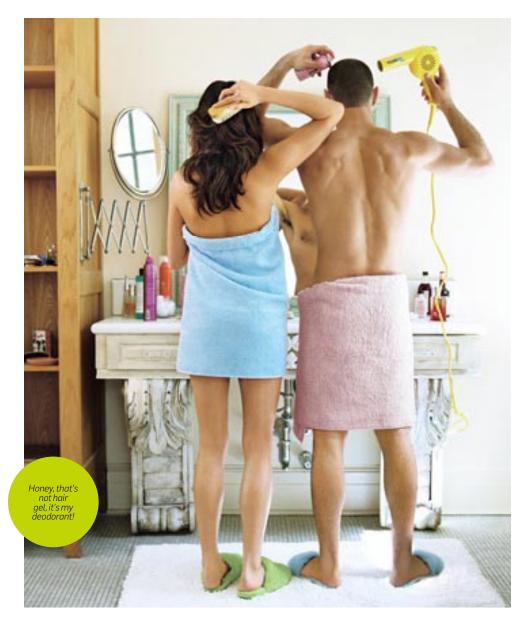
YOUR TIME > COUPLES



Should you shack up?

Consider the pros and cons before you reserve the moving van

If you've never split rent with a beau, chances are good you will: According to the CDC's National Center for Health Statistics, half of all women under 45 have lived in sin at some point in their lives. But research has shown that moving in sans wedding rings can sabotage long-term love. Couples who share an address before they get married have slightly higher odds of getting divorced. So how do you know if the timing is right? Ask yourself these four questions:

ARE YOU WILLING TO WAIT?

Unless you've already discussed a wedding date, don't assume that moving in together will make picking out china patterns and sending out invites happen any sooner. In fact, according to a report from Rutgers University, only 40 percent of couples were married after living together for five to seven years. So if marriage is on your agenda, talk about it. Uncomfortable bringing it up? Beware. "Intense anxiety about whether he'll pop the question can signal underlying concerns about his commitment to you," says Judith Sills, Ph.D., author of The Comfort Trap. Until that anxiety fades, keep your own pad.

HOW'S HIS CREDIT RATING?

Though it can be one of those prickly chats, the who-pays-forwhat conversation needs to happen before you cosign a lease, says Adriane G. Berg, author of *Financial Planning for Couples*. Disclose your respective salaries and debts, then make a plan for divvying up the bills. Berg suggests using a proportional system (for example, if you earn 30 percent more than your man, you pay 30 percent more of the rent) rather than trying to split everything down the middle.

ARE YOU READY TO RUMBLE?

Don't be afraid to end the honeymoon phase by hammering out your differences. It will help you gain a deeper understanding of each other, Berg says, and build a stronger relationship in the process. While some experts recommend keeping a gratitude journal, Berg advises READ THIS NOW ANATOMY OF A SOUL MATE

Find out why you fell for him in the first place

While researching her book Why Him? Why Her? (\$25, Henry Holt and Company), Helen Fisher, Ph.D., an anthropology professor at Rutgers University, found that an individual's brain chemistry (specifically, dopamine, serotonin, testosterone, and estrogen activity) tended to steer his or her attraction to particular types of people. Learning your own chemical make-up can provide insight into what turns you on. "Then you can make fewer mistakes in your relationship," Fisher says. *—Loren Chidoni*

tracking fights. Jot down when you and your man fought, what you fought about, and the outcome. It can help you recognize patterns and identify serious issues. Keep in mind, Berg says, that the entries are learning tools, not ammunition for the next round.

DO YOU OWN A BLINDFOLD?

You may discover that cohabitating actually results in *less* quality time. And when you do hit the couch together, there's nothing sexy about it (*Babe, are you sitting on the remote?*). An easy fix, says WH advisor Yvonne K. Fulbright, Ph.D., is scheduling romance from the getgo. "Decide on a weekly date night before you finish unpacking your boxes," she says. And don't be shy about trying new seduction techniques. Surprise him with breakfast in bed—wearing just an apron. *—Lisa Ann Smith*