



Confessions of a Car Fanatic

Dr Leong Chan Hoong IPS Research Fellow

I used to be a member of a small community that viewed car ownership as redundant in a compact city-state like Singapore. However, my attitude on cars changed drastically after I started work at the Bukit Timah Campus of the National University of Singapore.

Prior to my present employment, I had never felt the need for a car. My job had been largely sedentary with no requirement to hop from one location to another to meet prospective clients. I have two young children but I rarely encountered any problem transiting from point A to B in a taxi, bus or a train. Yes, there were some inconveniences but it was not a serious handicap to be without one. Moreover, I did not consider car ownership as a financially sensible investment in Singapore given the exorbitant prices of owning one, and the premiums one had to pay on motor-insurance. In a somewhat egotistic way, people like myself, and the small community of anti-automobile individuals, regarded ourselves as the last bastion of common sense. I held this opinion even as a graduate student in New Zealand, a country where cars are so cheap one could easily afford two new sedans there for the price of one Certificate of Entitlement (COE) here.

So what has altered my views toward car ownership? Perhaps it was the peer influence and my perceived self-inadequacy in the company of successful colleagues who are car owners themselves. The change in opinion also coincided with the relentless advertisements of a responsible husband who "completes" his family by offering them the luxury of travelling in the comfort of a MPV (Multi-Purpose Vehicle) rather than in a Comfort taxicab. The idea of getting two pairs of wheels grew on me, and about a year into my current job, I succumbed to the temptation and bought a humble 1.3 litre hatchback, paid in full.

For better or for worse, my life has changed. My knowledge of transport and the motor industry has deepened considerably and my daily routine has taken a twist. I have ditched *8-Days*, an entertainment weekly, for *Torque*, a glossy magazine for the car fanatics. In the past, I used to unwind at the end of the day by browsing through political satire online that you find at temasekreview.com. Now I go straight to motoring websites like the sgcarmart.com.

Driving is not just about the hardware (i.e., the car) as the software (i.e., the symbol) associated with it is equally if not more influential. The car that you drive defines who you are and it is symbol of what you have or can accomplish(ed). For instance, I have learned that the Nissan GTR is a magnet for "chicks", but that of another Nissan model is meant for the more effeminate men. If you own a BMW, your car will not perform at the optimal state unless you send it for grooming. For the gentlemen who drive Subarus, their manhood is never complete without the addition of a spoiler. Additionally, all these status symbols must be complemented with certain designer watches, all of which are extensively marketed in the motoring magazines.

Of course, these generalisations made here are no more than illusionary correlations. But perceptions, whether you like it or loathe it, shade your interpretation of the world, and drive you in inexplicable ways.

Like some Singaporeans I know, I have toyed with the idea of swopping my hatchback for a SUV (Sports Utility Vehicle), so that I could gain a more godly view over fellow motorists travelling along Bukit Timah Road. This is an important consideration as the neighbourhood surrounding my workplace – mainly that of landed estates – has disproportionately more Lamborghinis, Porsches, and Ferraris. My 1.3 litre motorcar pales in comparison to the rest of the fleet. I certainly do feel the need to be on par. And since I could afford to pay for a small hatchback in full, surely there would be no harm in getting a loan to finance a bigger and more powerful engine?

In the midst of all these temptations, coupled with aggressive advertising on the part of car dealers, I am fortunate that I have a down-to-earth family to rein in my insatiable desires. They constantly remind me of the need to keep a tight lid on expenses and avoid committing myself to unnecessary financial obligations, especially when it pertains to depreciating assets.

Upgrading to a higher premium car would certainly result in taking up a loan. No matter how small the loan quantum is, the monthly instalment payable will have an impact on the family balance sheet. And since I had compromised my earlier position on car ownership, I should not cave in further to the seduction that may lead me into a debt trap. There really is no substantial need for upgrading my car regardless of where I work, be it at Bukit Timah or Jurong. In a nutshell, I just ought to be thankful for the hatchback that I own, and the fact that I bought it before the prices of COE headed north.

Where motoring is concerned, I am probably not the only chap who experiences this compulsive urge for bigger, better and more powerful machines. Hundreds, if not thousands of Singaporeans must be responsible for pushing up the prices of new cars in the COE tender every fortnight. The real danger is not the cost of cars spiralling out of control, but whether we are indulging in expectations built-up through mindless and endless social comparisons, financed by easy credit from banks, all too eager to be our 'best friend'.

As a founding member of the original 5C's (Cash, Condominium, Credit Card, Career, and Car), the car is a ubiquitous symbol of wealth and an emblem of success. It is not the model or make of the type of wheels that matters. It is what others do not have, which counts. The obsession with cars is a reflection of shallow and narrow our definition of success has become, and the lifestyle choice we now find increasingly difficult to maintain.

With a shrinking pool of COEs in the foreseeable year ahead, will Singaporeans be willing to pay a higher premium just so they can continue to feed their motor-istic egos?

As for me, I will stick to my humble hatchback for now.





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