



What a private chef really costs a California household

A household that offers a full-time chef \$150,000 a year has agreed the salary, which is usually the smallest number in the arrangement. California treats a household chef who doesn't direct other staff as non-exempt whatever the salary, so the salary pays for a 40-hour week, and the schedule and the employer's payroll taxes decide what the role costs in the end. This report works through ten standard offers and sets them beside the chef roles agencies posted publicly in Los Angeles this year.

A \$150,000 SALARY, COSTED FOR ONE YEAR

LIVE-OUT, 40 H A WEEK

\$161,846

Salary plus employer payroll taxes, +8%

LIVE-OUT, 45 H A WEEK

\$192,123

One extra hour a day adds \$28,125 in overtime, +28%

LIVE-IN, 45 H A WEEK

\$182,030

Five hours past 40, paid at straight time, +21%

Three things that move the number

- **The length of the day.** For a live-out chef, every hour past 8 in a day is paid at time and a half, and past 12 at double time. The salary is treated as pay for 40 hours a week.
- **Where the chef sleeps.** A live-in chef's overtime starts after 9 hours of work in a day, inside a 12-hour span that includes 3 genuinely free hours. A written off-duty schedule is what holds a live-in role close to the agreed salary.
- **The sixth day.** A live-in chef asked to work a scheduled day off earns time and a half for it. At \$150,000, a regular sixth day of 9 hours takes the year to \$234,366.

Every figure here can be re-run for a specific offer with our calculator, which uses the same method: salary, schedule, live-in or live-out, and whether the chef manages staff.

Ten offer letters, costed for a year

Nine standard offers at three salaries, and a tenth that adds a regular sixth day. These are worked examples built from the law and the 2026 tax rates, so nothing here is drawn from a household's private figures. The live-in rows assume 9 hours of work inside a compliant 12-hour span, five days a week.

SALARY	SCHEDULE	EXTRA HOURS PAY	EMPLOYER TAXES	TOTAL A YEAR	OVER SALARY
\$150,000	Live-out, 40 hours 8 hours a day, 5 days	–	\$11,846	\$161,846	+8%
	Live-out, 45 hours 9 hours a day, 5 days	\$28,125	\$13,998	\$192,123	+28%
	Live-in, 45 hours 9 hours of work a day, 5 days	\$18,750	\$13,280	\$182,030	+21%
\$175,000	Live-out, 40 hours 8 hours a day, 5 days	–	\$13,758	\$188,758	+8%
	Live-out, 45 hours 9 hours a day, 5 days	\$32,812	\$14,823	\$222,636	+27%
	Live-in, 45 hours 9 hours of work a day, 5 days	\$21,875	\$14,665	\$211,540	+21%
\$200,000	Live-out, 40 hours 8 hours a day, 5 days	–	\$14,710	\$214,710	+7%
	Live-out, 45 hours 9 hours a day, 5 days	\$37,500	\$15,254	\$252,754	+26%
	Live-in, 45 hours 9 hours of work a day, 5 days	\$25,000	\$15,072	\$240,072	+20%
\$150,000	Live-in, 6 days 9 hours of work a day, sixth day at time and a half	\$69,375	\$14,991	\$234,366	+56%

“Extra hours pay” is overtime for live-out rows and straight-time hours past 40 a week for live-in rows, plus the sixth day itself in the last row. Employer taxes are Social Security, Medicare, federal unemployment, California unemployment insurance and the Employment Training Tax. Workers’ compensation, health benefits and housing are not included (see page four).

Why the percentage falls as pay rises

Social Security stops at the 2026 wage base of \$184,500, so on a \$200,000 role part of the pay carries Medicare only. The overtime share stays the same in every live-out row, because one extra hour a day is always 18.75% of the salary.

A chef who runs a team

A chef who customarily and regularly directs two or more other employees may meet California’s executive exemption, and then the salary covers the hours worked. The test turns on actual duties rather than the title, so it is worth settling in writing before the offer goes out.

Market check: what agencies posted in 2026

Six full-time household chef roles in Los Angeles, advertised publicly in 2026 with a stated salary, each one read by our team at its source. We costed every one with the same method. Where a range was posted we used its midpoint, and a bare "\$150k+" counts as \$150,000.

POSTED BY	POSTED SALARY	COST AT 40 H	COST AT 45 H	45 H OVER POSTED
Verbind Partners Beverly Hills · Jul 2026	\$150k–175k	\$175,302	\$207,577	+28%
Montclair Chef Beverly Hills · Jun 2026	\$160k–185k	\$186,067	\$219,624	+27%
IVY Chef Agency Beverly Park · Jan 2026	\$165k	\$177,994	\$210,589	+28%
The Wellington Agency Beverly Hills · Mar 2026	\$150k+	\$161,846	\$192,123	+28%
Career Group Hospitality Beverly Hills · expired May 2026	\$140k–150k	\$156,464	\$185,731	+28%
The Calendar Group Los Angeles · Sep 2026	\$150k	\$161,846	\$192,123	+28%

Read this with care: n = 6. Six postings is a market check and too few to call an index. They all sit in Los Angeles, most of them in Beverly Hills, several have since closed, and the postings that state no salary, or that we could only see as a search snippet, are left out. What they do show is consistent: a posted salary of \$145,000 to \$172,500 becomes roughly \$156,000 to \$186,000 at 40 hours, and \$186,000 to \$220,000 at 45.

Sources (read September and October 2026)

- **Verbind Partners:** estatejobs.com/job/vbz6c3
- **Montclair Chef:** career.com/job/montclair-chef/j202606160617185978024
- **IVY Chef Agency:** linkedin.com/posts/ivychef_apply-activity-7422499846919536640
- **The Wellington Agency:** linkedin.com/posts/april-j-berube-a3610615
- **Career Group Hospitality:** culinaryagents.com/jobs/688653-Private-Chef
- **The Calendar Group:** thecalendargroup.com/open-positions (job 673)

The agency names come from the public postings and appear only to show where each figure came from. Jade House has no relationship with any of them, and none of them reviewed this report.

Method, and what is left out

Regular rate. Salary divided by 2,080 hours. A non-exempt employee's salary pays for a 40-hour week (Cal. Lab. Code §515(d)(1)), so \$150,000 gives \$72.12 an hour.

Live-out overtime. Time and a half past 8 hours in a day or 40 in a week, double time past 12 in a day (IWC Wage Order 15, §3(A); DLSE Domestic Worker FAQ).

Live-in hours. Time and a half past 9 hours of work in a day, and for the first 9 hours of a scheduled day off (Wage Order 15, §3(A)(2)). Hours between 40 and 45 a week are counted at straight time on top of the salary, which is how our calculator treats them; a payroll provider should confirm this for any live-in offer.

Employer taxes, 2026. Social Security 6.2% up to \$184,500 (SSA); Medicare 1.45% with no cap; California UI 3.4% (new-employer rate) and ETT 0.1%, both on the first \$7,000 (EDD); federal unemployment 1.8% on \$7,000, the 2025 California rate after its credit reduction. The 2026 credit reduction is announced in November and moves the total by under \$25.

Not included. Workers' compensation, which California requires for household employees and which is usually added to the homeowner's policy at a price that varies by insurer. Also health benefits, housing and meals, paid sick leave accrual, payroll-provider fees and any agency fee.

Market rows. Los Angeles household chef roles posted publicly in 2026 with a stated salary, kept only where we could open the posting itself. Midpoint of a stated range. Agencies post a small share of their searches, so this is a floor on what is out there and says nothing about what was finally agreed.

What would change these figures. A different regular rate written into the offer letter, a 2027 Social Security wage base, a change to California's unemployment rates, or a chef who genuinely manages staff.

Not legal or tax advice. This is general information, prepared in October 2026. Your payroll provider or employment adviser should confirm the treatment for your own household before an offer is made.

Rate sources. Wage Order 15: [dir.ca.gov/IWC/IWCArticle15.pdf](https://www.dir.ca.gov/IWC/IWCArticle15.pdf); DLSE Domestic Worker FAQ: [dir.ca.gov/dlse/DomesticWorkerBillOfRights-FAQ.html](https://www.dir.ca.gov/dlse/DomesticWorkerBillOfRights-FAQ.html); 2026 Social Security wage base: [journalofaccountancy.com](https://www.journalofaccountancy.com) (Oct 2025); EDD 2026 rates: edd.ca.gov/en/payroll_taxes/rates_and_withholding; 2025 FUTA credit reduction: payroll.org (Nov 2025).

Run your own numbers

The calculator at jadehouse.agency/calc/report uses the method above for any salary and schedule. If you advise households, you're welcome to share this report with your clients, and we'll send a short update whenever a change in the law or the tax rates moves these figures.

Jade House Agency is a referral agency that introduces private chefs to households for permanent employment; the household is the chef's employer. 87 Ardmore Rd, Kensington, CA 94707 · dylan@jadehouse.agency · jadehouse.agency