

Five reasons couples need life insurance – even if they don't have kids.



Many couples don't think about life insurance until they start a family. But children aren't the only responsibilities that couples take on together. Financial commitments, household responsibilities, and obligations to extended family members also factor into the life insurance conversation.

Here are five reasons couples need life insurance, whether or not they have kids.

1. Your two-person lifestyle requires two salaries to maintain. If one spouse or partner passes away, the other's bills are not cut in half. Your rent or mortgage, auto loans, memberships, and other expenses were probably based on what you could afford together, not individually. Life insurance will help your partner cover your half of the costs.

Even if one partner doesn't work outside the home, they likely contribute something – handling household tasks and maintenance, for example – that would cost money to replace.

2. You have certain kinds of debt. In most cases, surviving spouses aren't required to pay their partner's debts. However, they may be responsible if:

- They cosigned on a loan for their spouse
- They were joint account holders with their partner on a credit card or other debt
- They live in a community property state

3. The surviving partner will be responsible for final expenses. The median cost of a funeral in 2024 was more than \$8,000. And that doesn't include the cost of gatherings (like a celebration of life), special headstones or monuments, or helping family members with travel costs to attend the event.

There may also be lingering medical expenses associated with an illness or critical injury that caused the spouse's death.

4. You want kids someday. Getting life insurance now protects your partner and sets you up for your future family as well. Then, when you are expecting a child, you'll already have one thing checked off your long pre-baby to-do list.

5. You have other family responsibilities. Maybe you have aging or disabled family members who rely on you for help, or you'd like to leave a legacy for your nieces and nephews. Life insurance allows you to provide these benefits without burdening your partner.

Given these reasons, every couple should have at least some life insurance. But every couple's needs are different. To determine how much you need, use our life insurance calculator. Then, talk to a local, independent agent about getting the right policies for you and your partner.

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