

**Father's Day Index 2019: Dad's 'salary' increase for household jobs can't even be considered beer money**

Jennifer Shelton - Last updated: Jun. 7, 2019

Every Father's Day, families make it a point to show Dad a little extra love with gestures of gratitude, like preparing favorite meals or crafting handmade gifts. But over the last nine years of Insure.com's Father's Day Index, Dad hasn't received much love when it comes to an increase in the annual salary he earns for all the tasks he does for the household.

This year, Dad's salary is \$26,977, a miniscule increase of .5 percent – or just \$135. Not only is that a far cry from the two percent cost-of-living increase that would be needed to keep pace with [inflation](#), but it's not even enough to call that [beer money](#) for the year. In fact, Dad's fatherly duties have only increased \$6,562 over the last nine years.

**Bugs and bushes bring home the bacon**

Dad's wages made good gains in the following three jobs, showing the following percentage increase:

- Pest control worker: 17.5%
- Grounds maintenance worker: 9.5%
- Cook: 7.7%

Pest control worker -- the duty of relocating bugs, swatting flies and trapping mice -- made a surprising comeback this year, after a substantial five percent dip last year. And while it's the job that has the highest percentage of wage increase, unfortunately, it's the job Dad spends the least amount of time spent doing activity in the whole survey, at only four hours per year.



“Even though Dad didn't earn much for his pest removal job, he made up for it with a year full of lawn-mowing and weekend breakfasts,” said Penny Gusner, consumer analyst for Insure.com. “Both of those jobs have seen substantial increases of about five percent each year for the last few years.”

The two jobs that lost value in wage were these two below, you'll see the percentage decrease:

- Other teachers and instructors: 2.9%
- Recreation and fitness workers: .3%

“Out of the 13 jobs listed on the index, five either lost value or didn't increase more than two percent,” explains Gusner. “But due to the relatively low number of hours spend on the majority of the jobs, many of the wage fluctuations don't have a drastic effect on the total salary.”

**Father's Day job values index 2019**

BLS occupation title	Father's job description	Hours per week	Weeks per year	2019 mean hourly wage	% change compared to 2018	Dad's 2019 annual earnings
Cooks	Barbecuing	3	52	\$12.95	7.7%	\$2,020

BLS occupation title	Father's job description	Hours per week	Weeks per year	2019 mean hourly wage	% change compared to 2018	Dad's 2019 annual earnings
Taxi driver/ chauffeur	Driving	9	52	\$15.70	0.8%	\$7,348
Other teacher/ instructor	Helping with homework	10	40	\$27.38	-2.9%	\$10,950
Accountant/auditor	Family finances	0.5	52	\$35.10	1.1%	\$913
Grounds maintenance worker	Mowing the lawn, landscaping, snow removal	2	52	\$14.40	9.5%	\$1,498
Laborers and freight, stock and material movers	Moving furniture	2	3	\$15.50	4.2%	\$93
Automotive service technicians and mechanics	Car Maintenance	2	10	\$20.05	5.0%	\$401
Athletes, coaches, umpires and related workers	Coaching a team	4	10	\$26.23	1.7%	\$1,049
Recreation and fitness workers	Scout leader	5	10	\$18.10	-0.3%	\$905
Miscellaneous assemblers and fabricators	Assembly of toys, bookshelves, etc.	3	10	\$18.08	3.3%	\$542
Pest control workers	Pest removal (spiders and all gross bugs)	1	4	\$18.13	-17.5%	\$73
Maintenance and repair worker, general	Handyman	8	6	\$21.85	4.8%	\$1,049
Pipelayers, plumbers, pipefitters and steamfitters	Plumber	2	3	\$22.90	5.9%	\$137
TOTAL		51.5			.5%	\$26,977

### The gender pay gap makes strides; the household gap endures

According to our survey, Dads spend 51.5 hours per week on these household jobs. While that's an overwhelming number -- more than a full-time job, this is accomplished in part by multitasking jobs, for instance, paying bills while supervising and helping with the kids' homework, or perhaps mowing the lawn while cooking dinner low and slow on the barbecue grill.

Compared to our [Mother's Day index](#), Dad's salary is less than 40 percent of Mom's -- as Mom spends a mind-boggling 148 hours a week on household duties. A traditional explanation might have relied on men being the primary earners in traditional heterosexual relationships, but according to the [2018 Financial Wellness Census from Prudential](#), more than half of American women are the primary breadwinners in their households.

### Family is priceless, but cost of living has a price tag

Regardless of the balance of paychecks or household duties, the reality is that everyone plays a crucial role in keeping the family provided for and the household functioning. Insure.com conducts the Father's Day Index to give perspective to the very real value of household work -- a value that should be protected through a [life insurance policy](#).

When a spouse dies, the remaining partner can be easily overwhelmed, emotionally and financially, with trying to raise a family, perform within a job and maintain a household. According to [LIMRA](#), one in three families might not be able to meet their day-to-day expenses within a month of the primary breadwinner's death. A [life insurance policy ensures that the surviving partner can maintain a quality of life](#) for the family being able to afford expenses like the mortgage, education or daycare costs, and even paying for some extra help around the house to help keep the household in order.

Consider these key findings from the 2018 Insurance Barometer survey report by the research trade 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.
- 41 percent say they don't have any life insurance.
- 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.

So how do you know what size policy to buy? Insure.com's [Life Insurance Calculator](#) is a simple and effective way to estimate your life insurance needs. Through a short series of questions, the Life Insurance Calculator will make a suggested policy type ([term](#) or [whole](#)) and policy amount, based estimates of final expenses, debt, educational needs, income supplement, etc.

### **Dad has everything he needs – almost**

The truth is, Dad probably has everything he needs to celebrate a great Father's Day. Whether it's time with family, fun accessories to support a hobby, an afternoon with friends, or a finger-painting displayed on the refrigerator, Dad is feeling the love. But this year, consider what Dad really needs -- the peace of mind knowing that your family is taken care of should the worst happen. Who knows? Maybe proudly hanging your life insurance policy on the fridge will catch on. Okay, maybe not.

### **Methodology**

"Dad'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 fathers often perform.