

**In summary, our main Cohabitation proposals are as follows:**

- Cohabitants meeting eligibility criteria indicating a committed relationship (who have lived together as a couple for a minimum period of time (five years), or who have a child together) should have a right to apply for certain financial orders if they separate. This right should be automatic unless the couple chooses to 'opt out'.
- The court should be able to make the same types of orders as they do currently on divorce, but on a very different basis. There should be a presumption that the couple should be financially self-supporting as soon as possible (maintenance should generally be limited to three years), there will be no presumption of equal sharing of assets and claims should be limited to reasonable needs.
- The courts should only be able to make a financial award if that is fair. They should have the flexibility to make fair awards by looking at all the circumstances, making sure the welfare of the children come first, and taking into account a number of factors such as the level of commitment to each other and financial and other contributions to the couple's household including looking after the home and any children.
- Awards might include payments for child care costs to enable a primary carer parent to work.
- A cohabitant should need to make a claim within two years of separation. The court should have the power to extend the time limit in exceptional circumstances.
- Giving cohabitants an insurable interest in each other's lives.
- Amending existing legislation allowing a surviving cohabitant to make claims on the death of the other in order to bring those provisions in line with the general approach taken by our new scheme above for certain separating cohabitants.

Readers will note that we will not be actively campaigning at this stage for cohabitants to be treated in the same way as married couples and civil partners for tax purposes on the basis that this could create considerable opposition and undermine our core and primary purpose to introduce a protective scheme for cohabitants.