

Washington Property Law for Unmarried Couples Who Are Separating

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Washington Property Law for Unmarried Couples Who Are Separating

Section 1: Introduction

This publication gives basic information about Washington State law that applies to the division of property and debts when unmarried couples separate. The following questions and answers give an overview of some common issues. A separate publication at www.washingtonlawhelp.org, *Washington Parenting Law for Unmarried Parents Who are Separating*, gives basic information about issues concerning children of unmarried couples who separate.

Other publications describe some options for unmarried couples who are living together and want to take legal steps to share their property, their debt and other responsibilities within the relationship. *Questions and Answers Regarding Washington State's Registered Domestic Partnership Law*, available at www.legalvoice.org explains the requirements, procedures, and considerations governing the decision to register as domestic partners. *Living Together Contracts*, on the same website, explains how unmarried couples can establish how they'll own property and divide debts during their relationship.

This information is no substitute for individual legal advice. We can't tell you how the law will be applied in your individual case. Contact an attorney for further advice. The law about unmarried couples in Washington is still developing and not settled. Understanding your rights and what action to pursue is complicated. Even if you can't afford to pay an attorney to handle your whole case for you, a meeting with an attorney may inform you about important legal rights affecting you.

◆ If you have additional questions and you're low-income and don't live in King County, call CLEAR at 1-888-201-1014. If you live in King County, you may contact the King County Bar Association's Neighborhood Legal Clinics (206) 267-7070 to ask for a free half-hour of legal advice. (Ask for the family law clinic.)

Section 2: Basic Standards Applying to Property and Debts

A. My domestic partner and I have been together for many years, but we've never been married. Does Washington State have common law marriage?

No. To obtain a valid marriage in the state of Washington, the couple must have a

marriage license and a valid marriage ceremony.¹ Washington will recognize common law marriages from another state if that state authorizes such marriages.²

Washington state does allow same-sex couples and couples where one partner is 62 years of age or older to register as domestic partners. (See the separate publication [Questions and Answers Regarding Washington State's Registered Domestic Partnership Law](#) for an explanation of the requirements and procedure for registering.)

B. Can a court divide our property and debts if we're not married?

Yes, if the court decides that you've had a **stable, "marriage-like" relationship**, it can make a "fair and equitable" division of certain types of property and debts acquired during your relationship.³

◆ Courts sometimes call a stable, marriage-like relationship a "meretricious" relationship. In this publication we'll refer to it as a "marriage-like" relationship, and to its members as "domestic partners" or "partners."

A marriage-like relationship doesn't allow a couple to have all the legal benefits and responsibilities of a marriage. However, it does provide a way to have some types of property and debts accumulated during the relationship fairly divided. The court will look at the facts of each case.

◆ If your relationship isn't considered "marriage-like," different rules apply to the division of property and debts.

The following questions and answers give more details.

C. What relationships are considered "marriage-like"?

A marriage-like relationship is defined "as a stable, marital-like relationship where both parties cohabit with knowledge that a lawful marriage does not exist."⁴ There are no

¹ [RCW 26.04.140](#) (procurement of a marriage license) and [RCW 26.04.070](#) (a valid ceremony). In this packet, you'll see footnotes, like this one. These footnotes will tell you the law or court case that supports the statement that comes before the footnote. RCW stands for [Revised Code of Washington](#), which is the law of Washington State. Court cases have names, such as *In re the Parentage of _____*. You may use the footnotes to look up the law at your local law library, or to tell the court when you're trying to make a legal argument. Be aware: the references to the law are up to date as of the date this packet is published. The law sometimes changes before the packet can be updated.

² *In re Pennington*, 142 Wn. 2d 592, 602 (2000)

³ *In re Pennington*, 142 Wn. 2d 592, 602 (2000), *Connell v. Francisco*, 127 Wn. 2d 339 (1995)

⁴ *Connell v. Francisco*, 127 Wn.2d 339, 346 (1995).

exact standards, but the court may consider the following in determining whether your relationship is marriage-like:

- the duration of your relationship;
- the purpose of your relationship;
- whether you lived together continuously;
- whether your relationship was stable and committed;
- whether you both pooled resources and services for joint goals and projects (example: you had joint debts and accounts);
- whether the you both intended to function like a married couple, yet decided not to marry, (example: did you plan to have a family, name each other in your wills, or plan to retire together);
- whether you both knew that you weren't in a legal marriage;
- whether one of you was married to someone else during your relationship;
- whether your relationship was monogamous and exclusive; and/or
- whether either one of you moved or made career choices based upon your relationship.

This isn't a complete list. You should present to the court any facts that might help show that a marriage-like relationship existed.

D. Can you give examples of a “marriage-like” relationship?

It's hard to predict the outcome of an individual case. However, looking at some recent court cases shows how the court has interpreted some relationships. They also show that the court doesn't find all relationships to be marriage-like, even when they've lasted for years.

In *In re Pennington*⁵, the court examined two relationships. It found that neither one was “marriage-like.”

In one relationship, one domestic partner wanted marriage but the other partner refused to marry. They lived together off and on for twelve years (and continuously for 5 ½ of those years). For the first several years of their relationship, including some of the years they lived together, the male domestic partner was married to another woman. The court found that although their 12 year relationship was long-term, the domestic partners' cohabitation wasn't continuous and stable.

Although the couple had some shared living expenses, other major expenses, like the mortgage on the home they lived in, were paid entirely by the man. The man provided the woman with cars and paid for her car insurance. The man's business paid the woman

⁵ The court opinion in *In re Pennington*, 142 Wn. 2d 592, 605 (2000) contains many more facts not detailed here. Read it carefully if you're considering filing a case.

a salary and provided health insurance. The court decided there were “gaps where no expenses were shared.”⁶ Also, there was no proof of continuous payment or contribution of time to a specific item of property that would create any unfairness in not finding a marriage-like relationship. Finally, one partner was absent from the home for periods of time and, during those absences, had another relationship.

In the second relationship discussed in the Pennington decision, the domestic partners lived together for four years but then had periods of separation and unsuccessful efforts to reconcile. Also, before they moved in together, the man dated other women. The woman herself was married to someone else at the time the parties began to date. The court found that the relationship wasn’t continuous.

As to their intent, the domestic partners functioned as a married couple but knew they weren’t married, and didn’t represent themselves to the community as married. They had a joint checking account used to pay living expenses, and both domestic partners made deposits into the account. But they also had separate accounts, and they didn’t buy any property together. They helped each other with work-related activities. The court decided that although the domestic partners’ period of living together and the length of their relationship were some evidence of a marriage-like relationship, the overall evidence of their mutual intent to have a marriage-like relationship wasn’t so clear. The facts showed that they had some separate accounts and didn’t buy assets together or so “significantly or substantially pool their time and effort to justify the equitable division of property acquired during the course of their relationship.”⁷

In contrast to Pennington, the court in *Connell v. Francisco* (127 Wn. 2d 339 (1995)) did order a fair and equitable division of property acquired during the relationship. The Connell parties’ relationship had lasted seven years, and they’d lived together almost all of that time. One partner moved across the county at the other’s request, an engagement ring was given, many community members thought of the couple as married, and one partner wrote a will leaving most property to the other. In addition, one partner worked in businesses owned by the other and used the partner’s last name in business affairs.

E. Are gay/lesbian relationships considered marriage-like?

They can be.⁸ A court may fairly divide property obtained by a same-sex couple during their relationship. The court would first look to the same factors listed above to determine if a marriage-like relationship existed.

⁶ *In re Pennington*, 142 Wn. 2d 592, 605 (2000).

⁷ *In re Pennington*, 142 Wn. 2d 592, 607 (2000).

⁸ *Gormley v. Robertson*, 120 Wn. App. 31, 38 (2004).

Section 3: Property

A. How does the court divide property if our relationship is considered marriage-like?

If your relationship was marriage-like, the court will assume that property **acquired during the relationship** was owned together. If one domestic partner fails show that the property was not joint, then the court will divide the property acquired during the relationship in a just and equitable way. The court has discretion in deciding what is just and equitable. It doesn't necessarily mean a 50-50 division.

In dividing the property, the court considers the following:

- The nature and extent of the property,
- the length of the relationship, AND
- the economic circumstances of each person at the time the property is divided.

Additionally, the court will consider non-financial contributions by one of the parties (examples: care for children, help with starting a business, etc.).⁹ One domestic partner shouldn't unfairly benefit at the other's expense.¹⁰

B. Is there some property of a marriage-like relationship that the court cannot divide?

Yes. The court cannot divide separate property.¹¹ "Separate property" means property that belonged to one domestic partner before the relationship or that one domestic partner received during the relationship as a gift or through inheritance. It's owned by that partner only and won't be divided by a court.¹² However, if the court finds that the relationship was marriage-like, and if the other partner contributed significant labor or money, then a court could order that his/her contribution be reimbursed.¹³

Likewise, the Washington state court cannot divide some pensions.

This isn't a complete list. Consult an attorney for individual advice about a particular type of property, interest, or claim.

⁹ *Connell v. Francisco*, 127 Wn. 2d 339 (1995), *Soltero v. Wimer*, ___ Wn. App. ___ (2005)

¹⁰ *Connell v. Francisco*, 127 Wn. 2d 339 (1995).

¹¹ *Soltero v. Wimer*, ___ Wn.2d ___ (1/18/07).

¹² *Peffley-Warner v. Bowen*, 113 Wn. 2nd 243, 251 (1989). No case has resolved the question of whether meretricious relationship principles can be applied after the death of a partner. See *Vasquez v. Hawthorne*, 145 Wn. 2d 103 (2001).

Also see 21 Washington Practice Section 57.15- .34 for a list of other ways the courts have decided how a marriage-like relationship compares to a marriage.

¹³ *Soltero v. Wimer*, ___ Wn. App. ___ (2005)

C. What are some other ways that a marriage-like relationship may be treated differently than a marriage?

An unmarried domestic partner doesn't inherit the way a surviving spouse does under the intestacy statute if his/her domestic partner dies without a will.¹⁴ However, if they'd registered their partnership under Washington's Registered Domestic Partnership Law, then the surviving partner *may* be able to inherit without a will. (For a more detailed explanation of this law, see separate publication, [Questions and Answers Regarding Washington State's Registered Domestic Partnership Law.](#))

An unmarried domestic partner has no claim to the domestic partner's Social Security benefits.

This isn't a complete list. Consult an attorney for individual advice about your case.

D. How does the court divide our property if the relationship isn't considered marriage-like?

If the court finds that your relationship isn't marriage-like, then usually the property from the relationship is divided according to more general property division laws. These general laws focus less on what is "just and equitable" and more on whose name is on the property. If you decide to bring a legal action, you must present evidence to the court that you're the legal owner of the property (example: your name on the title). Otherwise, it may be very hard to regain the property if the other party also claims ownership.

There are some exceptions, based upon other specific legal theories.¹⁵ Those legal theories are too complicated to explain here. For individual advice about whether those theories apply to you, contact an attorney.

General property laws may help you in certain situations, even if your relationship wasn't marriage-like and even if one of the special theories in footnote 15 does not apply.

Example: if your name is on the title to personal property (such as a car) but that property's in the possession of your former partner, you may be able to file a replevin case to recover possession of the property.¹⁶ Or, if you own real estate together, such as a home, you may be able to bring a partition case to divide that property.¹⁷ Sometimes attorney's fees may be awarded in replevin or partition cases.¹⁸

¹⁴ [Ch. 7.64 RCW.](#)

¹⁵ Tracing source of funds, *West v. Knowles*, 50 Wn.2d 311, 313, 311 P.2d 689 (1957); Implied domestic partnership/joint venture, *In re Estate of Thornton*, 81 Wn.2d 72, 78-81, 499 P.2d 864 (1972); Resulting trusts, *Walberg v. Mattson*, 38 Wn.2d 808, 812-14, 232 P.2d 827 (1951); Constructive trusts, *Humphries v. Riveland*, 67 Wn.2d 376, 389-90, 407 P.2d 967 (1965); Tenancy in common, *Shull v. Shepherd*, 63 Wn.2d 503, 506, 387 P.2d 767 (1963); and Contract theory, *Dahlgren v. Blomeen*, 49 Wn.2d 47, 50-52, 298 P.2d 479 (1956).

¹⁶ [Ch. 7.64 RCW.](#)

¹⁷ [Ch. 7.52 RCW.](#)

¹⁸ [RCW 7.52.480](#), [RCW 7.64.035\(3\)](#).

Section 4: Debts

A. What happens with our joint credit cards and bank accounts when we separate?

In some cases, it may be appropriate to cancel joint credit cards or bank accounts. However, this may not always be wise. If you bring a court case asking for division of property and debts, you're asking the court to treat you fairly. In turn, the court will expect you to have acted fairly. The court may decide you didn't act fairly if you deprived your partner of necessities or credit, or if you used money you had no right to. So talk to an attorney before canceling joint credit cards or bank accounts.

If you do decide to cancel joint credit card or bank accounts, and a particular creditor or bank requires the other person's consent but you can't get consent, write to the creditor or bank. In your letter, state that you no longer want the account and you won't be responsible for any debts made after the date of the letter. Send a copy of the letter to anyone else authorized to use the account. Save a copy for yourself. Keep a record of everyone who received the letter and a record of how you sent it. You must also stop using the account after you send your request.

B. My former partner promised to pay a debt but now the creditor insists that I pay it. Can the creditor do this?

Even if you and your former partner divide your debts, or a court divides them for you, a creditor may be able to collect from either of you, depending upon the original promise made to the creditor. A creditor may collect against whoever's promised to pay the debt. Whether or not your relationship was marriage-like, if both partners have promised to pay the debt then the creditor can require payment from either or both of you.

In such a case, it doesn't matter to the creditor whether you had a particular relationship, whether you kept the items purchased, or whether you benefited from the services or money the creditor provided. Example: if your name is on a credit card, the credit card company can still ask you to pay the debt even if the court tells your domestic partner the credit card is his/her responsibility.

See the publications [Debtor's Right with Collection Agencies](#) and [How to Claim Personal Property Exemptions](#) available at www.washingtonlawhelp.org for more information on which income and assets can be protected from collection of a debt that you owe.

C. Can a court order my former partner to pay some of the debts?

As between you and your former partner, if your relationship is considered marriage-like (or if you prove one of the other theories in footnote 14), the courts will use the same "fair and equitable" standard to divide debts acquired during the relationship as it used to divide property. The court will then order one or both parties to pay each creditor.

However, the court's division does not limit the rights the creditor already has. (See previous question and answer.)

If a creditor forces you to pay a debt that the court has decided is the responsibility of your domestic partner, you may go back to court in the same case and try to recover payment from your former partner. Or, if you've already paid a debt before you get a court decision about division of debts, and then the court finds that debt is the responsibility of your domestic partner, you should obtain a judgment for that amount in the final court order dividing your property and debts.

A judgment against your ex-domestic partner will allow you to begin a collection proceeding against him/her. Talk to a lawyer for further advice on how to collect a debt after receiving a judgment.

If a creditor contacts you about a debt that your former partner should pay, try mailing a letter to the creditor, with a copy of the court order, explaining your former partner's responsibility for the debt. If your income is limited, you may also want to send a copy of your budget to show your inability to pay. If the creditor or collection agency knows that it can't collect from you because of limited income, and that the other party is responsible under court orders, it may drop collection efforts against you.

D. How does the court divide our debts if the relationship isn't considered marriage-like?

If the court doesn't find that your relationship is marriage-like, you'll be responsible for any debts that have only your name on them.¹⁹ Additionally, if a debt is in both of your names, you'll most likely be "jointly and severally" liable. This means that the creditor may choose to collect the debt from each of you in any portion it chooses. If you have a greater income than your domestic partner, a creditor may choose to collect the entire debt from you.

Read the written agreement with the creditor to determine your responsibility.

If you voluntarily pay your partner's debt without any personal benefit and the relationship isn't marriage-like, then you'll be deemed to have given a gift to your partner, unless the court finds fraud, coercion, breach of contract, or other circumstances where it'd be unjust to let your partner keep the benefit of your payment.

Section 5: Questions about Procedure

A. I want to file a court case. Where should it be filed?

In general, a case to divide property and debts should be filed in the county in Washington State where your former domestic partner (the defendant in the lawsuit) lives.²⁰

¹⁹ unless you can show that a special theory applies, as listed in footnote 15.

²⁰ [RCW 4.12.025](#). See *In re Catton*, 69 Wash. 130 (1912), and *DeLaGarza v. Rennebohm*, 24 Wn. App. 575 (1979).

Cases involving ownership of real property must be filed in the Superior Court where the real property is located²¹. Cases asking for the return of personal property may be brought in District Court or Superior Court, depending upon the value of the property.

If you're bringing only a case for money, you may also have a choice of courts depending upon the amount you claim. The Small Claims Court limit is \$5,000. The District Court limit is \$75,000. You must bring requests for money above these limits in Superior Court.

B. Can I go to Small Claims Court?

You may consider bringing a small claims action instead of a superior court action, in the county where your former partner lives, if your claim is for only property valued at \$5,000 or under, and if you'll be satisfied with a judgment for money rather than return of the property. See our publication titled [Small Claims Court](#).

C. I want to bring up property and debt issues and also issues relating to children. Can I do this in one case?

The law on this isn't clear. Some counties permit it. Others don't. Try to talk to an attorney in your community to find out about local procedures.

D. I have an emergency. Is there anything I can do?

If you're a domestic violence victim, you may be able to get a Domestic Violence Protection Order containing emergency protection. See the list of domestic violence related publications at www.washingtonlawhelp.org.

If you file a lawsuit for property/debt division, the court may be able to enter temporary or restraining orders. Example: if you file suit over a home you and your domestic partner were buying, but which was in only your domestic partner's name, the court may be able to prevent the sale of the home pending hearing. However, courts around the state vary about whether a money bond must be paid before a temporary order can be put into effect.

E. Are there alternatives to a lawsuit?

In some cases concerning property and debts, your best bet may be to reach an agreement with your former domestic partner. If you can't do this on your own, consider contacting a local agency that provides mediation or arbitration services before becoming involved with the time, expense and formalities of a court proceeding. For basic information about mediation, read the Legal Voice's publication titled "[Mediation: Should I Use It?](#)" available at www.legalvoice.org.

F. Are there forms and instructions that I can use?

So far, there have been no specific forms developed by the state to use to ask the court to declare that you've had a marriage-like relationship and to divide your property and debts fairly and equitably. Ask a local attorney or the Family Law Facilitator at the

²¹ [RCW 2.08.210](#)

courthouse (if your county has one) whether the court in your county requires specific local forms.

If there are no locally required forms and you decide to represent yourself in a case over these issues, the following materials in the self-help packet [*Filing a Complaint to Divide Property and Debts of an Unmarried Couple \(no children\)*](#) might be helpful. Check with your county courthouse first. Other self-help law materials are available on-line at www.washingtonlawhelp.org.

G. Should I talk with an attorney?

Yes. Even if you can't afford to hire an attorney for full representation, an experienced family law attorney can

- explain local procedures
- evaluate the strength of your case
- identify the claims you might make, including claims listed in footnote 14 and any claims under general property law
- advise you how to take practical steps to safeguard your interests (examples: how to handle any joint accounts, or what to do about a specific item of property).

Additionally, some attorneys may be willing to take a case to divide property on a contingent fee basis. (The attorney would collect fees only if the case succeeds.) Finally, certain types of cases such as replevin or partition may allow for attorneys fees. A family law attorney also experienced in these areas can advise you.

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