

“Single-Income” or “Dual-Income” Marriage?
Clarifying Marriage Classification in the Division of Matrimonial Assets
XKT v XKU [2026] SGHC(A) 7; [2026] 1 SLR 187

I. Executive Summary

In divorce proceedings, one commonly contested issue concerns whether a marriage should be classified as a “dual-income” or a “single-income” marriage. This classification is significant because it determines the approach for the division of assets between the divorcing spouses under section 112 of the Women’s Charter 1961 (2020 Rev Ed) (the “**Women’s Charter**”).

The Appellate Division of the High Court (“**AD**”) dealt with this classification question in *XKT v XKU* [2026] SGHC(A) 7 (“*XKT v XKU*”). The dispute centred on whether the parties’ marriage should properly be characterised as a “single-income” or a “dual-income” marriage.

The AD held that the marriage was a dual-income marriage. In deciding whether a marriage is “single-income” or “dual-income”, the court explained that the focus is not simply on whether one spouse was the “primary homemaker” and the other the “primary breadwinner”. This is because even in dual-income marriages, it is not uncommon for one working spouse to assume most of the homemaking responsibilities while the other focuses on their career.

Instead, the court considers whether, due to undertaking the homemaking role, the homemaker-spouse *did not earn an income* that could otherwise have been recognised as direct financial contributions under the “structured approach” established in *ANJ v ANK* [2015] 4 SLR 1043 (“*ANJ v ANK*”), and was thereby *disadvantaged*. This is ultimately a fact-sensitive inquiry requiring a qualitative assessment of the spouses’ respective roles during the marriage.

The AD explained that this disadvantage was the rationale underlying the earlier decision in *TNL v TNK* [2017] 1 SLR 609 (“*TNL v TNK*”), where the structured approach was held not to apply to single-income marriages. In such cases, the structured approach may unduly favor the working spouse as they would receive nearly all the credit for direct financial contributions, and substantial recognition for indirect financial contributions to the family. The AD further clarified that *TNL v TNK* represents only a narrow exception to the application of the *ANJ v ANK* structured approach and does not diminish the latter’s continued application in most cases.

II. Material Facts

The Husband was the sole listed director and shareholder of a beef trading business (the “**Company**”). The Wife worked as a cabin crew member for the first 6 years of the marriage, before becoming a part-time real estate agent for the remainder of the marriage.

The parties were married for nearly 24 years and had three sons, two of whom were minors at the time of the ancillary matters (“**AM**”) hearing. Following the breakdown of the marriage, divorce proceedings were commenced and an interim judgment of divorce was granted in January 2024. The parties agreed to joint custody of the minor children, with care and control granted to the Wife. In the AM proceedings, the General Division of the High Court (Family Division) (“**GDHC**”) valued the pool of matrimonial assets at S\$1,698,386.99 and ordered a 70:30 division in favour of the Wife.

A central dispute concerned the Husband's financial dealings and disclosure obligations. The Husband had transferred approximately A\$400,000 to his business partner ("**Business Partner**") and S\$83,000 to the Wife's cousin ("**Cousin**"), claiming that these sums related to a loan repayment and a business deposit refund respectively. However, he failed to produce sufficient documentary evidence supporting these explanations. The GDHC found that these were dissipations of matrimonial assets and added them back into the matrimonial pool.

There were also disputes concerning moneys held in the Husband's bank accounts ending in "8498" and "2334" ("the **Disputed Accounts**"). The Husband claimed that the moneys belonged to his company and/or his business partner rather than to him personally. However, the evidence showed that at least one of the accounts was used by the parties as a joint resource for family expenses, and the Husband failed to produce sufficient company records or documentation substantiating his claim. The GDHC found that the moneys in these accounts formed part of the matrimonial assets.

The GDHC characterised the marriage as a single-income marriage under which the equal division of the matrimonial pool would be just and equitable. The GDHC further found that the Husband had failed to make full and frank disclosure of his financial affairs. They consequently drew an adverse inference against him and applied a 20% uplift to the Wife's share of matrimonial assets, from a 50:50 split to 70:30 split in favour of the Wife. Finally, the Husband was ordered to pay lump-sum spousal maintenance of S\$20,000 and bear 75% of the minor children's reasonable expenses.

He appealed against these findings and orders.

III. Issues on Appeal

The AD considered the following issues:

- A. Whether the marriage was a single-income or dual-income marriage;
- B. Whether the transfers to the Business Partner and Cousin constitute dissipation;
- C. Whether the moneys in the Disputed Accounts belong to the Company and/or the Business Partner;
- D. Whether an adverse inference should be drawn against the Husband;
- E. Whether the Husband should pay the Wife a lump-sum maintenance of S\$20,000; and
- F. Whether the Husband should bear 75% of the Minor Children's expenses.

A. Whether the marriage was a single-income or dual-income marriage

(i) Parties' arguments

The Husband argued that the marriage was a dual-income marriage, as the Wife worked throughout the marriage. She had worked as a cabin crew member six years into their marriage, and thereafter as a real estate agent earning an average of S\$3,000 per month between 2007 and 2023. She had also contributed S\$100,967.16 from her Central Provident Fund ("**CPF moneys**") towards acquiring the matrimonial flat, and used her income for her personal expenses.

Conversely, the Wife argued that the marriage was a single-income marriage, since she had only worked part-time as an estate agent from 2007-2023. She claimed that she did not "market aggressively for business" and relied on referrals for her real estate job. Her CPF moneys were

accumulated from working as a cabin crew prior to the marriage and during the first six years of the marriage; she had resigned from her full-time job to become the primary homemaker.

(ii) The *ANJ v ANK* structured approach & the *TNL v TNK* exception

The *ANJ v ANK* structured approach is the prevailing framework for the division of matrimonial assets. It comprises three steps. First, the court ascribes a ratio relative to that of the other party, representing each party's **direct** financial contributions towards the acquisition of matrimonial assets. Second, the court ascribes a ratio representing each party's **indirect** contributions to the family, comprising both indirect financial and non-financial contributions. Third, the court derives the **average** of these two ratios. The court may then make further adjustments to this average ratio after considering the factors in section 112(2) of the Women's Charter, and all relevant circumstances to arrive at a just and equitable division of the matrimonial assets.

Background to the *ANJ v ANK* structured approach. The *ANJ v ANK* structured approach was intended to generally govern the division of matrimonial assets by recognising marriage as an equal and cooperative partnership in which both direct and indirect contributions are valued. It replaced the earlier "uplift methodology" which started from the proportions of the parties' financial contributions to the acquisition of matrimonial assets, and then adjusted the resulting ratio by giving the spouse who had made more significant non-financial contributions an "uplift" to their share. This earlier approach risked overvaluing or undervaluing the homemaker-spouse's indirect contributions.

The *TNL v TNK* exception for single-income marriages. However, the later decision of *TNL v TNK* observed that the *ANJ v ANK* approach unduly favoured the working spouse over the non-working spouse, causing the latter to be severely disadvantaged. The structured approach failed to achieve its original intention of giving sufficient recognition to both types of contributions in the limited situation where one party is the sole breadwinner while the other does not work in order to discharge the homemaking role. In such cases, the non-working spouse with no or little income would be accorded 0% or close to 0% for direct contributions in the first step of the structured approach; in the second step, he or she would not necessarily receive full recognition for indirect contributions even if he or she shouldered entirely the non-financial homemaking responsibilities. The result would be inconsistent with giving equal recognition to both types of contributions.

In response to these concerns, *TNL v TNK* carved out a narrow exception to the application of the *ANJ v ANK* structured approach: the structured approach does not apply to what the court described as "single-income marriages", where roles are divided along traditional lines such that one spouse is the sole income earner and the other is a non-working homemaker. The applicable approach for cases falling within this exception is one which simply employs precedent cases to guide the outcome of the case at hand.

The AD noted that there had been increasing attempts by lower-earning spouses to invoke this exception by characterising their marriages as single-income marriages. The AD cautioned that this would impermissibly stretch the concept of a single-income marriage beyond what *TNL v TNK* intended.

To be clear, there was no "thick black line" separating cases where the main homemaker worked

intermittently for a few years in the course of a long marriage, from cases where the homemaker had not worked a single day. But neither was it intended that a spouse who generally worked throughout the marriage, earning “not insubstantial income”, would also fall within the exception. Such a spouse is still a working spouse who contributes (or is able to contribute) financially to the marriage and family – a double-hatting working spouse who also shoulders most of the homemaking responsibilities. Under the *ANJ v ANK* approach, this spouse will be credited under the second step with significantly higher indirect contributions than the other spouse for discharging the homemaking role so substantially.

Accordingly, the focus should not only be on whether one spouse was the “primary homemaker” or the other the “primary breadwinner”. Neither should the focus be entirely on the income of the spouse with the main homemaking responsibility. Some spouses who take on the homemaker role may also engage in tasks or businesses which may produce some modest “side income”, which may still not enable direct financial contributions towards acquiring matrimonial assets, resulting in negligible direct contributions for that spouse in the first step of the *ANJ v ANK* approach. If earning a modest “side income” places a homemaker in a dual-income marriage (to which the structured approach applies), such a spouse will be disadvantaged by the *ANJ v ANK* approach.

Rather, the focus should be on whether, due to the homemaking role, that spouse *did not earn income* which could have been credited as his or her contributions in the structured approach and is thereby disadvantaged because of the role undertaken. This is a fact-sensitive inquiry that requires amongst other things a qualitative assessment of the spouses’ roles relative to each other.

(iii) Application

The AD then agreed with the Husband that the marriage should be classified as a dual-income marriage. While the main breadwinning responsibility lay with the Husband and the main caregiving responsibility lay with the Wife, both parties were working spouses. After leaving her employment as a cabin crew member six years into the marriage, the Wife worked as a licensed real estate agent for the remaining 16 years of the marriage, earning an average of \$3,000 per month. Although the quantum of income earned by the putative primary homemaker is not determinative of whether a marriage is single-income or dual-income, it is relevant in assessing the nature of the work undertaken and the amount of time invested in the work. It was undisputed that the Wife made direct contributions of 20% and also contributed financially towards the family’s expenses.

The AD recognised that the Wife had made sacrifices in her career to prioritise caring for the children during the marriage; such efforts would be recognised as her indirect contributions to the marriage. Nevertheless, this did not detract from the fact that she remained a financially contributing spouse throughout the marriage, earning sufficient income to “defray her own expenses” and contribute to family expenses. Accordingly, the AD held that the marriage was properly characterised as a dual-income marriage, and the *ANJ v ANK* structured approach applied; the *TNL v TNK* exception did not apply.

The AD assessed the parties’ *direct contributions ratio* at 80:20 in the Husband’s favour, and their *indirect contributions ratio* at 80:20 in the Wife’s favour. The AD emphasised that the ratio of indirect contributions for each spouse is one that is *relative* to that of the other spouse. The Wife

had “shouldered very substantial homemaking responsibilities”, such as supervising the domestic helper, doing the marketing, cooking for the family, and caring for their three children while the Husband was frequently overseas and absent from home. Averaging these ratios under the *ANJ v ANK* structured approach produced an overall division of 50:50. Notably, this was the same outcome reached by the GDHC when classifying the marriage as a single-income marriage and applying the guidance in *TNL v TNK*. This result was before the AD considered an uplift of the ratio in the Wife’s favour, to account for an adverse inference drawn against the Husband as discussed below.

B. Whether the transfers to the Business Partner and Cousin constitute dissipation

(i) Transfers to the Business Partner

The AD agreed with the GDHC that the Husband’s transfer of A\$400,000 to Business Partner was not a repayment of a loan, but dissipation of matrimonial assets. The Husband failed to produce documentary evidence substantiating the alleged loan, and the transfers were made in irregular tranches inconsistent with structured loan repayments. Other evidence also suggested that the Husband was not in financial difficulty, contrary to his arguments on appeal that he had to take loans to meet the family’s financial needs. Accordingly, the A\$400,000 was added back into the matrimonial asset pool.

(ii) Transfers to the Cousin

The AD agreed with the GDHC that the S\$83,000 transferred to the Cousin was not a refund of business deposit but was a dissipation. The Husband failed to provide a coherent explanation or supporting documentary evidence to prove the alleged transaction.

C. Whether the moneys in the Disputed Accounts belong to the Husband’s Company and/or the Business Partner

Generally, assets held by parties at the time of divorce are presumed to form part of the matrimonial asset pool unless proven otherwise. The burden lies on the party asserting that an asset is not a matrimonial asset to prove the same. The AD agreed with the GDHC that moneys in the bank accounts ending in “8498” and “2334” formed part of the matrimonial assets.

In relation to the “8498” bank account, the Husband dealt freely with the funds and failed to produce company records supporting his claim that the moneys belonged to his company. The Husband also did not object when the Wife referred to the account as belonging to themselves, rather than to the Husband’s company. As for the “2334” account, the Husband claimed that the moneys originated from a unit trust account belonging to Business Partner. However, he failed to provide documentary evidence substantiating this claim. Furthermore, dividends from the unit trust account had been consistently used for the family’s expenses.

D. Whether an adverse inference should be drawn against the Husband

An adverse inference may be drawn where a party fails to make full and frank disclosure in AM proceedings. This requires: a “substratum of evidence” that establishes a *prima facie* case of concealment against whom the inference is to be drawn; and that the party had access to the allegedly concealed information. Where an adverse inference is drawn, the court may either: (a) add the estimated value of undisclosed assets into the matrimonial asset pool under the “quantification approach”; or (b) award a greater share of the known matrimonial assets to the

other party under the “uplift approach”.

The AD agreed with the GDHC that the Husband failed to adequately disclose his investments, businesses, and cash holdings. Accordingly, the AD upheld the adverse inference drawn against him and affirmed the 20% uplift to the Wife’s share of matrimonial assets, increasing the division ratio from 50:50 to 70:30 in her favour. The uplift was not disproportionate to a reasonable estimate of the Husband’s undisclosed assets.

E. Whether the Husband should pay the Wife a lump-sum maintenance of S\$20,000

The AD affirmed the GDHC’s decision to award the Wife maintenance of S\$20,000 to assist her transition to post-divorce financial independence. In the exercise of the court’s powers to award maintenance under section 113(1)(b) of the Women’s Charter, it is relevant to consider the factors under section 114(1) of the Women’s Charter including the parties financial needs, income, and earning capacity. The AD agreed that the maintenance award was appropriate, as the Wife had only recently begun investing greater time and effort into her career following the divorce.

F. Whether the Husband should bear 75% of the Minor Children’s expenses

The AD held that the Husband should bear 75% of the Minor Children’s expenses. Although both parents share equal responsibility for maintaining their children, the extent of each parent’s obligation depends on, amongst other things, their respective financial means.

The Minor Children’s combined reasonable monthly expenses were assessed at S\$2,260. The GDHC found that the Husband’s financial position was greater than he had represented (that he earned only A\$3,000 or A\$1,000 monthly), given evidence of undisclosed businesses, cash and investments. As the AD agreed with the GDHC that an adverse inference should be drawn against the Husband on the basis of the non-disclosures, the AD found no reason to disturb the GDHC’s maintenance order. The Husband should bear 75% of the Minor Children’s expenses, with the remaining 25% to be borne by the Wife.

Written by: Serena Lee Oh, 4th-Year LLB student, Singapore Management University Yong Pung How School of Law.

Reviewed by: Ong Ee Ing, Principal Lecturer, Singapore Management University Yong Pung How School of Law