



## **Press Release**

**12 February 2026**

### **Role of a Stay-at-Home Parent Now Valued at €60,112 per Year**

- **More than 8 in 10 people in Ireland underestimate the monetary value of a stay-at-home mom or dad**
- **Estimated annual cost of ‘employing’ a stay-at-home parent has risen nearly 50% in a decade**

It would cost approximately €60,112<sup>1</sup> per year to ‘employ’ someone to do the myriad of jobs carried out by a stay-at-home parent. But more than eight in ten (82%)<sup>2</sup> adults across Ireland still fail to recognise the true financial worth of the people fulfilling this crucial role in homes all around the country.

The latest survey<sup>3</sup> from Royal London Ireland, a leading provider of life insurance and pensions in Ireland, shows that less than one in five (18%) of the 1,000 adults polled nationwide estimate the cost of carrying out the responsibilities of a stay-at-home parent at over €50,000. On average, adults estimated the cost at €34,477 – a shortfall of more than €25,000 compared to Royal London Ireland’s calculated notional salary.

Now in its 10<sup>th</sup> year, Royal London’s Stay-at-Home Parent report examines how adults in Ireland assess the monetary worth of parents who provide full-time care and household management at home and aims to raise awareness of the invisible monetary value of the contribution provided by stay at home parents that deserves both support and consideration in financial planning. The estimated value given by the Irish public is then compared with market research on the possible cost of hiring someone to carry out the full range of parenting duties.

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<sup>1</sup> Estimate based on Royal London Ireland’s review of current wage rates for equivalent roles, using salary data from Indeed and WRC Employment Regulation Orders (accessed 25/11/2024). Taxi fare estimate from Lynk Taxi (5km, peak rate).

<sup>2</sup> 18% of survey respondents correctly estimated the cost as over €50,000. The remaining 82% undervalued it.

<sup>3</sup> Conducted by iReach

The role's estimated annual equivalent has increased by 5.2% to €60,112 – up from €57,140 in 2024 – and representing an overall rise of about 48% from €40,560 when the study was first conducted ten years ago in 2015. According to the latest Central Statistics Office (CSO) Vital Statistics Annual Report, 54,526 babies were born in 2023, with 16% of mothers identifying their occupation as a homemaker<sup>4</sup>.

Karen O'Flaherty, Senior Propositions Executive of Royal London Ireland, commented, *“Ten years of this research has consistently shown that the responsibilities carried out by stay-at-home parents form a vital part of how families function. Since the study began in 2015, the estimated annual value of a stay-at-home parent has risen by nearly 50%, yet public perception has not kept pace.*

*“Stay-at-home parents carry out an enormous amount of daily responsibilities, from childcare and household organisation to education support, taxiing, and daily logistics – all of which would be very expensive to replace. While many working parents balance similar duties alongside their jobs, this research highlights just how essential the contributions of all parents are, and the importance of ensuring they have adequate financial protection such as life insurance or serious illness cover, to safeguard their family's wellbeing if the unexpected occurs.”*

The 10th edition of the Royal London Ireland Stay-at-Home Parent Survey found:

- More than one in five women (22%) accurately estimated that the cost would exceed €50,000, compared to 14% of men.
- One in four adults (24%) believe it would cost just €20,000–€30,000 to hire someone to take on the responsibilities of a stay-at-home parent, while a further one in five (21%) place the cost between €30,000–€40,000.
- Men (28%), adults aged 18–24 (29%) and those over the age of 55 (29%) were the groups most likely to estimate the salary at €20,000–€30,000.
- People aged 35–44 were the most likely to correctly estimate the financial value at over €50,000 (22%).
- One in five residents of Leinster (21%) and Dublin (20%) estimated the value at above €50,000 – the highest accuracy levels compared with other regions.
- A notable one in twenty (6%) believe the cost would be under €10,000, highlighting a significant underestimation of the role.

Ms. O'Flaherty continued,

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<sup>4</sup> [CSO - Vital Statistics Annual Report 2023](#)

*“What really emerges from this year’s findings is how people’s own life stage shapes their understanding of the role. Those who placed the highest value on the work of a stay-at-home parent tend to be in the 35–44 age bracket which is the group most likely to be raising young children themselves and dealing directly with the practical and financial demands it entails. This aligns with recent CSO data showing that two-thirds (66%) of mothers who gave birth in 2023 were between the ages of 30–39<sup>5</sup>. Similarly, adults living in Leinster and Dublin, where childcare and household support services are often more costly, were among the most accurate in their estimates.*

*“In contrast, a sizeable share of respondents still believe the role could be replaced for €20,000 to €40,000 a year, and 6% estimate it at under €10,000. These findings show just how wide the perception gap remains”.*

## The Costs

Royal London Ireland reviewed the range of daily tasks carried out by stay-at-home parents and calculated what it would cost to hire someone to take on these responsibilities, using current wage rates as a benchmark<sup>67</sup>. These duties include household management, meal preparation, transporting children to activities, and other day-to-day care. Based on this analysis, the estimated annual cost of replacing a stay-at-home parent is €60,112.

Job	Average cost per hour (€)	Estimated hours per week	Total €
Childcare Provider	€15.50	30	€465.00
Cleaner	€13.80	8	€110.40
General Cook	€14.97	15	€224.55
Teaching Assistant	€21.50	5	€107.50
Handyman/woman	€20.95	4	€83.80
Gardener	€14.75	1	€14.75
Taxi Driver ^	(Estimated average fare) €15.00	(Estimate trips) 10	€150.00
<b>Total Weekly Cost:</b>			<b>€1,156.00</b>
<b>Total Yearly Cost (52 weeks):</b>			<b>€60,112.00</b>

Statistics from <https://ie.indeed.com/career/salaries> and [https://www.workplacerelements.ie/en/what\\_you\\_should\\_know/hours-and-wages/employment%20regulation%20orders/](https://www.workplacerelements.ie/en/what_you_should_know/hours-and-wages/employment%20regulation%20orders/) as of 25/11/2024 except ^, which provides estimated taxi fare for 5km approx. journey in Dublin courtesy of Lynk Taxi: <https://www.lynk.ie/taxi-fare-estimator/> (charged at peak rate, heavy traffic).

<sup>5</sup> [CSO - Vital Statistics Annual Report 2023 - Births distributed by age of mothers \(number\)](#)

<sup>6</sup> [Indeed.com Salaries 2025](#)

<sup>7</sup> [Workplace Relations - Employment Regulation Orders](#)

## A Decade of Difference

Royal London Ireland has carried out this research since 2015, and across that decade the estimated value of stay-at-home parent duties has risen in almost every edition of the survey.

Year	Estimated Salary of a Stay-at-Home Parent	% Difference
2015	€40,560	
2016	€42,120	3.85%
2017	€42,104	-0.04%
2019	€43,934	4.35%
2020	€47,933	9.10%
2021	€48,904	2.03%
2022	€53,480	9.36%
2023	€54,591	2.08%
2024	€57,140	4.67%
2025	€60,112	5.20%

\*Figures in the above table have not been adjusted for inflation.

Ms. O’Flaherty concluded,

*“Each year, when we break down the individual tasks that stay-at-home parents, or any parent for that matter, manage, the picture becomes even clearer: replacing this work would come at a substantial cost and would require a range of different paid professionals to cover it. These are not occasional responsibilities but essential, daily functions that keep households running. The fact that the estimated annual cost now exceeds €60,000 really highlights just how much unpaid, and often unseen, work is being carried out in homes across the country.*

*“The data reveals a disconnect between how heavily society depends on this labour and how little it is recognised – a gap that becomes impossible to ignore when given a real market value.*

*“Although no amount of money can truly replace a parent, having suitable Life Cover, Multi-Claim Protection Cover or Specified Serious Illness Cover in place can offer families vital financial support to help manage some of these costs if the unexpected occurs. Speaking with a Financial Broker can help you assess the right level of protection for your family’s needs”.*

**Ends**

**Notes to Editor:**

**About Royal London Ireland:**

Royal London Ireland has a history of protecting its policyholders and their families, and it is committed to continue to do so for a long time to come. Our heritage in Ireland is 190 years starting when the Caledonian Insurance Company's first office opened on York Street, Dublin 2 in 1834. Today, Royal London Ireland is owned by The Royal London Mutual Insurance Society Limited – the UK’s largest mutual life insurance, pensions and investment company, and in the top 30 mutuals globally\*, with assets under management of €211 billion, 8.6 million policies in force and over 4,800 employees. Figures quoted are as at 30 June 2025.

Royal London Ireland’s office is based at 47-49 St Stephen’s Green, Dublin 2.

\*Based on total 2022 premium income. ICMIF Global 500, 2024

**Appendix:**

**Salary of a Stay-At-Home-Parent**

Studies have estimated the potential “salary” of the stay-at-home parent – how much do you believe it would cost to employ someone to perform the duties of a stay-at-home parent?

	What gender are you?			Age					Region				SES	
	Total	Male	Female	18-24	25-34	35-44	45-54	55+	Dublin	Rest of Leinster	Munster	Connacht + Ulster	ABC1	C2DE
Sample Size	1000	489	511	110	185	209	175	321	326	227	277	163	587	413
Less than €10k	6%	6%	6%	9%	6%	5%	12%	2%	12%	2%	4%	2%	6%	6%
€10 - €20k	13%	15%	10%	5%	19%	12%	10%	13%	11%	11%	14%	16%	11%	15%
€20 - €30k	24%	28%	21%	29%	20%	22%	20%	29%	22%	26%	25%	25%	19%	32%
€30 - €40k	21%	21%	22%	25%	17%	24%	18%	22%	18%	19%	25%	25%	24%	18%
€40 - €50k	18%	16%	19%	12%	20%	15%	20%	19%	17%	20%	17%	17%	21%	12%
More than €50k	18%	14%	22%	20%	17%	22%	19%	15%	20%	21%	15%	15%	19%	16%
Average	34476.9	32573.2	36298.6	34309.1	33586.6	35840.2	34100.1	34365.2	33628.7	36881.6	34112.3	34061.8	36106.3	32162.3

