

Mother's Day Index: Pandemic workload causes salary to soar

By [Jennifer Shelton](#) | Updated on May 1, 2020

A mother's value has never been clearer, as people across the world hold tighter to those with whom they are lucky enough to hug during this global pandemic.

This year, the United States will celebrate Mother's Day with modest celebrations – near and far -- conceived with love and a genuine desire for connection and appreciation. Handmade cards sent in the mail, dances and songs at the end of driveways, video chats with virtual hugs and blown kisses.

Each year, Insure.com takes the time to recognize all that mothers do for their families. Work that is often physically, emotionally, and mentally draining – yet deeply rewarding. But unlike jobs that start with a timeclock, this work doesn't stop and doesn't come with a paycheck. So, the moms at Insure.com wondered, "How much would a mom's job be worth *this year?*"



Our annual Mother's Day Index, in its 10th year, assigns an annual salary to the total value of common family duties. That value is based on the most recent Bureau of Labor Statistics salary data and reflects the most reasonable job titles for the many hats that moms wear.

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Mom's value at an all-time high

We've added on four additional jobs to our list and a new and unexpected gig making mom's value reach an all-time high at \$93,920 – a 32% increase over last year.

The jobs that increased in pay the most this year:

- 16% - Taxi drivers and chauffeurs
- 14% - Private detectives and investigators
- 14% - Counselor
- 14% - Laundry

The jobs that stayed the same or decreased in pay this year:

- -2% - Baker
- 1% - Meeting and party planner
- 0% - Childcare worker

Many jobs in our index saw considerable increases, despite an inflation rate hovering around 2.2% this year. Without the new jobs being added in mom's worth still would have seen a decent bump up of 6%.

"The U.S. economy was certainly moving in the right direction before COVID-19 began its sudden and drastic impact on unemployment, businesses and the stock market, so I'm not surprised to see such strong gains," explained Insure.com's senior consumer analyst, Penny Gusner.

Mother's Day job values index 2020

BLS occupation title	Mother's job description	Hours per week	Weeks per year	Mean Hourly Wage	Change from 2019	Annual earnings (rounded)
Cook	Cooking	14	52	\$12.23	12%	\$8,900
Taxi drivers and chauffeurs	Driving	9	52	\$13.00	16%	\$6,084
Other teachers and instructors	Helping with homework	10	40	\$23.55	12%	\$9,420
Childcare worker	Taking care of the kids	40	52	\$12.28	0%	\$25,532
Licensed practical and licensed vocational nurses	Nursing wounds	2	12	\$19.98	8%	\$479
Maids and housekeeping cleaners	Cleaning up	10	52	\$12.10	6%	\$6,292
Meeting & convention planners	Planning parties	8	8	\$25.45	1%	\$1,629
Miscellaneous community and social service specialists	Summer activity planner	40	12	\$23.00	4%	\$11,040
Hairdressers, hairstylists, and cosmetologists	Haircuts	0.5	52	\$14.23	4%	\$370
Personal care aides	Shopping for the family	3	52	\$12.73	3%	\$1,985
Accountants and auditors	Family finances	0.5	52	\$28.53	3%	\$742
Grounds maintenance workers	Yard work	1	52	\$15.15	6%	\$788
Interior designers	Fixing up the house	5	8	\$26.30	13%	\$1,052
Private detectives and investigators	Finding out what the kids are up to	5	8	\$24.33	14%	\$973
Baker	Making baked goodies for bake sale, birthdays, etc.	3	8	\$13.05	-2%	\$313
Counselor	Talking to kids about relationship problems	5	40	\$25.08	14%	\$5,015
Judge	Breaking apart fighting kids and deciding who did what and the punishment	3	50	\$44.85	11%	\$6,728
Laundry	Washing and folding family laundry	4	50	\$12.05	14%	\$2,410
TOTAL		163			6%	\$89,752

Extra Spring 2020 task for moms thanks to COVID-19 pandemic

BLS occupation title	Mother's job description	Hours per week	Weeks per year	Mean hourly wage	Annual earnings
Elementary/Middle school teacher	Taking over or assisting with educational duties for distance learning children during school closures	20	8	\$26.05	\$4,168
				GRAND TOTAL	\$93,920

Mom takes on more than ever before – and it pays off

"We've expanded the amount of jobs this year to really encompass all that moms do, and I think it's finally starting to show in the numbers. It's a metric that people really respond to and can understand how much work it truly represents," says Gusner.

In past years, the Mother's Day Index has measured the value of 14 jobs associated with the primary caregiver's role. This year, moms find themselves in a position of taking on even more than ever before. So, our Insure.com moms updated the list to include four additional jobs:

- **Baker** – From banana bread and cupcakes to cheesecakes and artisan sourdough starters, this quarantine timeline is marked with baked goods. Moms know that one of the best ways to keep the kids from messing up the rest of the house is to have them help you in the kitchen.
- **Counselor** – Even before COVID-19, we asked our spouses to share their work stress, listened to children confused about BFFs and helped teens survive crushes gone wrong. Mom's role as a safe place to express emotion has undoubtedly grown as everyone rides the pandemic rollercoaster.
- **Judge** – Kids are in close quarters with each other 24/7. If you're lucky, there's space to cool off. Moms are often right in the middle of the fight and often have to lay down the law and even dole out sentences.
- **Laundry worker** – If you're anything like the Insure.com team, you're up to your elbows in laundry *all the time*. During a normal spring, we're washing work clothes, workout wear, grungy yardwork tees, Little League uniforms... if there's anything that works as hard as a mom, it just might be a washer/dryer set. And during a shelter-in-place order, well, we're guessing that whatever you're wearing right now, you should probably wash.

There's one more important and time-consuming task given to moms in 2020. We won't call it a bonus because being thrust into the position of being a distance learning teacher is anything but that. However, we did tack on this extra work hat and pay for mom in these unprecedented times. It's not on the main table as we hope this is a one-time role.

- **Teacher** – With schools closed across the country – many for the rest of the academic year – moms have taken on the role of primary educator, helping children navigate a new world of packet work and digital classrooms while worrying about grades, testing standards and how to mute on Zoom meetings.

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Where is my village?

Moms accomplish these tasks with the help of some serious multitasking skills. Kids are helped with homework at the counter while mom responds to a work email on her phone while stirring the marina sauce. Laundry is folded while planning how to celebrate a quarantine birthday and still trying to console a kid whose sister keeps wrecking his toy setup.

Sometimes “moms” aren’t moms at all

While these tasks have been traditionally associated with mothers, we all know that parents, grandparents, friends and neighbors all might play an integral part in primary care. We invite you to use our Index as a friendly reminder to give thanks for the primary caregiver in your home – whoever that might be.

Life insurance protects your quality of life

Our goal with the Mother’s Day Index is to shed some light on all that moms (or your family’s primary caregiver) do for their families. We also hope that readers think about what would happen to the family’s finances if the unthinkable occurs. That’s when having sufficient [life insurance coverage](#) can provide peace of mind that your family will have the money to continue paying crucial or urgent bills, such as rent or a mortgage, staying enrolled in school or daycare or paying for funeral or memorial costs.

You can’t afford for the work to not get done

But what happens to all the jobs that person used to do for the family?

“The Mother’s Day Index quantifies just how much money it would take to outsource these tasks if someone in the family was no longer able to fulfill them,” notes Gusner.

Life insurance can also play a key role in helping a spouse pay for child care, cleaning and counseling services after a loss. That’s why people should take the time to reassess your financial needs, including your life insurance needs.

“As we’ve learned in the last month, plus you never know what is around the next corner and it’s best to be prepared as possible to take care of the ones you love”, Gusner says.

How much life insurance do you need?

It’s a common misconception that a life insurance payment is a morbid equivalent to winning the lottery. Somehow, a long-lost uncle dies and leaves you a pile of cash (doesn’t happen) and you have no more worries (yeah, right).

A life insurance policy is generally designed to cover essential needs, debts or bills, such as mortgage, education and final expenses. You may also want to plan to leave additional money to children. The more money you're attempting to provide, the higher amount you will be expected to pay for your coverage.

Even if you have a life policy in place, you may want to get additional coverage so you're not [underinsured](#). If you earn more now or have children you didn't at the onset of your life policy, it's smart to reevaluate your needs.

A “can-do to do” in five minutes or less

Sure, that to-do list keeps growing, but this is one box that's easy to check -- and is way more important than installing those raised garden beds that have been in the garage for a year.

Insure.com's [Life Insurance calculator](#) is a simple and smart way to quickly assess your life insurance needs. In only five questions, you can get a clear idea of what type of insurance ([Term or Whole](#)) you'll need, and for how long.

With an amount in mind, you can compare the [best life insurance companies](#) and get a quote quickly on a policy.

Our Insure.com team hopes that this Mother's Day, you are healthy, you are safe and your family is provided for. We hope you'll allow us to help you make sure they are provided for many Mother's Days to come.

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 and rounded to the nearest dollar amount.

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