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Question & Answer

What are the risks if my partner and I choose not to marry?

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by Ann Corrigan, director specialising in family law

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Unmarried couples are definitely at risk if you don't prepare for all eventualities when co-habiting or combining assets. You have almost no rights compared to those who are married or in a civil partnership, so take some practical steps, advises Ann Corrigan, family lawyer at Phillips.

With marriage rates falling to their lowest levels since records began in 1862, says Ann, increasing numbers of unmarried couples are moving in together with no plans to tie the knot. But don't let romance cloud your judgement when it comes to legal rights because domestic bliss could become a living nightmare if you don't consider the legal implications of cohabitation.

I always urge couples to seek expert legal advice before moving in together or combining finances. Having documentation in place specifying what will happen if the relationship breaks down, could save you a lot of time and money if you do break up because, without that protection, you could end up seriously out of pocket or even homeless.

Understandably, people do not want to think about what could happen if they break up, or one person dies, but it is much better to face these difficult issues at the beginning rather than deal with the fall out and confusion at a later stage. So here are some practical tips:

- If you buy a property, make sure both names are on the title deeds, especially if you make unequal contributions. If not, and the relationship breaks down, unmarried

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partners who are not on the deeds may have few legal rights and may find themselves involved in costly litigation

- If you are renting, put both parties' names on the rental agreement, otherwise you could find yourself homeless if the relationship ends
- If you have a joint bank account, consider making it a requirement for two signatures for any big transactions
- Rights surrounding parental responsibility, wills and pensions also differ compared to couples who are married or in a civil partnership. If you both agree, we can help you compile the necessary paperwork to give you that protection at the outset
- Make a will, vital if you have children or dependents and are not married to your partner. Without one, your loved ones may lose out

Finally, says Ann, if you don't think of the practical consequences now, you could risk more than a broken heart later, should love turn sour.

Call Ann Corrigan on 01256 854630, or email: acorrigan@phillips-law.co.uk

Find out more at www.phillips-law.co.uk

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