

# Proposed Oregon Temporary Disability Rate Scenarios

For the MLAC Average Weekly Wage Subcommittee

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# Definitions

- **State Average Weekly Wage (SAWW):**
  - Oregon's state average weekly wage as determined by the Oregon Employment Department (see ORS.545.211).
  - \$1417.06 / week as of July 1, 2025.
- **Temporary total disability proposal option 1:**
  - Proposed by AGC and OBI
  - 70% of worker's average weekly wage if they earn equal or less than the Portland, OR minimum wage (\$16.30/hour in 2025). Worker's earning greater than this amount retain the current 66 2/3% calculation.
- **Temporary total disability proposal option 1a:**
  - Alternative to option 1 requested by MLAC co-chair
  - 75% of worker's average weekly wage if they earn equal or less than the Portland, OR minimum wage (\$16.30/hour in 2025). Worker's earning greater than this amount retain the current 66 2/3% calculation.
- **Temporary total disability proposal option 2:**
  - Proposed by AFSCME
  - 80% of worker's average weekly wages up to 75% of the SAWW (\$1062.80 in 2025) and then 66 2/3% of any wages above 75% of the SAWW. Subject to a maximum of 133% of the SAWW (\$1884.69 in 2025).
- **Temporary total disability proposal option 2a:**
  - Alternative to option 2 requested by MLAC co-chair
  - 75% of worker's average weekly wages up to 75% of the SAWW (\$1062.80 in 2025) and then 66 2/3% of any wages above 75% of the SAWW. Subject to a maximum of 133% of the SAWW (\$1884.69 in 2025).

# Proposal Option 1

*Option 1: 70% of average weekly wage for workers earning at or below Portland Metro Minimum Wage (currently \$16.30/hr); 66.67% for those above.*

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Estimated Weekly Taxes (see Tax Rates)	Weekly Post-tax Estimate	TTD Calculation (Option 1)	Weekly Rate for Full Temporary Disability (Option 1)	TTD/Post-tax Difference (Option 1)	TTD/Post-tax % Difference (Option 1)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$99.91	\$448.09	70% x \$548	\$383.60	-\$64.49	-14.4%
Worker 2 (Married; 2 kids)**				\$50.00	\$498.00			-\$114.40	-23.0%
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$103.12	\$456.88	70% x \$560	\$392.00	-\$64.88	-14.2%
Worker 2 (Married; 2 kids)**				\$51.92	\$508.08			-\$116.08	-22.8%
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$128.25	\$523.75	70% x \$652	\$456.40	-\$67.35	-12.9%
Portland Metro Min Wage (Married; 2 kids)**				\$75.23	\$576.77			-\$120.37	-20.9%
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$146.85	\$573.15	66.67% x \$720	\$480.02	-\$93.13	-16.2%
Worker 3 (Married; 2 kids)**				\$92.62	\$627.38			-\$147.36	-23.5%
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$256.29	\$863.71	66.67% x \$1120	\$746.70	-\$117.01	-13.5%
Worker 4 (Married; 2 kids)**				\$195.93	\$924.07			-\$177.37	-19.2%
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$358.48	\$1,058.58	66.67% x \$1417.06	\$944.75	-\$113.82	-10.8%
2025 State Average (Married; 2 kids)**				\$277.98	\$1,139.08			-\$194.33	-17.1%
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$428.40	\$1,171.60	66.67% x \$1600	\$1,066.72	-\$104.88	-9.0%
Worker 5 (Married; 2 kids)**				\$328.01	\$1,271.99			-\$205.27	-16.1%

*\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks.  
In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.*

*\*\*calculated as sole provider; additional credits not included*

# Proposal Option 1a

*Option 1a: 75% of average weekly wage for workers earning at or below Portland Metro Minimum Wage (currently \$16.30/hr); 66.67% for those above.*

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Estimated Weekly Taxes (see Tax Rates)	Weekly Post-tax Estimate	TTD Calculation (Option 1a)	Weekly Rate for Full Temporary Disability (Option 1a)	TTD/Post-tax Difference (Option 1a)	TTD/Post-tax % Difference (Option 1a)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$99.91	\$448.09	75% x \$548	\$411.00	-\$37.09	-8.3%
Worker 2 (Married; 2 kids)**				\$50.00	\$498.00			-\$87.00	-17.5%
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$103.12	\$456.88	75% x \$560	\$420.00	-\$36.88	-8.1%
Worker 2 (Married; 2 kids)**				\$51.92	\$508.08			-\$88.08	-17.3%
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$128.25	\$523.75	75% x \$652	\$489.00	-\$34.75	-6.6%
Portland Metro Min Wage (Married; 2 kids)**				\$75.23	\$576.77			-\$87.77	-15.2%
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$146.85	\$573.15	66.67% x \$720	\$480.02	-\$93.13	-16.2%
Worker 3 (Married; 2 kids)**				\$92.62	\$627.38			-\$147.36	-23.5%
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$256.29	\$863.71	66.67% x \$1120	\$746.70	-\$117.01	-13.5%
Worker 4 (Married; 2 kids)**				\$195.93	\$924.07			-\$177.37	-19.2%
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$358.48	\$1,058.58	66.67% x \$1417.06	\$944.75	-\$113.82	-10.8%
2025 State Average (Married; 2 kids)**				\$277.98	\$1,139.08			-\$194.33	-17.1%
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$428.40	\$1,171.60	66.67% x \$1600	\$1,066.72	-\$104.88	-9.0%
Worker 5 (Married; 2 kids)**				\$328.01	\$1,271.99			-\$205.27	-16.1%

*\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks. In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.*

*\*\*calculated as sole provider; additional credits not included*

# Proposal Option 2

*Option 2: 80% of wages below 75% of State Average Weekly Wage (75% of \$1417.06 = \$1062.80 in 2025); 66.67% for additional wages above 75%SAWW.*

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Estimated Weekly Taxes (see Tax Rates)	Weekly Post-tax Estimate	TTD Calculation (Option 2)	Weekly Rate for Full Temporary Disability (Option 2)	TTD/Post-tax Difference (Option 2)	TTD/Post-tax % Difference (Option 2)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$99.91	\$448.09	80% x \$548	\$438.40	-\$9.69	-2.2%
Worker 2 (Married; 2 kids)**				\$50.00	\$498.00			-\$59.60	-12.0%
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$103.12	\$456.88	80% x \$560	\$448.00	-\$8.88	-1.9%
Worker 2 (Married; 2 kids)**				\$51.92	\$508.08			-\$60.08	-11.8%
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$128.25	\$523.75	80% x \$652	\$521.60	-\$2.15	-0.4%
Portland Metro Min Wage (Married; 2 kids)**				\$75.23	\$576.77			-\$55.17	-9.6%
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$146.85	\$573.15	80% x \$720	\$576.00	<b>\$2.85</b>	<b>0.5%</b>
Worker 3 (Married; 2 kids)**				\$92.62	\$627.38			-\$51.38	-8.2%
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$256.29	\$863.71	80% x \$1062.80 +	\$888.37	<b>\$24.66</b>	<b>2.9%</b>
Worker 4 (Married; 2 kids)**				\$195.93	\$924.07	66.67% x \$57.20		-\$35.70	-3.9%
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$358.48	\$1,058.58	80% x \$1062.80 +	\$1,086.43	<b>\$27.85</b>	<b>2.6%</b>
2025 State Average (Married; 2 kids)**				\$277.98	\$1,139.08	66.67% x \$354.26		-\$52.66	-4.6%
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$428.40	\$1,171.60	80% x \$1062.80 +	\$1,208.39	<b>\$36.79</b>	<b>3.1%</b>
Worker 5 (Married; 2 kids)**				\$328.01	\$1,271.99	66.67% x \$537.20		-\$63.60	-5.0%

**Highlighted** cells show instances where TD benefit is above estimated post-tax wages.

\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks.  
In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.

\*\*calculated as sole provider; additional credits not included



# Proposal Option 2a

*Option 2a: 75% of wages below 75% of State Average Weekly Wage (75% of \$1417.06 = \$1062.80 in 2025); 66.67% for additional wages above 75%SAWW.*

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Estimated Weekly Taxes (see Tax Rates)	Weekly Post-tax Estimate	TTD Calculation (Option 2a)	Weekly Rate for Full Temporary Disability (Option 2a)	TTD/Post-tax Difference (Option 2a)	TTD/Post-tax % Difference (Option 2a)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$99.91	\$448.09	75% x \$548	\$411.00	-\$37.09	-8.3%
Worker 2 (Married; 2 kids)**				\$50.00	\$498.00			-\$87.00	-17.5%
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$103.12	\$456.88	75% x \$560	\$420.00	-\$36.88	-8.1%
Worker 2 (Married; 2 kids)**				\$51.92	\$508.08			-\$88.08	-17.3%
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$128.25	\$523.75	75% x \$652	\$489.00	-\$34.75	-6.6%
Portland Metro Min Wage (Married; 2 kids)**				\$75.23	\$576.77			-\$87.77	-15.2%
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$146.85	\$573.15	75% x \$720	\$540.00	-\$33.15	-5.8%
Worker 3 (Married; 2 kids)**				\$92.62	\$627.38			-\$87.38	-13.9%
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$256.29	\$863.71	75% x \$1062.80 + 66.67% x \$57.20	\$835.23	-\$28.48	-3.3%
Worker 4 (Married; 2 kids)**				\$195.93	\$924.07			-\$88.84	-9.6%
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$358.48	\$1,058.58	75% x \$1062.80 + 66.67% x \$354.26	\$1,033.29	-\$25.29	-2.4%
2025 State Average (Married; 2 kids)**				\$277.98	\$1,139.08			-\$105.80	-9.3%
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$428.40	\$1,171.60	75% x \$1062.80 + 66.67% x \$537.20	\$1,155.25	-\$16.35	-1.4%
Worker 5 (Married; 2 kids)**				\$328.01	\$1,271.99			-\$116.74	-9.2%

*\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks.  
In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.*

*\*\*calculated as sole provider; additional credits not included*

# Proposal Comparisons (Weekly Rates)

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Weekly Post-tax Estimate	TTD Weekly Benefit (Current)	TTD Weekly Benefit (Option 1)	TTD Weekly Benefit (Option 1a)	TTD Weekly Benefit (Option 2)	TTD Weekly Benefit (Option 2a)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$448.09	\$365.35	\$383.60	\$411.00	\$438.40	\$411.00
Worker 2 (Married; 2 kids)**				\$498.00					
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$456.88	\$373.35	\$392.00	\$420.00	\$448.00	\$420.00
Worker 2 (Married; 2 kids)**				\$508.08					
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$523.75	\$434.69	\$456.40	\$489.00	\$419.00	\$489.00
Portland Metro Min Wage (Married; 2 kids)**				\$576.77					
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$573.15	\$480.02	\$480.02	\$480.02	\$576.00	\$540.00
Worker 3 (Married; 2 kids)**				\$627.38					
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$863.71	\$746.70	\$746.70	\$746.70	\$888.37	\$835.23
Worker 4 (Married; 2 kids)**				\$924.07					
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$1,058.58	\$944.75	\$944.75	\$944.75	\$1,086.43	\$1,033.29
2025 State Average (Married; 2 kids)**				\$1,139.08					
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$1,171.60	\$1,066.72	\$1,066.72	\$1,066.72	\$1,208.39	\$1,155.25
Worker 5 (Married; 2 kids)**				\$1,271.99					

*\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks.  
In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.  
\*\*calculated as sole provider; additional credits not included*

# Proposal Comparisons (Dollar Difference)

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Weekly Post-tax Estimate	TTD/Post-tax Difference (Current)	TTD/Post-tax Difference (Option 1)	TTD/Post-tax Difference (Option 1a)	TTD/Post-tax Difference (Option 2)	TTD/Post-tax Difference (Option 2a)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$448.09	-\$82.74	-\$64.49	-\$37.09	-\$9.69	-\$37.09
Worker 2 (Married; 2 kids)**				\$498.00	-\$132.65	-\$114.40	-\$87.00	-\$59.60	-\$87.00
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$456.88	-\$83.53	-\$64.88	-\$36.88	-\$8.88	-\$36.88
Worker 2 (Married; 2 kids)**				\$508.08	-\$134.73	-\$116.08	-\$88.08	-\$60.08	-\$88.08
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$523.75	-\$89.06	-\$67.35	-\$34.75	-\$2.15	-\$34.75
Portland Metro Min Wage (Married; 2 kids)**				\$576.77	-\$142.08	-\$120.37	-\$87.77	-\$55.17	-\$87.77
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$573.15	-\$93.13	-\$93.13	-\$93.13	<b>\$2.85</b>	-\$33.15
Worker 3 (Married; 2 kids)**				\$627.38	-\$147.36	-\$147.36	-\$147.36	-\$51.38	-\$87.38
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$863.71	-\$117.01	-\$117.01	-\$117.01	<b>\$24.66</b>	-\$28.48
Worker 4 (Married; 2 kids)**				\$924.07	-\$177.37	-\$177.37	-\$177.37	-\$35.70	-\$88.84
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$1,058.58	-\$113.82	-\$113.82	-\$113.82	<b>\$27.85</b>	-\$25.29
2025 State Average (Married; 2 kids)**				\$1,139.08	-\$194.33	-\$194.33	-\$194.33	-\$52.66	-\$105.80
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$1,171.60	-\$104.88	-\$104.88	-\$104.88	<b>\$36.79</b>	-\$16.35
Worker 5 (Married; 2 kids)**				\$1,271.99	-\$205.27	-\$205.27	-\$205.27	-\$63.60	-\$116.74

**Highlighted** cells show instances where TD benefit is above estimated post-tax wages.

\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks.  
In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.

\*\*calculated as sole provider; additional credits not included



# Proposal Comparisons (Percent Difference)

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Weekly Post-tax Estimate	TTD/Post-tax % Difference (Current)	TTD/Post-tax % Difference (Option 1)	TTD/Post-tax % Difference (Option 1a)	TTD/Post-tax % Difference (Option 2)	TTD/Post-tax % Difference (Option 2a)
Worker 1 (Single)	\$28,496	\$13.70	\$548.00	\$448.09	-18.5%	-14.4%	-8.3%	-2.2%	-8.3%
Worker 2 (Married; 2 kids)**				\$498.00	-26.6%	-23.0%	-17.5%	-12.0%	-17.5%
Worker 2 (Single)	\$29,120	\$14.00	\$560.00	\$456.88	-18.3%	-14.2%	-8.1%	-1.9%	-8.1%
Worker 2 (Married; 2 kids)**				\$508.08	-26.5%	-22.8%	-17.3%	-11.8%	-17.3%
Portland Metro Min Wage (Single)	\$33,904	\$16.30	\$652.00	\$523.75	-17.0%	-12.9%	-6.6%	-0.4%	-6.6%
Portland Metro Min Wage (Married; 2 kids)**				\$576.77	-24.6%	-20.9%	-15.2%	-9.6%	-15.2%
Worker 3 (Single)	\$37,440	\$18.00	\$720.00	\$573.15	-16.2%	-16.2%	-16.2%	0.5%	-5.8%
Worker 3 (Married; 2 kids)**				\$627.38	-23.5%	-23.5%	-23.5%	-8.2%	-13.9%
Worker 4 (Single)	\$58,240	\$28.00	\$1,120.00	\$863.71	-13.5%	-13.5%	-13.5%	2.9%	-3.3%
Worker 4 (Married; 2 kids)**				\$924.07	-19.2%	-19.2%	-19.2%	-3.9%	-9.6%
2025 State Average (Single)	\$73,687	\$35.43	\$1,417.06	\$1,058.58	-10.8%	-10.8%	-10.8%	2.6%	-2.4%
2025 State Average (Married; 2 kids)**				\$1,139.08	-17.1%	-17.1%	-17.1%	-4.6%	-9.3%
Worker 5 (Single)	\$83,200	\$40.00	\$1,600.00	\$1,171.60	-9.0%	-9.0%	-9.0%	3.1%	-1.4%
Worker 5 (Married; 2 kids)**				\$1,271.99	-16.1%	-16.1%	-16.1%	-5.0%	-9.2%

**Highlighted** cells show instances where TD benefit is above estimated post-tax wages.

\*Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks.

In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.

\*\*calculated as sole provider; additional credits not included

# Appendices

# Appendix A1: 2024 Tax Info

## 2024 Basic Tax Information

### Federal

Federal Standard Deduction: \$14,600 Single; \$29,200 Married  
No personal exemptions in from 2018-2025 (Tax Cuts and Job Act)

### 2024 tax brackets

Tax rate	Single filers	Married couples filing jointly
10%	\$11,600 or less	\$23,200 or less
12%	\$11,601 to \$47,150	\$23,201 to \$94,300
22%	\$47,151 to \$100,525	\$94,301 to \$201,050
24%	\$100,526 to \$191,950	\$201,051 to \$383,900
32%	\$191,951 to \$243,725	\$383,901 to \$487,450
35%	\$243,726 to \$609,350	\$487,451 to \$731,200
37%	\$609,351 or more	\$731,201 or more

### Oregon

Oregon Standard Deduction: \$2,745 Single; \$5,495 Married

Oregon Taxable income (line 19): Gross - Federal Taxes\* - Oregon Standard Deduction

\*Fed Subtraction Limits: \$8,250 Single up to \$125k; \$8,250 Married Jointly up to \$250k

\*\*Personal Exemptions applied as non-refundable credits. \$249/person

Oregon Taxes Brackets from OR-40 Tax Tables

(<https://www.oregon.gov/dor/programs/individuals/Documents/2024%20tax%20tables.pdf>)

### FICA

FICA - 7.65%; Social Security - 6.2%; Medicare - 1.45%

Max Taxable Income: \$168,600

# Appendix A2: 2024 Scenario Effective Tax Rates

	Worker's Annual Salary (Gross)*	Gross Income	Standard Deduction (Fed)	Taxable Income	Fed Tax (see Tax Info)	Fed Effective Rate (Tax/Gross Income)
Worker 1 (Single)	\$28,496	\$ 28,496	\$ 14,600	\$ 13,896	\$ 1,436	5.04%
Worker 2 (Married; 2 kids)**		\$ 28,496	\$ 29,200	\$ -	\$ -	0.00%
Worker 2 (Single)	\$29,120	\$ 29,120	\$ 14,600	\$ 14,520	\$ 1,510	5.19%
Worker 2 (Married; 2 kids)**		\$ 29,120	\$ 29,200	\$ -	\$ -	0.00%
Portland Metro Min Wage (Single)	\$33,904	\$ 33,904	\$ 14,600	\$ 19,304	\$ 2,084	6.15%
Portland Metro Min Wage (Married; 2 kids)**		\$ 33,904	\$ 29,200	\$ 4,704	\$ 470	1.39%
Worker 3 (Single)	\$37,440	\$ 37,440	\$ 14,600	\$ 22,840	\$ 2,509	6.70%
Worker 3 (Married; 2 kids)**		\$ 37,440	\$ 29,200	\$ 8,240	\$ 824	2.20%
Worker 4 (Single)	\$58,240	\$ 58,240	\$ 14,600	\$ 43,640	\$ 5,005	8.59%
Worker 4 (Married; 2 kids)**		\$ 58,240	\$ 29,200	\$ 29,040	\$ 3,021	5.19%
2025 SAWW (Single)	\$73,687	\$ 73,687	\$ 14,600	\$ 59,087	\$ 8,052	10.93%
2025 SAWW (Married; 2 kids)**		\$ 73,687	\$ 29,200	\$ 44,487	\$ 4,874	6.62%
Worker 5 (Single)	\$83,200	\$ 83,200	\$ 14,600	\$ 68,600	\$ 10,145	12.19%
Worker 5 (Married; 2 kids)**		\$ 83,200	\$ 29,200	\$ 54,000	\$ 6,016	7.23%

OR Income (Gross-Fed Tax**)	Standard Deduction (OR)	Taxable Income	OR Tax (OR-40 Tax Tables)	OR Tax - Personal Exemptions	OR Effective Rate (Tax/Gross Income)
\$ 27,060	\$ 2,745	\$ 24,315	\$ 1,829	\$ 1,580	5.54%
\$ 28,496	\$ 5,495	\$ 23,001	\$ 1,416	\$ 420	1.47%
\$ 27,610	\$ 2,745	\$ 24,865	\$ 1,873	\$ 1,624	5.58%
\$ 29,120	\$ 5,495	\$ 23,625	\$ 1,468	\$ 472	1.62%
\$ 31,820	\$ 2,745	\$ 29,075	\$ 2,240	\$ 1,991	5.87%
\$ 33,434	\$ 5,495	\$ 27,939	\$ 1,844	\$ 848	2.50%
\$ 34,931	\$ 2,745	\$ 32,186	\$ 2,512	\$ 2,263	6.04%
\$ 36,616	\$ 5,495	\$ 31,121	\$ 2,124	\$ 1,128	3.01%
\$ 53,235	\$ 2,745	\$ 50,490	\$ 4,116	\$ 3,867	6.64%
\$ 55,219	\$ 5,495	\$ 49,724	\$ 3,708	\$ 2,712	4.66%
\$ 65,635	\$ 2,745	\$ 62,890	\$ 5,201	\$ 4,952	6.72%
\$ 68,813	\$ 5,495	\$ 63,318	\$ 4,939	\$ 3,943	5.35%
\$ 74,950	\$ 2,745	\$ 72,205	\$ 6,016	\$ 5,767	6.93%
\$ 77,184	\$ 5,495	\$ 71,689	\$ 5,672	\$ 4,676	5.62%

\*calculated as sole provider; additional credits not included

\*\*up to maximum subtraction limit (see Tax Info)

Social Security Tax	Medicare Tax	Total FICA Tax
6.20%	1.45%	7.65%

# Appendix A3: 2024 Scenario Effective Tax Rate Summary

	Worker's Annual Salary (Gross)*	Federal Tax (Effective Rate)	Oregon Tax (Effective Rate)	FICA	Total Effective Tax Rate
Worker 1 (Single)	\$28,496	5.04%	5.54%	7.65%	18.23%
Worker 2 (Married; 2 kids)**		0.00%	1.47%		9.12%
Worker 2 (Single)	\$29,120	5.19%	5.58%		18.41%
Worker 2 (Married; 2 kids)**		0.00%	1.62%		9.27%
Portland Metro Min Wage (Single)	\$33,904	6.15%	5.87%		19.67%
Portland Metro Min Wage (Married; 2 kids)**		1.39%	2.50%		11.54%
Worker 3 (Single)	\$37,440	6.70%	6.04%		20.40%
Worker 3 (Married; 2 kids)**		2.20%	3.01%		12.86%
Worker 4 (Single)	\$58,240	8.59%	6.64%		22.88%
Worker 4 (Married; 2 kids)**		5.19%	4.66%		17.49%
2025 SAWW (Single)	\$73,687	10.93%	6.72%		25.30%
2025 SAWW (Married; 2 kids)**		6.62%	5.35%		19.62%
Worker 5 (Single)	\$83,200	12.19%	6.93%		26.77%
Worker 5 (Married; 2 kids)**		7.23%	5.62%		20.50%