

IN THE FAMILY JUSTICE COURTS OF THE REPUBLIC OF SINGAPORE

[2026] SGFC 32

Divorce No 292 of 2024

HCF/DCA 161 of 2025

Between

XZW

... Plaintiff

And

XZX

... Defendant

JUDGMENT / GROUNDS OF DECISION

[Family Law - Matrimonial Assets]

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XZW

v

XZX

[2026] SGFC 32

Family Court — Divorce No 292 of 2024
District Judge Nicole Loh
4 December 2025

13 March 2026

District Judge Nicole Loh:

Introduction

1 Parties had been married for almost 48 years when the Husband filed for divorce on 22 January 2024. The Interim Judgment for Divorce was eventually granted on 2 July 2025 based on the Wife's counterclaim. The ancillary issues were Wife maintenance and division of matrimonial assets.

2 I made the following orders:

(a) The matrimonial flat ("the Flat") is divided 90% to the Wife and 10% to the Husband.

(b) The Wife is given the first option to buy over the Husband's share. Within 6 months of the Final Judgment, the Husband shall transfer

all rights, title and interest in the Flat to the Wife upon the Wife paying the Husband 10% of the current market value of the Flat. The market value shall be determined by a HDB approved valuer. The required monies to be refunded to the Husband's CPF account upon the transfer of the Flat shall be deducted from the 10% share and the balance paid to the Husband. Cost and expenses in the transfer, including the valuation cost shall be borne by the Wife.

(c) If the Wife does not opt to buy over the Husband's share or the transfer does not take place within the timeframe, the Flat shall be sold in the open market within 1 year of the Final Judgment. The sale proceeds, after paying the cost and expenses of sale, shall be divided 90% to the Wife and 10% to the Husband. Each party shall make the necessary refunds to their respective CPF accounts from their respective share. The Wife shall have sole conduct of sale.

(d) The Registrar and Deputy Registrar of the Family Justice Courts is empowered to sign all necessary documents to effect the transfer or sale of the Flat on behalf of either party.

(e) No maintenance for the Wife.

(f) Each party bears their own costs.

(g) Liberty to apply.

3 The Husband has appealed against the orders in relation to the Flat.

Facts***The parties***

4 Both parties are in their late seventies at the time of the hearing. The Wife was previously employed as Senior Customer Service Officer, from which she retired in 2008 following 39 years of continuous service. Her final drawn salary was \$5,042.11. The Husband declared his last employment was in 1995, during which he earned a gross income of \$1,000¹.

5 The marriage produced two children, both of whom are now adults in their forties.

Overview of the parties' respective cases

6 The parties dispute the exact timing of when the Husband departed the matrimonial home, though it is not disputed that he moved out for an extended period. The Wife's undefended Counterclaim states that the Husband left in October 2002. The Husband contends he was denied access to the home for the past 30 to 35 years, which would place his departure between 1990 and 1995.

7 The Husband acknowledged that his contributions to the marriage were non-financial in nature but claimed he had sacrificed career opportunities to care for the children and he was a house husband. He claimed to have suffered under the Wife's controlling behaviour and was even threatened by her at knife point, leading to PPO applications filed by him and causing him to move out of the home. Based on these assertions, the Husband seeks at least an equal division of the matrimonial flat.

¹ Paragraph 5(a) of the Husband's Affidavit of Assets and Means.

8 The Wife denied the Husband's characterisation of his role in the family. She maintained that she was the sole breadwinner due to the Husband's refusal to seek employment or contribute financially. Despite his unemployment, she remained the primary caregiver, responsible for the children's education and household management. The Husband misappropriated funds given to him by her for household expenses for his personal use. She settled his debts, financed his holidays but on occasion, he even stole money from her. She offered to refund the Husband's CPF monies utilised in the purchase of the matrimonial flat including interest. As at 20 August 2025, this comprises the original CPF contribution of \$3,063.00 and accrued interest of \$13,097.60 totalling \$16,160.60.

The applicable law

9 The Wife submits that the matrimonial property should be divided according to the principles established in *TNL v TNK and another appeal and another matter* [2017] 1 SLR 609 ("*TNL v TNK*") for single-income marriages. She argues that theirs was a single income marriage, with the family being financially supported by her exclusively throughout the marriage. This was not disputed by the Husband, save to claim that the Wife failed to keep him informed or consulted of the family's expenses and refused to show him any household bills. He expressed confusion as to why the flat's mortgage was only serviced entirely through the Wife's CPF monies. I fail to understand his confusion as he admitted to not working full-time before 1995² and therefore would not have been able to consistently service the mortgage using CPF

² Paragraph 5a of the Husband's Affidavit of Evidence in Chief.

monies. He appears to suggest that the Wife somehow prevented him from making financial contributions during the marriage. I find that highly unlikely.

10 The Husband was self-represented and did not present any arguments on the principles to be applied for the division of matrimonial assets. His position is straightforward: he believes it is only fair he receives at least an equal share in the flat based on his non-financial contributions during the marriage, which he openly acknowledges were the extent of his contributions.

11 In *TNL v TNK*, the Court of Appeal defined a dual income marriage as one where “both spouses are working and are therefore able to make both direct and indirect financial contributions to the household”. In this case, the Husband described himself as a househusband and declared that he had been unemployed for more than 30 years. Even prior to this extended period of unemployment, he stated that he did not have a stable employment or income, attributing this to his domestic responsibilities at home³. These circumstances clearly fell outside the parameters of a dual-income marriage. Therefore I applied the *TNL v TNK* methodology in the division of matrimonial assets.

12 The underlying rationale of *TNL v TNK* is to give equal recognition to the distinct but complementary contributions of spouses in marriages where there is a clear division of roles - one spouse discharging a sole breadwinner role and the other assuming a primary homemaker role. This approach acknowledges that both financial provision and domestic contributions are equally valuable to the matrimonial partnership. In long single-income marriages, the courts have consistently recognised that the homemaking

³ Paragraph 25 of the Husband’s Affidavit of Assets and Means.

spouse's non-financial contributions over an extended period are substantial and deserving of equal recognition. Consequently, there is a well-established judicial tendency towards an equal division of matrimonial assets in such cases, reflecting the principle that both spouses have made equally significant, albeit different, contributions to the accumulation of family wealth and the welfare of the family.

13 In paragraphs 14 and 16 of *WXW v WXX [2025] SGHC(A) 2*, the Appellate Division of the High Court provided an important clarification that a homemaker spouse in a single-income marriage is the primary homemaker, rather than a spouse who does some or even substantial homemaking. Further, the Court also clarified that an equal recognition of the different roles and efforts undertaken by spouses does not necessarily equate with exactly equal division of assets between them. This is because spouses may not contribute equally relative to each other in their respective spheres of responsibility. The extent of division must therefore be calibrated according to the actual contributions made by each party. Against this legal backdrop, I turn to analyse the respective contributions of both parties during the course of this long marriage.

Party's respective case on their contributions

14 As stated earlier, the Husband claimed to be a househusband who assumed responsibility for the family's domestic needs, particularly those of the children. He contended that he contributed in the following ways:

- (a) Serving as the primary caregiver and homemaker in caring for the daily needs of the children, including their emotional development, education and general well-being;

- (b) Managing the household in a stable and nurturing environment;
- (c) Being the family mediator, especially between the Wife and their domestic helper;
- (d) Providing emotional stability to the Wife to focus on her work due to his presence at home;
- (e) Securing a reduced price of the matrimonial flat based on his national service status; and
- (f) Contributing \$8,000 towards the marble flooring of the matrimonial flat.

15 The Wife vehemently disputed the Husband's alleged contributions and presented a starkly contrasting account of the family dynamics. She provided details of how she bore the sole financial responsibility for the family as the Husband consistently refused to seek or maintain employment. Rather than contributing financially, the Wife testified that she had to bear the financial costs of his failed business ventures, including unsuccessful attempts as a vacuum cleaner salesman and real estate agent. She further alleged that she was required to settle his personal debts on multiple occasions. Contrary to the Husband's claims of being the primary homemaker, the Wife asserted that despite his availability at home, she remained responsible for managing the household and attending to all the children's needs. When she sought his assistance, he would either ignore her or dismissively tell her to ask God for help. More troublingly, she alleged that money she entrusted him for household bills were used for his personal expenses and he even stole money from her. Rather than providing support for her career, the Husband also interfered with her work such as by

hiding her handbag containing her security pass and office keys, obstructing the delivery of appliances while she is at work and creating professional embarrassment by visiting her workplace to make baseless allegations in front of her colleagues. Due to the Husband's alleged unreliability, the Wife was compelled to hire a domestic helper to assist her. However, the arrangement led to further problems when she caught the Husband kissing the helper. The Wife stated that the children are estranged from the Husband as a result of his own unreasonable conduct towards them.

Evidence provided

16 With regard to the acquisition of the matrimonial flat, the Wife provided an email from HDB confirming that the flat was balloted to parties under the SAF Regulars/Reservists Scheme⁴. It establishes that they enjoyed a priority in the balloting process but there is no corroborating evidence that the flat was acquired at a reduced price.

17 The Wife categorically denied that the Husband paid \$8,000 for the marble flooring, asserting that such a payment from him would be impossible due to his lack of financial resources. She claimed that she borrowed from her employer and her two older sisters for the renovation costs. Whilst neither party provided any corroborating evidence for their assertions, the Husband's long history of non-employment or sporadic part-time employment lends greater credibility to the Wife's version of events. I find the Wife's account more plausible on the balance of probabilities.

⁴ Page 153 of the Wife's Affidavit of Assets and Means.

18 With regard to who had served as the primary caregiver and homemaker, the Husband made several contradictory claims. He alleged that since the children's early childhood, the Wife had actively discouraged them from forming a bond with him and had taught them to keep their distance. He further claimed that the children's overseas studies was arranged without his knowledge and consultation, asserting that he only recently found out that they studied overseas⁵. However, this assertion was inconsistent with his own statement at the hearing, where he stated that he had told the Wife and their daughter that there was no need to study overseas – a statement which necessarily presupposes his prior knowledge of the overseas study plans. Additionally, he complained that he did not have the children's current addresses. These contradictory assertions undermine his claim of being heavily involved in the children's care since birth and demonstrate inconsistencies which call into question his credibility.

19 The parties' daughter filed an affidavit detailing her childhood that corroborated and expanded upon matters not even raised in the Wife's affidavits. She described a household where her father, despite not being employed, would dress in business attire when leaving the home. At home, he contributed minimally to household responsibilities, doing only his own laundry whilst creating an oppressive home environment where children were prohibited from making noise. The daughter recounted how he imposed arbitrary restrictions based on his rigid views regarding vanity and morality, and displayed disproportionate reactions to innocent conversations and interactions. In stark contrast, the daughter described her mother's demanding daily routine of working full-time to provide financially for the family, including paying

⁵ Para 23(f)v of the Husband's 2nd Ancillary Affidavit.

debts incurred by the father. Despite working full-time, the Wife would rush home to cook dinner and also taught the children to assist with housework chores. She handled the household marketing and ensured that the children had access to funds during her working hours for their necessities. The daughter also personally witnessed the Husband physically assaulting the Wife by smothering her. She recalled the Husband left home due to upgrading works to their block of flats. Given the daughter's maturity and independent, detailed nature of her testimony regarding family life, I find no reason to doubt the veracity of her evidence. Her account, combined with the PPO applications filed in 2002 by the Husband, establishes that he left the matrimonial home in 2002 and not between 1990 to 1995 as claimed by him. This finding is further supported by the undefended Counterclaim, which pleaded the same timeline. This establishes that parties separated after 26 years of marriage.

20 During the hearing before me, the Husband repeatedly digressed from the relevant legal issues despite my repeated reminders to him to focus on his submissions. Instead, he spent considerable time to expounding upon his alleged past and ongoing contributions to Singapore's national interests and his purported importance to various government Ministers. He also emphasised his religious motivations, claiming to be divinely guided in his work and led a life of sacrifice. Whilst he disputed kissing the domestic helper, he nonetheless acknowledged that a conflict did occur between the parties over this matter. Given this admission, I find his alleged claim of serving as a family mediator between the Wife and domestic helpers to be highly unlikely.

21 When comparing the parties' respective accounts of their contributions to the marriage, the Wife's version is significantly more credible and substantiated. Her detailed evidence describing herself as the sole breadwinner,

primary caregiver of the children and household manager is supported by particulars which were independently corroborated by detailed evidence from their daughter⁶. I am satisfied that throughout this lengthy marriage, the Wife made substantial and multifaceted contributions to the family. Whilst the Husband's unemployment enabled him to be physically available at home, the evidence fails to establish that he contributed meaningfully to either household management or childcare responsibilities. The employment of a domestic helper when there are limited financial resources, lends credence to this. His preoccupation during proceedings with emphasising his purported contributions to nation-building and his role as a conduit for divine work corroborates both the Wife's and daughter's portrayal of a man who was disconnected from his family's practical needs. This behaviour pattern suggests someone who positioned himself as possessing superior moral standing and authority whilst neglecting his basic familial responsibilities. The individual accounts by both the Wife and daughter regarding the Husband's baseless accusations made to third parties of their improper conduct further illuminate his obsessive and unreasonable suspicions concerning the morality of both his wife and daughter. Even in the ancillary affidavit⁷, he persisted with such an accusation of the Wife

⁶ For avoidance of doubt, I am not establishing a precedent that parties must henceforth furnish exhaustive or granular details of every aspect of their contributions. As cautioned by the Court of Appeal in *UYQ v UYP [2020] SGCA 3*, parties should not flood the court with details that obscure rather than illuminate. However, this also does not mean that parties should be remiss in providing relevant evidence. The absence of any details and evidence of the Husband's alleged contribution on the domestic front in this particular case, coupled with other contrary evidence, leads credence to the Wife's account of family affairs. The Husband demonstrated a clear ability to recall and claim credit for the benefit afforded by his reservist status for the purchase of the flat which occurred in 1977. He was also able to provide details of his service to religious work. Therefore the absence of details or evidence is a reflection of the absence of contribution and cannot be attributed to a deliberate decision to streamline his case or to a failure in recollection.

⁷ Paragraph 26 of the Husband's Affidavit of Assets and Means with the subheading "Changes to the Marital Home".

on the basis that the matrimonial flat now reflects a Japanese aesthetic – a claim which demonstrates the irrational foundation of his suspicions.

22 The evidence before me reveals a stark disparity in the parties' respective contributions over the 48-year marriage. The Wife demonstrated dedication and commitment through her exclusive financial support of the household throughout the marriage, whilst simultaneously bearing the primary responsibilities of childcare and homemaking. Her contributions were both comprehensive and continuous, forming the bedrock of the family's stability and welfare, where she contributed financially exclusively and also discharged the roles of a primary caregiver and homemaker. In contrast, the Husband's contributions were markedly limited in scope and consistency. His tangible contributions comprised: (a) enabling the family to secure priority status in the HDB balloting process; (b) a modest CPF contribution of \$3,063; (c) intermittent and superficial involvement in the children's upbringing. These contributions, whilst acknowledged, pale in comparison to the Wife's sustained and multifaceted efforts over nearly five decades. Given this pronounced imbalance in contributions, I find it just and equitable to divide the matrimonial flat in the proportion of 90% to the Wife and 10% to the Husband.

23 During the hearing, the Husband requested that the Wife, if she wants to retain the flat, must purchase it back from the market. I was given to understand that what he means is that she must pay his share based on the current market value. I agree this is fair and so ordered. The appeal filed included the clause for transfer between parties. I am unsure if the Husband is appealing against an outright transfer between parties for the Wife to retain the flat. I find no basis for an objection to this, if he is making one, given that his share is based on the current market value. In addition, in such a transfer, the Wife will solely bear

the cost and expenses in the transfer, unlike in a sale situation where parties would have to both bear such costs.

Conclusion

24 Whilst the long duration of this marriage might ordinarily suggest a presumption towards equal division of matrimonial assets, I have determined the appropriate division based on the specific facts and circumstances in the parties' marital life. This was not a typical single-income marriage where one party discharged a breadwinning role and the other discharged a homemaker role. Where spouses discharge their respective distinct and complementary roles over the course of a long marriage, jurisprudence supports a division that tends towards equality to recognise the mutual interdependence and shared contribution to the marriage. In the current case, only one spouse, the Wife, shouldered the dual burden of both being the primary financial provider and primary homemaker and caregiver. This concentration of both direct and indirect contributions in a single party over a long marriage represents an extraordinary imbalance that must also be properly reflected in the resulting division. The application of the *TNL* approach may arguably not apply because based on the above findings, this was not one where one spouse was a primary breadwinner and the other the primary homemaker. Nevertheless, regardless of which approach is to be used, I am of the view that the same conclusion would be arrived at given that I have examined and considered their respective contributions over the marriage.

XZW v ZXZ

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Nicole Loh
District Judge

Plaintiff in person;
Ms Mimi Oh (Ethos Law Corporation) for the defendant;