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How Long Island's high cost of living complicates divorce for unhappy couples

Crystal Walker, director of adult and youth programs at the nonprofit ECLI-VIBES in Islandia, said her divorce put a strain on her finances. Credit: Elizabeth Sagarin

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When Crystal Walker divorced her husband in 2019, she moved from a four-bedroom house with her four kids to a two-bedroom apartment.

The divorce put a strain on her finances, making it more difficult for the social worker and newly single mother to survive on a $53,000 salary at the time.

“Between the rent and all those other bills,” she recalled, “I was short all the time."

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Now, Walker helps others who were once in her situation, as director of adult and youth programs at ECLI-VIBES in Islandia, a nonprofit that aids survivors of domestic violence, sexual assault, human trafficking and abuse.

WHAT NEWSDAY FOUND

- **The high cost of living** on Long Island can make already expensive divorce proceedings more complicated for couples looking to separate, forcing some to stay "unhappily" together, some experts said.
- **Legal fees for divorce** are substantial, with uncontested divorces starting at $335 in court fees and contested divorces costing upward of tens of thousands of dollars.
- **For couples seeking to separate**, higher mortgage rates in particular have made it more difficult for one spouse to buy out the other, divorce mediators and attorneys told Newsday.

The high cost of living on Long Island can make already expensive divorce proceedings — which can cost upward of tens of thousands of dollars — more complicated for couples looking to separate, forcing some to stay "unhappily" together, some experts said.

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'There's just no choice'

Long Island's cost of living crisis has always been an impediment for divorcing couples, but it's become more prevalent in recent years as housing and other expenses have crept up, said Maren Cardillo, a mediator with Divorce Mediation Professionals in Garden City.

Higher mortgage rates in particular have made it more difficult for one spouse to buy out the other, she said. That, combined with high rent for apartments, sometimes forces couples to stay together under one roof but split up living space in the house.

"So many people together can barely pay all the bills. It's like, paycheck to paycheck, month after month. And I'm talking about working people, professionals," Cardillo said. "And then all of a sudden, we're adding another rent to that."

These financial issues lead some couples to stay "unhappily" together, because "there's just no choice." she added.

re decreed, according to the most recent state data. In Nassau County that year, 2,085 divorces were decreed.

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Economic experts have previously told Newsday it's become increasingly difficult for Long Islanders to survive in the region while making less than $100,000 per year. More people are

g to a September report from the Suffolk County

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e highest in the country, and rent is similarly high, 2025 around $2,586, according to data from the U.S. oment.

lk between 2019 and 2023 was $128,329, and recent census data.

A single adult needs to make at least $30.36 per hour to earn a livable wage in Suffolk, according to the Massachusetts Institute of Technology's Living Wage Calculator. At that hourly rate, if an individual worked 40 hours a week and 52 weeks a year, a livable yearly salary would be $63,148.80.

To support three children as a single adult, that hourly rate would need to be $90.57, or $188,385.60 per year, according to the calculator.

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With two working adults and three children, each partner would need to make, comparatively, far less — $46.89 per hour, or $97,531.20 per year each.

Recalculating finances

"It becomes very challenging when you're talking about budgeting going forward for two individuals that were living, maybe not so comfortably, even together on the incomes that they had," said Donna LaScala, a certified divorce financial analyst and president of Comprehensive Divorce Solutions in Rockville Centre.

"So there's a lot of considerations that need to be analyzed and recalculated and looked at with a different perspective because everything is being changed by this divorce, as far as the money is concerned," she said.

Common reasons to separate include disagreements over finances, parenting differences, sex and intimacy, and extended family and religion, said David Mark, founder and director of the Long Island Couples Institute where he offers relationship counseling.

“When you go to somebody who’s qualified, somebody that’s had the proper amount of research-based training, 8 out of 10 couples do better,” he said.

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But for the 2 out of 10 who don't, or for those who don't try couples therapy, the cost to seek a divorce can be high.

An uncontested divorce in New York costs at least $335 in court filing fees, according to the New York court system. To hire a divorce attorney costs even more, with the state average ranging between $13,000 and $16,000 in 2019, according to the most recent survey conducted by Martindale-Nolo Research.

"It's very hard to put a number on" cost, LaScala said. Upfront costs will depend on the attorney and mediator.

"But part of the reason why litigated divorce is much more costly is because you sort of get stuck in a process of the court system," she added, especially because attorney rates typically include the hours spent sitting in a courtroom.

"And the fallacy of it all is that most litigated divorces actually get settled out of court," LaScala said.

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Lifestyle changes after divorce

In terms of finances, life doesn’t necessarily improve after a divorce, research shows.

"Not having enough money affects the lifestyle significantly for some couples after divorce," said Robert Hornberger, a divorce attorney at Hornberger Verbitsky, P.C. in Commack.

Some couples work out an agreement to become basically roommates and stay in the same house because they can't afford to live separately, he said.

Teresa (Tracy) Young, a certified divorce financial analyst and financial consultant based in Port Washington, also said housing is one of the "biggest" challenges. While some of her clients struggle with finances post divorce, she hasn't seen any let those issues deter them from seeking the legal separation.

"Every situation is so drastically different. A higher-earning family might not have as many challenges as a family that's starting with less," she said.

Long Island experts summarizing their clients' experiences said lower-income couples are often more likely to stay together than shell out thousands for a divorce and try to survive on a single income.

A 2023 study published by Duke University Press, however, indicates that wealthier couples in the United States run a lower risk for divorce, possibly because of reduced financial strain.

Seeking divorce mediation, where a neutral third party helps divide assets, is generally a cheaper option and couples typically split the cost, which can start in the low thousands, according to legal

platform Justia.

Legal fees for a contested divorce, when spouses can't agree on major issues like child custody or property division, can start around tens of thousands of dollars per partner and increase as disputes go on, according to Justia.

The financial issues that await individuals after separating from a partner can present a problem where “either alternative is untenable,” said Kathryn Leighton, legal director at ECLI-VIBES. So far as she’s aware of, there are no free legal services that handle contested divorces on Long Island.

Someone experiencing domestic violence could go to family court and seek an order of protection that forces the abuser out of the house, she said. But then there’s still the question of finances.

“The survivor is almost always at a disadvantage because they simply tend to have less, because of the financial coercion and control that’s part and parcel of domestic violence,” she said.

Making that decision — to leave and struggle, or stay and endure — is “gut-wrenching,” Leighton said, especially on Long Island where affordability has become a “crisis.”

“We get calls every day from people who are in this situation and are desperate to leave, but don’t see a path out,” she said. “It’s a torturous situation.”

By Brianne Ledda

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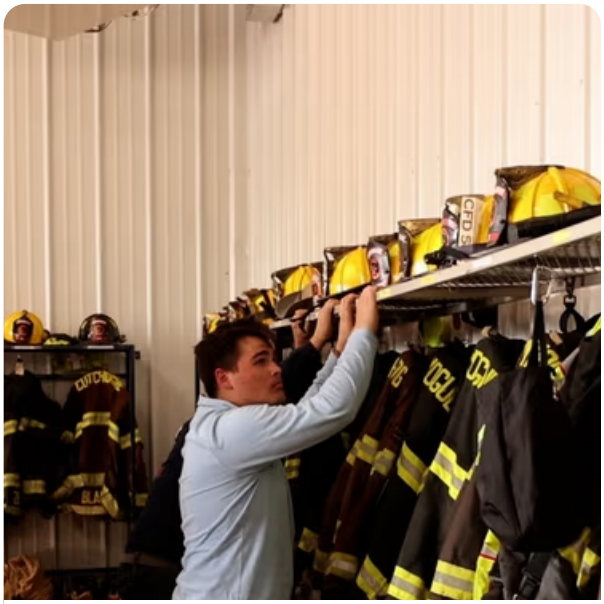

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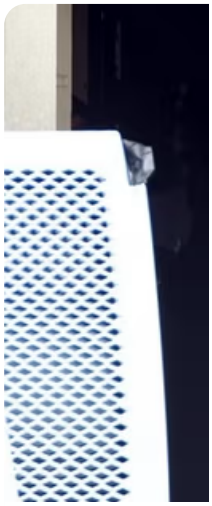

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