



Cohabiting during the coronavirus lockdown

For many couples, the Coronavirus lockdown has seen their relationship fast-tracked as they decide to move into together rather than going solo and face the duration of lockdown separated from each other.

Confirmed by the UK's deputy chief medical officer, Jenny Harries, as the UK went into lockdown, couples who are not currently cohabiting were urged to either "test the strength of their relationship" by moving in together or be prepared for a long period of time apart.

However, for those couples who chose to move in together, it is unlikely in all of the current uncertainty that they considered any legal implications of cohabitation.

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Legal rights do arise as a consequence of cohabitation and the partner who is not the legal owner of the property may be able to establish a legal interest in certain circumstances, including the length of the cohabitation, improvements made to the property, the intentions of the parties, to name a few.

Before moving in together, communication is key. A frank and honest conversation upfront can minimise misunderstandings further down the line as to the legal and financial situation.

Cohabiting couples need to be clear at the very beginning what financial contributions to running

the property will be made and if they are intending to provide a legal interest in the property.

A cohabitation agreement

To help formalise the above, a legally drawn-up cohabitation agreement can provide unmarried couples with the clarity and certainty that they need.

A cohabitation agreement can address:

- Ownership of the property;
- How you pay your rent, mortgage or other household bills;
- Your finances such as what happens to any joint accounts or pensions;
- Division of household items in the event of separation even down to who gets the dog.

There is scope to add other clauses but these must not become too trivial, such as who does the household cleaning.

Cohabiting during coronavirus for most couples may be a temporary stage until the lockdown is lifted. However, for those couples who choose to cohabit permanently, legal advice and an upfront conversation can potentially save some heartache and financial stress further down the line.

Need more information?

Call our Client Care Team on **0330 838 7456** to speak with one of our specialist family lawyers or visit www.stowefamilylaw.co.uk