

Protecting Both of Your Incomes

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Do you have a dual-income household? If you do, you're not alone. More and more couples are finding that a dual income is a necessity. Not just a necessity to sustain their current standard of living, but also to help form a base for their financial future. With that in mind, you've probably taken steps to help protect both of your incomes with some type of life or disability insurance coverage. However, situations change and the coverage you had a few years ago may not meet your current needs. So, how do you know if you have the "right" amount of life or disability insurance for both wage earners?

One factor to consider is the value of homemaking services.

For example, let's say both of you earn approximately the same income, but one does more around the house. If that person died or became disabled, would the other be able to handle all of the homemaking alone? If not, the person who had more "household responsibilities" should probably be insured for more, since it would take more to replace both a salary and the homemaking services. The added coverage would help maintain these services.

Whether you have a single – or dual-income family, you'll be more likely to maintain your standard of living and realize long-term financial goals if you're adequately insured.

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Signed by Scott Turtinen, Publisher.