

Life Insurance

# Mother's Day Index 2022: Mom's unpaid work worth 9.2% more than last year

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The value of the everyday tasks mothers do is rising. Over the last year, if moms were compensated for all the jobs they do for their families, they would have received a salary of more than **\$126,725**.

That's an increase of 9.2% over last year's findings, the first time the index topped six figures.

For each of the last 12 years, Insure.com has compiled its Mother's Day Index. The editorial team assigns a value to all the home management jobs primary caregivers perform, such as cooking dinner and helping with homework. The editors match those tasks to real-world job titles and calculate a salary based on the most recent wage information from the Bureau of Labor Statistics (BLS). The Mother's Day Index acknowledges all the work that mothers do. For many, that work includes balancing a family and a home with a full-time job — doing two jobs but only being financially compensated for one.



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## What's mom's worth?

Moms perform a lot of unpaid labor without which many families wouldn't be able to keep their heads above water. Our index aims to show just how much that labor would cost out in the workplace.

For this year's index, we kept the jobs performed by mothers the same as last year, but it by no means is an exhaustive list. The pandemic has only increased the responsibilities of mothers in the U.S., from raising puppies to balancing work and home life when a school is closed due to COVID exposure.

But to show the economic value of the work moms are doing — we kept it simple. And here's what we found: The value of a mom's labor is going up.

Of the 18 core jobs, 15 saw wage increases. Only two of the jobs saw a wage drop:

The jobs with the biggest wage increases this year:

- **Accountants and auditors: 36%**
- **Designers: 28%**

The jobs with wage drops this year:

- **Mental health counselor: -12%**
- **Community and social service specialists: -7%**

## Mother's Day job values in 2022

Search Table

Profession	Hours per week	Weeks per year	Mean hourly wage	2022 annual earnings	Change from 2021
Accountants and auditors	0.5	52	\$40.37	\$1,050	36%
Baker	3	8	\$15.53	\$373	6%
Chauffeurs and shuttle drivers	9	52	\$15.66	\$7,329	3%
Childcare worker	40	52	\$13.31	\$27,685	-2%
Cook	14	52	\$13.51	\$9,835	7%
Elementary school teacher*	20	36	\$32.25	\$23,220	19%
Hairdressers, hairstylists, and cosmetologists	0.5	52	\$17.30	\$450	15%
Judge, magistrates & other judicial	3	50	\$68.52	\$10,278	48%

\*Additional job during COVID-19 pandemic

\*Some professions might not perfectly match last year's description due to editors updated selection of job titles.

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## Moms do more work than most people realize

Some mothers are on double duty. Mothers of special needs children, for example, may need to spend more time caring for their children.

[One study found](#) that mothers of children with disabilities spend an extra three hours a week on childcare and housework. But depending on the severity of a child's disability, care can be around the clock.

Mothers of special needs children also have to take on additional healthcare responsibilities and an additional caregiving burden in ways that many other parents don't.

And, quite often, the burden of caring for a child with disabilities falls on moms.

## Why moms need an estate plan

Considering all the work that mothers do, they're irreplaceable. But it is vital to have financial safeguards in place in case a caretaker passes away. Whether it be household chores, medical care, or income, it's important to plan for any financial loss by securing a [life insurance policy](#) before it is too late.

And for some mothers, estate planning will be a lot more specialized. Mothers of children with disabilities, for example, should consider a [special needs trust](#). A trust such as this will appoint a trustee, who can use the funds from a life insurance policy as necessary on behalf of the child. Another benefit of a special needs trust is that it doesn't inhibit the child's ability to get public assistance.

Mothers, alongside any adult with a dependent, should consider consulting with a certified financial planner or an estate planning attorney to make sure they have the right safeguards in place in case of an untimely death.

## How to celebrate Mother's Day

Not only do mothers perform unpaid labor worth more than \$100,000, but there are also many barriers in the U.S. for them to get the support the essential services they provide. For example, there is [no federally mandated maternity leave](#), and access to affordable childcare remains a barrier for many working parents. A study by [The Center for American Progress](#) found that mothers can only successfully work outside the home when they have access to these support systems. But families that earned less than \$50,000 often spend one-third of their income on childcare.

Until moms get the support they need to thrive, they'll continue to face economic pressures. And while more women were working in December 2021, a record number of mothers have left the workforce since the onset of the pandemic. In 2021, [2.3 million mothers left the workforce](#), according to the Marshall Plan for Moms, a campaign by the nonprofit Girls Who Code. The group says this departure erased more than 30 years of progress and disproportionately affected women of color, who left their jobs at twice the rate as white women.

Yes, mothers need recognition and care, but they also need long-term solutions so that they don't reach burnout or abandon their careers in the first place. This Mother's Day, be an advocate for the moms in your life.

## Finding a life insurance policy doesn't have to be overwhelming

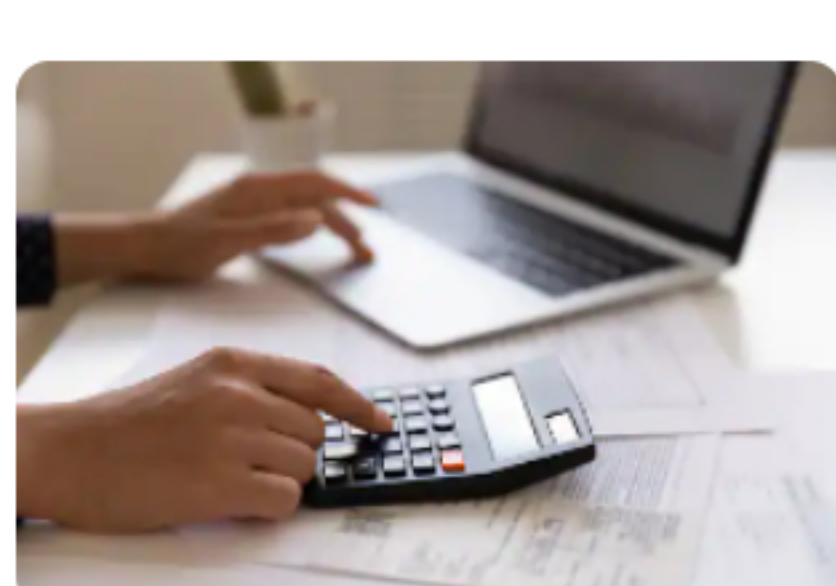
The last thing you need right now is another impossible task; that's why Insure.com has made it so easy to get a quote and get your policy.

Insure.com's [Life Insurance calculator](#) is a three-minute quiz that gives you an instant idea of how much coverage you should have and what [type of policy](#) you'll need. You can immediately start comparing policy quotes from the [best life insurance companies](#).

## Methodology and source

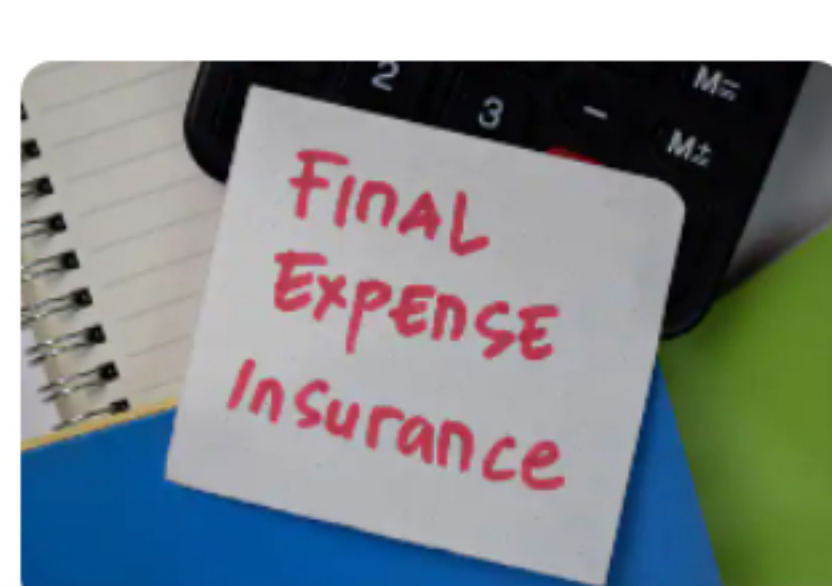
Mean hourly wages are based on current occupational wage data provided by the [Bureau of Labor Statistics](#). It does not include income from work performed outside the home. The annual wage and percentages are rounded to the nearest whole number. Sums may add up to more than 100. **The editors determine the hours and weeks each occupation is performed based on their research and the values assigned to those tasks in past indexes.**

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