May 1, 2012 (Foster City, CA) – Like other jobs, motherhood has taken a pay cut. Insure.com’s new Mother’s Day Index shows that Mom’s work around the house is worth $60,182 this year, a 2 percent decline from our 2011 index, according to an informal review of federal labor data. Last year, Mom’s value around the house was $61,436.

The index takes a look at jobs around the house that typically are associated with mothers and measures what it would cost to hire someone else to perform those duties. Wages earned at a job outside the home were not included.

Despite her slight drop in pay, the cost of replacing Mom is more than most families can afford. That’s a reminder of why mothers need to buy life insurance. According to LIMRA, a research and consulting firm, only 57 percent of women have some type of life insurance coverage. If they die unexpectedly, it could leave their families exposed to financial hardship.

"While the Mother’s Day Index takes a lighthearted approach, it has a serious message: Hiring someone to replace Mom would be prohibitively expensive for most families without adequate life insurance," says Emmet Pierce, Insure.com’s managing editor. "If Mom works outside the home, as many mothers do, insuring her life becomes doubly important."

When it comes to tasks around the home, Mom’s jobs cost roughly three times more to replace than Dad’s. Insure.com’s 2011 Father’s Day Index showed Dad’s value around the house to be $20,415.

Here are some sample replacement costs for Mom this year:

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- Cooking: $9.08/hr
- Driving: $13.83/hr
- Housekeeping: $9.80/hr
- Child care: $9.58/hr
- Planning parties: $22.30/hr
- Helping with homework $18.48/hr
- Private detective: $21.73/hr

See the full "Mom job" list and article at [life-insurance/the-mothers-day-index.html](http://life-insurance/the-mothers-day-index.html).

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