

#LifeHacks: Design Innovation Workshop #1

Session details: 25 November 2023, 10.30am – 4.00pm

S/N	Summary of Discussion	Action by
1	[Panel Breakout] - Introduction to the Define Stage	
1.1	Recap on the previous session Hor Chor Kiat (Verian) recapped content from the Kick-Off and Policy-making Workshop on 18 November 2023. Chor Kiat summarised that policy making was complex due to the inter-relation of various topics and thus was an iterative process that would have resultant implications on all stakeholders. The panel shared their key takeaways that included emphasising the importance of financial literacy and suggested that the Government could diversify support beyond GST vouchers. The panel highlighted that cost of living was a broad topic and policy making was a long and complex process. They suggested looking into blind spots of existing policies.	
1.2	Introduction of the 2x2 Known-Unknown Matrix by Verian Chor Kiat introduced the 2 x 2 Known-Unknown Matrix and explained the four quadrants. Chor Kiat shared that the panel would focus on identifying the 'Unknown Knowns' and 'Known Unknowns' in their policy-making journey, and make use of research tools such as interviews, focus group discussions, participant observations and surveys to unpack their doubts and assumptions.	
1.3	Hands-on Activity on Known-Unknown Matrix The panel divided into three breakout groups and utilised Padlet to recap some of the topics covered at the earlier workshop session.	
1.3.1	Known-Known – On minimum wage and housing prices <u>Minimum wage</u> : Ng Jing Xuan (member) shared her group's discussion on minimum wage. She shared about an article that said a family of four would need at least \$6,000 to survive, but the minimum wage in Singapore may not be \$6,000. Xian Yi Dusadidecho Alicia (member) shared that there was no minimum wage in Singapore, but there was median income for different sectors and opined that minimum wage is not required in Singapore. <u>Housing prices</u> : Gao Xian Peh (member) shared his group's Known-Knowns, which included looking at how BTO prices were pegged to resale prices. Alicia shared that BTO prices were pegged to land costs of different areas instead of resale prices.	

	<p>Chor Kiat said that these discussions illustrated that while Known Knowns are generally known information, they can still be challenged and debated. He said that information would need to be further tested and validated to be proven true, and this demonstrated the importance of conducting literature review. Additionally, Unknown-Unknowns tended to emerge during discussions, and would move to Unknown-Knowns as these issues were assumptions that had not yet been tested.</p>	
1.3.2	<p>Unknown-Unknown – Existing gap between core inflation and real income growth</p> <p>Lok Siying (member) believed in the importance of addressing whether the current government initiatives are enough to cover the gap between core inflation and real income growth, before going into solutioning.</p>	
1.3.3	<p>Known-Unknown – Impact of inflation</p> <p>Siying said that it would be of interest to her group to measure the impact of inflation on different age groups such as youths vs gen pop, and Gen Z vs millennials.</p>	
1.3.4	<p>Unknown-Known – Subjectivity of affordability</p> <p>Group 3 said that it was an assumption that public housing was more affordable for married couples, but this might not be true as the notion of affordability was subjective.</p>	
2	[Panel Breakout] - Introduction to Stakeholder Mapping	
2.1	<p>Chor Kiat said that it was important to utilise literature reviews to support the panel's hypotheses, and the panel could decide if a source was valid and reliable by using the CRAAP test.</p>	
2.2	<p>Exercise on stakeholder mapping</p> <p>The members were tasked to discuss about the considerations needed when planning for a block party in their neighbourhood from the perspective of an organiser, an attendee, and a vendor.</p>	
2.3	<p>One panel member shared that although each stakeholder has different objectives and capacities, there were similarities among them, such as costs of the block party. On the other hand, another panel member added that the contrasting and conflicting objectives, priorities and considerations would require good stakeholder management.</p> <p>Chor Kiat shared that stakeholder mapping requires a lot of empathy and it is important to manage and identify who is needed to be in the conversation. The panel was asked to use the stakeholder mapping template to do a preliminary stakeholder analysis on the cost-of-living areas that they want to address.</p>	Members

3	[Panel Breakout] - Breakout discussion: Consolidation and Forward Planning	
3.1	<p>Muhammad Nabil (lead) shared the Mentimeter poll that was conducted in the last session to recap on the different areas that the panel was interested to work on.</p> <p>Nabil and Marie Teo (leads) informed the panel to shortlist topics and narrow down to three broad areas to focus on, and to use the next six weeks to do the respective literature review and stakeholder mapping. The panel will narrow down and refine the focus areas when they are back on 13 January 2024. Chor Kiat reminded the panel about the time dimension, where the problem definition could be on existing issues, or matters that would affect us in the next 20 to 30 years.</p> <p>Darrius Tan (member) suggested to consider three main issues and scope the problem statement around it, namely issue that impacts the young, issue that affects the lower class, and issue that affects the seniors. He also asked the panel to consider whether the government is receptive to certain policy changes and to think of the longer-term drivers of cost of living.</p> <p>Another panel member suggested to put forth the problem and generate a few ideas for each topic to make more informed decisions.</p>	Members
3.2	<p>Ideas on transportation and business</p> <p>Some potential problems suggested by the panel members include the debate over COE prices, private hire vehicles, and high COE cost being passed down to consumers for food delivery and logistics transport companies.</p> <p>For businesses, Mohamad Arshad (member) said that most of the costs faced by SMEs are transport costs and space limitations. With rising business costs, Arshad is keen to know how SMEs can make their business sustainable without passing the costs on to consumers, and the support SMEs could receive from the government.</p>	
3.3	<p>Low-waged workers</p> <p><u>Preference for it to be a separate topic:</u> One member who voted for this topic believed this group of people will be affected by all the other categories. Another hoped to retain this topic as he observed two segments that have been disproportionately affected due to Covid, namely the migrant workers and transient workers, such as grab drivers and food delivery drivers, who are not legally represented or financially backed.</p> <p><u>Preference for integration into other topics:</u> Teng Kaixin (member) suggested cutting this topic but integrating it into other categories which could address the moral concerns of the vulnerable groups</p>	

	<p>in society. Gao Xian suggested to angle the objectives as having an equitable balance for the different stakeholders as a more optimistic approach. The scope could also be broadened to include low-income families.</p>	
3.4	<p>Financial literacy, housing, and health</p> <p><u>Financial literacy</u>: Siying summarised the problem statement for financial literacy to be increasing knowledge uptake and access to financial literacy for the masses. However, another panel member felt that financial literacy should be part of a holistic educational approach and be addressed by the educational sector as they are the direct contact to teachers and students.</p> <p><u>Housing</u>: Siying shared that the potential problem statement could be the affordability of public housing. However, Darrius voiced his thoughts about being realistic on what the panel could tangibly achieve after one year, as it is unlikely that the government will change their policy on public housing affordability.</p> <p><u>Healthcare</u>: One member suggests looking into the topic on healthcare as the government is already investing a lot of money in the nation's well-being. Darrius suggested to broaden the topic to health and social support.</p>	
3.5	<p>Selection of topics</p> <p>Based on the results, Health received the highest votes (16), followed by Housing (13), Financial literacy (12) and Low income workers (11). Business only received four votes while transport and education did not receive any votes.</p>	
3.6	<p>Concluding the segment</p> <p>Chor Kiat acknowledged that all the different areas are interconnected as it affects cost of living. He suggested to conduct the literature review and stakeholder mapping for the top four voted categories.</p> <p>Marie and Amalina Abdul Nasir (leads) reminded the team that while there are members who hope to achieve tangible policy change, there is also space to look into interventions that may not appear as tangible policy change, and the team could remain open in scoping the problem statement. There is space for the panel to work on tangible areas that they can drive towards and fix as a success matrix. The panel can convene the outcomes after six weeks.</p>	Members
4	AOB	
4.1	<p><u>Panel structure</u>: Amalina shared that the leads would come up with a structure for the group. There may be sub leads for the different topics so that the panel could collaborate in smaller groups. The members are likely able to choose the topic they want to work on.</p>	Panel

Attendance:

MCCY	Ms Amaranta Lim (AD, YD) Ms Jaishree Thangaraj (AM, YD)
NYC	Ms Gracia Ong (AD, YL-YE) Ms Celestine Leong (M, YE)
Verian	Mr Hor Chor Kiat (Consultant, Capacity Building and Partnerships)
Advisors	Mr He Ruiming
Leads	Ms Marie Teo Bee See Ms Amalina Abdul Nasir Mr Muhammad Nabil Mr Toh Guan Ru
Members	Mr Tan Wei Liang Darrius Mr Gao Xian Peh Mr Muhammad Zunnurain Bin Mohamad Zulkifli Ms Xian Yi Dusadidecho Alicia Ms Wee Su-Ann Mr Cheng Guang Hao Ms Teng Kaixin Ms Payal A Sadhwani Ms Thia Yi Ping Larissa Mr Wong Wen Jie Mr Koh Tiang Rong Derrick Ms Lok Siying Ms Chiang Ruiqian Ms Natalie Ng Xin Yi Mr Muhammad Ilyia Bin Mohammad Shukor Mr Tanay Krishna Ms Angella Santosh Mr Loke Jun Hao Mr Mohamad Arshad S/O Khaja Moinudeen Ms Ng Jing Xuan Mr Ezekkious
Absent with apologies	<u>Advisors:</u> Ms Francesca Wah <u>Members:</u> Ms Chan Hui Min Ms Lauren Angelina Koek Tsui Lyn Mr Elijah Chao Ms Nabillah Jalal Ms Tyeisha Syaquilla Ayub Mr Nath Soham Mr Rishikeesh Wijaya Ms Sophia Ning Jiayan Ms Isabella Binte Mahmood Mr Pereira Kurt Michael