



Your Employee and Family Assistance Program is a support service that can help you take the first step toward change.

## Learning to live with each other: ensuring the step of moving in together isn't a misstep

Whether it comes with a wedding ceremony or a less symbolic yet deeper level of commitment, moving in together is a big next step in your relationship. Taking this plunge with the person you love is one of the most exciting and important decisions you will make and often comes with high expectations. It's these expectations that can let you down when you realize what actually goes along with sharing a living space, and ultimately, a life together.



Complicated finances, unpleasant household chores, strange habits and inevitable disagreements can all make you question your leap of faith and have you longing for your dating days. But, by making a few compromises and trying the tips below you can learn to co-exist peacefully and enjoy this move for the exciting transition it is.

### Set expectations

From the beginning you need to work together and openly talk about your needs, values and expectations of one another. You should:

**Evaluate commitments.** Balancing the demands of your relationship along with those of your friends, family and professional life can be challenging. Time with each other is very important but you can't neglect other areas of your life. Take a good look at each of your commitments and determine one day a week where you can spend quality time as a couple, and another afternoon or evening for some one-on-one time with your friends.

**Set ground rules.** Coming from different backgrounds means there are bound to be things you disagree on. You need to make sure you're on the same page about houseguests, pets, privacy, alone time, etc. Although, you may not agree on all of these things, be considerate and respect each other's wishes.

### Divide and conquer

Deciding who's responsible for household duties can be a tricky business and may cause some major disagreements. Even if you have your movie collection alphabetized and your partner keeps his or her precious items in a "neat" pile somewhere under the bed, you need to find common ground. Try to:

**Break it down.** Sit down together and discuss all the household duties that need to get done. From scrubbing the toilet, to dusting behind the couch, to mowing the lawn: make a list of all the tasks that need to be done on a daily, weekly and monthly basis.

**Have a plan.** Divide up the workload based on what each of you prefer and stick to the arrangement. Be ready to divvy up the tasks that no one enjoys doing. Setting aside one day a week to work around the house together can make this process a little easier. Create a fun "punishment" when tasks aren't done: whether it's the slacker springing for lunch or throwing money into a holiday slush fund.

### Find your space

One of the toughest parts of learning to live with someone is the loss of personal space. To make this transition smoother:

**Learn to share.** Sharing a space means combining your “stuff” and making compromises. This can be particularly difficult for people who are used to living on their own. Whether it’s parting with closet space, giving up free range of the TV or dealing with an ugly lamp, it will take time to adjust and a willingness to be flexible.

**Fight fairly.** Disagreements are a part of every healthy relationship and usually increase when you first move in together. If you’re arguing and find yourself getting really angry, take a break and continue the discussion later. This can be tough in shared space, but respect each other’s need for time and a little breathing room.

### **Taking money into account**

Financial arguments are one of the biggest strains on a relationship.

Limit money wars and:

**Lay it out.** Make a sound investment in your future and sort out your finances with your partner right away. Decide what expenses you want to share and what you will manage separately and openly address any existing debts. Be wary of combining finances—particularly if you’re in a common-law relationship. Shared accounts, however, can work for many people to handle communal expenses. If you’re unsure or concerned about your rights should the arrangement not work out, contact a lawyer.

**Build a budget.** Sit down with your partner and write down your income, all of your expenses and desired savings to come up with an appropriate monthly budget. Discuss short and long-term financial goals and ensure this is reflected in your plan. If you decide to keep your finances separate, create two budgets and make sure that they will cover your shared expenses.

There is no one-size-fits-all solution for learning to live together. It will take a lot of trial and error and probably a few blow-ups before you figure out what works and what doesn’t. Being open, learning to compromise and understanding the challenges that come with sharing your life and space can help ensure that your move remains a step towards cohesive cohabitation.

© 2026 Morneau Shepell Ltd. Your program may not include all services described on this website, please refer to your benefit material for more information. For immediate assistance, call 1.844.880.9137.