



Insure.com's 2019 Mother's Day Index: Mom's role worth \$71,297

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Mother's economic value represents an index high that should factor into life insurance plans

May 7, 2019 (Foster City, CA) – [Insure.com](https://www.insure.com), a comprehensive source for insurance information, today released its ninth annual Mother's Day Index showing that the jobs many moms typically perform for their household would justify an income of \$71,297 in 2019. That's a 3.5 percent increase over last year's pay equivalent.

Insure.com used federal wage data from the Bureau of Labor Statistics to find the financial value of 13 jobs that many moms generally perform. The jobs designated as childcare provider, summer activity planner and cook represent those that require most hours per week. Less frequent jobs were accountant, groundskeeper and hairstylist.

The jobs with the biggest increases for mom this year are:

- 11% - Summer activity planner
- 9% - Yardwork
- 9% - Fixing up the house

The jobs with the largest decline in payable terms are:

- -12% - Private detective/ investigator
- -9% - Licensed vocational nurses
- -5% - Party planner

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

"The goal of the Mother's Day Index is to show, in a lighthearted way, that losing this critical role in your family can be financially devastating — even if you didn't have financial problems previously. With Mother's Day around the corner, we take this opportunity to remind you that a life insurance policy that protects your family after you're gone is a gift — even if it doesn't come with a big red bow," said Insure.com Consumer Analyst Penny Gusner. "We know we're a little biased, but the Insure.com team really geeks out over giving peace of mind."

While it comes out in time for Mother's Day, Insure.com's Mother's Day Index should be considered as "The Primary Caregiver Index." We know as well as you do that families come in all shapes and sizes. Maybe Dad is the primary caregiver. Maybe it's a grandparent. Whoever it is in your family, we want to celebrate that person's role by acknowledging all he or she does, and by reminding you that having a financial safety net is paramount to your family's future.

Consider these findings from the 2018 Insurance Barometer survey report by the life insurance and market research association (LIMRA) and the non-profit life insurance awareness association, LifeHappens.org:

- Almost half of respondents would feel the financial adversity from the loss of their primary wage earner in just six months, and more than a third would feel adversity in a month or less.
- Among married/partnered respondents, one-third wish that their spouse or partner would purchase more life insurance, while an additional 16 percent are not sure how much life insurance protection their spouse or partner has.
- At least 41 percent say they don't have any life insurance.
- Approximately 63 percent have put off buying life insurance based on the belief that it costs too much, but consumers tend to overestimate the price. For instance, when asked how much a \$250,000 term life policy would be for a healthy 30-year-old, which is about \$160 a year, most estimate it was more than three times the actual cost.

"Not only is income replacement a critical part of dealing with the loss of a loved one, but when you're experiencing grief, there are some basic tasks you can't bring yourself to complete," says Gusner. "Having a life insurance policy to lean on after a death gives you the power to pay someone else to keep your life on track — even if you can't be the one to steer it."

Insure.com recommends an annual insurance health "checkup" with the [Insurance Advisor tool](#), which helps you identify any vulnerable gaps in your life, auto, home or health insurance coverage and suggests adjustments based on your current family situation and assets.

Read the full Mother's Day Index 2019 feature on Insure.com: <https://www.insure.com/life-insurance/the-mothers-day-index.html>

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.

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