

1 in 4  
believe they  
have same legal  
protection as  
married couples



## Moving in together?

### Here's why you should consider a living together agreement

While your Facebook feed may be full of newly engaged couples over the Valentine's period, it's also a popular time for couples to start thinking about making the leap and moving in together. In fact, cohabiting couples are the fastest growing family type in the UK.

According to the Office for National Statistics, we have seen a sharp increase in the number of cohabiting couples over the past 15 years - increasing from 6.8% to 9.5%.

This dramatic increase of cohabiting couples has also led to a rise in complex and often costly legal disputes when they split up.

#### Living together and the law

Much like divorcing couples, the issues that arise when a cohabiting couple separate can vary considerably, from disagreements over who will stay in the property, to who acquires particular belongings.

Unlike married couples, who when divorcing, can potentially receive an equal share of any matrimonial asset, regardless of in whose name that asset is held, cohabiting couples have no such rights, irrespective of how long they have been living together or if they have children.

Just as couples who enter into a pre-nuptial agreement before marrying, cohabiting couples, who also wish to have legal protection, can enter into a "living together agreement", also known as a cohabitation agreement or a "no nup".

Having a living together agreement in place means each party knows their financial rights and responsibilities while they are cohabiting, as well as defining what should happen if they are to separate.

#### What is a living together agreement?

A living together agreement sets out who owns what, such as property, belongings, savings and any other assets. It also outlines who is responsible for certain things if the relationship should end, such as bank accounts, debts, joint purchases and child support over and above any legal requirement to maintain them.

You can also set out the management of day-to-day finances while you live together.

#### Not just for couples

Living together agreements can also be used when moving in with friends, or pooling resources with family members to purchase a property.

#### Is there anything else to protect ourselves legally?

English law does not recognise cohabiting partners, so it's vital to make a will to ensure your partner will inherit what you would like them to in the event of your death.

#### How we can help

Finding an experienced and trusted law firm to help with your living together agreement will make the process much easier for you and your partner.

We offer initial consultations for £79+vat.

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[www.ommlaw.co.uk](http://www.ommlaw.co.uk)

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## Have you organised your living together agreement?

We provide skilled advice on the steps you can take to help the cohabitation run smoothly, and protect your future should the relationship end.

*Our solicitors can make a difference*