



GETTING married again may be a triumph of hope over experience but that doesn't stop more than 100,000 people doing it every year.

Locally there are no specific figures for second marriages but Superintendent registrar Francine Lawrence at Southampton Registry office estimated that roughly one third of the 800 ceremonies they conducted each year would be second marriages

Figures show it's men, rather than women, who remarry more often but with one wedding already under their belt, it seems men are more likely to take a practical approach when it comes to walking down the aisle for a second or third time.

Francine Lawrence, who has been conducting marriages in the city for nearly 10 years, said: "I'm sure a lot of people do take financial matters into consideration before they take the plunge."

Often couples may decide they are better off living together and only decide to marry many years later.

"We've had couples coming to us who have lived together for many years and only decide to marry because they finally want to get their affairs in order," she said.

That old adage of once bitten, twice shy certainly seems to hold true and having gone through a messy divorce, a growing number of men are not letting their hearts rule their heads when they consider getting hitched again.

While some couples will consider a pre-nuptial agreement, Mark Rogers of HJS Solutions said an increasing number of people were now consulting their accountants before getting down on one knee.

"It particularly affects people with children as benefits such as tax credits can disappear overnight – and that can be as much as £2,500," he said.

Tax Director Julian Sims said the key to understanding how embarking on a second marriage might affect your finances, was to understand a couple of rules.

"If we are asked I say that you should be aware of the tax credits you may lose and regarding tax, it's a question of trust and minimising the amount you may lose," he said.

It's not just men weighing up the financial implications. An increasing number of second wives find they are out of pocket thanks to marrying a divorcee.

Second wife Julie explained: "The Judge added my income to my husband's income and awarded the ex 40 per cent of his income for the rest of HER life, despite my protests and the fact I have two children of my own to support.

"When the issue of my children and the child we have together was raised, we were told they were significant other children and yet they were never taken into account.

"It made no difference, married or not I still technically pay for his ex, because he would have paid less had he not been in a relationship with me."

Linda Mellor of the British Second Wives Club explained an increasing number of women are finding out the hard way that they can pay dear for being a second wife.

"These days people do think about the financial implications before they marry – and it's not surprising when you hear some of the horror stories.

"We've even heard of an ex-wife making contact because she read about the death of the new wife's father in the paper and she wondered how much she was going to inherit.

"There's no dignity in this, all they can see is pound signs," she said.