

## Living together (cohabiting) and UK coronavirus guidelines: make your choice and stick with it

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'Make your choice and stick with it' was the UK health secretary Matt Hancock's advice given at a Downing Street Press Conference on Tuesday 24 March to couples who do not yet live together but do not want to spend at least the next 3 weeks apart.

As Jenny Harries (the UK's deputy chief medical officer) explained, the government's guidance on social distancing is very clear: save for exceptional circumstances, people should not move between households. Therefore if you want to see your partner during the next 3 weeks you need to be in the same household. Her advice was to test the strength of your relationship before deciding whether to move in together during this period or stay apart.

Quite a big decision for those in relationships, especially for those who would otherwise be living alone.

There are lots of misconceptions and misunderstandings in relation to the legal implications of living together, and so if you are one of those people who took the decision to move in together at short notice rather than enduring weeks of enforced separation, here are some key points to bear in mind:

- Living together does not create any legal rights and remedies. Do not worry that by moving in, you might become 'common law spouses' triggering financial rights and obligations between you. This mythical concept does not exist.
- it is important not to make promises that you do not intend to keep. Establishing a common intention to share ownership of a property can have significant legal implications – especially if the person relying on the promise is giving up their own property, or making an economic sacrifice on the basis of a belief that you have agreed to share the property.
- Whether your home is owned or tenanted it is prudent to be clear with each other about how you will manage responsibility for your household outgoings and what it means. For example, if the non-owner is making a contribution to the mortgage, or renovations, this could have significant legal implications. So be clear about your respective intentions to avoid misunderstandings about the nature and consequence of any financial contributions made by the non-owning partner.

If things go well, and this short term arrangement becomes permanent it is a really good idea to find out more about the wider implications. This is particularly so if you have children together. You might also want to think about whether you need to make nominations for life insurance or pensions (as these may not otherwise cover unmarried partners), what should happen with any tenancy agreements, and you should also consider having a Will to protect each other on death.

It is sensible to put in place a cohabitation or 'living together' agreement, which will set out both partners' intentions around property, finances and how they would support their children if they separate.

If you would like to hear more about legal implications for cohabiting couples, particularly in relation to their property, their children, and other relevant issues such as wills, pension nominations etc, then do please listen to our [podcast on the topic](#) with Mariella Frostrup.

# Authors

Jemma Thomas

PROFESSIONAL SUPPORT LAWYER | LONDON

Divorce and family

 +44 20 7597 6146

 [jemma.thomas@withersworldwide.com](mailto:jemma.thomas@withersworldwide.com)

Michael Gouriet

PARTNER | LONDON

Divorce and family

 +44 20 7597 6125

 [michael.gouriet@withersworldwide.com](mailto:michael.gouriet@withersworldwide.com)