

Press Releases

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Press release: Mom's annual worth rises above \$65,000: Too much or not enough?

By [Insure.com](http://insure.com) Posted on May 4, 2015

May 4, 2015 (Foster City, CA) – The annual value of a mother's work has risen more than \$5,000 in the last two years, according to the Insure.com 2015 Mother's Day Index. Mom's work is now worth \$65,284 per year, 9.1 percent above the \$59,862 her work "earned" in 2013.

This year's figure also marks a 3.7 percent increase over her 2014 value of \$62,985. The Mother's Day Index uses wage data from the Bureau of Labor Statistics in order to estimate the financial value of a mother's contributions to her household.

"Earnings for many of the tasks mothers are associated with, such as event planning and decorating the home, continue to grow and elevate Mom's overall value," said Penny Gusner, consumer analyst for Insure.com. "Only a few of the jobs mothers take on at home had their wages decrease this past year."

(See the [full task chart and associated wages](#).)

Insure.com also asked 1,000 men and women what amount of money a mother should receive if she were paid for her work around the house. The majority, 57 percent, said she should make more than \$50,000 annually. The other 43 percent said Mom should earn a salary of less than \$50,000.

Here is the precise breakdown on how much respondents said mothers should get paid annually:

- Nothing: 2 percent
- Up to \$10,000: 4 percent
- \$10,001 - \$25,000: 12 percent

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- \$25,001 - \$50,000: 25 percent
 - \$50,001 - \$75,000: 24 percent
 - \$75,001 - \$100,000: 17 percent
 - \$100,001 - \$200,000: 7 percent
 - Over \$200,000: 9 percent

Depending how overworked a mother feels, she may find a valuation of around \$65,000 too much or not nearly enough. But while mothers though don't expect to receive a paycheck – however big or small it would be – families still need to recognize how much it would cost to replace her.

If there is not an adequate life insurance policy in place, the family could be financially devastated if Mom is no longer around and others must be brought in to take over her household tasks.

“The Mother’s Day Index gives an entertaining way to broach the serious subject of evaluating your worth and making the appropriate financial planning, such as buying a life insurance policy,” said Gusner. “If the mother works outside the home, has a disabled or special-needs family member she cares for or more than one child to raise, obtaining life insurance on Mom is of the utmost importance.”

For more details, please see the [Mother’s Day Index 2015](#) feature on Insure.com.

Methodology

“Mom’s value” is based on occupational wages from the Bureau of Labor Statistics and does not include a salary from work outside the home. It is calculated using a list of common household tasks that mothers often perform.

For the data on what people think mothers should earn if they had a salary, Insure.com commissioned a survey of 1,000 married men and woman age 25 or older. The survey was fielded in February 2015.

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