

# JAK AND DRIVER SPLIT EXPLAINED

In 2025, the revenue split between leased-on owner-operators and motor carriers typically ranges from **75% to 85%**, depending on various factors such as the services provided by the carrier and the responsibilities assumed by the owner-operator. [BulkLoads](#)

## Typical Revenue Splits

- **75% Split:** Common when the carrier offers comprehensive services, including dispatching, insurance, permits, and access to fuel discounts. In this arrangement, the carrier retains 25% of the load revenue to cover these services. [TruckersReport.com](#)
- **80%–85% Split:** Offered when the owner-operator takes on more responsibilities, such as providing their own trailer, handling maintenance, and securing insurance. The carrier's role is more limited, often focusing on providing loads and basic administrative support.
- **90%+ Split:** Typically available to owner-operators with their own operating authority, who manage all aspects of their business independently, including finding their own freight and handling all administrative tasks.

## Considerations Beyond the Split

While a higher percentage split might seem more lucrative, it's essential to consider the services and support provided by the carrier. For instance, a 75% split with a carrier that offers high-paying direct freight and substantial support might result in higher net earnings than an 85% split with a carrier offering lower-paying brokered loads. As one experienced driver noted, "75% of \$4 per mile freight is better than 90% of \$2 per mile freight." [BulkLoads+5Quality Carriers+5Reddit+5Reddit](#)

## Additional Costs and Responsibilities

Owner-operators should also factor in various expenses that can significantly impact net income: [Truckstop+1Foley Services+1](#)

- **Fuel:** Annual fuel costs can range from \$50,000 to \$70,000, depending on mileage and fuel prices. [Truckstop](#)
- **Maintenance and Repairs:** Annual maintenance expenses average around \$15,000, with tire replacements adding approximately \$4,000. [Foley Services](#)
- **Insurance:** Costs vary based on coverage levels and whether the owner-operator is leased to a carrier or operates under their own authority. [Foley Services+1BulkLoads+1](#)
- **Licensing and Permits:** Fees for licenses, permits, and registrations can add up, including expenses for the International Fuel Tax Agreement (IFTA), Unified Carrier Registration (UCR), and other state-specific requirements. [Foley Services+1Truckstop+1](#)
- **Administrative Costs:** Expenses for accounting, load board subscriptions, and other business services. [Truckstop+1Quality Carriers+1](#)

## **Lease-Purchase Agreements**

Lease-purchase programs, where drivers lease a truck with the option to purchase it at the end of the term, have been scrutinized for their high failure rates and potential for financial harm. The Federal Motor Carrier Safety Administration's Truck Leasing Task Force reported that over 90% of drivers in such agreements fail to complete them successfully, often due to misleading terms and lack of transparency. [truckerpath.com+2FMCSA+2OOIDA+2](#)

## **Final Thoughts**

When evaluating lease agreements and revenue splits, it's crucial to look beyond the percentage and assess the total value of services provided, the quality of freight, and the support offered by the carrier. Carefully analyzing all associated costs and responsibilities will help ensure a sustainable and profitable operation as an owner-operator. [Foley Services](#)