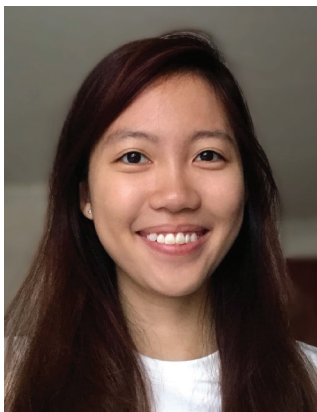


## Meet Two Faces Behind our Voices

Our student assistants — the driving force behind the enviable high response rates of the Singapore Life Panel®. They tirelessly remind and encourage respondents to complete the survey every month. They facilitate survey completion over the phone or meet our respondents at different locations in Singapore. They also provide administrative help as well as staff support at CREA events. Introducing two of our student assistants — Jenny Lim and Mohd Lukman.

"The respondent came to SMU. I was wary of him because he looked fierce. As we chatted, I found him to be nice. He was worried about his brother and wanted him to mend his ways. All I could do was to advise him to be supportive."



Jenny Lim, a second year student from SMU's School of Accountancy, chanced upon CREA's email when she was looking for work to start saving for her exchange programme.

Jenny's been with CREA for six months and chalks up an average of 10 to 15 hours a week. She finds it easier dealing with older people than her peers. As she puts it, "Older people are less complicated."

On her first day, she was rather nervous. With much anxiety, she made the call to her first respondent. "I was stuttering but I soon realised that the person at the other end of the line was very nice." With more calls made, Jenny grew in confidence and today, she's an old hand. And like some respondents who look forward to having someone to talk to, Jenny too looks forward to coming to CREA!!

"Whenever we have the time to interact during our lunch breaks, we are greatly affected when we hear about the difficult times respondents are going through. We hope our monthly chats give them something to look forward to."

Mohd Lukman is a 'pioneer' student assistant with CREA. He started in April 2015 and was one of those who had to contact respondents who had not answered the letters CREA had sent. "We worked from 9 to 5. We hadn't realised it then but walking from one address to another address, wasn't as easy as it looked on paper."



Lukman knocked on doors for three weeks and had signed up for the job because he wanted to earn extra money for his exchange programme in Rouen, France. Lukman completed his exchange in January this year and considers it "the most amazing period of my life!" He had taken French as a third language and was pleased that he could put it into practice.

The final-year School of Economics undergrad will complete his studies in April 2018 and when that happens, he would have spent three years at CREA. He's able to put in about 15 hours weekly.

Describing himself as an "introvert", Lukman finds it very easy to get on the phone and chat with respondents. "I'm glad that I have had the opportunity and privilege to chat with the respondents who are usually more than double my age. However, they don't talk to me like I'm a younger person and are willing to share with me the private and confidential aspects of their lives. They can rest assured, I'll never betray their trust. I will always look upon my time with CREA as a subject at Singapore Management University for which I'm not graded but an education money cannot buy!"

# Spending in the Singapore Life Panel<sup>®</sup>

## Top Spending Categories

Our diligent respondents kindly report their spending across 44 detailed categories every single month. CREA's team of data scientists have analysed how much of the budget each household spends in each category.

We find that groceries make up the largest chunk of household expenditure - at an average of 11% of total spending. Very responsibly, mortgage repayments follow close behind. In third place are tours & vacations - Singaporeans do love to travel!



**#1 Groceries**  
(food & beverages)  
11% of monthly spending



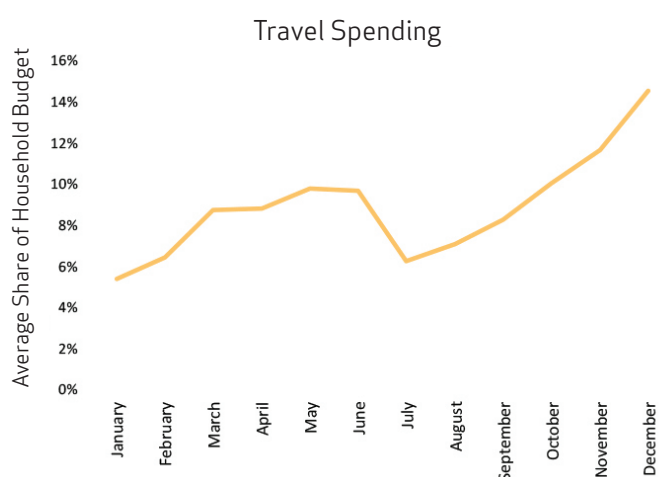
**#2 Mortgage payments**  
11% of monthly spending



**#3 Travel**  
8% of monthly spending

## Travel

Now that we have a full set of responses for 2017, we can examine how respondents adjusted their spending across the year. Spending on package tours and vacations fluctuates a lot throughout the year, peaking at 15% of the household budget in December when people convert their annual bonuses into overseas holidays.



## Cash Gifts & Donations



Cash gifts to friends and family doubled around **Chinese New Year** compared to a typical month

Similarly, charitable donations doubled among respondents celebrating **Hari Raya Puasa**.



Cash gifts increased by around half at both **Hari Raya Puasa** and **Deepavali**.

# Meeting Venues

If you wish to complete the survey with the help of our student assistants, you may visit any of these locations. To find out the dates and times of the appointments, please contact our Centre Hotline.

## Bishan

Mind Stretcher, 510 Bishan Street 13  
#03-01 Singapore 570510

## Bukit Merah

Recovery Accountants, 164 Bukit Merah Central  
#03-3655, Singapore 150164

## Jurong East

Regus Business Lounge, 21 Jurong East Central 1  
Jurong Regional Library Level 1, Singapore 609732

## Tampines

NTUC Income Building, 300 Tampines Avenue 5  
Level 9 Tampines Junction, Singapore 529653

## Sembawang

Just Edu Learning Centre, 30 Sembawang Drive  
#04-04 Sun Plaza, Singapore 757713

# Dates of Surveys

- **April Survey:** 1 - 22 April 2018
- **May Survey:** 1 - 20 May 2018
- **June Survey:** 1 - 24 June 2018

# Confidentiality and Your Privacy

We treat the information you provide us with the strictest confidence and in full compliance with the Personal Data Protection Act 2012 (PDPA), under the legislation of the Personal Data Protection Commission of Singapore.

# Contact Us

If you have changed your address or telephone number, if you need any form of assistance in completing the survey, or if you have any questions or feedback, please contact us on our Centre Hotline at **6808 7910** (9am to 5pm, Mondays to Fridays) or by email at [slp@smu.edu.sg](mailto:slp@smu.edu.sg). We are always happy to hear from you.