

# Do We Need a Cohabitation Agreement: Understanding How a Legal Contract Can Strengthen Your Life Together



You're committed, you're moving in together and you're blending your households. But are you forgetting something? Many Canadians find themselves in common-law relationships and think that they aren't any different from a legal marriage. It can be a shock to find out that, when the going gets tough, certain rights under the law—not to mention financial obligations—do or do not apply. For instance, if one common-law partner becomes seriously ill or passes away, will the other be able to access joint bank accounts? Their shared home? What happens if there is no will? And what about the kids? These are some of the many serious questions that couples need to consider before sharing their lives, all of which can be addressed in a cohabitation agreement. A cohabitation agreement allows a couple to make sure their partner and any children are taken care of in times of need or crisis; that ownership in properties or financial resources are clear, combined, separated or protected. Most of all, these contracts allow for the peace of mind that comes with having a game plan in place should the relationship end due to death or separation. Take the advice of Michael Cochrane, a lawyer with more than 30 years of experience, and consider the numerous issues that can affect a common-law relationship. *Do We Need a Cohabitation Agreement?* is written in clear, nontechnical language and includes real-life examples based on Canadian cases. Cochrane addresses critical issues such as wills and estates, powers of attorney, the special concerns of step-families and same-sex couples, and how to have this discussion with your partner. It will also help you work in a cost-effective way with a lawyer should you decide that an agreement will benefit your relationship. This is your future together. Get it right from the very beginning.

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