FOR FAMILIES

Life Insurance for Stay-at-Home Parents

4 min read · Guensdy Paulemon, Independent Life Insurance Broker

If you're a stay-at-home parent, you might assume life insurance is mainly for the working spouse. It's one of the most common and costly assumptions families make.

The value that's easy to overlook

Childcare, transportation, meal prep, household management — a stay-at-home parent provides work that would cost real money to replace, easily $40,000-$70,000+ per year.

What coverage actually protects against

Coverage on a stay-at-home parent isn't about replacing a “salary”; it's about covering the very real cost of everything they currently do for free.

How to think about the number

- Estimate local childcare costs for your number of kids
- Add household help (cleaning, meal prep, errands) if you'd need it
- Consider a Term length matching your youngest child's years until independence
- Remember: this is protection, not a reflection of “worth”

Want to figure out the real number for your family?

Let's talk through your specific situation — no pressure, no obligation.

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