

## More break-ups among less educated

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When it comes to marriage, love is not enough.

Money matters, and the lack of it can easily tear a marriage apart.

The proportion of non-university-educated men who end up divorced by their fifth wedding anniversary is two to three times that of their university-educated peers, according to government data tracking the 20,000-plus resident couples who wed each year.

The data used educational qualifications as a proxy for income, as couples do not reveal their incomes when they register their marriages.

The latest data looked at those who registered their marriages in Singapore in 2009.

Of this cohort, 9.3 per cent of the resident marriages involving grooms with secondary education had ended in a divorce or annulment before their fifth wedding anniversary in 2014. This is almost three times the 3.2 per cent of university-educated men.

Resident marriages refer to those involving at least one Singapore citizen or permanent resident.

Minister for Social and Family Development Tan Chuan-Jin revealed the information in a written reply earlier this month to Mr Gan Thiam Poh, an MP for Ang Mo Kio GRC.

Mr Gan had asked in Parliament for the number of divorces by income groups and how many of these break-ups involved a foreign spouse in the past three years.

While the ministry's reply did not pinpoint reasons why those who are less educated tend to see higher rates of divorces, experts say lack of resources could be one reason.

Institute of Policy Studies senior research fellow Mathew Mathews said the difference in percentages of divorces among the higher and less educated is significant.

He said: "It reminds us that it takes more than love to keep a marriage. You need resources."

Marriage counsellors and divorce lawyers said the lack of money to pay the bills and make ends meet is a lot more pronounced among lower-educated men, compared to the tertiary-educated men who draw higher salaries.

They added that men tend to marry women with similar socio-economic backgrounds. And financial woes faced by the couple are a major stress factor that can kill the marriage.

Ms Jessie Koh, head of Reach Counselling Centre, said that generally, lower-educated couples tend to be less prepared for married life. They do not put as much thought into issues such as finances and housing before tying the knot.

Some live with their in-laws as they cannot afford their own home. When they cannot get along with their elders, this strains the marriage. On top of that, many barely earn enough to support

themselves, let alone a family, she said. The constant fights over providing for the family can easily drive a couple apart.

Family lawyer Lim Chong Boon added that for couples who are struggling financially, often the final straw is when one party cheats or gambles. He said: "If the husband does not provide for the family and he gambles or he does not treat the wife well, the women often leave. Why should they stay?"

Money aside, counsellors said that less-educated men may not be as equipped to handle the conflicts and stresses in a marriage.

For example, the husband may not be able to see the wife's point of view or might be unable to figure out how to resolve the conflict.

Ms Madelin Tay, a counsellor at Fei Yue Community Services, said: "We see it's the younger and better-educated couples who identify their marital problems and seek help to save their marriages."

Ms Lim, a 20-year-old who declined to give her full name, filed for divorce from her 23-year-old husband of one year recently. The couple have a 10-month-old son.

Ms Lim said: "I was too stupid. We did not ask ourselves whether we had enough money to support a family or buy a flat. It was after marriage that I realised it's not easy to raise a family."

Her husband, who studied up to his N levels, was working as a chef earning about \$2,000 a month. But he could not stay in one job for long, kept changing jobs and went through periods of unemployment.

It was only after they tied the knot that she found out he had a gambling habit. They lived with his parents as they could not afford a flat. He did not give her any money to support their son and even stole from her.

Ms Lim, an O-level graduate who earns \$1,300 a month as a salesgirl, said: "This man is irresponsible and I feel there is no point living with him. The marriage was a mistake."