

# The Financial Implications of Motherhood

## How many moms work outside the home?<sup>1</sup>

**74.4%**  
of women with children  
**age 6 and above**  
participate in the labor force.

**64.2%**  
of women with children  
**under age 6**  
participate in the labor force.



## How much do women contribute to their households?<sup>2</sup>

Women are the leading or only breadwinners in **40%** of households with children under 18.

Women earn more than men in nearly **a quarter** of U.S. households.

## What should moms be earning?<sup>3</sup>

### Stay-at-home-moms

**92 hours** **\$143,102**

On average, stay-at-home moms juggle 92 hours of work each week. If they were paid for these hours, they would have earned \$143,102 in 2016.



### Work-outside-the home moms

**\$90,223 + on-clock salary**

On average, working moms juggle 59 hours of "off-the-clock" work each week. If they were paid for these hours, they would have earned \$90,223, in addition to their standard salaries in 2016.



## What does raising a child cost?

Middle-income families spend **\$233,610** to raise a child to age 17 (not including college)!<sup>4</sup>  
Modern moms have two kids on average.

**\$8,270**

Spent on first year baby gear<sup>5</sup>

**\$550**

Spent on first year diapers

(2,700 diapers used in the first year at avg. cost per disposable diaper of \$0.20)

**\$11,573**

Spent per year on meals for family of 4<sup>6</sup>  
for moderate meal plan (\$964/month)

**\$9,000**

Spent on one year of childcare<sup>5</sup>  
Generally, the costs range from \$5,000 - \$24,000 per year depending on city and childcare center.



1. U.S. Bureau of Labor Statistics, 2015  
2. Census data analyzed by Pew, 2015

3. salary.com, 2016  
4. U.S. Department of Agriculture, 2017

5. TheBump.com  
6. U.S. Department of Agriculture, 2017