of individuals who have remained neutral in their opinion could include individuals who may be having stable jobs for themselves with good standard of living but they may have experienced disparity to some extent or may have witnessed others going through tough immigration and integration situations.

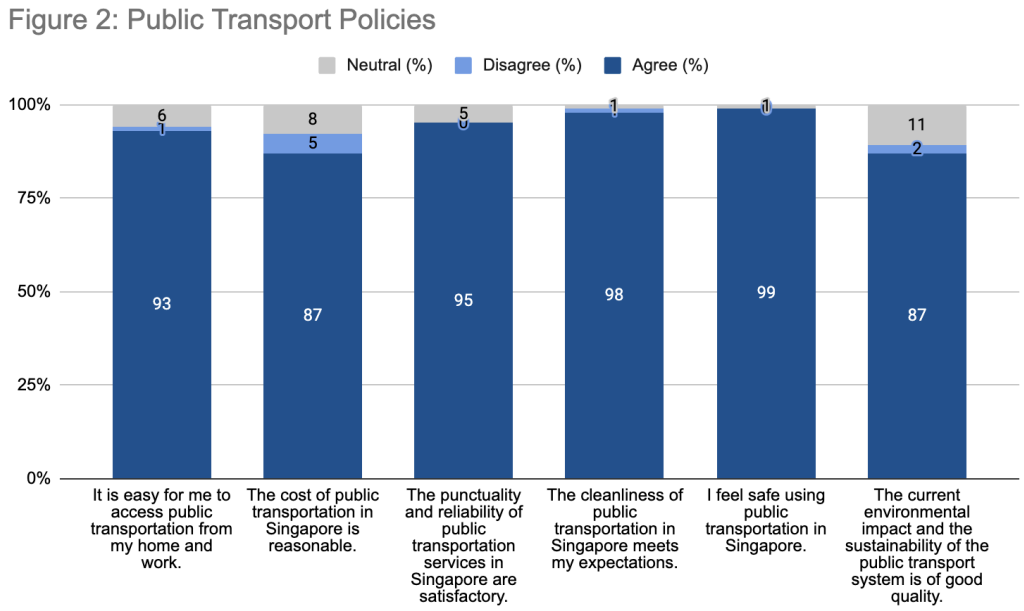

Figure 2: *Public Transport Policy Analysis*

As shown in figure 2, Singapore has an excellent transportation system. This research shows that 93% of the respondents felt that it is easy for them to access public transportation from their homes and work, and 87% of the respondents felt that the costs of public transport in Singapore is reasonable. 95% of the respondents felt that public transport in Singapore is punctual and reliable, making it satisfactory overall. Additionally, 98% of respondents felt that public transportation in Singapore is clean and meets their expectations. Moreover, 99% of respondents felt safe using public transport in Singapore, leaving only 1% to take a neutral stance. Lastly, 87% of the respondents felt that the current environmental impact caused by the public transport systems in Singapore is justifiable. Overall, when surveyed, there tended to be a large majority agreeing with the statement that Singapore's public transportation system is very developed, leaving a very minor percentage of people that took a negative or neutral stance to the statements.

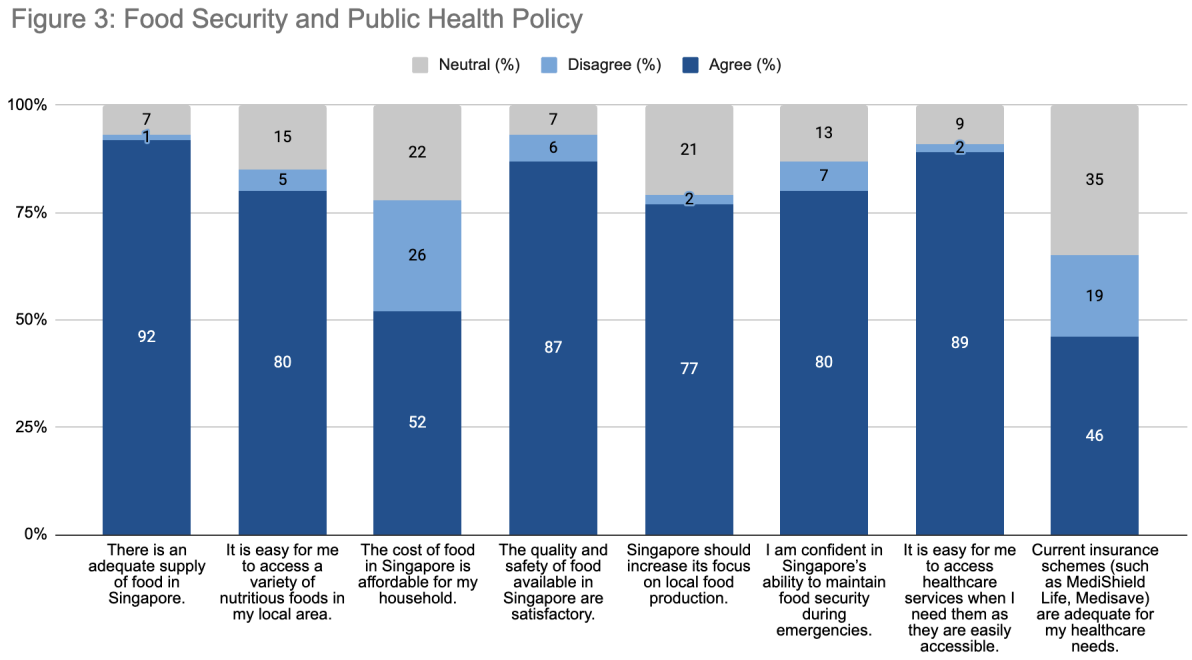

Figure 3: *Food Security and Public Health Policy Analysis*

In regards to food security policies in Singapore, as per statistics shown in figure 3, 92% of respondents felt that there is an adequate supply of food in Singapore, and 80% believe that it is accessible for them to find a large variety of nutritious foods in their area. When asked about the affordability of the cost of food in Singapore, only 52% of individuals felt that they affirmed the affordability, yet 26% of respondents felt that the cost of food in Singapore is high. Another 22% of individuals had a neutral approach regarding the cost of food in Singapore. This group of individuals who have remained neutral in their opinion could include young adults who may be dependent on their parents and have not reached the stage of life in making home based decisions for themselves. 87% of respondents felt that the safety and quality of food found in Singapore are satisfactory, and 80% of respondents are confident in Singapore's ability to maintain food security during emergencies. Lastly, it was noted that 77% of respondents believed that Singapore should increase its focus on local food production, perhaps to increase and improve food security, especially during emergencies, this may also reduce the cost of food. 89% of respondents also felt that it is easy to access healthcare services when needed due to easy accessibility, yet it was found that only 46% of respondents agreed that the current insurance schemes such as MediShield Life and MediSave are effective. This left 35% of individuals to take a neutral approach, and 19% of respondents disagreed with the statement.

VI. Findings Of The Study

Regarding the public housing policies of the government,

1. Based on the research, 99% of individuals felt that the housing structure in Singapore is safe and secure, is of good quality in terms of maintenance and cleanliness, and creates a good standard of living. Yet only 53.6% felt that housing was affordable for them and there is a large percentage of individuals who struggle to find housing that fits their budget. This could be due to steadily rising housing prices due to factors such as limited land and high demand in housing, which can make it challenging to some residents with low-paying jobs, young

individuals, middle income groups or individuals supporting multiple dependance or larger families who may already be spending significant portions of income towards essentials like household expenses, healthcare, education and transportation. Such individuals have less financial resilience and hence less ability to spend on mortgages or downpayment for a decent flat in an apartment in the city.

2. It was noted that 96.25% of residents of Singapore are pleased with the quality, safety, timeliness, accessibility, and cleanliness. This may be because of Singapore's Distance Based Fare System (DBF) and the Mass Rapid Transit System (MRT) has made travel highly accessible, efficient and affordable for Singaporeans (Newsroom View, 2019). The real-time updates and scheduling systems allows commuters to plan their journey in advance along with the well maintained and clean transportation facilities has contributed to high satisfaction levels.
3. In terms of food security, the research shows that there is an adequate supply of food in Singapore and that the quality, safety, and accessibility of food are high in Singapore, yet there were concerns with the cost of food. This research finds that there are mixed opinions regarding the affordability of food in Singapore. This is due to scarcity of agricultural land in the country which makes Singapore highly dependent on international imports for its food supply. This heavy reliance on imports makes the country vulnerable to global economic fluctuations and supply chain disruptions which directly impacts the cost of imported goods.
4. According to the ninth edition of HSBC Holdings Plc's annual Expat Explorer report in 2017, Singapore has been rated as the best country to live, work, and raise a family abroad (HSBC-expat-explorer-2017). In other words, Singapore is usually at the top of the list for "destinations of international migrants" when people are considering moving internationally. However, this research statistically finds that 60% of Singapore residents do not find the policies for immigration and integration of foreign nationals to be satisfactory. According to a respondent to the survey, this could be because of the lower benefits that immigrants receive in Singapore, which may include a higher level of job insecurity due to shorter-term work visas, and a higher difficulty for immigrants to be accepted into local schools, as there tends to be a preference for local students in public schools. This disparity could be due to the influx of immigrants which has led to an increase in population leading to pressure on public services like transportation, housing and healthcare. Furthermore, competition for jobs leading to lower-skilled jobs could be the reason for this disparity in public opinion.
5. It was found that healthcare systems in Singapore were extremely accessible and readily available, and yet, this research shows that 54% of individuals felt that insurance schemes such as MediShield Life and MediSafe were not adequate enough for their needs, as less than half of the respondents felt that the insurance policies were up to standard. According to a respondent, this could be because they felt that these insurance plans cover a small part of hefty bills that can be produced from a trip to the hospital. The Medishield Life and MediSave have been designed by the government to provide basic protection to its residents from large hospital bills (Barr, M. D. (2001) however, they have limitations. The Medishield insurance covers B or C wards in the hospitals, which is an affordable alternative but not comfortable, this acts as a challenge for patients with chronic health issues who may need longer hospital stay. Whereas the MediSave Insurance Policy requires all citizens to set aside a portion of their monthly income to safeguard any future medical bills, however there is a slab on the amount that can be withdrawn by the patient each year, which can be difficult for expensive treatments or prolonged stay in the hospital.

VII. Recommendations

1. This statistical research study finds that there is a large number of individuals who struggle to find housing that fits their budget. To tackle this issue, this study proposes that the government provide subsidies to low-income families and older age group individuals to purchase homes, and to keep a constant check on rental agreements,

to make sure there is no exploitation of the residents of Singapore, especially in the case of soaring housing prices. It is also suggested that the Housing and Development Board (HBD) offer small sized flats or flexible layouts in their new developmental projects to cater to individuals who may have lower budgets, along with targeted assistance for the first-time buyers and lower-income households for guidance towards their specific need.

2. Through this research study, it was found that the government backed insurance companies are not adequate enough for the needs of the residents. According to Carol Kopp from Encyclopedia, Singapore is known to offer several tax exemptions to corporate companies by allowing low corporate tax rates and levying almost no tax on capital gains. This land is considered a tax-haven by the corporate world (Kopp, 2024). Consequently, this research recommends encouraging private/corporate companies to provide inclusive medical cover for their employees and their families, which would not only cover their medical needs but would help the employees feel secure, protected and valued by their employers.
3. This research found that the cost of food in Singapore is not affordable to a large audience. This would mostly be because of the large volume of imports in Singapore. The lack of locally produced food has driven up the price, making residents feel it is unreasonable. To fix this issue, this research suggests implementing vertical farming techniques. If the government subsidizes the support of vertical farming, housing condos could recycle housing wet waste into compost, which would encourage the use of vegetable and fruit gardens within the locality. The roof/terrace in condos or HDBs in Singapore can be utilized for this need. This, in turn, would encourage balcony gardening to grow herbs and hybrid dwarf trees.
4. In continuation with the above, a secondary research study also stated that the Semakau Landfill incorporates strategies to reduce its environmental impact. According to the Straits Times, 'In a 2011 wildlife survey of the landfill, the Asian toad, field frog, green turtle, and lesser dog-faced fruit bat were among the fauna sighted.' As the landfill is split into different cells, the incinerated ash and non-incinerable waste is loaded into it. It is then covered with earth, allowing vegetation to grow and survive there, helping form a green space and landscape (S. Begum, 2023). Hence, we encourage the use of biotechnology, first, to assess the quality of soil, and if deemed to be healthy enough, we propose the utilization of this vegetation to grow crops that can be consumed in the mainland of Singapore. This land can be used to plant vegetation of various kinds, which can, in turn, strengthen the land by increasing its quality. This will further invite flora and fauna, enrich the soil and contribute to its role in environmental development.

VIII. Limitations

This study offers valuable insights into the various policies of the Singaporean government, accompanied by the public view on these, yet it is important to recognize its limitations.

1. This research study is limited to Singapore, since the researcher resides in Singapore, and is passionate about learning more about the macroeconomic policies of the country and the impact these policies have on the citizens of Singapore. The further scope of this study would be to conduct similar research in states or nations with similar structures, policies and challenges.
2. The sample space for this research paper is 100 respondents. This approach was chosen to prioritize in-depth analysis and detailed data collection. This sample size allowed for meaningful findings while minimizing the burden of expenditure on resources.
3. This research is focused on a few main categories of policies in Singapore: specifically public housing and land policy, public transport policy, food security and public health policy. These policy areas significantly impact the daily lives of Singaporeans, as these policies are most immediately felt by the population. Additionally,

these aspects are necessary to have a high standard of living, and so these are important to evaluate due to the direct impact on the well-being of citizens. The further scope of this study would be to conduct similar research on the policies that have been excluded from the study, namely, education policy, employment policy, air, water policy and environment policy. Including the mentioned policies would require an in-depth study among specific demographic groups which would have uncontrollably widened the scope of this study.

4. For the survey that was conducted, all the responses were limited to citizens of Singapore who are aged 18 years and older. This is because, under 18, minors may not have a strong opinion in regard to decisions made in households, and may not have experience with making decisions, especially financially, which may cause a tainted judgment when answering the questionnaire relating to the different policies of the government.

IX. Conclusion

The Singaporean government's proactive policies have significantly enhanced the quality of life for its residents, as they have created a smooth and efficient lifestyle. Initiatives like the expansion of new train lines and bus routes ensure quick and convenient access across Singapore. The government has created a safe and healthy living environment by focusing on public cleanliness and hygiene, robust food safety considerations, and strict pest management strategies. Additionally, the "30 by 30" vision aims to improve food security by increasing local production, while the push for a more inclusive transport system, with facilities for cyclists, the elderly, and people with disabilities ensures that everyone can navigate the city with ease. These policies collectively foster a well-connected, resilient, and inclusive urban landscape that supports the well-being and daily convenience of Singaporeans.

This research has divulged into the strengths and areas of improvement in key aspects in the lives of Singapore's citizens like including housing affordability, food costs and healthcare insurance. While the public housing system is praised for its accessibility and equality, challenges remain in making it affordable for all, particularly the low income and middle income groups. Similarly Singapore's food security is robust in terms of supply, safety, and accessibility, but concerns over rising food costs shows there is greater need to focus on local production. In healthcare, while the system is highly accessible, the adequacy of insurance schemes such as MediShield Life and MediSave is questioned, particularly in covering high medical costs.

These findings align with the study's objectives of evaluating the effectiveness of government policies and assessing public opinion on various aspects of life in Singapore. The study successfully identifies areas where the government's intervention have been effective, as well as those where further enhancements are necessary to better meet the needs of the population. This evaluation provides valuable insights for future policy developments, ensuring that Singapore continues to provide a high quality of life for all its citizens.

"New Singapore will be one of the world's finest, most liveable cities. Arts, theaters, museums, music, and sports will flourish. Singapore will be a lively and exciting place. Our city will not only have depth but also a richness of diversity. But above all, Singapore will be a home for Singaporeans". – PM Goh Chok Tong (Prime Minister Goh Chok Tong's Speech - National Day Rally 2001)

As envisioned by PM Goh Chok Tong in 2001, Singapore has taken leaps towards becoming one of the most livable cities in the world, and it continues to evolve as a vibrant, dynamic and inclusive home for its residents. However, prolonged efforts and new initiatives are needed to be addressed to fully reach this vision.

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