Average Weekly Wage

BRI LAKE, RESEARCH ANALYST
10/17/2019
Gross Wage vs. Weekly Benefit Amount

Annual Wage

- Weekly Wage
- 66 2/3% of Weekly Wage
- Fiscal Year 2020 Weekly Cap ($819)
- Actual TTD Benefit Amount

≈$64K
Examples

Individual A
- Gross Annual Pay = $25K
- Gross Weekly Wage = $481
- Estimated Net Weekly Pay = $390
- TTD Benefit = $321
  - 66 2/3% of Gross Pay
  - 82% of Net Pay

Individual B
- Gross Annual Pay = $51K
- Gross Weekly Wage = $981
- Estimated Net Weekly Pay = $755
- TTD Benefit = $654
  - 66 2/3% of Gross Pay
  - 87% of Net Pay

Individual C
- Gross Annual Pay = $75K
- Gross Weekly Wage = $1,442
- Estimated Net Weekly Pay = $1,052
- TTD Benefit = $819 (cap)
  - 57% of Gross Pay
  - 78% of Net Pay
Distribution of Earnings

For Full-Time, Year-Round Workers in Montana...

<table>
<thead>
<tr>
<th>Salary Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>2.70%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>4.30%</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>15.10%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>18.90%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>21.30%</td>
</tr>
<tr>
<td>$50,000 to $64,999</td>
<td>15.20%</td>
</tr>
<tr>
<td>$65,000 to $74,999</td>
<td>5.90%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>7.90%</td>
</tr>
<tr>
<td>$100,000 or More</td>
<td>8.70%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates
Average Weekly Wage by State

Source: BLS, QCEW, 2018 (includes Federal Government)
Cost of Living vs. Average Weekly Wage

Hawaii: $835, 106.9
Mississippi: 50
Montana: $835, 106.9

Average Weekly Wage (BLS/QCEW, 2018)*

*Includes Federal Government
Of interest…

• **TTD Benefit Calculations**
  - WCRI publication includes states’ basis of TTD calculations, weekly mins/maxes, basis of weekly maximum calculations
    - Some states offer more/less than 66 2/3%
    - Some offer maximum benefits of more/less than the state’s average weekly wage

• **Distribution of injured workers by preinjury wage**
  - How many injured workers are between $X and $Y wage per week, between $Y and $Z,...etc.?

• **Industry/occupation variations**
  - Controlling for other factors, what variations in benefits/RTW do we see across different industry/occupations?
    - Is it different for workers’ in very high wage or very low wage industries/occupations?