MEMORANDUM NO. 2025-04

Average Weekly Wage, Maximum Compensation Rate, and Cost-of-Living Adjustments

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TO:	Administrative Law Judges, District Administrators, Self-Insureds, Insurance Carriers, Claimants, Attorneys, Unions, Legal Advisory Panel and Advisory Board Members
FROM:	Stephen M. Morelli, Chairperson
DATE:	September 5, 2025
RE:	**Average Weekly Wage, Maximum Compensation Rate, and Cost-of-Living Adjustments**

Section 31-309 of the Connecticut General Statutes as amended by Public Act 93-228 sets the maximum weekly compensation rate to be the same as the average weekly earnings of all employees in Connecticut. This maximum rate applies to total disability benefits provided in C.G.S. § 31-307 and decedents' dependents benefits provided in C.G.S. § 31-306.

The State Labor Commissioner has determined that the estimated average weekly earnings of all employees in Connecticut effective October 1, 2025 will be **$1,716.00**. Therefore, the maximum compensation rate for total disability and decedents' dependents will also be **$1,716.00** for injuries occurring on or after October 1, 2025.

The maximum compensation rate for partial disability (incapacity), i.e., benefits pursuant to C.G.S. § 31-308, is equivalent to the average weekly earnings of production and related workers in manufacturing in Connecticut. The State Labor Commissioner has determined that the average weekly earnings of production and related workers in manufacturing in Connecticut effective October 1, 2025, will be **$1,220.00**.

I believe this information will assist you in the calculation of cost-of-living adjustments.

Calculating COLAs on Total Disability Benefits for injuries prior to July 1, 1993

(**Example:** Date of Injury - 1/5/1987, **Base Rate - $300**)

1. Find the date of the accident using the appropriate table, based on the date of injury.

2. Add the dollar COLA adjustments subsequent to the injury date, if applicable, to the original base rate. This sum represents the adjusted base compensation rate. (For injuries occurring on or after 10/1/90, there will be no dollar COLA adjustments.)

   (**e.g.** base **$300** + 10/1/87 **$21** + 10/1/88 **$18** + 10/1/89 **$15** + 10/1/90 **$17** = **$371**)

3. Divide the maximum rate for the year in question by the 10/1/90 maximum rate to obtain a % for each year between 1991 and 2025. For injuries on or after 10/1/91 and before 7/1/93, divide the current maximum compensation rate by the maximum rate applicable on the date of injury.

   (**e.g. $1,220** ÷ **$479** = 2.54697 or a **154.697% increase**)

4. Multiply that percentage by the adjusted base compensation rate to get the COLA for each year between 1991 and 2025.

   (**e.g.** adjusted base compensation rate of **$371** x **1.54697** for the 10/1/2025 COLA = **$573.93**)

5. Add this COLA to the adjusted base compensation rate to get the current weekly benefit rate.

   (**e.g.** adjusted base **$371** + 10/1/2025 COLA **$573.93** = **$944.93**)

** To calculate COLAs for injuries occurring ***before 10/1/69***, you must add in the appropriate adjustment below as provided by § 31-307a(b):

-----For injuries between ***10/1/68*** and ***9/30/69*** add ***$4***.
-----For injuries between ***10/1/67*** and ***9/30/68*** add ***$6***.
-----For injuries prior to ***10/1/67*** add ***$15***.

Calculating COLAs on Survivor's Benefits for injuries prior to July 1, 1993

** For death benefits resulting from injuries ***on or after October 1, 1977,*** refer to and follow the above explanation for ***Total Disability Benefits***.

For death benefits resulting from injuries which occurred ***before October 1, 1977***, § 31-306(a)(2)(B) requires

the following method be used:

(**Example:** Date of Injury - 11/21/1975, **Base Rate - $100**)

1. Multiply the base rate by 25% to obtain the partial COLA.

   (**e.g.** base rate **$100** x **.25** = **$25**)

2. Add together all the COLAs that "accrued" between 10/1/80 and 10/1/90 using the table on page 3, "Injuries Through 12/31/78." Add these accrued COLAs to the original base rate and to the partial COLA to obtain the adjusted base rate.

   (**e.g.** Total of 10/1/80-10/1/90 is always **$146** + partial COLA **$25** + base rate **$100** = **$271**)

3. Divide the maximum rate for the year in question by the 10/1/90 maximum rate to obtain a % for each year between 1991 and 2025.

   (**e.g.** To calculate the 10/1/2025 COLA, divide the **current** maximum for injuries through 12/31/78 (**$814**) by the 10/1/90 maximum for injuries through 12/31/78 (**$320**). This equals 2.54375 or a **154.375% increase**.)

4. Multiply that percentage by the adjusted base compensation rate to get the COLA for each year between 1991 and 2025.

   (**e.g.** adjusted base **$271** x **1.54375** for the 10/1/2025 COLA = **$418.36**)

5. Add this COLA to the adjusted base compensation rate to get the current weekly benefit rate.

   (**e.g.** adjusted base **$271** + 10/1/2025 COLA **$418.36** = **$689.36**

Calculating COLAs on Total Disability* and Survivor's Benefits for injuries occurring on or after July 1, 1993

(**Example:** Date of Injury - 2/27/2001, **Base Rate - $650**)

1. Locate the date of the accident in the table, find "Injuries On or After 7/1/93."

2. Divide the current maximum by the maximum weekly wage that was in effect on the date of injury to obtain a COLA percentage.

   (**e.g. $1,716** ÷ **$838** = 2.047733 or a 104.773**% increase**)

3. Multiply that percentage by the base compensation rate to get the COLA for each year between the date of injury and 2025.

   (**e.g. $650** x **1.04773** for the 10/1/2025 COLA = **$681.03**)

4. Add this COLA to the base compensation rate to get the current weekly benefit rate.

   (**e.g.** base **$650** + 10/1/2025 COLA **$81.03** = **$1,331.03**)

* only applies to claimants who are permanently totally disabled or who have been totally disabled for a period of five years or more.

Injuries Through 12 - 31 - 1978

Effective Date	Maximum Rate	COLA
10 - 1 - 1969**	$80.00	—
10 - 1 - 1970	$84.00	$4
10 - 1 - 1971	$95.00	$11
10 - 1 - 1972	$102.00	$7
10 - 1 - 1973	$112.00	$10
10 - 1 - 1974	$119.00	$7
10 - 1 - 1975	$126.00	$7
10 - 1 - 1976	$135.00	$9
10 - 1 - 1977	$147.00	$12
10 - 1 - 1978	$160.00	$13
10 - 1 - 1979	$174.00	$14
10 - 1 - 1980	$190.00	$16
10 - 1 - 1981	$207.00	$17
10 - 1 - 1982	$217.00	$10
10 - 1 - 1983	$230.00	$13
10 - 1 - 1984	$254.00	$24
10 - 1 - 1985	$265.00	$11
10 - 1 - 1986	$272.00	$7

10 - 1 - 1987	$286.00	$14	
10 - 1 - 1988	$298.00	$12	Approximate
10 - 1 - 1989	$308.00	$10	% Increase
10 - 1 - 1990	$320.00	$12	since 1990
10 - 1 - 1991	$328.00		2.5%
10 - 1 - 1992	$342.00		7.0%
10 - 1 - 1993	$353.00		10.3%
10 - 1 - 1994	$379.00		18.3%
10 - 1 - 1995	$390.00		21.8%
10 - 1 - 1996	$393.00		22.9%
10 - 1 - 1997	$404.00		26.2%
10 - 1 - 1998	$419.00		31.0%
10 - 1 - 1999	$425.00		32.9%
10 - 1 - 2000	$442.00		38.2%
10 - 1 - 2001	$452.00		41.4%
10 - 1 - 2002	$458.00		43.3%
10 - 1 - 2003	$484.00		51.3%
10 - 1 - 2004	$501.00		56.7%
10 - 1 - 2005	$524.00		63.8%
10 - 1 - 2006	$544.00		70.0%
10 - 1 - 2007	$569.00		77.8%
10 - 1 - 2008	$595.00		85.9%
10 - 1 - 2009	$615.00		92.2%
10 - 1 - 2010	$640.00		100.0%
10 - 1 - 2011	$664.00		107.5%
10 - 1 - 2012	$667.00		108.4%
10 - 1 - 2013	$657.00		105.3%
10 - 1 - 2014	$661.00		106.6%
10 - 1 - 2015	$666.00		108.1%
10 - 1 - 2016	$709.00		121.5%
10 - 1 - 2017	$682.00		113.1%
10 - 1 - 2018	$698.00		118.1%
10 - 1 - 2019	$772.00		141.3%
10 - 1 - 2020	$783.00		144.7%
10 - 1 - 2021	$760.00		137.5%

10 - 1 - 2022	$739.00		130.9%
10 - 1 - 2023	$770.00		140.6%
10 - 1 - 2024	$794.00		148.1%
10 - 1 - 2025	$814.00		154.4%

Injuries From 1 - 1 - 1979 Through 9 - 30 - 1979

Effective Date	Maximum Rate	COLA	
1 - 1 - 1979	$204.00	—	
10 - 1 - 1979	$222.00	$18	
10 - 1 - 1980	$242.00	$20	
10 - 1 - 1981	$263.00	$21	
10 - 1 - 1982	$277.00	$14	
10 - 1 - 1983	$293.00	$16	
10 - 1 - 1984	$324.00	$31	
10 - 1 - 1985	$338.00	$14	
10 - 1 - 1986	$347.00	$9	
10 - 1 - 1987	$365.00	$18	
10 - 1 - 1988	$380.00	$15	Approximate
10 - 1 - 1989	$393.00	$13	% Increase
10 - 1 - 1990	$408.00	$15	since 1990
10 - 1 - 1991	$418.00		2.5%
10 - 1 - 1992	$436.00		7.0%
10 - 1 - 1993	$450.00		10.3%
10 - 1 - 1994	$482.00		18.3%
10 - 1 - 1995	$496.00		21.8%
10 - 1 - 1996	$501.00		22.9%
10 - 1 - 1997	$514.00		26.2%
10 - 1 - 1998	$534.00		31.0%
10 - 1 - 1999	$542.00		32.9%
10 - 1 - 2000	$564.00		38.2%
10 - 1 - 2001	$576.00		41.4%

10 - 1 - 2002	$584.00		43.3%
10 - 1 - 2003	$617.00		51.3%
10 - 1 - 2004	$639.00		56.7%
10 - 1 - 2005	$668.00		63.8%
10 - 1 - 2006	$693.00		70.0%
10 - 1 - 2007	$725.00		77.7%
10 - 1 - 2008	$758.00		85.8%
10 - 1 - 2009	$783.00		91.9%
10 - 1 - 2010	$815.00		99.8%
10 - 1 - 2011	$847.00		107.6%
10 - 1 - 2012	$851.00		108.6%
10 - 1 - 2013	$837.00		105.1%
10 - 1 - 2014	$842.00		106.4%
10 - 1 - 2015	$849.00		108.1%
10 - 1 - 2016	$904.00		121.5%
10 - 1 - 2017	$870.00		113.2%
10 - 1 - 2018	$890.00		118.1%
10 - 1 - 2019	$985.00		141.4%
10 - 1 - 2020	$998.00		144.6%
10 - 1 - 2021	$969.00		137.5%
10 - 1 - 2022	$942.00		130.9%
10 - 1 - 2023	$981.00		140.4%
10 - 1 - 2024	$1,012.00		148.0%
10 - 1 - 2025	$1,037.00		154.2%

Injuries From 10 - 1 - 1979 Through 9 - 30 - 1987

Effective Date	Maximum Rate	COLA	
10 - 1 - 1979	$261.00	—	
10 - 1 - 1980	$285.00	$24	
10 - 1 - 1981	$310.00	$25	
10 - 1 - 1982	$326.00	$16	

10 - 1 - 1983	$345.00	$19	
10 - 1 - 1984	$381.00	$36	
10 - 1 - 1985	$397.00	$16	
10 - 1 - 1986	$408.00	$11	
10 - 1 - 1987	$429.00	$21	
10 - 1 - 1988	$447.00	$18	Approximate
10 - 1 - 1989	$462.00	$15	% Increase
10 - 1 - 1990	$479.00	$17	since 1990
10 - 1 - 1991	$491.00		2.5%
10 - 1 - 1992	$513.00		7.0%
10 - 1 - 1993	$529.00		10.3%
10 - 1 - 1994	$567.00		18.3%
10 - 1 - 1995	$584.00		21.8%
10 - 1 - 1996	$589.00		22.9%
10 - 1 - 1997	$605.00		26.2%
10 - 1 - 1998	$628.00		31.0%
10 - 1 - 1999	$637.00		32.9%
10 - 1 - 2000	$663.00		38.2%
10 - 1 - 2001	$678.00		41.4%
10 - 1 - 2002	$687.00		43.3%
10 - 1 - 2003	$726.00		51.3%
10 - 1 - 2004	$751.00		56.7%
10 - 1 - 2005	$786.00		63.8%
10 - 1 - 2006	$816.00		70.0%
10 - 1 - 2007	$853.00		78.1%
10 - 1 - 2008	$892.00		86.2%
10 - 1 - 2009	$922.00		92.5%
10 - 1 - 2010	$959.00		100.2%
10 - 1 - 2011	$996.00		107.9%
10 - 1 - 2012	$1,001.00		109.0%
10 - 1 - 2013	$985.00		105.6%
10 - 1 - 2014	$991.00		106.9%
10 - 1 - 2015	$998.00		108.4%
10 - 1 - 2016	$1,063.00		121.9%
10 - 1 - 2017	$1,023.00		113.6%

10 - 1 - 2018	$1,046.00		118.4%
10 - 1 - 2019	$1,158.00		141.8%
10 - 1 - 2020	$1,174.00		145.1%
10 - 1 - 2021	$1,140.00		138%
10 - 1 - 2022	$1,108.00		131.3%
10 - 1 - 2023	$1,154.00		140.9%
10 - 1 - 2024	$1,191.00		148.6%
10 - 1 - 2025	$1,220.00		154.7%

Injuries From 10 - 1 - 1987 Through 6 - 30 - 1993

Effective Date	Maximum Rate	COLA	
10 - 1 - 1987	$643.00	—	
10 - 1 - 1988	$671.00	$28	Approximate
10 - 1 - 1989	$693.00	$22	% Increase
10 - 1 - 1990	$719.00	$26	since 1990
10 - 1 - 1991	$737.00		2.5%
10 - 1 - 1992	$769.00		7.0%
10 - 1 - 1993	$793.00		10.3%
10 - 1 - 1994	$850.00		18.3%
10 - 1 - 1995	$876.00		21.8%
10 - 1 - 1996	$883.00		22.9%
10 - 1 - 1997	$908.00		26.2%
10 - 1 - 1998	$942.00		31.0%
10 - 1 - 1999	$956.00		32.9%
10 - 1 - 2000	$994.00		38.2%
10 - 1 - 2001	$1,016.00		41.4%
10 - 1 - 2002	$1,031.00		43.3%
10 - 1 - 2003	$1,088.00		51.3%
10 - 1 - 2004	$1,127.00		56.7%
10 - 1 - 2005	$1,178.00		63.8%
10 - 1 - 2006	$1,223.00		70.0%

10 - 1 - 2007	$1,279.00		77.9%
10 - 1 - 2008	$1,338.00		86.1%
10 - 1 - 2009	$1,382.00		92.2%
10 - 1 - 2010	$1,438.00		100.0%
10 - 1 - 2011	$1,494.00		107.8%
10 - 1 - 2012	$1,501.00		108.8%
10 - 1 - 2013	$1,477.00		105.4%
10 - 1 - 2014	$1,486.00		106.7%
10 - 1 - 2015	$1,497.00		108.2%
10 - 1 - 2016	$1,595.00		121.7%
10 - 1 - 2017	$1,535.00		113.5%
10 - 1 - 2018	$1,569.00		118.2%
10 - 1 - 2019	$1,737.00		141.6%
10 - 1 - 2020	$1,761.00		144.9%
10 - 1 - 2021	$1,710.00		137.8%
10 - 1 - 2022	$1,662.00		131.2%
10 - 1 - 2023	$1,731.00		140.8%
10 - 1 - 2024	$1,787.00		148.5%
10 - 1- 2025	$1,830.00		154.5%

Injuries On or After 7 - 1 - 1993 (COLAs as of 10 - 1 - 1997, including retroactive payment)

Effective Date	Maximum Rate	Approximate % Increase since 7 - 1 - 1993
7 - 1 - 1993	$628.00	—
10 - 1 - 1993	$638.00	1.59%
10 - 1 - 1994	$660.00	5.1%
10 - 1 - 1995	$656.00	4.46%
10 - 1 - 1996	$678.00	7.96%
10 - 1 - 1997	$715.00	13.85%
10 - 1 - 1998	$764.00	21.66%
10 - 1 - 1999	$792.00	26.11%
10 - 1 - 2000	$838.00	33.44%

10 - 1 - 2001	$887.00	41.24%
10 - 1 - 2002	$909.00	44.75%
10 - 1 - 2003	$911.00	45.06%
10 - 1 - 2004	$931.00	48.25%
10 - 1 - 2005	$1,005.00	60.03%
10 - 1 - 2006	$1,038.00	65.29%
10 - 1 - 2007	$1,077.00	71.5%
10 - 1 - 2008	$1,141.00	81.69%
10 - 1 - 2009	$1,138.00	81.21%
10 - 1 - 2010	$1,134.00	80.57%
10 - 1 - 2011	$1,168.00	85.99%
10 - 1 - 2012	$1,172.00	86.62%
10 - 1 - 2013	$1,184.00	88.54%
10 - 1 - 2014	$1,175.00	87.1%
10 - 1 - 2015	$1,256.00	100.%
10 - 1 - 2016	$1,292.00	105.73%
10 - 1 - 2017	$1,287.00	104.9%
10 - 1 - 2018	$1,298.00	106.7%
10 - 1 - 2019	$1,328.00	111.5%
10 - 1 - 2020	$1,373.00	118.6%
10 - 1 - 2021	$1,446.00	130.3%
10 - 1 - 2022	$1,509.00	140.3%
10 - 1 - 2023	$1,575.00	150.8%
10 - 1 - 2024	$1,654.00	163.4%
10 - 1 - 2025	$1,716.00	173.2%