

# Press Releases

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## Insure.com Father's Day Index Answers: What's Dad Worth This Year? ☒

By [Insure.com](http://insure.com) Posted on June 7, 2011

June 7, 2011 (Foster City, CA) – Insure.com’s new Father’s Day Index shows that dad’s household contribution is worth \$20,415 this year. The index lists duties a typical father might perform around the house and measures the cost to hire someone to perform the same functions, according to Bureau of Labor Statistics data. (Wages earned at a job outside the home were not included.)

The Father’s Day Index also reveals how Dad stacks up to Mom in terms of household value. Insure.com’s 2011 [Mother’s Day Index](#) showed a \$61,436 cost to replace a mom’s duties on an annual basis. That puts a typical father’s household value at about 33 percent of a mother’s. The bottom line: Dad’s tasks, although important, don’t have the same cash value as Mom’s.

Sample replacement costs for “dad duties” from Insure.com’s 2011 Father’s Day Index:

- Helping with homework: \$19/hr
- Chauffeur duties: \$12/hr
- Pest removal: \$16/hr
- Yard work and landscaping: \$14/hr
- Plumbing: \$24/hr
- Coaching: \$17/hr

Giving fathers the benefit of the doubt, Insure.com also came up with a variety of extra jobs that a dad might handle to boost his value. Those include changing flat tires, coaching sports teams, telling stories about “the good old days” and laying down the law to misbehaving youngsters. Throw in pay as an audio and video technician (to cover his penchant for hogging the TV remote control) and it brings his total annual contribution to \$51,208 – but

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still not as impressive as Mom's worth.

Insure.com also looked at the value of Dad over the past 10 years and found that his replacement value hasn't increased much more than the rate of inflation. In 2000, the same duties were worth \$16,279.

While a dad's duties in total are worth less than those of a mom's, his contribution to the household is just as important. Protecting the value of his contribution with life insurance is important, though generally more expensive than a policy for a woman: [Life insurance quotes](#) for men are higher than quotes for women of the same age and health because men have a lower life expectancy.

"Because so many families rely on two incomes, allowing either Dad or Mom to go without life insurance doesn't make sense. It's too big a financial gamble for families to take," says Emmet Pierce, managing editor of Insure.com.

Some families may forgo life insurance coverage in financially tough times, but the financial impact that losing a parent could have might make them reconsider the importance of this insurance protection.

To review the full Father's Day Index and [article](#), read more about this year's valuation or use Insure.com's [life insurance calculator](#) to find the right coverage amount and policy type for valued members of your household, go to Insure.com.

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