

A FREE GUIDE FROM RUSS BUYS HOUSES

Two Names on One Title

A neutral, private guide to what happens to the house when two owners go separate ways.

By Russell Seiler

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How to read this. This guide doesn't take sides. If you're comfortable, share it with the other owner so you're both working from the same information. Chapter 5 lays out every option side by side.

CHAPTER 1

Two Mugs on the Counter

Here's a story that may sound familiar. Jen and Mark are a composite of many couples in this spot, not real people.

It was a Tuesday night, a little after ten. The kids were upstairs. The dishwasher hummed.

Jen sat at one end of the kitchen counter. Mark sat at the other. Between them were two coffee mugs. Neither of them had touched theirs in an hour.

They had just said it out loud, together, for the first time.

"We can't keep the house."

It came out quiet. Nobody slammed a door. Nobody cried, not yet. It was the kind of quiet that comes after a long, honest talk, when two tired people finally agree on something hard.

Jen looked at the fridge. It still had the school calendar on it, and a drawing their son made in grade two that nobody had the heart to take down. Mark looked at the back door. He had built the deck outside it the summer they moved in.

"So what now?" Mark asked.

"I don't know," Jen said. "I really don't."



Two mugs, one counter, one big decision.

Jen and Mark had been married about eighteen years. They bought the house when they were still young enough to think a fixer-upper was romantic. They painted every room themselves. They brought both babies home to it.

Now those babies were teenagers. Their daughter was in her last years of high school. Their son had just started. Both kids knew things had been hard. Neither knew yet what would happen next.

The marriage hadn't ended with one big fight. It had worn thin over years. Different hopes. Different ways of handling stress. Long stretches of being polite strangers. Both of them had tried. Both of them were tired. In the end, they agreed it was time to live apart.

Agreeing on that was hard. But at least it was a decision. The house felt different. The house felt stuck.

Both names were on the title. Both names were on the mortgage. Neither of them could carry the payments alone for long, at least not comfortably. And the house needed work they had been putting off for years: the roof was getting old, and the basement was half-finished.

> *Mark worried about the kids. He wanted them to finish the school year without strangers tromping through their bedrooms every Saturday. He pictured a "For Sale" sign on the lawn and the whole street talking.*
>
> *Jen worried about money and about time. She wanted a clean, fair split and a clear date to plan around. She didn't want to spend a year in limbo, living in the same house as someone she was trying to move on from.*
>
> *Neither of them was wrong. They just had different worries sitting on top of the same problem.*
>
> *A friend had given Jen the name of a real estate agent. Mark's brother had told him to "just rent it out and wait." A website Jen found promised to "buy any house for cash," which made her nervous. Every piece of advice seemed to pull them in a different direction.*
>
> *And they were trying hard not to turn the house into one more thing to argue about.*
>
> *So they sat there, at opposite ends of the counter, with two cold coffees between them. They had agreed on the hardest part. They just had no idea what came next.*

If you are reading this, you may be somewhere near that counter yourself. Maybe you and your partner have already agreed to sell. Maybe you are still talking about it. Maybe one of you wants to keep the house and you aren't sure how that would work.

Wherever you are, this guide is for both of you. It does not take sides. It does not assume anyone did anything wrong. It simply lays out how a shared home usually gets sorted out, what your options are, and how to protect your privacy and your peace along the way.

We'll come back to Jen and Mark later. First, let's talk about what you may be feeling.

CHAPTER 2

What You're Feeling Is Normal

Selling a shared home during a separation stirs up a lot. All of it makes sense.

A home is not just a building. It's where your family's life happened. Birthdays. Sick days. First steps. Late-night talks. When a couple decides to part, the house often holds more feelings than anything else they own together.

So if you feel a mix of things right now, you are not doing this wrong. You are human.

The feelings people often describe

- **Sadness.** Even when separating is the right choice, letting go of the family home can feel like a loss. It's okay to grieve it.
- **Relief.** Some people feel lighter once a decision is made. That's okay too. Relief and sadness can sit side by side.
- **Worry about the kids.** Where will they sleep? Will they have to change schools? How will they handle seeing the house go?
- **Feeling exposed.** A separation is private. Selling a house can feel very public. Many people dread the idea of neighbours watching, or strangers looking through closets.
- **Tiredness.** Decisions are draining. Making them with someone you're parting from can be even more so.
- **Uncertainty.** "Will I be okay on my own? Where will I live? Will this be fair?"

The practical worries

Alongside the feelings come the everyday questions that keep people up at night:

- Who pays the mortgage while we sort this out?
- Who stays in the house in the meantime?

- What happens if we can't agree on a price?
- Can one of us keep the house?
- How long will all this take?
- What will it cost?
- Do we each need a lawyer?

These are all good questions. You don't have to answer them tonight. This guide will walk through each one, in plain words.

You are both allowed to want different things

It's very common for one person to care most about time and the other to care most about the kids' routine. Or one wants top price and the other wants it done quietly. Neither is selfish. They are just different priorities.

The good news is that most of these priorities can be balanced. There is often a path that gives each of you most of what matters to you. Finding it starts with seeing all the options clearly, side by side.

Privacy is a fair thing to want

Many separating couples say the thing they want most is privacy. They don't want a sign on the lawn. They don't want open houses every weekend. They don't want to explain their situation to every buyer who walks through.

That's a reasonable wish. It doesn't mean you have something to hide. It means this is your family's business, and you'd like to handle it with dignity. Some ways of selling are much more private than others, and we'll point those out as we go.

A gentle reminder

You can take care of yourself through this. Lean on friends who listen without taking sides. Talk to a counsellor if it helps. Keep the kids' routines as steady as you can. And give yourself permission to take this one step at a time.

You are moving toward a new chapter, a home that fits the life you're building next. That's worth taking slowly and getting right.

CHAPTER 3

How This Usually Works

The basic shape of sorting out a shared home, without the legal jargon.

Every situation is a little different, and the rules vary depending on where you live. But the general path tends to look similar for most couples. Here's the big picture.

Step one: agree on the big decision

The first question is simple to say and hard to answer: what happens to the house?

Usually, it comes down to one of three paths:

- One of you keeps the house and buys out the other.
- You sell the house and divide what's left after the mortgage and costs.
- You keep it together for a while, often until the kids finish school, and sell later.

You don't need to decide this alone, and you don't need to decide it fast. Many couples work it out with help from a mediator or with each person's own lawyer.

Step two: find out what the house is worth

To make any fair decision, you need a realistic idea of value. This might come from a professional appraisal, an agent's opinion of what it could sell for, or a written offer from a buyer. Some couples get more than one to compare.

It helps to agree, together, on how you'll decide the value before anyone gets a number. That way, the number feels fair to both of you, no matter what it turns out to be.

Step three: understand what you owe

Next, look at the mortgage and any other loans tied to the house, like a home equity line of credit. The difference between what the house is worth and what you owe is your equity. That's the part you'll be dividing, after selling costs.

Your lender can give you a current payout figure. Ask for it in writing, and make sure you both get a copy.

Everyone on title has to sign

This is one of the most important things to know. If both of your names are on the title, you both have to sign to sell the house. One person cannot sell it alone. One person also cannot accept an offer for both of you.

That protects you both. It also means you'll need to agree, at least on the sale itself, before anything can close.

A spouse not on title may still need to agree

Here's something that surprises many people. In some places, a married spouse may have rights to the family home even if their name isn't on the title. Where you live, the spouse who isn't on title may still need to sign or give written consent before the house can be sold.

So even if only one name is on the deed, don't assume one person can sell on their own. Ask a lawyer how your local rules treat the family home.

Two key facts to hold on to

Everyone on title has to sign to sell. And in some places, a spouse who isn't on title may still need to consent. No buyer, agent or partner can get around that, and anyone who suggests otherwise is a red flag.

Each of you gets your own advice

In a separation, each person should have their own independent lawyer. One lawyer usually can't advise both of you, because your interests may differ, even when you get along well.

Having separate lawyers isn't a sign of a fight. It's a sign of care. It means each of you can be confident the deal is fair, and it makes the agreement much stronger later. Many couples find it actually lowers tension, because each person feels protected.

The lawyer who handles the sale itself (often called a real estate lawyer or closing attorney, depending on where you live) may be a different person from your family lawyer. Ask each one what they cover.



Taking time to read everything carefully is part of the process.

Mediation can help

A mediator is a neutral person trained to help couples reach agreement. They don't take sides and they don't make decisions for you. They help you talk through options, stay focused, and put your agreement in writing.

Many couples use mediation to sort out the house, the parenting schedule and money all at once. It is often calmer, quicker and less costly than going to court. Your lawyers can then review what you've agreed.

What happens to the mortgage in the meantime

Until the house is sold or one person takes it over, the mortgage doesn't pause. In most cases, both people on the mortgage stay responsible to the lender for the whole amount, no matter who lives in the house or who moved out.

That means:

- The payments still need to be made every month.
- A missed payment can affect both of your credit, not just one of you.
- Property taxes and home insurance still need to be paid too.

It helps to agree, in writing, on who pays what until the house is sold. Some couples keep paying the way they always have. Some split it. Some have the person living in the house cover more. Your lawyers or mediator can help you write this down so it's clear.

If paying the mortgage is becoming hard, call your lender early. Lenders often have more options when they hear from you sooner rather than later.

And if one person keeps the house, they'll usually need to qualify for a new mortgage in their own name. That takes the other person off the loan. Just removing a name from the title does not remove it from the mortgage.

How long does it take?

It depends on the path you choose. A buyout can be fairly quick once the paperwork and new mortgage are in place. A sale through an agent usually takes longer, because of preparing the house, showings and the closing period. A direct sale can be faster and more flexible. Keeping the house jointly for a while can last years, by design.

There's no single right speed. The right timeline is the one that works for both of you and for your kids.

CHAPTER 4

The Numbers

A quick look at the bigger picture, so your decisions rest on facts, not guesses.

When you're making a big decision about your home, it helps to see what's going on in the wider world. How long homes are taking to sell. How prices have been moving. What borrowing costs look like for someone qualifying for a mortgage on their own.

The numbers on the next pages give you that context for both Canada and the United States. They aren't meant to push you toward any one choice. Every local market is different, and your own house has its own story. But a general picture can help you ask better questions when you talk to agents, buyers, lenders and lawyers.

As you read them, think about the questions that matter most to your situation. If one of you hopes to buy the other out, what might qualifying for a mortgage alone look like? If you plan to sell, how long might it take, and how would that fit the kids' school year? Keep those questions in mind, and bring them to the professionals you talk to.

The market right now

$666,538
Average home sale price in Canada, September 2026 (CAD)

$417,500
Median existing-home price in the US, September 2026 (USD)

33 days
Typical time on market for a US home in September 2026

Both countries had a little under five months of homes for sale in September 2026, which is a fairly balanced market: neither buyers nor sellers hold all the cards. Prices in Canada were slightly down from a year earlier and US prices were slightly up. Your own street can be very different, so use these as background, not as a price for your home.

Sources: Canadian Real Estate Association, September 2026; National Association of Realtors, September 2026. Canada reports an average and the US a median, so the two aren't directly comparable.

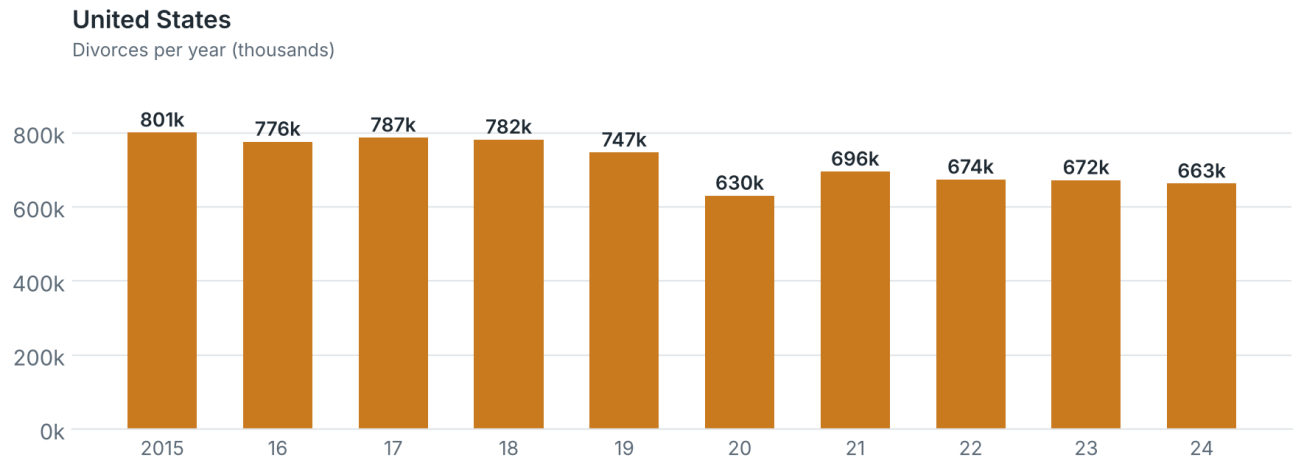
You are far from alone

42,933
Divorces granted in Canada in 2020, the latest national count

662,950
Divorces in the US in 2024

31%
Share of Canadian divorces in 2020 filed jointly by both spouses

Hundreds of thousands of couples go through this every year, and many of them own a home together. More and more are working it out together: joint applications in Canada rose from about 4% of divorces in 1987 to 31% in 2020.



The number of divorces in the US has been gradually falling for a decade. Source: CDC National Center for Health Statistics, 2015 to 2024 (provisional; some states don't report).

What this means for you

Neither country tracks what happens to the family home after a separation, so there's no "normal" choice you're expected to make. Buying out, selling and waiting are all common. The right one is the one both of you can live with.

Sources: Statistics Canada, March 2022 (Canada's national series ends in 2020); CDC/NCHS, 2024.

CHAPTER 5

Every Option, Laid Out Honestly

Six paths for a shared home. Each one is the right choice for someone.

There's no single best answer for every couple. The right choice depends on your money, your kids, your timing, the state of the house, and how well the two of you can work together right now.

Here are the main options, side by side. Some of them involve a buyer like Russ Buys Houses. Many don't. We've tried to be fair to all of them.

1. One of you buys the other out

One person keeps the house. They pay the other person their share of the equity, usually by getting a new mortgage in their own name. The other person is taken off the title and off the mortgage.

This is often the choice when one person feels strongly about staying, especially to keep things steady for the kids. It avoids selling altogether, so there are no showings and no strangers in the house.

Good fit if: one of you truly wants to stay, can qualify for a mortgage alone, and can comfortably afford the payments, taxes, insurance and upkeep on one income. It also works well when you both agree on a fair value.

Watch out for: agreeing on the value can be tricky, so consider an independent appraisal. Make sure the person leaving is fully removed from the mortgage, not just the title. And the person staying should be honest with themselves about whether the house still fits their budget and their life, not just their memories.

2. Keep it jointly for a while

You both stay on title and agree to sell later. Often this is to let the kids finish school in the same home. Sometimes one parent lives there with the kids. Some couples "nest", where the kids stay put and the parents take turns living there.

This can give children a soft landing and give both of you time to steady yourselves before making a final move.

Good fit if: you can still cooperate on bills and decisions, the kids' stability is the top priority for both of you, and you have a clear end date in mind.

Watch out for: you'll stay tied together financially, and both of you stay responsible for the mortgage. Put everything in writing: who lives there, who pays what, who handles repairs, and exactly when and how you'll sell. Also think about how it may affect each of you buying your next home. Without a clear plan, "for a while" can drift on longer than either of you wants.

3. List it with a real estate agent

You hire an agent to market the house to the public. They suggest a price, take photos, list it online, and hold showings. When offers come in, you decide together which one to accept.

For many couples, this is the best way to get the highest price. A good agent who has worked with separating couples can also be a calm, neutral go-between.

Good fit if: the house is in good shape or you're able to fix it up, you aren't in a rush, you're comfortable with showings, and getting top dollar matters most. If that sounds like you, listing with an agent is very likely your better choice.

Watch out for: it's the least private option. There's usually a sign, online photos of your home, and strangers walking through. You'll need to keep the house show-ready, which is hard with teenagers and two households. There are agent commissions and other selling costs. And you'll both need to agree on price, repairs and offers, sometimes more than once. Ask for an agent who will send everything to both of you equally.

4. Sell it privately yourselves

You sell the house on your own, without an agent. Maybe a neighbour, friend or relative has shown interest. Or you advertise it yourselves.

This can be more private than a full listing if the buyer is someone you already know. It can also save on commission.

Good fit if: you already have a likely buyer, you both have time and energy for the paperwork and negotiating, and you get along well enough to handle it together.

Watch out for: it takes real work, and that work falls on two people who may already be stretched thin. Setting a fair price without help can be hard. Every message and decision has to be shared between you. Make sure a real estate lawyer or closing attorney handles the contract, and that the buyer can actually pay.

5. Sell directly to a buyer like Russ Buys Houses

You sell the house as it is, straight to a buyer, with no listing, no sign and no showings. With Russ Buys Houses, Russell either buys the home himself or brings in a buyer from his team, and he tells you upfront which it is.

A written offer can be ready in as little as 24 to 48 hours. You choose the closing date, which can be soon or timed around the school year. You don't need to fix the roof or finish the basement. On many sales like this the buyer covers the legal or closing costs, so ask who pays closing costs.

A good direct buyer will send every offer and every document to both owners at the same time, and will never pass messages from one of you to the other.

Good fit if: privacy matters most to one or both of you, the house needs work you'd rather not take on, you'd like a firm date to plan two new homes around, or you simply want to avoid months of showings while you're both going through so much.

Watch out for: a direct offer is usually less than the price you might get on the open market after repairs and showings. You're trading some money for speed, privacy and certainty. Compare it with what an agent thinks you could get, after their costs and any repairs. Make sure you both see the same offer at the same time, have your own lawyers review it, and never feel rushed.

6. Do nothing for now

Sometimes the kindest choice is to pause. You keep paying the mortgage, keep living how you are, and give yourselves a little time before deciding.

Good fit if: you're both early in the separation, emotions are very raw, and the payments are manageable for now. A short pause can help you make a clearer decision later.

Watch out for: "for now" works best with an agreed check-in date. Bills keep coming, and both of you stay tied to the mortgage. If waiting starts to cause stress, missed payments or arguments, it may be time to choose one of the other paths.

You don't have to pick tonight

It's fine to explore more than one option at once. Many couples get an agent's opinion of value and a direct offer, then compare them side by side with their lawyers. Seeing real numbers in writing often makes the right path clear for both of you.

A simple way to compare

If you're torn, try this together, or each on your own and then compare. For each option, ask:

- How much would each of us likely walk away with, after all costs?
- How long would it take?
- How private would it be?
- How would it affect the kids?
- How much work would it take from each of us?
- How much would we need to agree on, and how often?

The option that scores best on what matters most to both of you is usually the one worth pursuing.

CHAPTER 6

Questions to Ask and Red Flags

Good questions protect you both. Here's what to ask, and what to walk away from.

Whoever you talk to, whether that's an agent, a buyer, a lender or a lawyer, you have every right to ask questions. A trustworthy person will welcome them. Here are some to bring along.

Questions for a real estate agent

- Have you worked with separating couples before?
- Will you send every update and offer to both of us at the same time?
- Can you sell the house quietly, without a sign or open houses?
- What do you think it would sell for as it is, and after repairs?
- What will your commission and other selling costs be?
- How long do you think it will take to sell?
- How will you handle showings while we're both living in different places?

Questions for a direct buyer

- Are you buying the home yourself, or bringing in another buyer?
- Will you put your offer in writing and send it to both of us at once?
- Who pays the legal or closing costs?
- Can we choose the closing date?
- Are there any conditions that could change the price later?
- How do I know you can actually pay?
- Is it okay if we each have our own lawyer review the offer first?

Questions for your lender

- What's the exact payout amount on our mortgage today?
- Is there a penalty if we pay it off early?
- If one of us wants to keep the house, what would it take to qualify alone?
- If payments get hard, what options do you have?

Questions for your own lawyer

- What are my rights to the house where I live?
- Does my spouse need to consent to the sale, even if they're not on title?
- How should we handle the mortgage and bills until the house is sold?
- What should our written agreement about the house include?
- How will the money from the sale be held and divided?
- Would mediation make sense for us?

How a respectful buyer should treat you both

When two people own a home together and are separating, how a buyer communicates matters a great deal. Any buyer, agent or professional you work with should:

- Send every offer, document and update to both owners at the same time.
- Use the same words and the same numbers with each of you.
- Never pass messages from one of you to the other.
- Never meet with just one of you to "work something out".
- Stay neutral and never take a side.
- Be patient while each of you talks to your own lawyer.

Same message, same time, to both of you

Ask any buyer to send everything to both owners at once, and never relay messages between you. It keeps things fair, keeps the record clear, and stops small misunderstandings from growing into big ones.

Red flags: when to walk away

Most people in real estate are honest. But some are not, and a separation can be a time when people try to take advantage. Be cautious if a buyer or anyone else:

- **Pushes you to decide quickly.** A fair offer will still be fair after you've slept on it and talked to your lawyer.
- **Asks for money upfront.** You should never have to pay a fee to receive an offer or to sell your home.
- **Won't put it in writing.** A real offer is a written offer, with clear terms.
- **Asks you to sign over the deed quickly,** or to sign anything before the sale closes through a lawyer.
- **Talks to only one of you,** or suggests one of you can sell without the other.
- **Takes sides,** or says things about your partner to win your trust.
- **Discourages you from getting your own lawyer.** Anyone honest will be glad you did.
- **Changes the price late** for vague reasons, after you've already planned around their offer.
- **Is vague about who the real buyer is,** or can't show they're able to pay.

If anything feels off, trust that feeling. You can always say "no thank you" and keep looking.

CHAPTER 7

Jen and Mark Find Their Way

From two cold mugs to a plan they could both live with.

The next morning, Jen and Mark did something small but important. They agreed not to make any decisions about the house that week. Instead, they each made a list of what mattered most to them.

When they compared lists, they were surprised by how much overlapped.

Mark's list started with the kids: "Let them finish the school year without chaos. No sign on the lawn." Jen's list started with clarity: "A fair split. A clear date. Not living in limbo." But both lists had the same three words near the top: "Be fair. Stay kind."

That gave them somewhere to start.

They each found their own lawyer. At first, that felt strange to both of them, like they were preparing for battle. But each lawyer said the same thing: this is about making sure you're both protected. After those first meetings, both Jen and Mark felt calmer, not more tense.

Their lawyers suggested a mediator. Over three sessions, they talked through the options one at a time.

First, a buyout. Mark had thought about keeping the house for the kids. Jen had too. But when each of them looked honestly at carrying the mortgage, the taxes and the old roof on one income, neither felt it was right. It would have meant keeping the house at the cost of everything else. They let that option go, together.

Next, keeping it jointly until their son finished school. They both liked the idea for the kids. But it would mean years of shared bills and shared decisions, and neither of them felt ready for that. They agreed it wasn't the best fit for their family.

So they would sell. The question was how.

They did their homework. They had an agent walk through the house and give an opinion of what it could sell for. The agent was kind and honest. She said it would likely sell for more on the open market, but only after fixing the roof and finishing the basement. It would also need several weeks of showings, possibly more.

They also asked for a written offer from a direct buyer. They made one rule clear upfront: everything had to go to both of them, at the same time. The buyer agreed, and kept to it. Every email went to both. Every question was answered in the same words to each.

The direct offer was lower than the agent's best-case number. But when their lawyers helped them subtract the commission, the repair costs and the months of carrying the mortgage, the gap was smaller than either expected.

Then they weighed what the gap would buy them. No sign. No strangers in their kids' bedrooms. No keeping a house show-ready across two households. And a closing date they could pick themselves: one week after the last day of school.

Mark liked that the kids could finish the year in peace. Jen liked having a firm date and a clear number in writing. For them, the trade felt worth it. They both said yes, each after talking to their own lawyer.

Another couple might have chosen the agent, and that would have been right for them too. This was simply the path that fit Jen and Mark.



Packing up, one box at a time.

In the spring, they told the kids together. They sat at the same kitchen counter, all four of them this time. They explained the plan simply. The kids would finish school here. Then Mom would have a place, and Dad would have a place, both close enough to the school that not much else would change.

Their daughter cried a little. Their son asked if he could keep the drawing on the fridge. Jen and Mark both laughed and said, "Of course."

The last few weeks in the house were quieter than they expected. They packed in turns. They divided the photo albums fairly and made copies of the ones they both wanted. Mark took a photo of the deck. Jen took the old school calendar off the fridge and put it in a box marked "Keep."

On the last day, they did one final walk-through. Separately, then for a minute together.

"We did okay," Mark said.

"We did," Jen said. "We really did."

> *Neither of them got everything they wanted. But both of them got what mattered most. The kids had a gentle ending to the school year. The split was fair and clear. And they left the house the way they'd hoped to: with their privacy intact and their respect for each other still standing.*
>
> *Months later, both of them said the same thing to friends, without knowing the other had said it. The hardest part had been not knowing what came next. Once they could see their options side by side, the decision almost made itself.*

Jen and Mark's story is a composite. Your path may look different. You may keep the house, list it, or wait a while. What matters is that you move from stuck to settled, in a way that fits both of you and your family.

CHAPTER 8

Your Next Step

A short, simple list to help you both move forward, at your own pace.

You don't have to do everything at once. Here are a few calm next steps you can take, alone or together.



Every new chapter starts with a single step.

A simple checklist

- [ ] Each write down your top three priorities for the house, then compare lists.
- [ ] Each find your own independent lawyer, and ask about your local rules for the family home.
- [ ] Ask whether a spouse not on title needs to consent to a sale where you live.
- [ ] Consider a mediator to help you talk through the options together.
- [ ] Ask your lender for the mortgage payout figure in writing, with copies to both of you.

- [ ] Agree in writing on who pays the mortgage, taxes and insurance until the house is sold.
- [ ] Get a realistic idea of value: an appraisal, an agent's opinion, a written offer, or more than one.
- [ ] Compare the options side by side, using the questions in chapter 5.
- [ ] Ask anyone you work with to send everything to both of you at the same time.
- [ ] Take your time. Make the choice that fits your whole family.

If you'd like to talk it through

If a quiet, direct sale sounds like it might fit, Russell Seiler at Russ Buys Houses is happy to talk with you both. There's no pressure and no obligation. He'll tell you upfront whether he would buy the home himself or bring in a buyer from his team. He can usually have a written offer ready in as little as 24 to 48 hours, and he'll send it to both owners at the same time. He never relays messages between you and never takes a side.

He'll also tell you honestly if listing with an agent, a buyout or waiting looks like the better path for you. Many times it is. Either way, you'll have one more clear option in writing to compare, so the two of you can choose with confidence.

Whatever you decide, we hope this guide has made the road ahead feel a little clearer and a little calmer. You are both moving toward a new home and a settled next chapter. You can take that step with dignity, and at your own pace.

Where the numbers come from

Every figure in this guide comes from a public source you can check.

- Canadian Real Estate Association, national statistics, September 2026: stats.crea.ca
- National Association of Realtors, Existing-Home Sales, September 2026: nar.realtor
- Statistics Canada, The Daily, March 9, 2022, and "A fifty-year look at divorces in Canada, 1970 to 2020"
- CDC National Center for Health Statistics, provisional number of divorces and annulments, 2000 to 2024: cdc.gov/nchs

Figures were the latest available when this guide was written in November 2026. Canadian and US figures are measured in different ways, so compare the trend in each country rather than the exact numbers side by side.

How to reach me

No pressure, no obligation, and no cost to ask.

Call or text, or simply reply to the email this guide came with. I read those myself.

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