

You know you are ready to **move in** together when...



You know what you can *actually* afford.

Just because you can afford to buy a house with your significant other (SO), does not mean it is your best option. Research shows that if you are going to stay in the same place for six years or more, ownership will pay off. However, if you are looking for flexibility, it may make sense to rent.



You resurrect your old “chores chart”

Actually, dividing up chores – just like finances – can keep two people sharing a space happy with the arrangement. Working out a clear division of labor in the home avoids having to renegotiate responsibilities from one day to the next.²



You have divided up expenses and set a budget.

- When household finances are being split between two people, it can get tricky to keep things on track. By creating a budget you can evenly and easily share household responsibilities.
- Consider setting up time to talk through financial responsibilities on a routine basis. There are multiple ways to divide up expenses and make sure each person is paying their fair share – so see what works for you.



You realize the importance of insurance – *all kinds*, including health, disability, life, and renter’s.

- If you are sharing a lease or mortgage, you should be prepared to take on the entire cost at any point. That means you and your partner should be prepared if one of you are unable to work for a period of time.
- The Hartford’s research shows young adults without disability insurance who are out of work for a period of time are likely to dip into their retirement accounts, doubling the effect of being without a paycheck.³



You no longer have the urge to say “but... that’s MINE!”

- Ok, well, maybe you do a little bit. But it is easy to get territorial when there is no milk for your cereal, or no one replaced the last paper towel roll.
- Make the space fit both of you (it does not matter if you have more stuff or not). Moving in together means you are going to have to make some concessions on your belongings – as will your SO. Your favorite flower canvas or sports poster may not fly with the other person. However, you cannot veto everything. It needs to feel like home for both of you.

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¹ <http://www.nytimes.com/interactive/business/buy-rent-calculator.html>

² <http://www.theatlantic.com/sexes/archive/2013/03/the-difference-between-a-happy-marriage-and-miserable-one-chores/273615/>

³ “The Hartford’s 2012 Benefits for Tomorrow Study.” Online survey of 1000 participants in March 2012.