

Average Weekly Wage

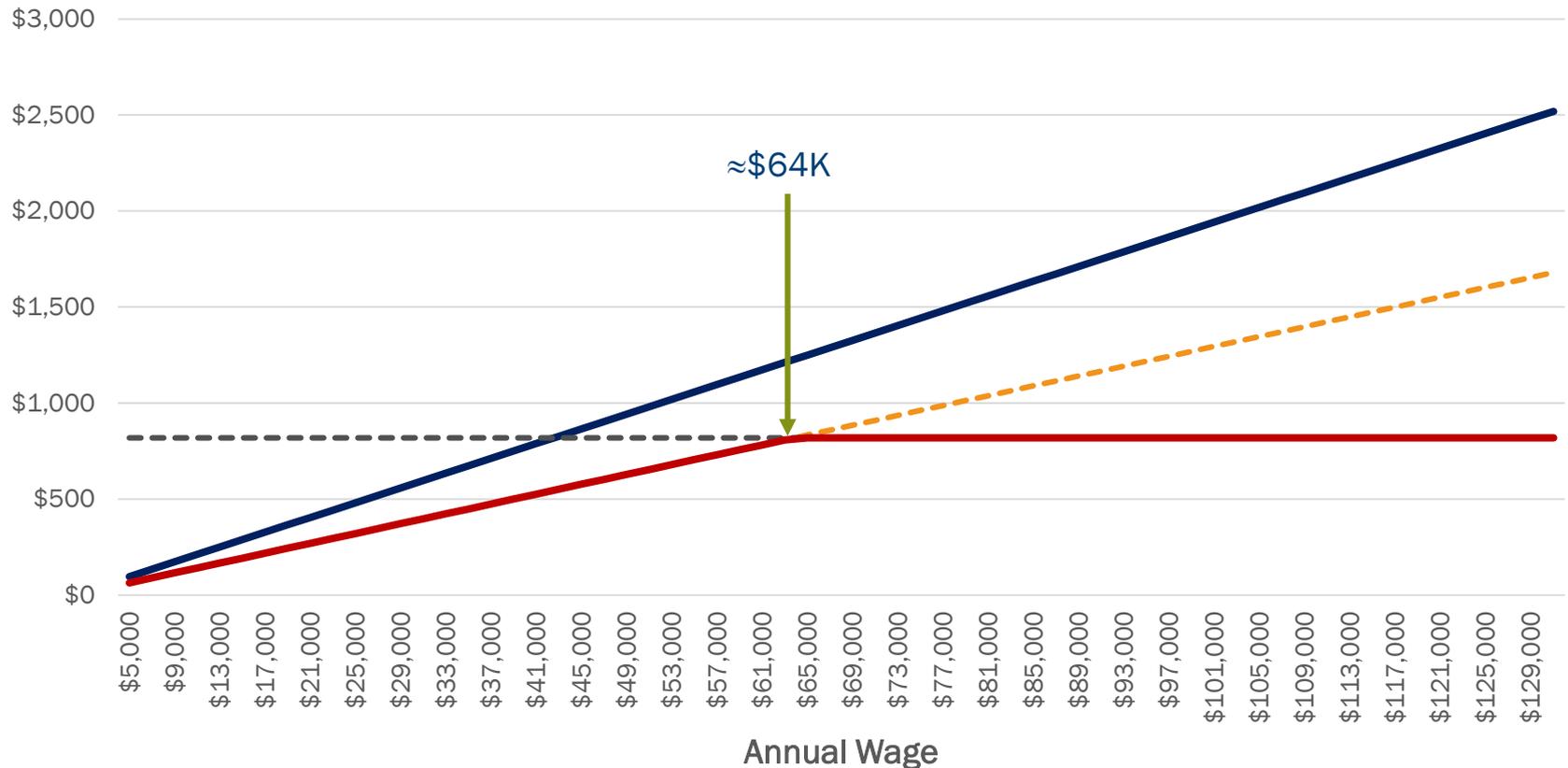
BRI LAKE, RESEARCH ANALYST

10/17/2019



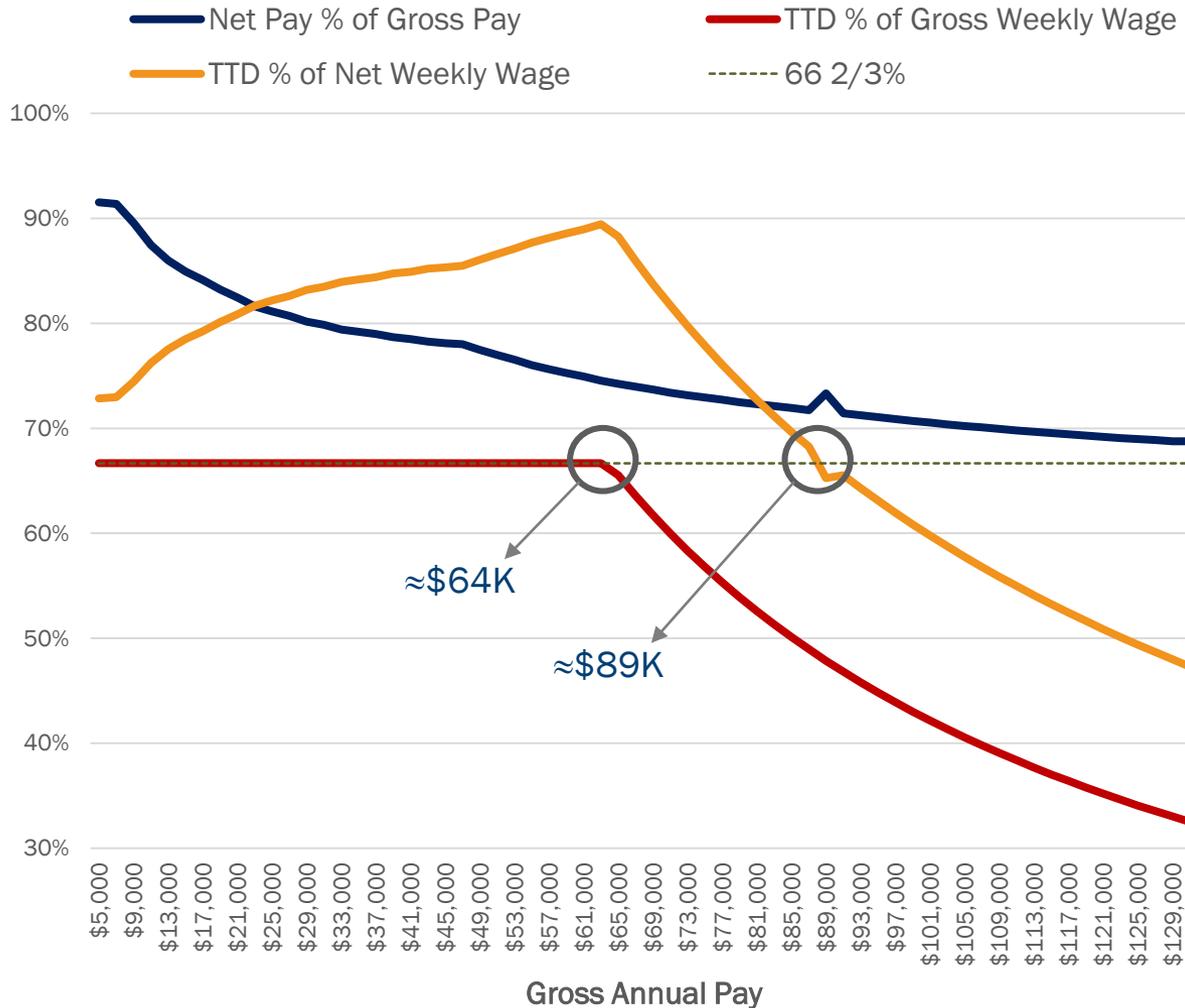
Montana Department of
LABOR & INDUSTRY

Gross Wage vs. Weekly Benefit Amount



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

TTD Benefits % of Gross vs. Net Pay



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

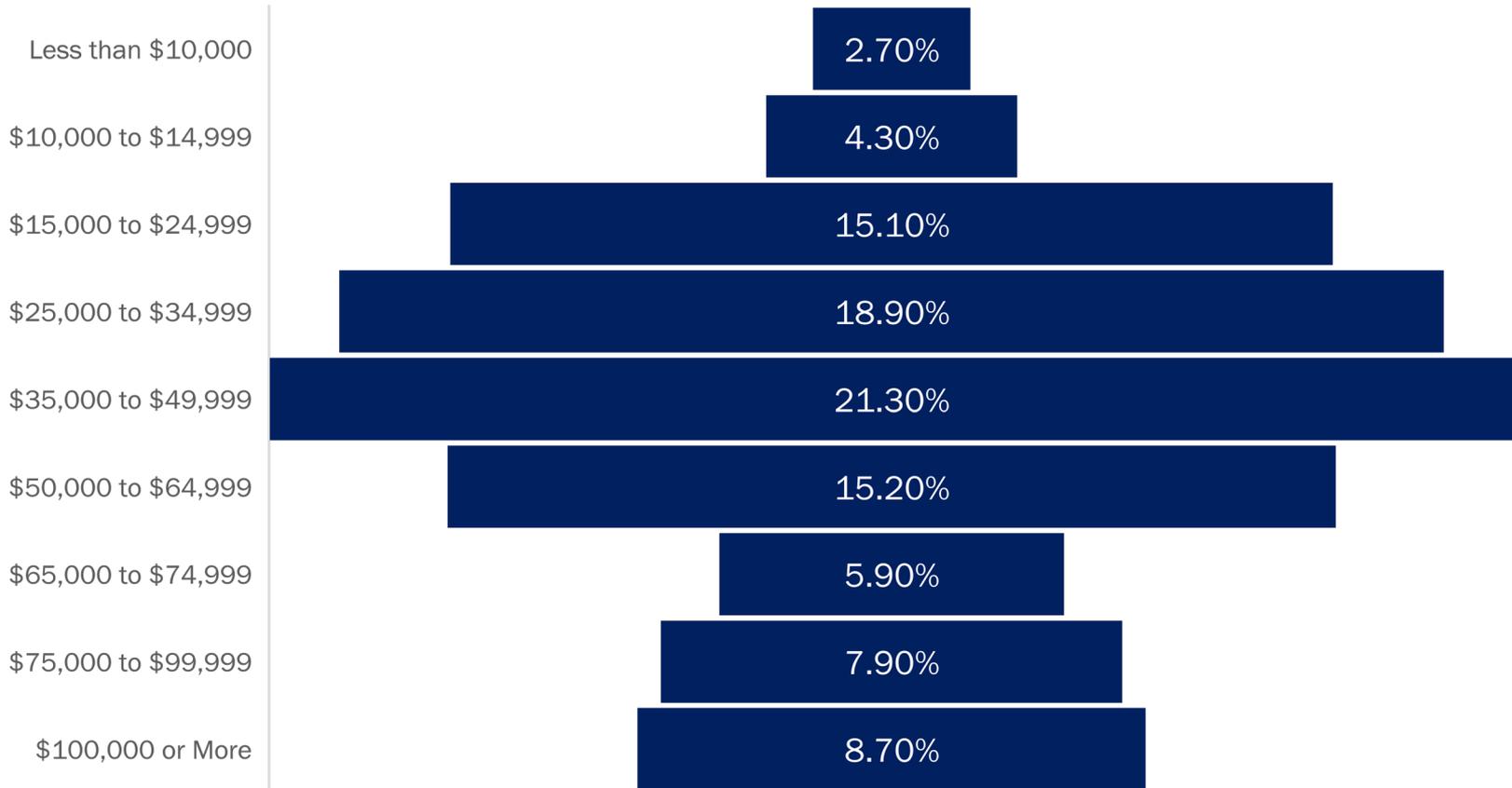
Individual C

- 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

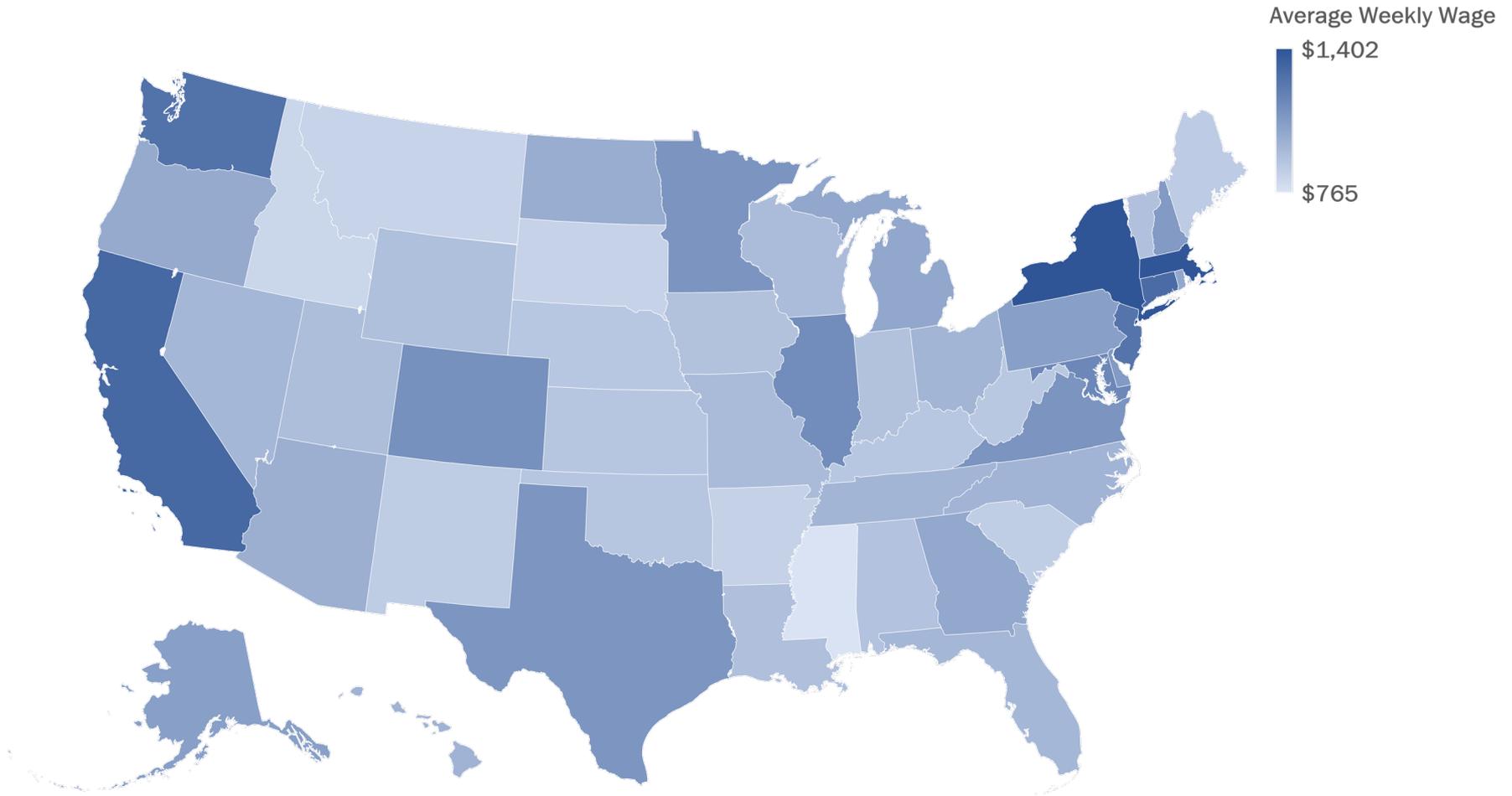


Distribution of Earnings

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

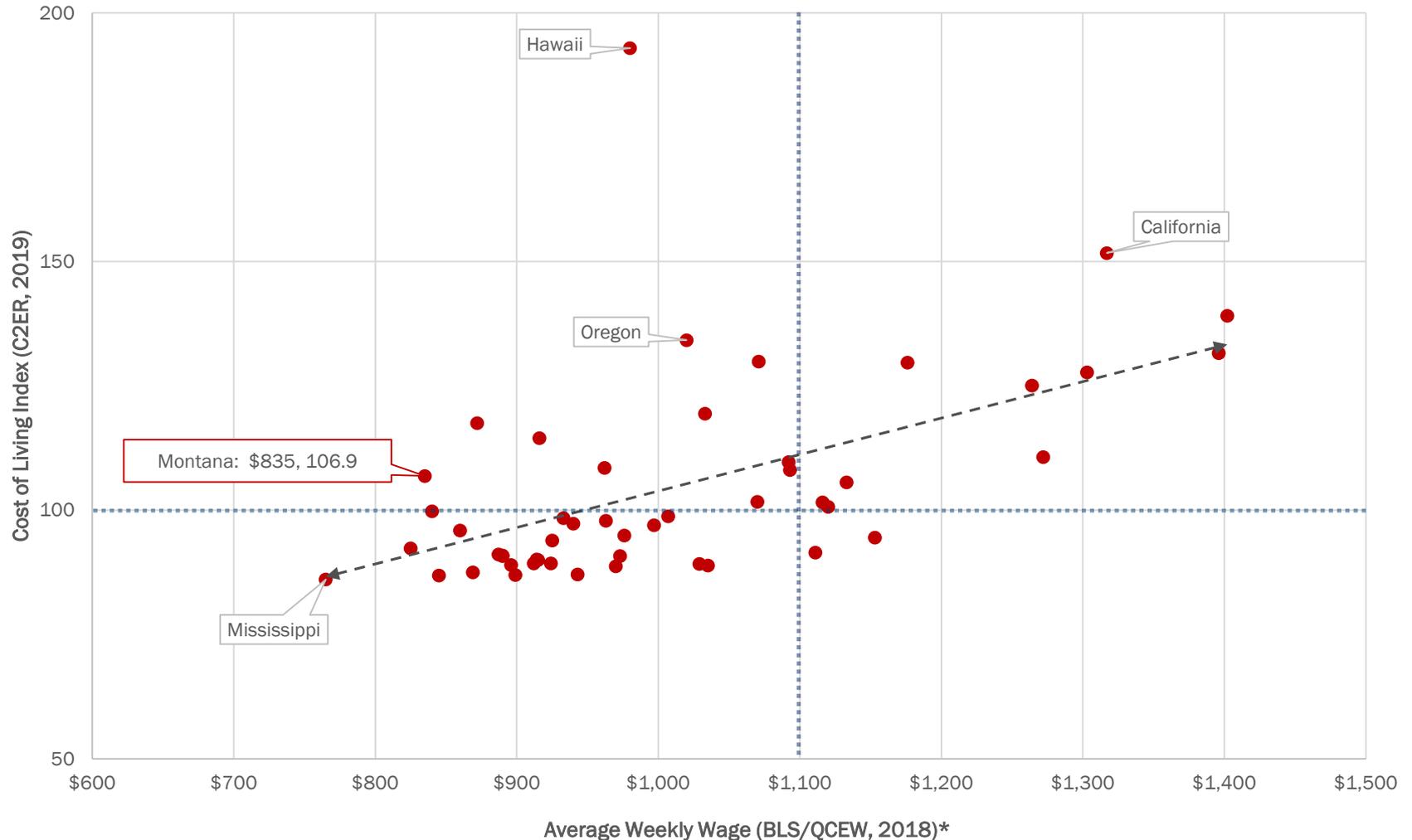


Average Weekly Wage by State



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Cost of Living vs. Average Weekly Wage



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?