

When One Paycheck Carries the Family

AI may make single-income households more common. The planning question is the same either way.

The Prediction

Amazon founder Jeff Bezos says AI will raise productivity enough that one partner in many two-income households could step back from work, and overtime could fade.

Others expect AI to cut jobs rather than hours. No one knows yet.

Sources: Jeff Bezos at VivaTech, Paris, June 2026 (Washington Examiner) and a 2026 CNBC interview (via Reuters). Paraphrased.

What Changes on One Income

1

Everything rides on one earner

An illness, injury or early death stops the whole plan, not half of it.

2

The spouse at home stops saving

No paycheck means no workplace plan and no matching contributions.

3

Less room for error

A market drop or a large medical bill has no second income to absorb it.

How We Plan for It

Quality of Life policy on the earner

IUL with living benefits to help self-fund serious illness and long-term care costs.

Savings for the spouse at home

A spousal IRA or fixed indexed annuity, protected from market loss.

A guaranteed income floor

Lifetime income that does not depend on who is still working.

Disability income coverage is referred to a specialist partner.

Whether AI delivers or not, protect the paycheck. Book a review: calendly.com/retirement-discussion

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