ETHOS

Life insurance for dual-income families

If both partners make money, is life insurance a necessity?



Just 47% of Americans as of February 2026 (Bankrate) indicate they have access to funds to cover a $1,000 emergency expense. Life insurance may seem like it's optional, but here's why both partners need it:

Your financial stability
A policy means you won't leave behind a shared mortgage, outstanding debts, or other obligations for your surviving spouse.

Your family's quality of life
Your spouse may still have income but could face extra hours at work, costly childcare, home maintenance, and the financial strain of an unexpected loss — on top of grief.

Your legacy and estate
Life insurance is often the first asset to pay out to beneficiaries. Consult a financial planner and attorney to make the most responsible decisions.

How much coverage should dual-income families have?
A good rule of thumb: each earner should choose coverage of at least 10x their annual income as of September 2025 (Forbes). Many add an extra 10–20% to cover shared debts and obligations like a mortgage, car payment, bills, utilities, childcare, and/or education.

Ready to apply? **Talk to your agent today.**

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