

Analysis of Wage Limits for Oregon Benefits

This memo provides an analysis of how beneficiary wages affect benefit levels and eligibility for selected benefits programs in Oregon.

Paid Leave Oregon

Paid leave Oregon uses a tiered model to determine benefits based on a beneficiaries' average weekly wage relative to the state average weekly wage. For the purpose of this analysis, we will use the 2024 Oregon statewide average weekly wage of \$1,331.48 to provide examples of benefit amounts across different weekly wage levels. Table 1 below shows the three income groups that Paid Leave Oregon Beneficiaries can fall into, how their payments are calculated, and an illustrative example of each.

Table 1: Paid Leave Oregon Benefit Payments by Income Range with Examples¹²

Beneficiary Wage	Paid Leave Benefits	Example
<= 65% of state AWW	100% of AWW ³	If someone makes 50% of the state AWW or \$665.74 ($\$1,331.48 \times 0.5$), then their paid leave benefit would be their average weekly wage, \$665.74 per week
Between 65% and 120% of state AWW	65% of state AWW + 50% of your wage above 65% of state AWW	If someone makes 100% of the state AWW or \$1331.48, then their paid leave benefit would be: ($\$1,331.48 \times 0.65$) + ($(\$1,331.48 - 865.46^4) \times 0.5$) which comes to \$1,098 per week.
> 120% of state AWW	120% of state mean AWW	If someone makes 150% of the state AWW or \$1,997.22, then their paid leave benefit would be 120% of the state AWW or \$1,597.78 ($\$1,331.48 \times 1.2$).

¹ <https://d1o0i0v5q5lp8h.cloudfront.net/paidleave/live/assets/resources/Paid-Leave-Oregon-Employee-Guidebook-EN.pdf>

² To qualify for Paid Leave Oregon, an employee must work for an employer for 90 consecutive days.

³ Paid Leave Oregon calculates an employee's average weekly wage (AWW) by taking their total wages during either (a) the first 4 of the most recent 5 consecutive quarters worked prior to leave date, or (b) the most recent 4 quarters prior to their leave date. These wages are then divided by 52 weeks.

⁴ 865.46 is 65% of the 2024 statewide Average Weekly Wage

Income Limits for Other Oregon Benefit Programs

Table 2 below shows the income eligibility requirements for several benefit programs provided by the State of Oregon. Each program ties their income eligibility to the Federal Poverty Guidelines⁵. The 2025 Federal Poverty Limit for all states (except Alaska and Hawaii) is set at \$15,650/year plus an additional \$5,500 for each additional member of the household. Since these guidelines are contingent on family size, the table also includes the maximum annual salary below which families of one, three, and five are eligible for each program.

Table 2: Income Limits for Selected Oregon Benefits Programs, and Annual Wage Cutoff for Different Family Sizes

Program	Agency	Eligibility	Single Adult Annual Salary (Weekly)	Family of 3 Annual Salary (Weekly)	Family of 5 Annual Salary (Weekly)
SNAP (Supplemental Nutrition Assistance Program)⁶	ODHS	200% of FPL	\$31,300.00 (\$601.92)	\$53,300.00 (\$1,025.00)	\$75,300.00 (\$1,448.08)
ERDC (Employer Related Daycare)⁷	ODHS	200% of FPL	\$31,300.00 (\$601.92)	\$53,300.00 (\$1,025.00)	\$75,300.00 (\$1,448.08)
TANF (Temporary Assistance for Needy Families) - non-needy caretaker⁹	ODHS	185% of FPL	\$28,952.50 (\$556.78)	\$49,302.50 (\$948.13)	\$69,652.50 (\$1,339.47)
TANF (employment payments)	ODHS	350% of FPL	\$54,775.00 (\$1,053.37)	\$93,275.00 (\$1,793.75)	\$131,775.00 (\$2,534.13)
Summer EBT (Electronic Benefit Transfer)¹⁰	ODHS	185% of FPL	\$28,952.50 (\$556.78)	\$49,302.50 (\$948.13)	\$69,652.50 (\$1,339.47)
JPI (Job Participation Incentive)¹¹	ODHS	200% of FPL	\$31,300.00 (\$601.92)	\$53,300.00 (\$1,025.00)	\$75,300.00 (\$1,448.08)
OHP (Oregon Health Plan) - Plus¹²	OHA	up to 100% of FPL	\$15,650.00 (\$300.96)	\$26,650.00 (\$512.50)	\$37,650.00 (\$724.04)
OHP - Bridge	OHA	133%-200% of FPL	\$31,300.00 (\$601.92)	\$53,300.00 (\$1,025.00)	\$75,300.00 (\$1,448.08)
Oregon Affordable Housing Covenant Low Income Household¹³	NA	80% of Area Median Income by County	\$118,000 (\$2,269.23) for Multnomah County		

⁵ <https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf>

⁶ <https://oregonhunger.org/apply-for-snap/>

⁷ <https://www.oregon.gov/delc/programs/pages/erdc.aspx>

⁸ To maintain eligibility for ERDC, a family's income must remain below 250% of the federal poverty level or 85% of the state medium income

⁹ https://oregon.public.law/rules/oar_461-155-0030

¹⁰ <https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/de5530.pdf>

¹¹ https://oregon.public.law/rules/oar_461-135-1260

¹² <https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/le9954d.pdf>

¹³ Oregon's affordable housing covenant, which promotes housing affordability by limiting unit resale process and tying rents to established income thresholds

Proportion of Oregonians in Each Tax Bracket

Tables 3 and 4 below show the number and percentage of Oregon tax filings falling into each income tax bracket and adjusted gross income (AGI) range respectively in 2023. Note, both tables use federal gross income, which is the total from all federal income sources minus federal adjustments, and is used as the basis for calculating personal income tax.

Table 3: 2023 Oregon Tax Filings by Tax Bracket¹⁴

Individual Tax Brackets (Married)	Upper Limit Weekly Wage (Married))	Number of Returns	Percentage of Returns	Effective Tax Rate
\$0	\$0	126,960	6.6%	0.00%
\$1 - \$3,750 (\$1 - \$7,500)	\$72.12 (\$144.23)	105,830	5.5%	0.17%
\$3,751-\$9,450 (\$7,501-\$18,900)	\$181.73 (\$363.46)	171,060	8.9%	0.89%
\$9,451-\$125,000 (\$18,901 - \$250,000)	\$2,403.85 (\$4,807.69)	1,415,510	73.4%	5.80%
Over \$125,000 (Over \$250,000)	--	109,340	5.7%	8.28%

Table 4: 2023 Oregon Tax Filings by AGI Level

Adjusted Gross Income	Number of Returns	Share of Returns
Under \$25,000	458,940	23.8%
\$25,000-\$50,000	431,430	22.4%
\$50,000-\$75,000	307,520	15.9%
\$75,000-\$100,000	207,490	10.8%
\$100,000-\$125,000	147,990	7.7%
\$125,000-\$150,000	102,450	5.3%
\$150,000-\$175,000	70,500	3.7%
\$175,000+	202,380	10.5%

Of the returns filed in 2023, 87% received a refund, suggesting their paycheck tax rate was higher than their final effective tax rate. In addition, 51% of returns were for single individuals, 38% were for married couples filing jointly, while the remaining 11% were for married couples filing separately, heads of household, and qualifying surviving spouses. And finally, the average number of dependents per return was 1.8.

¹⁴ <https://www.oregon.gov/dor/programs/gov-research/Documents/TY%202023%20Oregon%20Personal%20Income%20Tax%20Statistics%20Report%20150-101-406%20Secured.pdf>; Exhibit 20 and Exhibit 22