



What an hour of your crew actually costs.

One paycheck and one insurance bill in front of you. Fill it top to bottom, per man or blended across the crew. Guesses are fine; mark them and tighten them later.

line 1	Base hourly wage Straight off the paycheck. If wages vary, use the blended average.	\$ _____
line 2	Payroll taxes FICA plus unemployment. Line 1 × 0.11 is close for most books.	\$ _____
line 3	Workers comp Your rate per \$100 of payroll works as a percent. Line 1 × that rate, off the policy, never from memory.	\$ _____
line 4	General liability Annual premium ÷ annual payroll, then × line 1. Usually lands between 1 and 3 cents on the dollar.	\$ _____
line 5	Benefits Health, retirement match, anything you pay per man. Monthly cost ÷ 173 hours.	\$ _____
line 6	Loaded wage Add lines 1 through 5. What an hour costs while they work.	<i>a \$38 crew usually lands between \$48 and \$58</i> \$ _____
line 7	Hours they actually bill Start at 2,080 a year. Subtract PTO, holidays, weather days, shop mornings, windshield time. Most crews land between 1,600 and 1,800.	_____
line 8	The multiplier 2,080 ÷ line 7. Every billable hour has to carry the ones that never hit an invoice.	× _____
line 9	True hourly Line 6 × line 8. What an hour of your crew actually costs standing on a jobsite.	\$ _____

The gap between line 1 and line 9 **is what you have been bidding at.**