IN THE FAMILY JUSTICE COURTS OF THE REPUBLIC OF SINGAPORE

[2026] SGFC 149

Maintenance Summons No 244 of 2026

Between

YNF

… *Applicant*

And

YNG

… *Respondent*

GROUNDS OF DECISION

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*[**Family law**] – [Maintenance]*

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YNF
v
YNG

[2026] SGFC 149

Family Court — Maintenance Summons No 244 of 2026

District Judge Michelle Elias Solomon
9 July 2026, 18 August 2026, 21 August 2026

17 November 2026

District Judge Michelle Elias Solomon:

Introduction

1 This appeal involves an application under Section 69 of the Women's Charter 1961 ("WC") for spousal and children's maintenance. The Appellant/Mother ("Mother") was the applicant in the proceedings before me, and the Respondent/Father ("Father") was the respondent.

Background

2 The Father and Mother ("the Parties") were married in February 2020 and have two children, C1 born in 2022 and C2 born in 2025 ("the Children").

The Father works as an investment director[1] and the Mother works part-time as a product seller under a multi-level marketing arrangement.[2] The Parties ceased living together as husband and wife on or about 27 January 2026 when the Mother moved out of the matrimonial home with the Children. The Mother commenced these proceedings the following day, on 28 January 2026.

3 Divorce proceedings were commenced in April 2026, and the Interim Judgment was granted on an uncontested basis in August 2026. The ancillary matters were adjourned to be heard in chambers and are currently pending.

The Mother's application for maintenance and orders made

4 MSS 244/2026 was filed by the Mother, under which she sought an order that the Father pay her a monthly sum of S$50,130 in cash, apportioned[3] as follows:

a) $29,722 for the Mother

b) $12,183 for C1; and

c) $8,225 for C2.

5 The Father disagreed to the sums sought by the Mother on the basis that Mother's claim of $50,130 was not reasonable. I proceeded to hear the Mother's application and made the following orders[4]:

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[1] F1, paragraph 19.

[2] M1, page 8.

[3] Mother's OS, paragraph 3.

[4] On 18 August 2026.

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a) The Father is to pay a total of $13,780 per month as maintenance for the Mother and the Children**.** The above-mentioned sum comprises –

(i) $3,420 per month for the Mother;

(ii) $5,180 per month for C1; and

(iii) $5,180 per month for C2.

b) The above-mentioned maintenance is to be paid on or before the 28th day of each month with effect from 28 January 2026 to the Mother's designated bank account.

c) The Father shall continue to pay 100% of the following expenses directly –

(i) School fees, medical and dental expenses for C1 and C2.

(ii) Insurance premiums for C1 and C2.

d) Arrears of maintenance, being maintenance from January 2026 to July 2026, was the total sum of $57,260. In the absence of any agreement between the Parties, the following payment schedule shall apply:

(i) The sum of $1,791 shall be paid by the Father to the Mother by 21 August 2026.

(ii) The remaining sum of $55,469 shall be paid by the Father to the Mother in equal monthly instalments of $4,000 per month for 13 months and a final sum of $3,469 in the final month, with effect from 28 August

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2026, on top of the current maintenance, until the arrears are fully paid.

6 The Mother, being dissatisfied with parts of my decision[5], has filed this appeal and I now provide the reasons for my decision.

The evidence

7 Parties were both represented by counsel in the proceedings before me and relied on the following affidavits and submissions for the hearing:

a) The Mother's Affidavit filed on 20 March 2026 ("**M1**");

b) The Mother's Affidavit filed on 18 June 2026 ("**M2**");

c) The Mother's Affidavit filed on 6 July 2026 ("**M3**");

d) The Mother's Affidavit filed on 15 July 2026 ("**M4**");

e) The Mother's Affidavit filed on 24 July 2026 ("**M5**");

f) The Mother's Opening Statement filed on 8 July 2026 ("**Mother's OS**").

g) The Father's Affidavit filed on 27 April 2026 ("**F1**");

h) The Father's Affidavit filed on 2 June 2026 ("**F2**");

i) The Father's Affidavit filed on 23 July 2026 ("**F3**");

j) The Father's Opening Statement filed on 7 July 2026 ("**Father's OS**").

[5] Notice of Appeal in HCF/DCA 70/2026, paragraph 2.

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8 I move on to the applicable law.

The applicable law on making maintenance orders

9 The court's powers to make an order for maintenance can be found in section 69 of the WC which reads:

> **Court may order maintenance of wife, incapacitated husband and children**
>
> 69. — (1) The court may, on the application of a wife, and on due proof that her husband has neglected or refused to provide reasonable maintenance for her, order the husband to pay a monthly allowance or a lump sum for the maintenance of that wife.
>
> ….
>
> (2) The court may, on due proof that a parent has neglected or refused to provide reasonable maintenance for his child who is unable to maintain himself, order that parent to pay a monthly allowance or a lump sum for the maintenance of that child.
>
> (3) An application for the maintenance of a child under subsection (2) may be made by —
>
> (a) any person who is a guardian or has the actual custody of the child;
>
> (b) where the child has attained the age of 21 years, by the child himself;
>
> (c) where the child is below the age of 21 years, any of his siblings who has attained the age of 21 years; or
>
> (d) any person appointed by the Minister.

10 Section 69(4) of the WC sets out the relevant considerations which the court must consider in making any orders under s.69(2):

> (4) The court, when ordering maintenance for a wife, an incapacitated husband or a child under this section, shall have regard to all the circumstances of the case including the following matters:
>
> (a) the financial needs of the wife, incapacitated husband or child;
>
> (b) the income, earning capacity (if any), property and other financial resources of the wife, incapacitated husband or child;
>
> (c) any physical or mental disability of the wife, incapacitated husband or child;

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(d) the age of each party to the marriage and the duration of the marriage;

(e) the contributions made by each of the parties to the marriage to the welfare of the family, including any contribution made by looking after the home or caring for the family

(f) the standard of living enjoyed —

(i) by the wife before her husband neglected or refused to provide reasonable maintenance for her;

(ii) by the incapacitated husband before his wife neglected or refused to provide reasonable maintenance for him; or

(iii) by the child before a parent neglected or refused to provide reasonable maintenance for the child;

(g) in the case of a child, the manner in which he was being, and in which the parties to the marriage expected him to be, educated or trained; and

(h) the conduct of each of the parties to the marriage, if the conduct is such that it would in the opinion of the court be inequitable to disregard it.

11 I move on to the Parties' cases.

The Parties' cases

12 The following was not disputed:

a) During the marriage, the Mother was a homemaker who did not have full-time employment and did not contribute to the family's expenses in any substantial or regular way[6].

b) When the Parties lived as a family, the Father, the Mother and the Children lived together in a landed property owned by the Father's family members. The Father's mother and brother, together with his own family, also lived in the same home. The entire family was supported by several domestic helpers and access to private transport.

[6] Father's OS, para 14; Mother's OS, paragraph 44.

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c) The Mother and Children enjoyed a lifestyle supported by the Father's family members; the high standard of living was a family-supported arrangement which paid for the way the Parties and the Children lived[7].

13 I now move on to the Parties' respective cases.

The Mother's case

14 In support of her application, the Mother raised several factors for consideration, including the following:

a) During the marriage, the Father and his family funded a standard of living which included six domestic helpers[8], private transport, substantial groceries and dining, private medical and wellness expenditure, insurance, travel and substantial child-related expenditure.[9]

b) The Mother was the Children's primary caregiver[10], managing their routines and daily care.[11] After the Parties separated, she had to secure and maintain separate accommodation and make practical arrangements for the Children's care and daily needs.[12]

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[7] Mother's OS, paragraph 27.

[8] M1, page 21, paragraph 7.

[9] Mother's OS, paragraph 26.

[10] Mother's OS, paragraph 18.

[11] Mother's OS, paragraph 18.

[12] Mother's OS, paragraph 20.

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c) Her income was modest and irregular[13] and could not be treated as a dependable source of income capable of maintaining herself and the Children at anything close to the standard enjoyed during the marriage.[14]

d) The Father's suggestion that she return to the home, or live in another structure within the same compound, did not adequately meet the reality of the Parties' separation.[15] The Mother contended that such an arrangement would simply leave her dependent on the Father and his family for housing, food, access, transport, helpers and other daily arrangements,[16] when what the Mother and the Children required was independent and stable arrangements.[17]

e) The Father's means could not be assessed merely by reference to his salary[18]; his directorships, shareholdings, dividend income, family-related entities, family-funded expenditure and access to high-value assets were all relevant.[19]

f) The high standard of living paid for the way the Parties and the Children lived[20]; the issue was whether the Father had access to,

[13] Mother's OS, paragraph 19.

[14] Mother's OS, paragraph 19.

[15] Mother's OS, paragraph 21.

[16] Mother's OS, paragraph 21.

[17] Mother's OS, paragraph 21.

[18] Mother's OS, paragraph 32.

[19] Mother's OS, paragraph 32.

[20] Mother's OS, paragraph 27.

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and benefitted from, a family-funded financial ecosystem which formed part of his real means.[21]

15 For all these reasons, the Mother took the view that while the Court may take a practical and broad-brush approach, it should not reduce the Mother and the Children to a level of maintenance that ignored the reality of the marriage.[22]

16 I now move on to the Father's case.

The Father's Case

17 The Father disagreed to the sums sought by the Mother on the basis that the Mother's claim of $50,130 was not reasonable. In defending the application, the Father raised several factors for consideration, including the following:

a) The Mother's claim was[23] -

(i) measured against the wrong yardstick;

(ii) fundamentally at odds with a modest, tide-over objective;

(iii) inadequately substantiated[24]; and

(iv) included expenses that benefit third parties.[25]

b) The scale of the Mother's claim also bore no reasonable relationship to the Father's actual financial means[26]; it rested

[21] Mother's OS, paragraph 27.

[22] Mother's OS, paragraph 42.

[23] Father's OS, paragraph 36.

[24] Father's OS, paragraph 35.

[25] Father's OS, paragraph 36.

[26] Father's OS, paragraph 30.

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squarely on the Father's family's asset wealth and a family-funded lifestyle. Maintenance under section 69 was not granted by reference to the wealth of the Father's mother, brother, or the wider family.[27]

c) The affluent lifestyle the Mother described was sustained by the Father's family's discretionary and voluntary support, which could not be expected to continue and cannot form the basis of a maintenance assessment against him. To order maintenance on the assumption that that same lifestyle must now be replicated through payments from the Father alone would be to treat his family's wealth as the Father's own.[28]

d) The marriage lifestyle was only possible because the Parties were living together within the larger extended-family household, in which the Father's mother and brother contributed significantly towards household, domestic, travel and lifestyle expenses; it was not generated by the Father's own income. Now that the Parties were separated and maintaining two separate households, the Mother could not automatically treat the historically family-subsidised lifestyle as the benchmark for ongoing maintenance.[29]

e) The Father's mother and eldest brother were under no legal obligation to maintain the Mother or the Children. Maintenance under section 69 is owed by Father and measured by his own actual income and means. The voluntary generosity of his family,

[27] Father's OS, paragraph 31.

[28] Father's OS, paragraph 32.

[29] Father's OS, paragraph 33.

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which arose in the context of the Parties living together within the extended-family household, could not be converted into a legal entitlement against him now that the Parties and Children live apart; his maintenance obligation should falls to be assessed by reference to his own income and means, rather than the voluntary contributions of third parties.[30].

f) The Mother was not without earning capacity and there was no impediment to her earning an income[31]; she must therefore contribute towards her own and the Children's expenses as both parents are equally responsible for providing for the Children.[32] In this regard, the Father relied on *Quek Lee Tiam v Ho Kim Swee* [1995] SGHC 23.

g) The Mother was also not without means of her own, and her own disclosure suggests that she has greater financial resources than she has presented.[33]

18 According to the Father, he provided reasonable maintenance comprising:

a) A supplementary credit card with a credit limit of $4,000;

b) A cash portion of $1,600;

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[30] Father's OS, paragraph 34.

[31] Father's OS, paragraph 46.

[32] Father's OS, paragraph 45.

[33] Father's OS, paragraph 49.

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c) Direct payment of C1's school fees, worth approximately S$1,500[34];

d) Direct payment of the Children's insurance premiums, worth approximately $2,400[35]; and

e) Direct payment of the Mother's insurance premiums, worth approximately $1,167.[36]

19 For these reasons, he disagreed to the orders sought by the Mother as she had not discharged her burden of proving that the Father neglected or refused to provide reasonable maintenance; on the contrary, he had maintained, and continued to maintain, the Mother and the Children at a reasonable level.[37] The Father therefore requested the application be dismissed with costs.[38]

20 I now move on to assess the Mother's claim.

Reasonableness of the expenses

21 In assessing the Mother's claim for maintenance, I determined the reasonableness of the expenses as set out by her[39]. Below is the list of monthly expenses with my figures and an accompanying explanation for each.

[34] Father's OS, paragraph 38.

[35] Father's OS, paragraph 38.

[36] Father's OS, paragraph 38.

[37] Father's OS, paragraph 51.

[38] Father's OS, paragraph 52.

[39] In M1.

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Household Expenses[40]

S/No	Expense	Court's figure [$]	Explanation
1	Rent	3,333	See explanation on rental expense below.
2	Utilities	300	I considered this to be reasonable sum for three people. This sum is also in line with the Father's position that $200 was reasonable for a two-person household[41] (i.e. $100 per person).
3	Internet	71	Agreed.
4	Domestic helper (Levy + salary)	900	The Mother's figure accepted. It was unclear whether the Mother was paying $60 or $300 for the helper's levy, as both these figures appeared in the evidence, with the figure of $60 appearing to be agreed[42]. Nevertheless, I was prepared to accept the overall figure of $900 as being expenses associated with hiring a helper who lives with the Mother and the Children.
5	Groceries	3,000	I found the Mother's figure of $6,000 for this item of expense excessive. While I understand that the family ate well (and expensively) during happier times, the limb under s.69(4) of the Women's Charter referring to "standard of living enjoyed" by the family is but one of the considerations that I am obliged to take into account; *it should not be the tail that wags the dog*. Based on the evidence, I considered the sum of $3,000 reasonable in the circumstances of this case for groceries for the household, bearing in mind that this expense would also normally cover other general expenses required to run a house, including cleaning / kitchen / laundry supplies. In arriving at this figure, I noted the Father's position that $1,500 is reasonable for a two-person household[43] (i.e. $750 per person). My figure was

[40] M1, page 15.

[41] F1, paragraph 66, s/no. 3.

[42] F1, paragraph 66, s/no. 15.

[43] F1, paragraph 66, s/no. 5.

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S/No	Expense	Court's figure [$]	Explanation
			slightly more generous, having regard to the circumstances of this case and the Parties' standard of living. To be clear, no one was expecting the Mother and the Children to go hungry, but if affordability is an issue for the Mother based on the financial resources available to her, then cheaper options can be considered; just because the family's "regular diet" included "premium and expensive items"[44] does not mean such items *must* also now be purchased.
6	Dining out	1,500	I considered this to be a reasonable sum, based on the circumstances of this case. In arriving at this sum, I noted that: - The Father's own expense for dining out was $3,000[45]; and - This sum is in line with the Father's position that $1,000 is reasonable for a 2-person household[46] (i.e. $500 per person).
7	Telephone (Residence mobile)	60	Agreed.
8	Health supplements for M and Children[47]	100	The Father's figure accepted[48]. This item can be budgeted out of groceries and /or food.
	Total	9,264	(For the Mother and two Children)
	Each person's share of	3,088	

[44] M1, page 21, paragraph 10.

[45] F1, paragraph 29, s/no. 3

[46] F1, paragraph 66, s/no. 6.

[47] Reflected as the Mother's personal expenses in her evidence but I have included this as a household expense since this is a shared expense for the Mother and the Children.

[48] F1, page 22, s/no. 17.

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S/No	Expense	Court's figure [$]	Explanation
	reasonable household expenses		

22 I now explain why I attributed the sum of $3,333 to the Mother's rental expense. To begin with, the difficulty I had with this item of expense is that the Mother unilaterally decided to commit herself to a monthly rental of $12,000[49] when she left the matrimonial home. There was no evidence to suggest that the Father agreed to the cost of this accommodation; in fact, the Father stated this expense to be "not reasonably incurred" because the Mother was free to stay in the same home in which the Parties previously lived.

23 My view is that, while no one was compelling the Mother to live together with the Father if she did not wish to, the Mother also cannot reasonably expect the Father to bear the full financial responsibility for any accommodation she chooses to procure. *She* chose to rent a place for $12,000 a month; it must follow that *she* has a way to meet these rental expenses *with or without* contributions from the Father.

24 Nevertheless, the reality is that the Parties now live separately, with the Mother staying with, and caring for, the Children. There is a cost associated with housing and roofing the Mother and the Children, and this cannot simply be ignored.

25 In being unable to accept the Mother's rental figure of $12,000, I looked to the Father's own list of expenses to ascertain what would be a reasonable monthly housing cost in the circumstances of this case. However, the Father

[49] M1, page 27.

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himself does not incur rent, nor does he contribute to the mortgage on his mother and brother's house, where he resides. [50]

26 The closest expense I could find that would reasonably align with housing expenses was the Father's "allowance to mother".[51] On the quantum of $1,665 per month, the Father had this to say:

> Although my mother bears the majority of the household expenses, I still provide her with a monthly allowance as an act of filial responsibility even though it is significantly less than what she has contributed to the family. The amount I provide varies from time to time. on average, I provide approximately $20,000 to $40,000 per year, although there are occasions where I provide more, for example when we travel.

27 I understood this evidence to mean that the sum of $20,000 to $40,000 per year was the Father's contribution to the family's housing and roofing costs. Of the range of $20,000 to $40,000 indicated by the Father, I considered it reasonable to use the upper limit of $40,000 because:

a) by the Father's own admission, this range is "*significantly less than what she has contributed to the family*"; and

b) this sum excludes travel-related expenses.

28 I am aware that this sum of $40,000 was intended to include this family's share of housing expenses while they were living with the Father's family. However, I considered it reasonable to attribute this sum of $40,000 entirely to the Mother and the Children for the purposes of this application because.

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[50] F1, paragraph 14.

[51] F1, paragraph 32, s/no. 6.

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a) As the Father stated, this range is significantly less than the actual costs; and

b) A four-way split of $40,000, or $10,000 per person per year, was not, in my view, reflective of the needs of the Mother and Children who were used to a comfortable standard of living. In short, in an effort to ascribe a reasonable sum to the Mother's rental expense, I was also careful not to *understate* this figure.

29 Using the Father's figure of $40,000 per year, I therefore arrived at a monthly figure of $3,333[52] as reasonable rental expenses for the Mother and the Children. This was how I arrived at the sum of $9,264 ($3,088 per person) as reasonable household expenses for the Mother, C1 and C2. I now move on to the Mother's personal expenses.

The Mother's personal expenses[53]

S/No	Expense	Court's figure [$]	Explanation
1	Medical	300	The Father's figure accepted[54]; I considered this reasonable.
2	Personal Insurance(s)	-	The Father has been making direct payments for this expense and my orders provide that he continues doing so.
3	Clothing	200	The Father's figure accepted[55]; I considered this reasonable. I was unable to accept the Mother's figure of $2,000 for this expense because I found it excessive. Once again, while I understand that

[52] $40,000 divided by 12 months.

[53] M1, page 16.

[54] F1, page 22, s/no. 9.

[55] F1, page 22, s/no. 7.

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S/No	Expense	Court's figure [$]	Explanation
			the family spent lavishly during happier times, the limb under s.69(4) of the Women's Charter referring to "standard of living enjoyed" by the family is but one of the considerations that I am obliged to consider. I accept that clothing is a necessity, but the *extent* of this expense is subject to affordability. The Mother is at liberty to make whatever decision she chooses in respect of her wardrobe, but I was unable to agree that her entire claim ought to be at the Father's expense for the purposes of the current application.
4	Mobile phone	60	The Mother's figure accepted; I considered this reasonable.
5	Allowance for parents	-	This is not an expense that should be passed on to the Father.
6	Recreation (Entertainment, Hobbies and Outings)	200	The Father's figure accepted[56]; I considered this reasonable. I was unable to accept the Mother's figure of $1,600 for this expense because I found it excessive. The Mother is at liberty to make whatever decision she chooses in respect of her recreation, but I was unable to agree that her entire claim ought to be at the Father's expense for the purposes of the current application.
7	Taxi / Private Hire / public transport	300	The Father's figure accepted[57]; I considered this reasonable and was unable to accept the Mother's figure of $1,000 for this expense.
	Total	1,060	
	The Mother's share of household expenses	3,088	

[56] F1, page 22, s/no. 12, 13.

[57] F1, page 22, s/no. 10.

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S/No	Expense	Court's figure [$]	Explanation
	The Mother's total reasonable expenses	4,148[58]	(including her share of reasonable household expenses of $3,088)

30 This was how I arrived at the sum of $4,148 as the Mother's reasonable monthly expenses, including her share of reasonable household expenses. I now move on to the Children's expenses.

The Children's expenses

S/No	Expense	Court's figure [$]	Explanation
1	Food	-	I was unable to accept the Mother's figure of an additional sum of $4,800 per month in food expenses, *on top of general household groceries of $6,000*. This ought to be budgeted out of groceries for the household.
2	Taxi / private hire	1,000	I was unable to accept the Mother's figure of $4,500 for this expense. The evidence also indicates that the Mother does not hire such rides for single trips. Rather, she 'block-books' premium cars for periods of time, incurring hundreds of dollars as a result[59]. If affordability is an issue for the Mother based on the financial resources available to her, then cheaper options can be considered, including public transport or pay-per-use private hire (i.e. paying per trip). Based on the evidence, I considered $1,000 a reasonable sum as transport expenses for both Children, having regard to the circumstances of this case, and taking into account "*practical realities of travelling with young Children, a helper, school items, strollers, bags and the need*

[58] $3,088 + $1,160.

[59] Notes of Evidence, page 72, lines 7 – 15; M3, page 9-13.

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S/No	Expense	Court's figure [$]	Explanation
			for safety and reliability."[60] In arriving at this sum, I was also mindful that the Children are accustomed to being ferried around in private vehicles.
3	Medical	-	The Father has stated that he remains willing to continue directly supporting the Children's education, insurance and reasonable day-to-day expenses[61]. My view is that this ought to cover medical expenses as well, and I have provided for these separately in the orders made. For completeness, my orders provide that the Father continue paying for the Children's school fees[62].
4	Personal Insurance	-	
5	Enrichment / tuition	2,000	I was unable to accept M's figure of $3,042 as enrichment / tuition expenses; I found this to be on the high side. Apart from Taekwondo classes for C1[63], I was also unable to find evidence that supported a monthly sum of over $3,000 in 'enrichment' expenses. I note that the Father agreed to continue contributing to C1's Taekwondo classes[64]. In adopting a broad approach to general enrichment needs and considering the welfare of the Children, I was prepared to allocate $1,000 per child for this expense, which I considered reasonable in the circumstances of this case. After all, this was not a case involving parents without means; the Father lives in a landed property and the Mother lives in an apartment for which the monthly rental is $12,000. I therefore considered it reasonable to provide a budget for enrichment expenses as well.
6	Stationery	400	I was unable to accept the Mother's figure of $1,000 as stationery expenses; this was high and

[60] M2, paragraph 50; M3, page 12.

[61] F2, paragraph 43.

[62] F1, paragraph 31, currently reflected as a direct payment by F.

[63] M2, page 28.

[64] F2, paragraph 79.

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S/No	Expense	Court's figure [$]	Explanation
			unsubstantiated with particulars or proof. I was prepared to allocate $200 per child for this expense, which I considered reasonable in the circumstances of this case. I considered this item of expense to cover books and toys[65], which was not separately claimed in M's list of expenses[66].
7	Diapers	200	I considered this a reasonable sum. I was unable to accept the Mother's figure of $800 as diaper expenses; this was high and unsubstantiated with proof.
8	Clothing	800	I was unable to accept the Mother's figure of $3,000 as clothing expenses; this was high and the Mother did not demonstrate the necessity of such spending each month. I accept that small children grow quickly, and clothes need to be purchased fairly regularly, but $3,000 per month was, in my view, excessive. While the family may have shopped often (and expensively) during happier times, the limb under s.69(4) of the Women's Charter referring to "standard of living enjoyed" by the family is but one of the considerations that I am obliged to consider. Now that circumstances have changed, the Mother may wish to consider a more conservative approach to spending on the Children's clothing. Since the Children are both of the same gender and close in age, the Mother can also consider C1's hand-me-downs for C2, where appropriate. All things considered, my view was that $800 per month for both Children was reasonable. In arriving at this figure, I was also mindful that the Children should not have to pay the price of the breakdown of the marriage.
9	Outings	400	The Mother's figure accepted; in considered this to be reasonable in the circumstances of this case.
	Total	4,800	

[65] F1, page 24, s/no. 5.

[66] M1, page 18.

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S/No	Expense	Court's figure [$]	Explanation
	Children's share of household expenses	6,176	($3,088 per child)
	Total Children's reasonable expenses	10,976	(including the Children's share of reasonable household expenses of $6,176)

31 This was how I arrived at the sum of $10,976 as the Children's reasonable monthly expenses, including their share of reasonable household expenses. I now turn to the Parties' income and the financial arrangement during the marriage.

Parties' income and financial arrangement during the marriage

32 On the Parties' income, I observed the following.

a) The Mother's income earned in 2025 per Inland Revenue Authority of Singapore (IRAS) documents[67] was $16,134.

b) The Father's income earned in 2025 per IRAS documents[68] was $231,000 and, based on his affidavit evidence, was $270,927[69]. I therefore used the higher figure to assess his income.

33 Based on the above data, the following could be deduced:

a) The average total household income, based on income in 2025, was $287,061.[70]

[67] M5, page 5.

[68] F3, page 8.

[69] Father's OS, paragraph 10.

[70] $16,134 + $270,927.

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b) The ratio of the Parties' income was 5.6% (the Mother): 94.4% (the Father).[71]

34 In this case, both Parties have asserted that the other has other financial means at their disposal *other* than what was declared in their Notices of Assessment (NOAs). While I observed that both parents appear to have access to funds other than their declared income, each has claimed that these funds are not sources of income[72].

35 In the current application, it is not, in my view, appropriate to undertake a comprehensive disclosure exercise in order to ascertain the true extent of the Parties' assets and means in order to assess maintenance; this is an exercise for the ancillary matters which are pending. Having regard to the evidence before me, I considered the fairest approach to be one where both Parties' NOA / declared income was considered in assessing the quantum of maintenance.

36 Based on the Children's total current reasonable expenses of $10,976, the Father's 94.4% contribution was therefore about $10,360[73]. This was how I arrived at the sum of $10,360 as the sum payable by the Father as the Children's maintenance.

37 The Mother earned $16,134 in 2025 or about $1,344.50 per month. From this $1,344.50, she is responsible for her share (5.6%) of the Children's expenses, or about $615. Since the Mother must meet her own expenses from what she has leftover[74], I have ordered the Father to pay the shortfall of this sum

[71] $16,134 : $270,927.

[72] F3, paragraph 15, M4, paragraph 13.

[73] Rounded off from $10,361.34.

[74] $729.50 [$1,344.50 - $615].

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based on the Mother's total current reasonable expenses of $4,148. The Father's contribution was therefore about $3,420[75]. This was how I arrived at the sum of $3,420 as the Mother's maintenance.

38 The total maintenance ordered for the Mother and the Children was therefore $13,780.[76] However, the total value of the maintenance award must also take into consideration the additional direct payments valued at about $5,067[77] per month.

39 I now move on to the basis of making the orders.

The maintenance order

40 Based on my assessment of the family's expenses, I found it necessary to make a maintenance order because the Father's current level of maintenance fell below what I considered to be reasonable. The Father's level of maintenance[78] totalled $10,667; my assessment revealed a monthly shortfall of approximately $8,180 between the Father's payments and what I considered to be reasonable maintenance for the Mother and the Children in the circumstances.

41 I therefore found that the Father had refused to provide reasonable maintenance for the Mother and the Children and was satisfied in making orders on the current application accordingly.

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[75] Rounded off from $3,418.50 [$4,148 - $729.50].

[76] $10,360 + $3,420.

[77] C1's school fees and insurance payments for C1, C2 and the Mother.

[78] Father's OS, paragraph 38.

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42 I did not have concerns over the Father's ability to pay the sums ordered. According to his own evidence, he earned a monthly average of $22,577.[79] With his own expenses estimated at about $8,851[80], the Father had about $13,726[81] to spare. While I also ordered the Father to continue making certain direct payments which amounted to about $5,067[82] per month, the Father could, where necessary, consider reducing his own expenses.

43 I now move on to the commencement date of the maintenance and computation of arrears.

The commencement date of the maintenance and computation of arrears

44 I considered it most appropriate to commence the payment of maintenance from the date on which the Mother's application was filed, that is, 28 January 2026. Since the Father paid cash or the equivalent by supplementary credit card totalling $5,600 per month from January 2026 to July 2026, the shortfall in cash was therefore $8,180[83] per month.

45 The sum of $57,260 was therefore due as arrears, being maintenance from January 2026 to July 2026. I also provided for a payment schedule for the arrears in the absence of any agreement between the Parties.

46 In arriving at my decision, I considered the list of relevant factors under s.69 of the WC and all the circumstances of this case. For the reasons set out

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[79] Father's OS, paragraph 10.

[80] F1, page 11.

[81] $22,577 - $8,851.

[82] C1's school fees and insurance payments for C1, C2 and M.

[83] $13,780 less $5,600.

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above, I granted orders on the Mother's application to the extent that it was fair and reasonable to do so.

Conclusion

47 After hearing the Parties on costs[84], I made no order as to costs.

Michelle Elias Solomon
District Judge

Mr Lun Yaodong Clarence (Fervent Chambers LLC) for the Mother;
Mr Cheong Zhihui Ivan, Mr Ho Jin Kit Shaun and Mr Muhammad Sholihin Bin Mohd Amin (Withers KhattarWong LLP) for the Father.

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[84] Notes of Evidence (21 August 2026), page 40, Line 3-4.

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