

Central New York's EXCLUSIVE Women's Magazine

S Y R A C U S E
WOMAN
magazine

*Cheers to
15 years!*

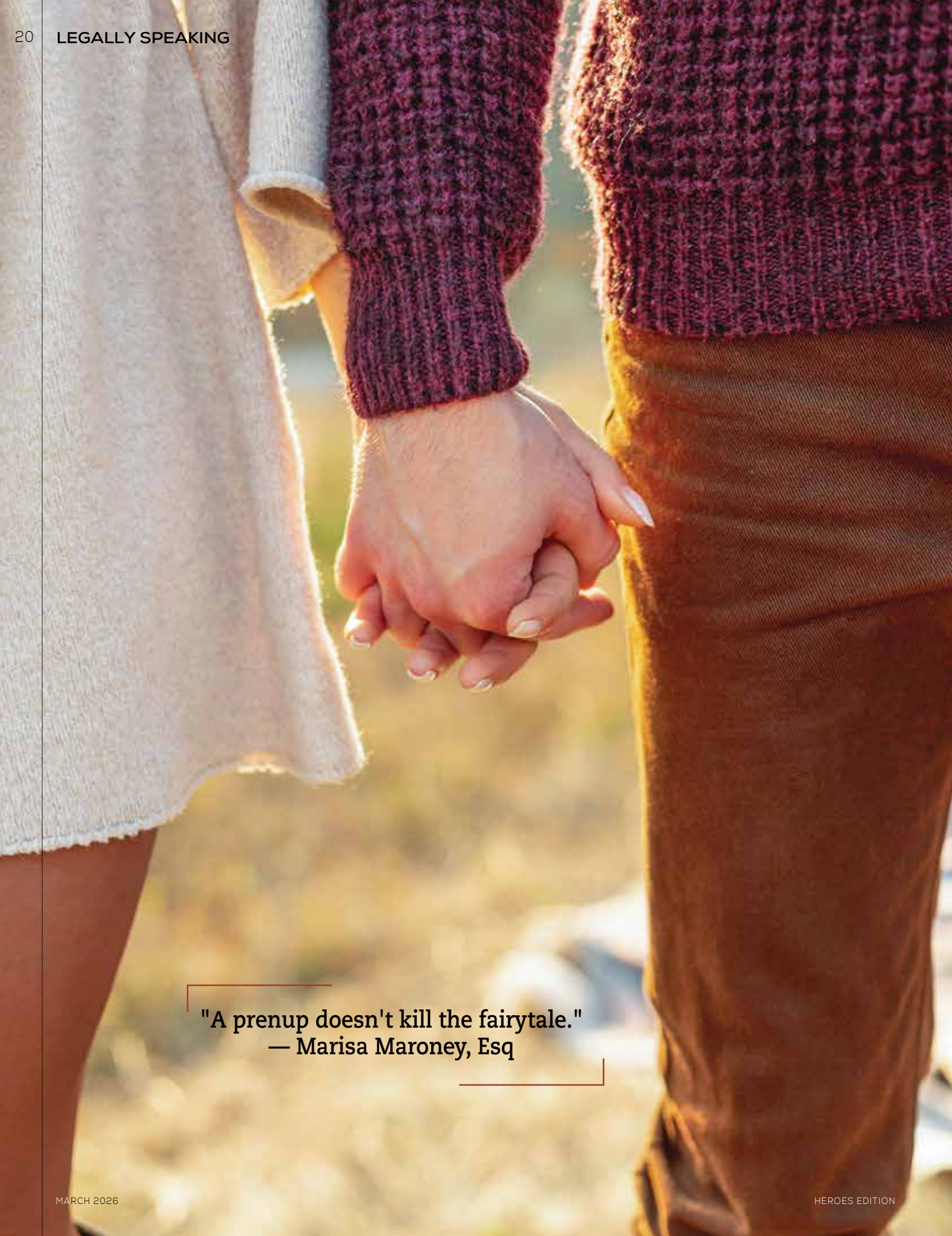
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**From Soldier
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**"A prenup doesn't kill the fairytale."
— Marisa Maroney, Esq**

Why more women are choosing prenups (and you should, too)

Marisa Maroney, Esq.

More women than ever are choosing prenuptial agreements, with Millennial and Gen Z women driving this change in narrative.

Women today are earning more, owning more, building businesses, and making intentional decisions about their futures. As of 2022, 45% of women in opposite-sex marriages earn as much or more than their husbands. That number rises to 52% among couples without children or where the woman has a bachelor's degree or higher.

As a matrimonial attorney, I've watched prenups evolve from something people whispered about to something women actively ask for. As divorce has been discussed more openly— it's become clear that blind trust in outdated legal defaults isn't practical or proactive for women entering marriage.

In this article, I'll explain why more women are choosing prenups and how they actually work to protect you within a marriage.

Whether you realize it or not, marriage is already a legal contract. A prenup simply allows you and your partner to write the terms.

Younger women aren't afraid of prenups—and here's why

According to a 2023 Harris Poll, 41% of Gen Z and 47% of Millennials who are engaged or married said they entered into a prenup. Nearly half of U.S. adults say they are open to signing one, a significant increase from just a few years ago.

These generations have watched divorces that were expensive, emotionally draining, and unpredictable. They're also marrying later in life, often after establishing careers, accumulating assets and large student loan debts, or starting businesses.

Understanding the legal realities of marriage has become part of modern financial literacy.

Marriage: The contract most people don't realize they're signing

When you sign your marriage license, you're signing a legally binding contract. Even if you don't see it that way, the State of New York does.

Most people enter marriage without knowing the "terms and conditions" they're agreeing to. In any other type of contract, a lawyer would advise you to fully understand the terms — and never sign without at least some negotiation. However, marriage is often treated differently by couples.

That becomes a problem if the marriage ends in divorce. At that point, you're subject to New York's default rules for dividing assets, liabilities, and determining spousal support.

What surprises many people is that New York's divorce laws are largely formula-driven and emotion-neutral. The court does not consider who cheated, who sacrificed more, or who was "at fault." Instead, it applies predetermined rules to divide finances and make decisions.

For example, when calculating spousal support, New York State caps an individual's annual income at \$228,000*. Any income above that amount may not be factored into the calculation at all. Additionally, if you are an unemployed stay-at-home spouse, the law calculates your income as if you were earning minimum wage (approximately \$33,280* per year).

To many people, that doesn't feel fair. And for many women, it isn't. So yes — marriage is always a contract. The real question is: Do you want your contract to be the one New York State wrote for you, or one you and your spouse created together? **Adjusted periodically*

A prenup doesn't kill the fairytale

If the thought of a prenup feels like it's ruining the fairytale, let me offer a different perspective. A prenup doesn't mean you expect your marriage to fail. Life is unpredictable. Not everything is within your control. You can think of a prenup as a type of insurance for your marriage.

In my experience, the conversations that happen during the prenup process often strengthen relationships. Couples talk openly about money, goals, career plans, children, and expectations — topics that too many people avoid until conflict forces them to. It allows you and your partner to decide, together, what "fairness" looks like at a time when you're deeply committed and operating without resentment.

That's why I don't see prenups as unromantic. I see them as gifts to each other. They require honesty, respect, and intentionality — all things that can give marriage a stronger foundation from the start.

Why my clients are getting prenups

There's no single "right" reason to get a prenup. While I personally believe most people should get one, I understand why some hesitate or assume it's unnecessary.

Here are the most common reasons clients choose to move forward with a prenup:

- They feel anxious about divorce and want greater financial security
- They own — or plan to own — a business and want to define how it should be treated after divorce
- They expect to step away from their career to support their family
- They have children from a prior relationship and want their assets protected for them
- They want a clear, official record of what each person owned and owed at the time of marriage
- They've seen firsthand how expensive, unpredictable and emotionally taxing divorce can be

How to talk to your partner about a prenup

When bringing up a prenup, the heart of the conversation should always be love and partnership. Make it clear that a prenup isn't about planning for divorce — it's about protecting each other in an unpredictable world.

If you can, bring up the conversation early so there is no surprise or pressure. When you ask your partner about prenups, they may have misconceptions or fears, so it's important to listen without judgment. Acknowledge those feelings and focus on the shared goal of creating a strong, honest financial foundation that will be the bedrock of your marriage. You'll be happy to know that according to a Law Depot study, 92% of people did not feel offended or had a neutral reaction when asked to get a prenup by their partner.



Discussing a prenup doesn't have to be awkward or transactional. When framed as part of your wedding planning, it becomes a tool for trust and transparency. By setting expectations early, you and your partner can focus on what truly matters: enjoying a strong, lasting marriage built on communication and respect. SWM

Marisa Maroney, Esq., is an attorney at Bousquet Holstein, PLLC. This article is for informational purposes only and does not constitute legal advice.