



The Santa Index 2019: Santa's salary of \$155,213 out earns information system managers and top executives

Jennifer Shelton - Last updated: Dec. 9, 2019

It looks like Santa has landed himself a permanent spot on the nice list. For the fourth consecutive year – Santa has received what we've all been asking for this Christmas: A raise!

Every holiday season, Insure.com examines the jobs performed year-round by Old Saint Nick and determines the salary he would earn for his heartwarming labors. Using salary information from comparable jobs from the [Bureau of Labor Statistics](#), these jobs include everything from overseeing the workshop, to cookie tasting and even the public-announcing job of his signature sign-off, "Merry Christmas to all, and to all a goodnight!"



Hot cocoa with extra whipped cream all around!

According to the Insure.com's numbers, The Man with the Bag earned a salary of \$155,213 -- a 2% increase over the previous year. The Insure.com team is also betting that the elves and the reindeer are well positioned for a bonus since [U.S. wages have been on the rise](#) this year.

Santa's salary also means that he is out earning historically high-earning jobs, such as information systems managers and top executives. (Dentists, however, have just edged

out Santa with a salary of \$156,240 -- which makes us wonder what [Hermey the Elf has been up to.](#))

Our team got the scoop from Santa's PR elf on how his jolly boss spends his time:

The Santa Index 2019

Santa's job	BLS occupation title (closest matching)	Hours per day	Days per year	Hours per year	Mean hourly wage	Annual earnings (rounded)	Change from last year
Running the workshop	Industrial Engineers	8	364	2912	\$44.05	\$128,274	1%
Professional shopper	Sales and Related Workers, All Other	8	15	120	\$19.46	\$2,335	1%
Wrapper of gifts	Packers and Packagers, Hand	12	14	168	\$12.74	\$2,140	4%
Labor negotiator (with elves)	Labor Relations Specialists	0.5	365	182.5	\$34.01	\$6,207	7%
Letter reader	Correspondence Clerks	1	100	100	\$18.75	\$1,875	2%
Sitting in mall to speak with children	Customer Service Representatives	8	21	168	\$17.53	\$2,945	2%
Investigator (knows if you've been good or bad)	Private Detectives and Investigators	1	30	30	\$27.31	\$819	3%
List checker (checking it twice)	Bookkeeping, Accounting, and Auditing Clerks	1	30	30	\$20.25	\$608	2%
Taking care of	Farmworkers, Farm, Ranch, and	1	365	365	\$13.87	\$5,063	4%

Santa's job	BLS occupation title (closest matching)	Hours per day	Days per year	Hours per year	Mean hourly wage	Annual earnings (rounded)	Change from last year
reindeer	Agricultural Animals						
Snow plow driver (at the North Pole)	Highway Maintenance Workers	0.5	360	180	\$19.92	\$3,586	3%
Pilot of sleigh	Airline Pilots, Copilots, and Flight Engineers	10	1	10	\$81.52	\$815	5%
Going down chimneys	Building Cleaning Workers, All Other (Chimney Sweeper)	10	1	10	\$15.73	\$157	3%
Cookie & milk taster	Agricultural Inspectors	10	1	10	\$22.10	\$221	2%
Distributor (placing gifts under the tree)	Shipping, Receiving, and Traffic Clerks	10	1	10	\$16.82	\$168	3%
Announcer ("Merry Christmas to all, and to all a good night!")	Public Address System and Other Announcers	0.01	1	0.01	\$18.77	\$0.19	-5%
Santa's total salary for 2019					\$155,213	2%	

Even Santa has been known to fall off a roof

Santa has a lot of responsibility on those sack-supporting shoulders. He is an entrepreneur employing hundreds of elves in various occupations, a loving husband to a wife (who, as we've heard it, works diligently on the administrative side of the business), and millions of children around the world depend on him to deliver toys and joys on Christmas morning.

The Insure.com team asks, Santa, what do you have in place to protect your family and your business should an accident befall you? Do the kids wake up to empty stockings? Does Mrs. Claus have to find a nice farm in Iceland for the reindeer? Can she afford to keep the property at the North Pole?

“If the Clauses’ have a life insurance policy in place, it would help ensure that Mrs. Claus could continue the important work on the workshop and her continued lifestyle at the North Pole residence,” explains Penny Gusner, senior consumer analyst for Insure.com. “Final expenses, income replacement, mortgage/rent payments, childcare expenses, education costs and emergency savings are just a few of the major financial concerns that can arise after a death in the family.”

Mrs. Claus: Beauty, brains and an unsung hero

While they might not have the same challenges as the rest of us closer to the equator, they have a lot worth protecting, and a policy for just Santa might not cut it. Mr. and Mrs. Claus are a wonderful team who each have responsibilities. They contribute to make their workshop run effectively. We’ve got it on good authority that Mrs. Claus helps with the accounting, shipping logistics, sleigh maintenance and the elves’ performance reviews. If Mrs. Claus were to pass, Santa would have to hire out to help fill those shoes.

“It’s not uncommon that people obtain a policy for the highest-wage earner in the family but then fail to insure the contribution from the other partner,” says Gusner. “The loss of a stay-at-home parents, for example, means that childcare costs would likely grow considerably, as well as perhaps maintenance of the home.”

Fortunately, the Kringles have worked with our team long enough on the Santa Index to have robust permanent life insurance policies in place. (Though we’re still not certain who, exactly, is underwriting magical elf saints.)

The only thing Santa might give you this year is a reality check

In a recent survey Insure.com commissioned of more than 2,600 people, 33% of respondents believe they can’t afford a policy, but 20% of those who do have a policy cite paying less than \$21 a month for a policy. We know you can find \$21 a month, but [here are a few places to look](#). We found wide differences for policy premiums. Fifty-eight percent reported paying \$1,000 or less annually.

Another of our favorite insurance myths is that employer-provided coverage is enough. While it’s a wonderful perk, [group coverage is likely not enough](#). Yet, 17% of respondents say they are relying solely on coverage through their workplace.

We also found some people don't think they need life insurance. Eight percent of those surveyed believe they are in good health and don't need it. However, that's the perfect time to get life insurance. Being healthy gets the lowest price on a policy, but it won't help you when it comes to a freak accident – like falling out of an open-air sleigh at high altitude.

Out of all respondents, only 5% say that life insurance isn't worth the cost. If you think that four peppermint lattes a month are worth more than protecting your loved ones if something happens to you, well, that's the kind of thinking that will get you on the Naughty List.

Life insurance = Protection for your loved ones

The holidays at their best are a time for visits with family and friends, reflect on the year and perhaps an epic Netflix binge-watch of feel-good holiday movies while eating popcorn and snuggling by a fire. When you're thankful and acknowledging your loved ones, it actually might be a great opportunity to talk about how best to protect those people in your absence.

"Life insurance doesn't have to be a bummer," explains Gusner. "Actually, it's an acknowledgement of how much you have accomplished – your family, your home, your business. You've worked hard to build a life, but many stop short of fully protecting it."

A thoughtful plan can ease the burden

Though circumstances vary, life insurance is generally categorized as either term or permanent. [Term life](#) is beneficial for young families, as the policy usually provides a larger benefit payment with cheaper rates to cover major living costs like mortgage and education/day care. The plan is that this coverage will expire after your children are grown and/or your home is paid off. Permanent is a more expensive option for a payment at end-of-life that is designed – at minimum - for final expenses or a payment to a beneficiary.

You can easily create a comprehensive plan for your assets and loved one in three steps:

- Determine your life insurance needs through a quick series of easy questions with the [Insurance Advisor](#)
- Use the [insurance calculator](#) to estimate costs and policy types
- Compare policy prices and choose a policy that protects what matters most: your family

This holiday season, you can prepare more than an amazing roast, a perfectly wrapped

present box or the brightest holiday lights display on the block. You can create a secure future for your family and peace of mind for yourself. Most importantly, with that done, you can get back to that Netflix binge. Nothing is better than a happy ending.

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