

## Oregon Department of Consumer & Business Services

**March 1998** 

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The average weekly wage for Oregon workers disabled on the job during fiscal year (FY) 1997 was \$445.12. The average weekly wage for all workers (excluding federal) was \$526.37; a difference of \$81.25. Table 1 documents the decline in wages of injured workers relative to those of all Oregon workers. For more information on this subject, the publication *Differences in Average Weekly Wages* is available upon request.

Table 1. Summary of average weekly wage and benefit limitation figures, Oregon, July 1986-June 1997

Fiscal year	AWW disabled workers*	AWW all workers (exc. fed)**	Differ- ence	AWW benefit limitation	% of work- ers above benefit limitation
1986-87	323.03	352.21	<29.18>	344.77	13.0
1987-88	326.81	364.53	<37.72>	355.04	11.9
1988-89	335.76	379.70	<43.94>	370.96	11.4
1989-90	360.52	394.36	<33.84>	388.99	11.3
1990-91	365.26	414.85	<49.59>	406.54	10.1
1991-92	379.57	433.42	<53.85>	429.71	9.7
1992-93	387.00	451.16	<64.16>	444.55	9.9
1993-94	394.45	464.25	<69.80>	478.95	7.9
1994-95	410.33	482.11	<71.78>	489.45	8.7
1995-96	429.05	502.25	<73.20>	494.44	9.8
1996-97	445.12	526.37	<81.25>	518.60	9.1

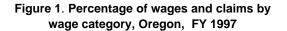
AWW = Average weekly wage.

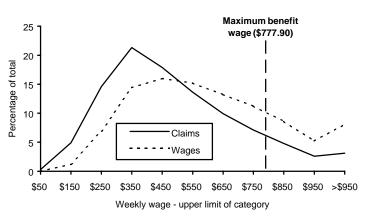
\*The 1996-97 average excludes 737 claims with no wage data.

\*\*Source: Oregon Employment Department. 1995-96 and 1996-97 data are preliminary.

Injured workers who are "disabled" for more than three calendar days receive time loss benefits equal to two-thirds of their weekly wage at time of injury, up to the maximum benefit limitation. For injuries occurring in FY 1997, the benefit limitation was \$518.60. The maximum benefit changes each July 1, with the time loss maximum set to the average weekly wage of all Oregon employees during the fourth quarter of the preceding calendar year.

During FY 1997, 2,307 injured workers (9.1 percent of the total) had weekly wages above \$777.90, which is the wage at which claimants received the maximum benefit. Were there no benefit limitation, these higher-wage workers would have received time loss in excess of \$518.60. However, any adverse effects of the benefit structure depend upon the extent to which tax-free workers' compensation benefits replace after-tax earnings or purchasing power. Figure 1 shows the distribution of both wages and claims at \$100 intervals for FY





1997.

Table 2 shows the distribution of cases by age. Of the FY 1997 claims, 57.4 percent were for workers aged 39 and younger, with the greatest number in the 35-39 age group. The number of claims per age group steadily declines thereafter, while the average wage increases until peaking at \$527.63 per week in the 55-59 **Page 20 Distribution of wages and claims** 

by age at injury, Oregon, FY 1997

Age at injury	Claim count	Average wage
Total*	25,513	\$445.12
1 - 14	3	103.04
15 - 19	1,108	242.94
20 - 24	2,813	324.87
25 - 29	3,402	397.78
30 - 34	3,519	444.32
35 - 39	3,803	475.30
40 - 44	3,652	495.91
45 - 49	2,868	505.22
50 - 54	2,027	522.90
55 - 59	1,302	527.63
60 - 64	675	495.57
65 - 69	179	314.08
70 & over	125	278.51

\*Total includes 37 claims with unknown age.

Table 3 presents wage data by gender of the claimants and industry division as determined by the Standard Industrial Classification (SIC) of the employer at injury. In FY 1997, women accounted for 30.9 percent of the claims, continuing a



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consistent trend of frequencies between 28-33 percent . The average wage for female workers was \$341.87, while male workers averaged \$491.19 per week. Manufacturing had the greatest number of claims, with 20.1 percent of the total. The services industry registered the most claims by females, which made up 10.0 percent of all claims. Construction had the highest average wage, \$569.05. Retail trade had the lowest average wage, \$317.12.

Table 3. Distribution of claims and average wage by industry division and gender, Oregon, FY 1997

Industry	Total	Av	erage weekl	v waqe
division	claims	All	Female	Male
Total*	25,513	\$445.12	\$341.87	\$491.19
Pvt sector, total	23,213	\$435.37	\$324.39	\$482.02
Ag, forestry, fish	1,068	\$352.25	\$270.23	\$365.76
Mining	86	\$558.23	\$435.60	\$564.22
Construction	3,022	\$569.05	\$443.21	\$573.81
Manufacturing	5,116	\$482.81	\$391.27	\$504.91
Transp, pub util	2,835	\$543.92	\$433.65	\$565.83
Wholesale trade	1,435	\$482.71	\$348.34	\$506.39
Retail trade	4,495	\$317.12	\$261.40	\$369.12
Fin, ins, real est	409	\$381.22	\$373.55	\$389.90
Services	4,747	\$353.10	\$323.50	\$387.15
Public sector, total	2,286	\$544.34	\$462.95	\$607.10
State governmen	t 495	\$488.95	\$444.33	\$536.75
Local governmen	t 1,791	\$559.65	\$469.39	\$623.11

\*Total includes 14 claims with no SIC code.

Table 4 shows the occupations (10 or more claims) with the highest and lowest average weekly wages. The occupation with the most claims in FY 1997, truck driver, had 2,200 claims

(8.6 percent of the total) and recorded an average wage of \$564.70. Table 5 depicts the percentage of claims and the average weekly wage by the highest level of formal education completed at the time of injury.

## Table 4. Occupations (10 or more claims) with the highest and lowest average weekly wage, Oregon, FY 1997

Rank	Top five	Waqe	Ra	nk	Bottom five occupation	Waqe
1 A	Admin, education	\$978.	42	1	Sales, demonstrator	\$164.55
2 F	Firefighting supervisor	\$918.	93	2	Food counter occup.	\$174.46
3 N	Manager, marketing	\$904.	91	3	News vendors	\$177.20
4 E	Elec power installer	\$881.	85	4	Early childcare tchr a	st. \$198.68
5 F	Phone line installer	\$881.	61	5	Waiter's assistant	\$199.47

## Table 5. Distribution of claims and average wage by education level, Oregon, FY 1997

Education level	Percentage of claims	Average wage
< High school	12.3	\$371.73
HS grad/GED	56.8	\$447.46
Some college	23.2	\$490.23
College graduate	5.4	\$527.19
Post graduate	2.3	\$616.50

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