



Idaho Fringe Benefits Survey 2005



IDAHO
COMMERCE & LABOR

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Costs associated with this publication are available by contacting Idaho Commerce & Labor, which is funded in part by federal grants from the U.S. Department of Labor. Idaho Commerce & Labor is an equal opportunity employer.

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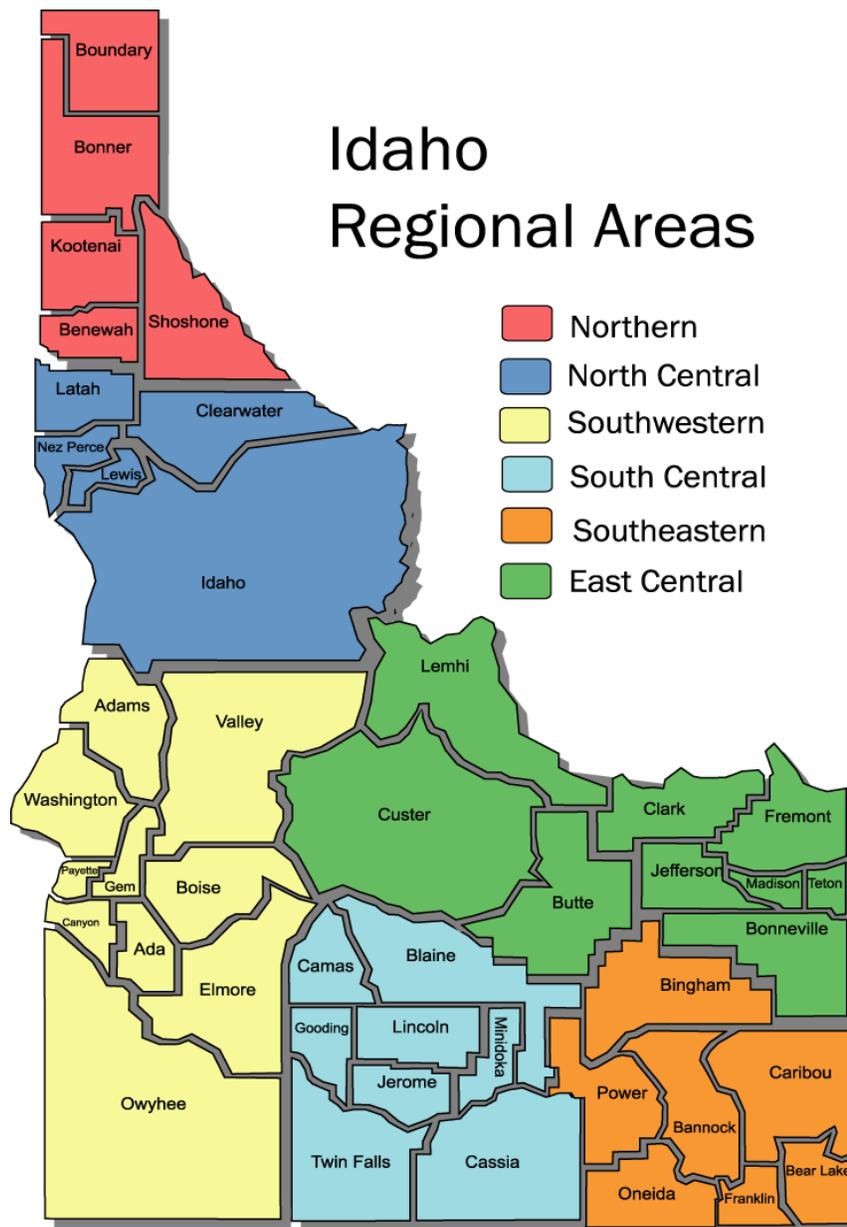
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About the Report

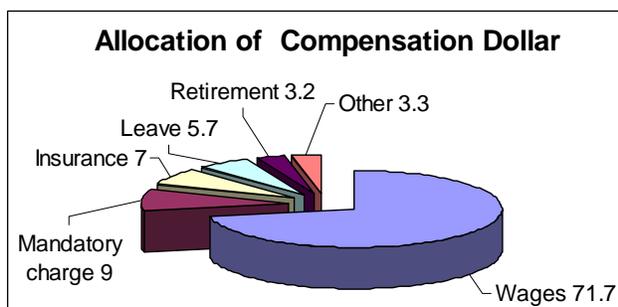
- Idaho regions referenced throughout this publication are: N (Northern), NC (North Central), SW (Southwestern), SC (South Central), SE (Southeastern) and EC (East Central). The map below illustrates the location and composition of each region.
- All of the data in the tables and charts are presented in percentages.





Executive Summary

The Idaho Fringe Benefits Survey assessed the types and frequency of benefits Idaho employers offered their workers. The information gathered from nearly 2,200 randomly selected employers throughout Idaho was analyzed to identify differences in benefit packages based on employer size, public or private ownership, industry, geographic region and rural-urban location. This information can be important to employees and employers alike since benefits can account for a significant portion of overall employee compensation.



In mid-2005, the U.S Bureau of Labor Statistics estimated that more than 19 percent of the average cost of employee compensation in the Intermountain West was spent on benefits like insurance, paid time off and education reimbursement. Another 9 percent went to mandatory items like Social Security and Unemployment Insurance taxes. While the fringe benefit portion for the Intermountain West was nearly 2 full percentage points below the national average, it remained above the cost in some areas of the South and Midwest.

Benefits examined for Idaho were insurance coverage for health, dental, vision, life and short- and long-term disability; paid leave including vacation, sick time and holidays; retirement plans and special compensation in the form of financial assistance for education, nonproduction bonuses, flexible spending accounts and child care.

The employer response essentially confirmed what the labor force across Idaho well knows –

the bigger the company, the more urban the location and the more skilled the job, the better and more extensive the benefit package.

The federal estimate of benefit costs reinforced the findings. Employers with fewer than 50 workers, who account for 80 percent of Idaho's employers and provide nearly half the state's jobs, devoted 16 percent of their compensation costs to benefits nationwide. By contrast, employers with over 100 workers, who make up just 1.5 percent of Idaho employers but generate more than a third of the jobs, earmarked 23.5 percent of their compensation costs for benefits.

Within that framework, full-time employment was the key to benefits. Full-time employees were much more likely to be offered benefits than part-timers. Job status was the primary determinant for benefit access so information in this report covers employer offerings to both full-time and part-time employees.

Business size clearly affected compensation beyond the basic paycheck. In most cases, large employers offered benefits to full- and part-time employees more often than mid-sized employers, who offered benefits to employees more often than small businesses.

Geography plays a role although generally from the rural-urban perspective. The population center in southwestern Idaho and the comparatively heavily unionized north central area around Lewiston did have a higher rate of employers offering dental coverage while slightly fewer east central Idaho employers offered sick leave.

For purposes of the survey, there are seven urban counties – Ada, Bannock, Bonneville, Canyon, Kootenai, Nez Perce and Twin Falls. The remaining 37 counties are considered rural although several have substantial commuting traffic into urban counties.

Across industry, benefits seemed most closely tied to employee attachment. Sectors such as manufacturing, finance, insurance and

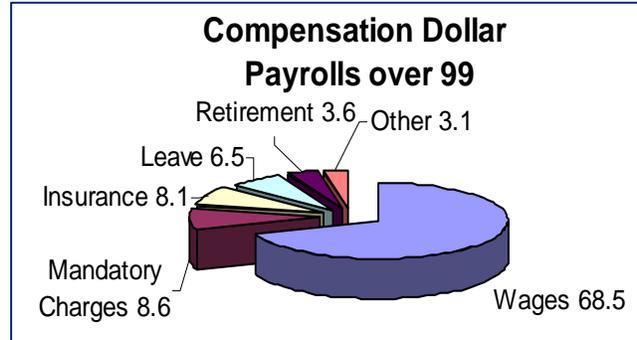
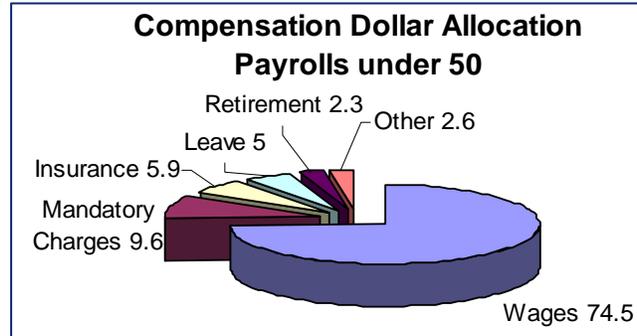


public administration have strong employer attachment by requiring specialized skills or vocational training and offered better benefit packages than sectors with comparatively high turnover like entertainment and recreation, accommodations and food service.

Four industries providing 30 percent of Idaho's jobs – wholesale trade, leisure, managers of corporate holding companies and health and social services – paid median wages below \$10.35 an hour in 2004. The median wage for all employment was \$12.58 an hour.

The data could be distorted by the level of unionization in an industry. Employers may say they provide no benefits when those benefits are provided by the union. Even though the employer foots the bill, the union administers the benefit plans.

Also, state and local government, viewed as an industry, provided better benefit packages in general than private employers.



Percent of Employers Offering Benefit		
Benefit	Full-Time	Part-Time
Insurance		
Medical	74.4	19.1
Dental	61.2	15.4
Vision	42.2	11.4
Life	52.3	13.8
Short-Term Disability	31.5	9.0
Long-Term Disability	32.2	8.8
Leave		
Paid Vacation	75.4	25.0
Paid Sick Days	50.3	15.8
Paid Holidays	68.9	25.0
Other		
Retirement	63.8	28.1
Child Care	5.9	3.5
Nonproduction		
Bonuses	32.9	18.9
Education Incentives	32.7	13.3
Flexible Accounts	36.6	15.5

Source: 2005 Idaho Fringe Benefits Survey.



Insurance

Insurance benefits of all types have become increasingly important both to employees, who need all the financial protection they can get from escalating doctor, drug and hospital bills, and to employers, for whom premiums have become a rapidly rising component of their compensation packages.

Insurance Offered by Employer		
Type	FT	PT
Medical	74.4	19.1
Dental	61.2	15.4
Vision	42.2	11.4
Life	52.3	13.8
Short-Term Disability	31.5	9.0
Long-Term Disability	32.2	8.8

The U.S. Bureau of Labor Statistics estimates that more than a third of the money employers in the Intermountain West spend on fringe benefits goes to insurance, and almost all of that is for health insurance.

The 2005 Idaho Fringe Benefits Survey found that three of every four employers offered medical insurance to their full-time employees, and almost all of them – 90 percent – provided plans with family coverage available. Nearly 80 percent of the employers offering access required a waiting period before employees can qualify for coverage.

The story is dramatically different for part-timers. Only one in five employers offered them medical plans, although again most of them – 80 percent – provided the option for family coverage. Three of every four with health care access required a waiting period to qualify.

That translated into about 62 percent of all employees being offered medical insurance of some type through their work, and half of the labor force – four of every five workers provided access to insurance by their employers – took advantage of it.

Over half the employers offering coverage paid the premium for full-time workers, and a

third covered the cost for family coverage as well. In the case of part-timers, more than half the employers offering coverage paid at least 80 percent of the premium for workers and about a quarter of the bill for families.

Access and participation in Idaho were below the national rate of 70 percent of workers with access to medical insurance through their employers and over two-thirds of them participating in those medical plans.

The Idaho rate from the 2005 survey is statistically comparable to the rate found in the last benefit survey in 2002 as the economic slowdown caused by the national recession was putting the squeeze on most Idaho businesses. Three years ago, about eight in 10 employers offered medical plans to their full-time workers and a quarter to their part-time employees. The findings of the two surveys are within the margin of error.

The Census Bureau's most recent projections estimated that in 2004, 17.3 percent of Idaho's residents – about 240,000 – did not have medical coverage, the 10th highest rate in the nation.

Employee access to other insurance plans dropped off significantly from the rate for medical care.

Dental coverage was offered by nearly two-thirds of employers to full-time workers, and almost half of them paid the full premium. Fifteen percent of employers provided coverage for part-timers, but only 30 percent paid the entire premium. Over a third of the full-time workers and half the part-timers paid part of the dental premiums.

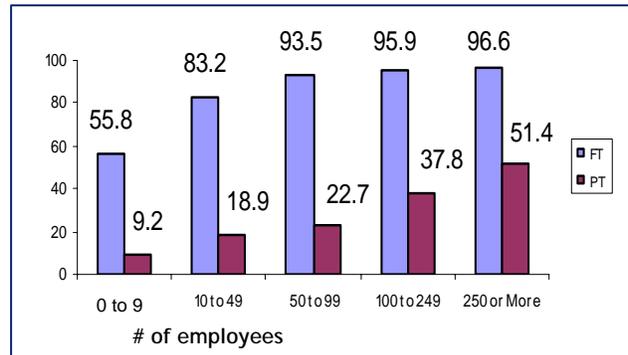
About half the employers offered life insurance to full-time workers and about 14 percent to part-time employees. Vision insurance was available to four of every 10 full-time employees and to one in 10 part-timers. Long- and short-term disability coverage was offered by about a third of employers to full-time workers. But while long-term coverage was offered to part-time workers by a quarter of employers, only one in 10 offered short-term coverage to part-timers.



Medical Insurance – How Many Employers Offer It?

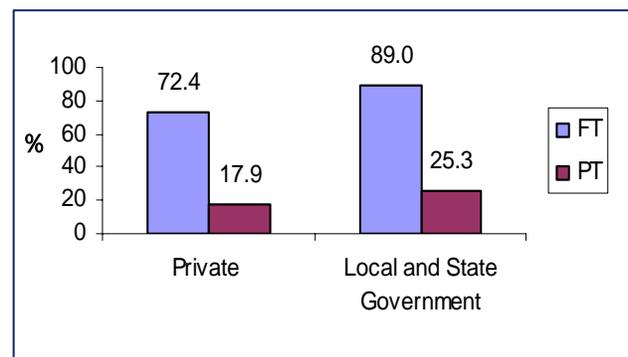
Business Size

There was no statistical difference in the percentage of medium and large businesses, those with more than 100 employees, providing access to medical plans. Significantly fewer small employers, those with fewer than 10 employees, offered health insurance.



Ownership

State and local government employers offered access to health insurance significantly more often than private businesses.



Industry

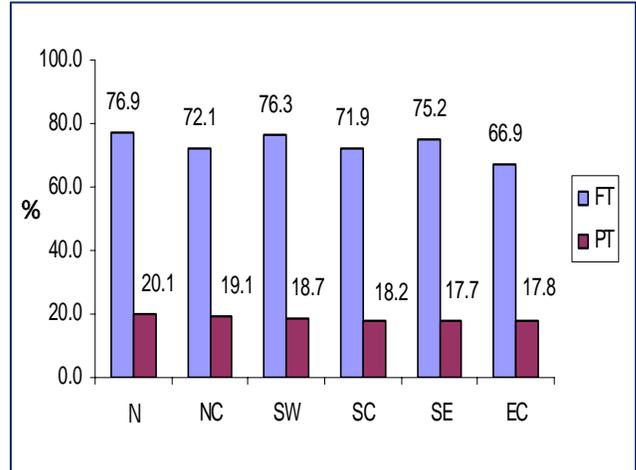
Overall, three of every four Idaho employers offered their full-time workers health care plans while only one in five offered coverage to part-time workers. There was no significant statistical difference in the occurrence of medical coverage offered by employers in the management, manufacturing, finance, public administration, education, utilities and wholesale and retail trade sectors. On average, eight in 10 of the employers in those sectors offered coverage. At the other end of the spectrum, coverage was offered by under half the employers in the arts and recreation and hotel and restaurant sectors.

Industry	FT	PT
Mgt of companies, enterprises	90.9	28.6
Manufacturing	87.6	13.7
Finance and insurance	87.5	37.3
Public administration	85.3	18.5
Health care and social assistance	84.2	29.5
Information	83.7	20.0
Wholesale trade	83.3	9.1
Educational services	81.1	22.7
Utilities	80.9	19.7
Retail trade	73.6	20.3
Professional, scientific, technical services	69.9	28.9
Administrative and waste mgt	68.5	25.7
Transportation and warehousing	67.9	22.2
Real estate, rental, leasing	67.3	13.3
Other services	67.2	9.4
Mining	63.8	14.3
Construction	62.6	19.2
Arts, entertainment, recreation	50.0	3.9
Accommodation and food services	47.5	11.5



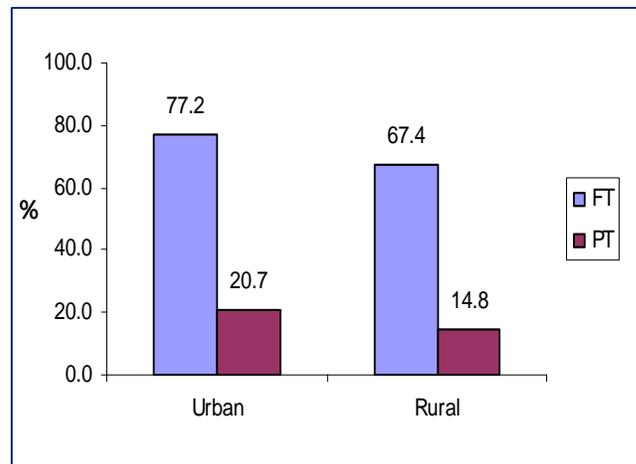
Region

The opportunity for workers to sign up for health coverage was essentially the same across all six regions of the state. About seven in 10 employers offered coverage, regardless of the region in which they operated.



Urban-Rural

Employees of businesses located in Idaho's seven large counties were more likely to be offered medical coverage than their counterparts in rural Idaho, but only by a slight margin. Three of every four urban businesses provided health care access while two of every three rural employers did.





Medical Insurance – Who Takes It?

Business Size

Except for the smallest businesses, those with fewer than 10 employees, six of every 10 employees in Idaho were offered medical coverage and 80 percent of them took advantage of it.

Size	% Employees Offered	% Employees Enrolled
0 to 9	39.5	34.0
10 to 49	58.2	47.4
50 to 99	58.4	47.6
100 to 249	60.8	44.4
250 or More	66.8	54.7

Ownership

Clearly, more government employees were offered health coverage than those in the private sector, and almost all of them took advantage of it.

Ownership	% Employees Offered	% Employees Enrolled
Private	55.8	40.5
Local Gov't	78.1	72.5
State Gov't	71.1	65.6

Industry

About three of every four employees in professional services, manufacturing, public administration, utilities, education, real estate and mining had access to health plans. But a statistically significant number in manufacturing and utilities did not enroll. In the second tier, over half the employees in finance, transportation, health and social services, construction, information and other services were offered coverage. But again a statistically significant number in health and social services declined to accept. While over a third of employees in the remaining sectors had access to health care, only a third of those in hotels and restaurants and six of every 10 in administrative and waste management signed up.

Industry	% of Employees	
	Offered	Enrolled
Professional, scientific, technical services	83.7	75.1
Manufacturing	79.3	59.1
Public administration	75.4	70.3
Utilities	72.4	51.5
Educational services	69.9	65.2
Real estate, rental, leasing	69.1	55.6
Mining	67.8	61.8
Finance and insurance	61.6	51.4
Transportation and warehousing	59.5	44.7
Health care and social assistance	58.1	33.0
Construction	56.8	47.5
Information	52.3	40.3
Other services	47.0	38.5
Retail trade	43.3	29.0
Wholesale trade	40.2	31.6
Mgt of companies, enterprises	40.2	34.3
Accommodation and food services	37.3	12.3
Administrative and waste mgt	33.7	19.3
Arts, entertainment, recreation	30.5	27.6



Region

More than half the employees in every region of the state had access to health coverage. But fewer took advantage of it in north central Idaho than in the other five regions.

Region	% Employees	
	Offered	Enrolled
Northern	57.7	48.5
North Central	52.5	35.4
Southwestern	56.1	44.4
South Central	64.6	52.9
Southeastern	49.9	40.6
East Central	67.3	53.3

Rural-Urban

Nearly seven of every 10 rural workers had access to health plans. Just over half had access in the cities. A slightly higher percentage of rural workers signed up.

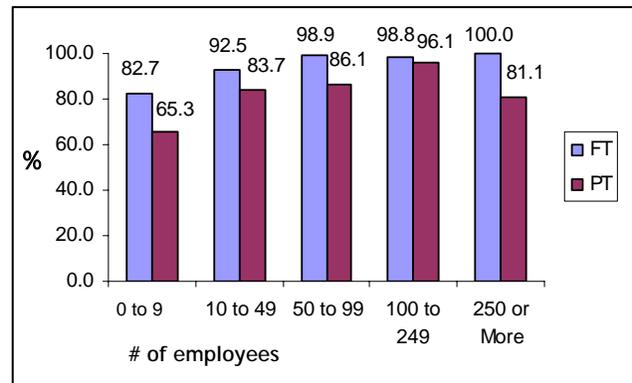
Area	% Employees	
	Offered	Enrolled
Urban	55.3	43.0
Rural	68.7	57.1



Medical Insurance — Is The Family Covered?

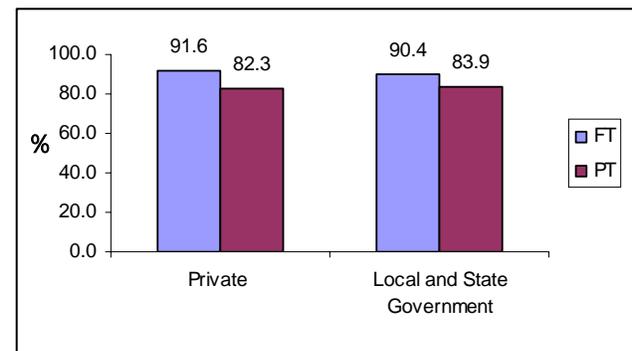
Business Size

Except for the state's smallest employers, those with fewer than 10 workers, nearly all employers offering health plans to their full-timers provided the option of extending coverage to family members. About eight of 10 small employers offered family coverage. The incidence of family coverage for part-time employees was slightly lower.



Ownership

Nine of 10 employers, both government and private, offering medical coverage to full-time workers offered coverage for families as well. Eight of 10 did the same for families of part-timers.



Industry

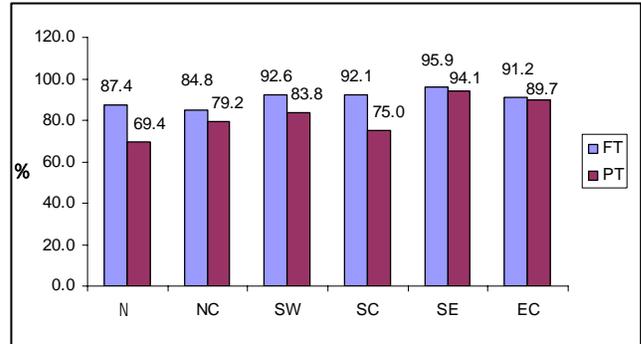
More than nine of 10 employers in all industry sectors but arts and recreation offered family coverage to full-time workers who had access to coverage themselves. The rate was about seven of every 10 in the arts, entertainment and tourism sector. The availability of family coverage to part-time employees varied significantly among sectors. Employers in mining, manufacturing and finance offered the family option to all part-timers, and part-timers working for nine of every 10 businesses in transportation, construction, utilities and education, health and social services could extend coverage to families. Only half the employers in administrative and waste management and arts, entertainment and recreation offered family coverage to part-timers.

Industry	FT	PT
Manufacturing	98.3	100.0
Transportation and warehousing	97.2	91.7
Wholesale trade	95.7	80.0
Finance and insurance	95.2	100.0
Educational services	94.4	93.8
Construction	93.9	90.0
Mgt of companies, enterprises	93.7	72.7
Retail trade	93.0	77.3
Information	91.4	66.7
Health care and social assistance	89.9	92.6
Other services	89.7	66.7
Administrative and waste mgt	89.6	53.3
Utilities	89.2	92.9
Accommodation and food services	88.9	85.7
Mining	88.6	100.0
Real estate, rental, leasing	88.2	70.0
Public administration	87.1	76.2
Professional, scientific, technical services	86.3	83.3
Arts, entertainment, recreation	70.8	50.0



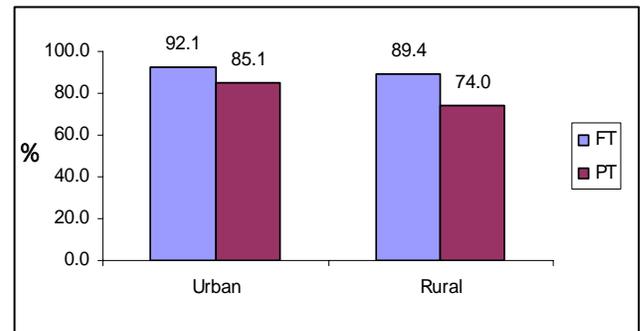
Region

Companies with health plans offer essentially the same access to family coverage – about nine in 10 – regardless of the region in which they operate. But family coverage for part-timers was available from only about 70 percent of employers in the Panhandle and south central Idaho.



Urban-Rural

There was essentially no difference in the rate of employers offering family coverage in rural and urban Idaho. Among those offering employees health care, nine of 10 provided the family option to full-time workers and eight of 10 to part-time employees.

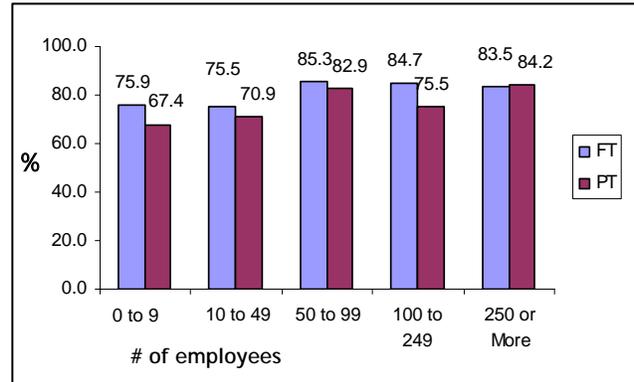




Medical Insurance – Must Employees Wait?

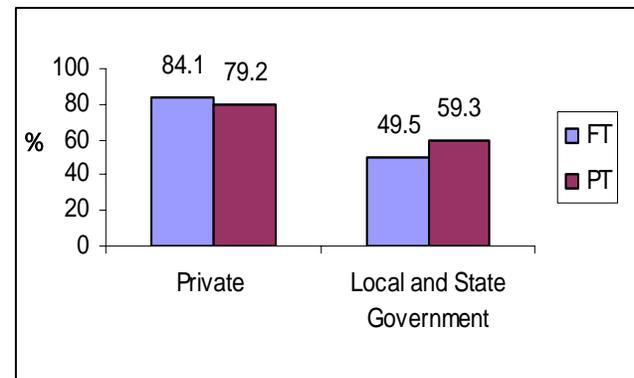
Business Size

About eight of every 10 businesses offering health care coverage imposed a waiting period on employees before they can qualify. There was no statistical difference based on size of business in the incidence of waiting periods for full-time workers.



Ownership

Employees of about half the state or local governments offering health plans have a waiting period before qualifying for coverage. In private business, waiting periods were required by eight of 10 employers.



Industry

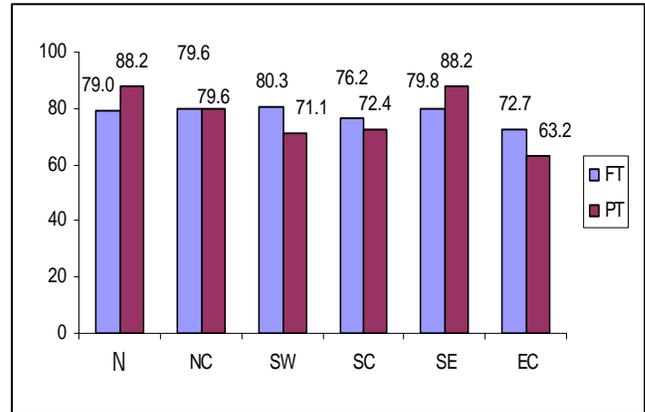
About nine of every 10 employers in most industry sectors required a waiting period before their full-time workers qualified for health insurance through the company. The rate was about three in four in accommodations and food service, professional services and real estate, and it dropped to six of 10 for utilities and public administration. Employers in educational services were least likely to impose a waiting period – only about one in four.

Industry	FT	PT
Retail trade	100.0	95.7
Information	92.8	100.0
Manufacturing	92.2	90.0
Mgt of companies, enterprises	90.2	90.9
Wholesale trade	88.4	40.0
Mining	88.2	50.0
Administrative and waste mgt	88.0	87.5
Health care and social assistance	86.9	75.0
Arts, entertainment, recreation	84.8	100.0
Transportation and warehousing	77.6	87.5
Finance and insurance	76.8	83.3
Construction	76.6	30.0
Other services	76.1	75.0
Accommodation and food services	75.8	85.7
Professional, scientific, technical services	75.4	63.6
Real estate, rental, leasing	74.2	77.8
Utilities	62.7	30.8
Public administration	60.2	90.0
Educational services	26.5	31.3



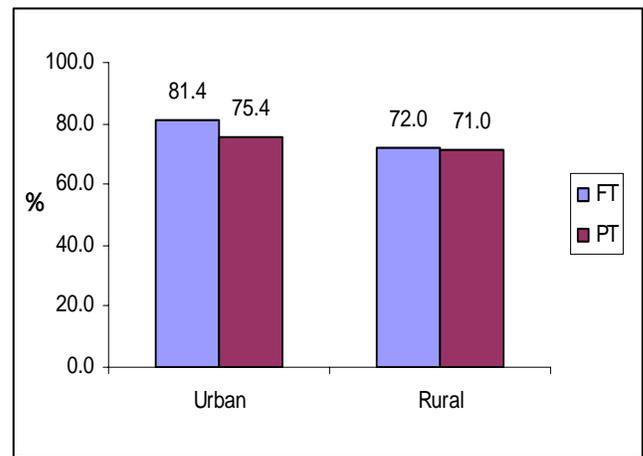
Region

Around three of every four businesses offering health plans required a waiting period before full-time workers can qualify, regardless of the region of the state they operate in. The incidence of waiting periods for part-timers met or exceeded that rate except in southwestern and east central Idaho.



Urban-Rural

About eight of every 10 urban employers offering health plans required waiting periods before workers qualified compared to seven of every 10 rural employers.





Medical Insurance – What Share Do Employers Pay?

Business Size

The larger the employer, the more likely at least 75 percent of the premium will be paid, especially when comparing the coverage for the employee’s family. Almost two-thirds of the larger employers covered at least 75 percent of premiums for family members while only one-third of smaller businesses offered to pay at least 75 percent of the insurance premium for family members.

Percentage of Medical Insurance Premium Paid by Employer for FT Employees			
Firm size (# employees)	<25%	25-74%	>75%
Less than 10	7.0	14.5	78.6
10 to 49	4.5	14.7	80.8
50 to 99	5.1	17.2	77.7
100 to 249	2.3	14.7	82.9
250 or More	5.4	8.9	85.7
Total	5.1%	14.7%	80.2

Percentage of Medical Insurance Premium Paid by Employer for FT Employees (Family)			
Firm size (# employees)	<25%	25-74%	>75%
Less than 10	52.8	14.8	32.4
10 to 49	49.2	22.3	28.5
50 to 99	44.9	23.7	31.4
100 to 249	36.1	27.8	36.1
250 or More	26.2	13.1	60.7
Total	47.0	20.3	32.6%

Ownership

Nearly all state and local government employers paid at least 75 percent of their workers’ health insurance premium while only around three-quarters of the private sector employers paid at least 75 percent of the cost. Family member rates of coverage were not significantly different between the two sectors.

Percentage of Medical Insurance Premium Paid by Employer for FT Employees			
Sector	<25%	25-74%	>75%
Private	5.8	17.2	76.9
State and Local Govt.	2.0	3.0	95.0
Total	5.1	14.7	80.2

Percentage of Medical Insurance Premium Paid by Employer for FT Employees (Family)			
Sector	<25%	25-74%	>75%
Private	46.0	21.4	32.6
State and Local Govt.	51.7	15.3	33.0
Total	47.0	20.3	32.6



Industry

The majority of employers reported covering at least 75 percent of full-time employees' health insurance premiums. The majority of the utilities, information, professional, scientific and technical services and public administration industries reported coverage of at least 75 percent of health insurance premiums. Only two-thirds of retail trade and accommodation and services employers reported coverage of at least 75 percent of health insurance premiums. The same industry patterns for family member coverage were apparent but at significantly lower levels.

Percentage of Medical Insurance Premium Paid by Employer for FT Employees (Single)			
Industry	<25%	25-74%	>75%
Mining	7.4	3.7	88.9
Utilities	1.4	1.4	97.2
Construction	6.8	16.9	76.3
Non-durable goods manufacturing	3.2	17.2	79.6
Wholesale trade	6.8	14.9	78.4
Retail trade	3.8	34.0	62.3
Transportation and warehousing	5.4	25.0	69.6
Information	1.6	14.3	84.1
Finance and insurance	7.5	13.2	79.2
Real estate and rental and leasing	6.3	14.6	79.2
Professional, scientific and technical services	6.0	7.5	86.6
Management of companies and enterprises	2.0	19.6	78.4
Administrative and waste management	8.1	18.9	73.0
Educational services	0.0	9.1	90.9
Health care and social assistance	12.7	15.2	72.2
Arts, entertainment and recreation	5.0	22.5	72.5
Accommodation and food services	12.1	27.3	60.6
Other services	2.7	17.6	79.7
Public administration	4.7	1.2	94.2
Total	5.1	14.7	80.2%

Percentage of Medical Insurance Premium Paid by Employer for FT Employees (Family)			
Industry	<25%	25-74%	>75%
Mining	35.7	10.7	53.6
Utilities	31.4	8.6	60.0
Construction	44.3	18.0	37.7
Non-durable goods manufacturing	37.6	22.8	39.6
Wholesale trade	36.5	20.3	43.2
Retail trade	36.4	36.4	27.3
Transportation and warehousing	45.0	26.7	28.3
Information	49.2	29.2	21.5
Finance and insurance	42.9	32.1	25.0
Real estate and rental and leasing	73.1	11.5	15.4
Professional, scientific and technical services	52.9	17.6	29.4
Management of companies and enterprises	34.0	28.3	37.7
Administrative and waste management	51.4	24.3	24.3
Educational services	56.7	25.4	17.9
Health care and social assistance	65.4	19.2	15.4
Arts, entertainment and recreation	68.3	9.8	22.0
Accommodation and food services	55.0	23.5	20.6
Other services	50.0	17.8	31.5
Public administration	39.8	6.8	53.4
Total	47.0	20.3	32.6



Region

Most employers, regardless of region, paid at least 75 percent of health insurance premiums for their full-time employees. While coverage of family members varied widely by region, differences were not significant.

Percentage of Medical Insurance Premium Paid by Employer for FT Employees			
Region	<25%	25-74%	>75%
Northern	6.0	14.3	79.8
North Central	1.3	9.1	89.6
Southwestern	4.4	15.5	80.1
South Central	6.1	19.7	74.1
Southeastern	10.3	14.1	75.6
East Central	5.9	10.5	83.7
Total	5.3	14.6	80.1

Percentage of Medical Insurance Premium Paid by Employer for FT Employees (Family)			
Region	<25%	25-74%	>75%
Northern	48.0	16.8	35.3
North Central	51.8	15.7	32.5
Southwestern	49.6	22.4	28.0
South Central	43.0	16.8	40.3
Southeastern	35.8	22.2	42.0
East Central	49.4	19.5	31.2
Total	47.6	19.9	32.5

Urban-Rural

There were no significant differences in health insurance premium coverage between employers in rural areas and those in urban ones. However, rural regions showed higher rates of coverage in absolute terms. Some of the variation can be explained by the differing industrial mix of rural and urban communities.

Percentage of Medical Insurance Premium Paid by Employer for FT Employees			
Sector	<25%	25-74%	>75%
Urban	5.2	16.4	78.4
Rural	5.4	10.8	83.8
Total	5.3	14.6	80.1

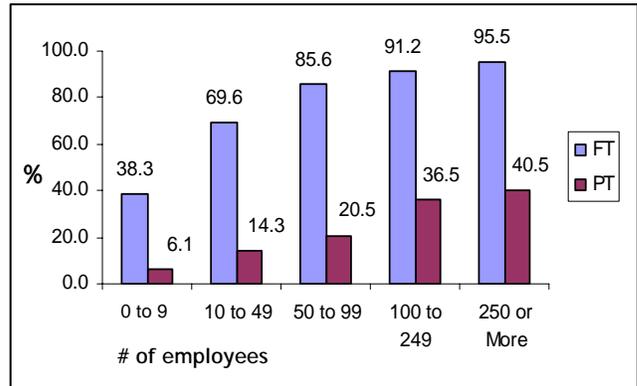
Percentage of Medical Insurance Premium Paid by Employer for FT Employees (Family)			
Sector	<25%	25-74%	>75%
Urban	47.0	22.5	30.4
Rural	48.9	14.2	36.9
Total	47.6	19.9	32.5



Dental Insurance – How Many Employers Offer It?

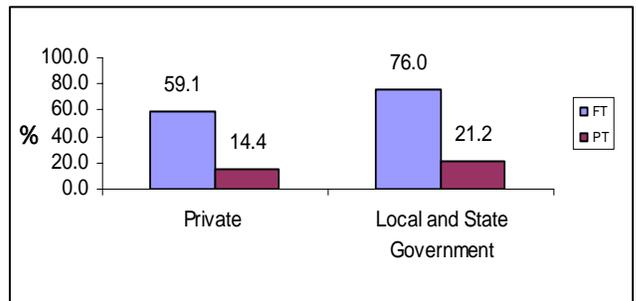
Business Size

About nine out of 10 of Idaho’s larger employers – those with 50 employees or more – offered their full-time workers dental insurance. The benefit was offered by only seven out of 10 medium-sized companies and just four of 10 small employers. The incidence of dental coverage for part-timers was significantly lower.



Ownership

Three of every four government employers offered their workers dental insurance while only six of every 10 private employers offered the benefit to full-time employees.



Industry

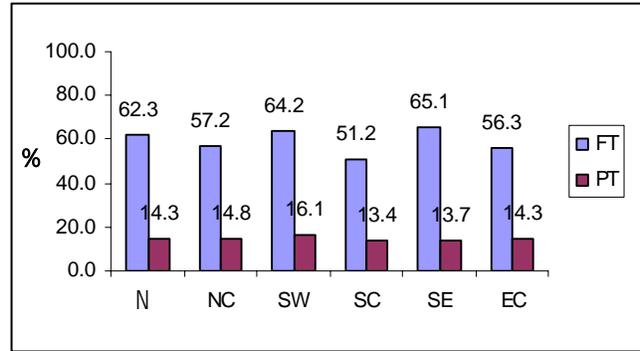
About seven of every 10 employers in 10 of the state’s industrial sectors, ranging from manufacturing to finance, public administration and education, health and social services, offered dental insurance to their full-time employees. The incidence of dental coverage as a benefit for part-timers was dramatically less. At the other end of the spectrum, barely four of every 10 employers in arts and recreation and in hotels and restaurants provided dental care as a fringe benefit.

Industry	FT	PT
Finance and insurance	79.4	36.4
Mgt of companies, enterprises	79.2	21.4
Manufacturing	77.4	13.7
Educational services	72.6	18.7
Information	70.4	14.9
Wholesale trade	68.3	6.3
Utilities	68.1	19.7
Public administration	67.9	15.4
Health care and social assistance	66.4	23.8
Retail trade	62.1	15.3
Transportation and warehousing	57.4	23.6
Professional, scientific, technical services	54.0	21.7
Administrative and waste mgt	53.3	17.6
Mining	51.7	9.5
Real estate, rental, leasing	50.5	10.7
Construction	50.5	15.4
Other services	47.4	6.0
Accommodation and food services	43.4	6.7
Arts, entertainment, recreation	31.6	2.0



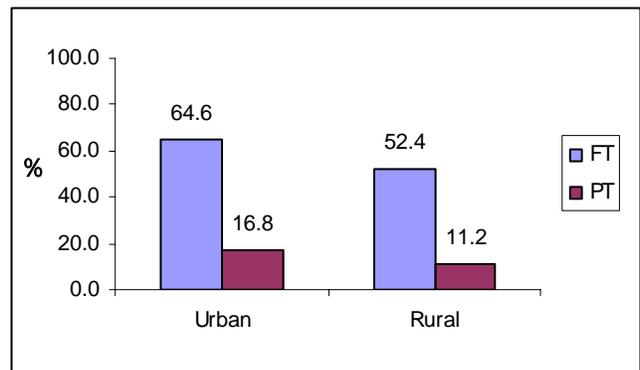
Region

Full-time employers in the southwestern and southeastern corners of the state were more likely to offer dental coverage than those in the other four regions of Idaho. Only about 15 percent of the businesses in each region provided dental care to part-time workers.



Urban-Rural

About six in 10 employers in urban areas offered full-time workers dental coverage while just half those in rural areas provided dental insurance as a fringe benefit.





Dental Insurance – Who Takes It?

Business Size

About 60 percent of workers at companies with 250 employees or more were offered dental insurance. Five out of six took it. About half the workers at mid-sized companies – 10 to 249 employees – had access, but only about 80 percent of them signed up. Just three of every 10 employees at small businesses were offered coverage and nine of every 10 took it.

Size	% Employees	
	Offered	Enrolled
0 to 9	30.7	26.8
10 to 49	51.3	40.5
50 to 99	51.4	41.7
100 to 249	50.7	34.5
250 or More	61.2	50.9

Ownership

Seven of every 10 government employees were offered dental plans, and 90 percent of them took advantage of the benefit. In the private sector barely half the employees were offered dental insurance, and only 70 percent of them signed up.

Ownership	% Employees	
	Offered	Enrolled
Private	47.5	33.9
Local Gov't	70.8	64.3
State Gov't	71.1	65.6

Industry

Eight in 10 professional service workers had access to dental insurance through their employers and about 80 percent of them took the coverage. In another six industry sectors – from mining to public administration – about 65 percent of the employees had the option of taking dental insurance. In educational services and public administration, nearly all of them did. In the other sectors, about seven in 10 of those workers signed up. At the other end of the scale, less than a third of the workers in wholesale trade, administration and arts and recreation had access to dental coverage, but nearly every one of them took advantage of it.

Industry	% Employees	
	Offered	Enrolled
Professional, scientific, technical services	82.9	64.7
Public administration	70.5	65.3
Educational services	68.1	62.2
Real estate, rental, leasing	63.6	49.7
Manufacturing	61.9	46.3
Utilities	61.5	40.7
Mining	61.0	56.9
Health care and social assistance	50.7	32.8
Transportation and warehousing	49.6	35.9
Construction	48.4	40.0
Finance and insurance	44.0	30.8
Retail trade	41.6	26.0
Mgt of companies, enterprises	37.9	32.6
Other services	36.5	28.8
Accommodation and food services	36.1	8.1
Information	34.7	30.7
Administrative and waste mgt	32.1	22.7
Wholesale trade	31.3	22.5
Arts, entertainment, recreation	25.2	23.0



Region

Employees in east central Idaho were more likely to have access to dental insurance through their jobs than in other regions, where about half the workers were offered insurance. But in all regions, at least three of every four of those workers took advantage of the dental plan offer.

Region	% Employees	
	Offered	Enrolled
Northern	48.2	42.8
North Central	44.9	37.8
Southwest	47.9	38.0
South Central	52.4	41.8
Southeast	47.8	34.0
East Central	60.9	46.2

Urban-Rural

There was no significant difference in access to dental insurance between rural and urban workers. About half in each area had access and about 80 percent of them signed up.

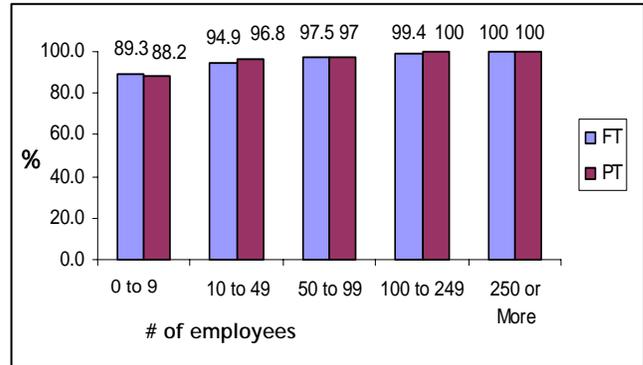
Area	% Employees	
	Offered	Enrolled
Urban	49.2	39.5
Rural	54.8	42.2



Dental Insurance — Is The Family Covered?

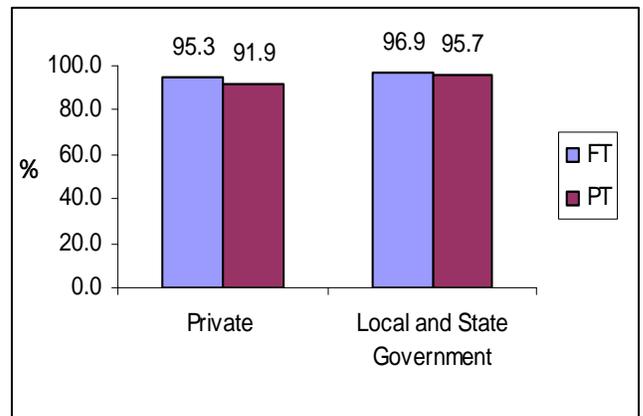
Business Size

Family dental coverage was offered by nearly all the largest businesses already offering dental plans to their workers, and at least nine out of 10 businesses with fewer than 50 workers did the same.



Ownership

Nearly every employer, private and government, that offered dentals plans to workers also offered family coverage.



Industry

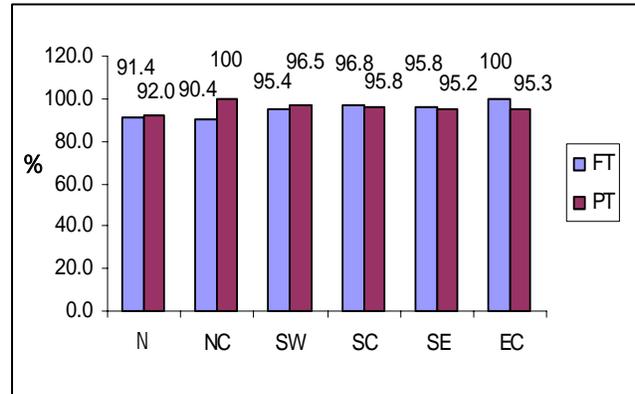
Essentially employers in every sector who offered their full-time and part-time workers dental coverage also offered family coverage.

Industry	FT	PT
Administrative and waste mgt	100.0	100.0
Manufacturing	99.0	100.0
Finance and insurance	98.9	100.0
Information	98.3	90.9
Retail trade	98.3	94.1
Accommodation and food services	97.0	100.0
Transportation and warehousing	96.9	92.3
Mining	96.6	100.0
Health care and social assistance	95.7	100.0
Educational services	95.3	100.0
Mgt of companies, enterprises	94.4	100.0
Construction	94.3	87.5
Professional, scientific, technical services	92.9	88.9
Wholesale trade	92.7	100.0
Real estate, rental, leasing	92.0	100.0
Other services	90.9	100.0
Public administration	89.2	100.0
Utilities	87.3	92.9
Arts, entertainment, recreation	75.9	100.0



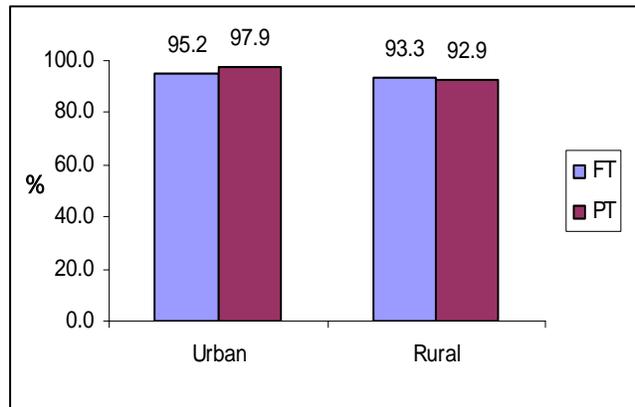
Region

Regardless of the region they operated in, more than nine of every 10 businesses offering employees dental care also offered family coverage.



Urban-Rural

There was no significant difference between access to dental coverage for families in urban areas or rural areas. More than nine of every 10 employers in each who offered workers coverage offered the family benefit.





Dental Insurance — What Share Do Employers Pay?

Business Size

Smaller employers offering coverage tended to pay the full premium for employee and family dental insurance more often than larger employers. About 15 percent of employers, regardless of size, offered dental coverage to employees but required the workers to pay the full premium for their own plan while about twice that many employers required employees to cover the full cost of family coverage. The state's largest employers, those with 250 or more workers, most often shared the cost of dental coverage, both for the employee and the family. About half the employers with more than 50 workers split the cost of employee coverage, and about six in 10 did the same on family coverage.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	12.0	33.3	54.7
10 to 49	15.6	32.9	51.5
50 to 99	12.5	46.3	41.2
100 to 249	19.8	48.4	31.7
250 or More	18.5	51.9	29.6
Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	13.0	43.5	43.5
10 to 49	17.6	45.1	37.3
50 to 99	14.8	51.9	33.3
100 to 249	24.3	56.8	18.9
250 or More	13.6	72.7	13.6
Size	FT Family Premiums Paid By		
	Employee	Both	Employer
0 to 9	29.9	42.9	27.3
10 to 49	40.3	40.5	19.2
50 to 99	28.1	59.7	12.2
100 to 249	32.6	53.3	14.1
250 or More	23.1	64.6	12.3
Size	PT Family Premiums Paid By		
	Employee	Both	Employer
0 to 9	34.8	43.5	21.7
10 to 49	39.6	43.8	16.7
50 to 99	29.6	55.6	14.8
100 to 249	41.7	52.8	5.6
250 or More	15.4	65.4	19.2

Ownership

Government employers offering dental coverage were nearly twice as likely to pay the full premium for full-time workers – almost eight in 10 – and part-time workers – about half. Only a minority of private businesses – an even smaller number of governments in the case of full-time employees – required workers to bear the full cost. But family coverage contributions were less. About a third in both sectors required workers to pay the full amount. About a fifth of the employers covered the entire cost.

Ownership	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	16.8	42.9	40.2
Gov't	6.4	16.6	77.1
Ownership	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	18.9	57.4	23.8
Gov't	13.2	36.8	50.0
Ownership	FT Family Premiums Paid By		
	Employee	Both	Employer
Private	32.4	50.4	17.2
Gov't	39.4	33.1	27.5
Ownership	PT Family Premiums Paid By		
	Employee	Both	Employer
Private	30.0	55.8	14.2
Gov't	45.0	37.5	17.5



Industry and employees

Half or more of the employers in public administration, mining, utilities, construction, information, professional and educational services and arts and recreation paid the full cost of dental insurance for the full-time employees who were offered that coverage. Nearly nine in 10 public administration employers and three of every four employers in educational services covered 100 percent of the cost. At the other end, fewer than one in five employers at hotels and restaurants and retail trade paid 100 percent. A third of employers in hotels and restaurants, administrative management and health and social services paid nothing, leaving the premium to their workers.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	14.8	18.5	66.7
Utilities	N/A	39.6	60.4
Construction	14.6	22.9	62.5
Manufacturing	11.9	46.4	41.7
Wholesale trade	18.3	45.0	36.7
Retail trade	19.0	64.3	16.7
Transportation and warehousing	16.7	45.8	37.5
Information	8.7	39.1	52.2
Finance and insurance	20.3	33.9	45.8
Real estate, rental, leasing	20.5	43.6	35.9
Professional, scientific, technical services	14.0	36.0	50.0
Management of companies, enterprises	9.8	41.5	48.8
Administrative and waste management	33.3	43.3	23.3
Educational services	8.8	15.8	75.4
Health care and social assistance	34.5	44.8	20.7
Arts, entertainment, recreation	8.7	39.1	52.2
Accommodation and food services	33.3	63.0	3.7
Other services	8.5	48.9	42.6
Public administration	3.3	9.8	86.9

Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	50.0	50.0
Utilities	N/A	75.0	25.0
Construction	14.3	57.1	28.6
Manufacturing	12.5	75.0	12.5
Wholesale trade	33.3	66.7	N/A
Retail trade	N/A	80.0	20.0
Transportation and warehousing	7.1	42.9	50.0
Information	N/A	42.9	57.1
Finance and insurance	18.8	62.5	18.8
Real estate, rental, leasing	N/A	66.7	33.3
Professional, scientific, technical services	14.3	57.1	28.6
Management of companies, enterprises	14.3	57.1	28.6
Administrative and waste management	33.3	66.7	N/A
Educational services	36.4	27.3	36.4
Health care and social assistance	47.1	47.1	5.9
Arts, entertainment, recreation	100.0	N/A	N/A
Accommodation and food services	100.0	N/A	N/A
Other services	25.0	50.0	25.0
Public administration	N/A	15.4	84.6



Industry and families

Employers generally split the cost of dental coverage for employee families with their employees although a significant number required employees to pay the entire premium. That was especially the case in educational, health, social and other services. Public administration and mining stood out in that more than four of every 10 employers offering dentals plans paid the full cost of family coverage.

Industry	FT Family Premiums Paid By		
	Employee	Both	Employer
Mining	29.6	25.9	44.4
Utilities	20.8	52.8	26.4
Construction	39.6	31.3	29.2
Manufacturing	23.2	60.0	16.8
Wholesale trade	29.7	51.6	18.8
Retail trade	19.5	70.4	9.8
Transportation and warehousing	30.8	42.3	26.9
Information	28.6	46.9	24.5
Finance and insurance	36.6	60.6	2.8
Real estate, rental, leasing	42.9	50.0	7.1
Professional, scientific, technical services	32.7	57.1	10.2
Management of companies, enterprises	28.9	44.4	26.7
Administrative and waste management	39.4	48.5	12.1
Educational services	46.4	41.1	12.5
Health care and social assistance	52.5	35.6	11.9
Arts, entertainment, recreation	37.5	37.5	25.0
Accommodation and food services	32.3	61.3	6.5
Other services	46.8	40.4	12.8
Public administration	29.0	25.8	45.2

Industry	PT Family Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	50.0	50.0
Utilities	16.7	75.0	8.3
Construction	28.6	57.1	14.3
Manufacturing	25.0	75.0	N/A
Wholesale trade	66.7	N/A	33.3
Retail trade	N/A	87.5	12.5
Transportation and warehousing	9.1	27.3	63.6
Information	50.0	N/A	50.0
Finance and insurance	37.5	62.5	N/A
Real estate, rental, leasing	14.3	71.4	14.3
Professional, scientific, technical services	16.7	83.3	N/A
Management of companies, enterprises	37.5	62.5	N/A
Administrative and waste management	16.7	83.3	N/A
Educational services	72.7	18.2	9.1
Health care and social assistance	57.9	42.1	N/A
Arts, entertainment, recreation	100.0	N/A	N/A
Accommodation and food services	100.0	N/A	N/A
Other services	50.0	25.0	25.0
Public administration	29.4	35.3	35.3



Region

Fewer than one in five employers offering dental plans required their full-time employees to pay the entire bill, regardless of the region in which they operated. By region, between 40 percent and 50 percent paid the full premium. Part-time workers were slightly more likely to be required to pay the full premium for dental plans in east central Idaho while they were more likely in north central and southwestern Idaho to have the employer pick up the entire bill. Only about one in five employers in each region paid the full cost of family coverage. In all but northern Idaho, employers were more likely to split the cost.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	16.3	31.7	52.0
North Central	12.3	42.1	45.6
Southwestern	16.6	39.8	43.7
South Central	15.7	43.8	40.4
Southeastern	11.9	32.8	55.2
East Central	11.4	34.1	54.2

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	22.7	36.4	40.9
North Central	15.4	61.5	23.1
Southwestern	12.7	49.2	38.1
South Central	10.0	70.0	20.0
Southeastern	16.7	58.3	25.0
East Central	30.0	50.0	20.0

Region	FT Family Premiums Paid By		
	Employee	Both	Employer
Northern	41.3	38.9	19.8
North Central	32.2	54.2	13.6
Southwestern	35.9	47.2	16.9
South Central	34.0	51.9	14.2
Southeastern	26.0	45.2	28.8
East Central	26.2	47.7	26.2

Rural-Urban

Rural employers were more likely to pay the full tab for employee dental insurance – both full-time and part-time – than those in the cities. There was no real difference between rural and urban employers on family coverage. About a third in each area made employees pay the full bill. Half or so shared the cost.

Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	12.0	28.3	59.7
Urban	16.4	41.9	41.7

Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	13.6	38.6	47.7
Urban	17.9	57.5	24.5

Area	FT Family Premiums Paid By		
	Employee	Both	Employer
Rural	33.2	43.6	23.2
Urban	34.3	48.5	17.2

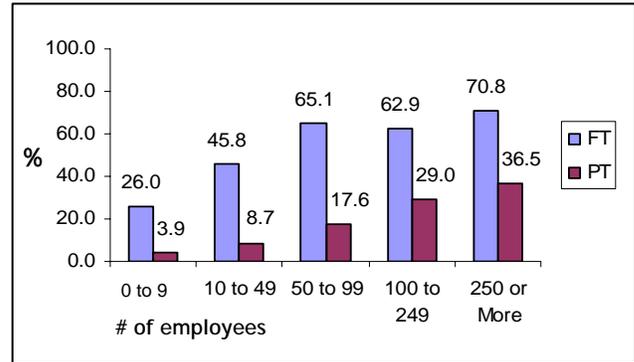
Area	PT Family Premiums Paid By		
	Employee	Both	Employer
Rural	34.1	45.5	20.5
Urban	34.0	51.9	14.2



Vision Insurance – How Many Employers Offer It?

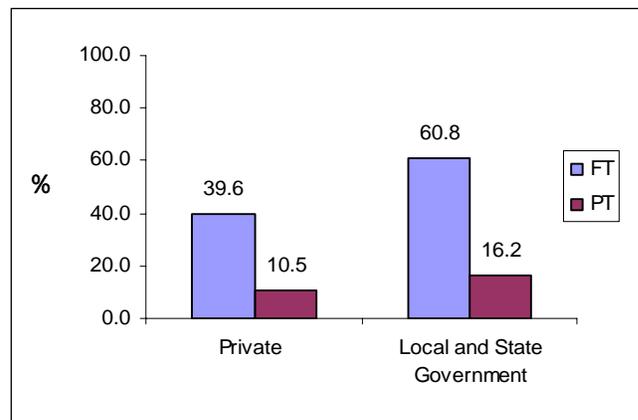
Business Size

Almost seven of every 10 larger employers – those with more than 50 workers – offered full-time employees vision plans. More than four in 10 smaller companies offered vision coverage while only a quarter of the smallest firms – those with fewer than 10 workers – provided the benefit.



Ownership

Full-time government employees were more likely to have access to vision insurance than private-sector workers. Six in 10 employers in government offered the benefit. Only four in 10 private businesses did. Just over one in 10 in each sector offered vision care to part-timers.



Industry

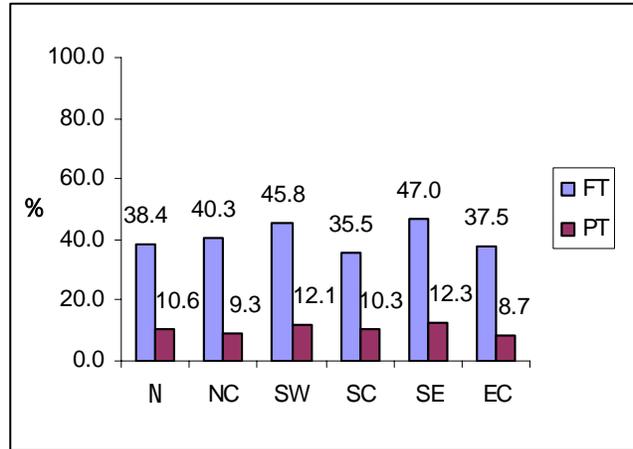
Half or more of the employers in seven industry sectors from information and finance to manufacturing offered vision insurance to full-time workers. About a third of the employers in the remaining sectors, except for arts and recreation and other services, provided the benefit. At the bottom, two in 10 employers in other services and one in 10 in arts and recreation provided vision care access. Fewer than two in 10 businesses in all sectors but finance provided the benefit to part-timers. About a quarter of financial firms did so.

Industry	FT	PT
Information	62.9	13.3
Finance and insurance	55.1	26.9
Utilities	54.3	14.1
Educational services	54.3	16.2
Mgt of companies, enterprises	53.9	14.3
Public administration	53.2	11.1
Manufacturing	49.6	11.0
Wholesale trade	44.4	1.5
Retail trade	42.7	14.4
Health care and social assistance	40.4	16.2
Transportation and warehousing	39.8	14.7
Administrative and waste mgt	37.0	12.2
Real estate, rental, leasing	36.5	8.0
Construction	36.4	13.5
Professional, scientific, technical services	36.3	16.9
Mining	33.3	0.0
Accommodation and food services	32.3	6.7
Other services	23.5	1.2
Arts, entertainment, recreation	11.3	1.0



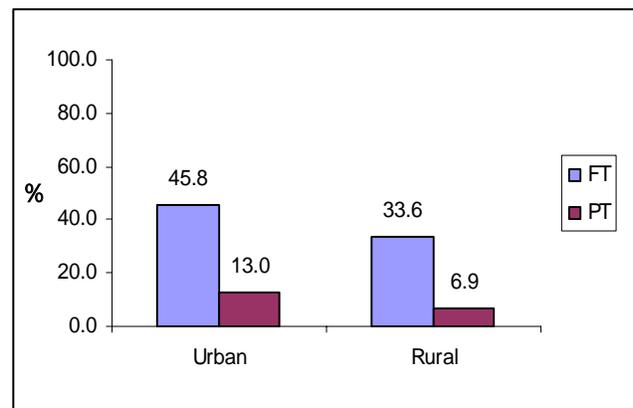
Region

Full-time and part-time employees in every region of the state had an equal likelihood of being offered access to vision care. About four in 10 employers, regardless of region, offered the benefit to full-time workers, one in 10 to part-timers.



Urban-Rural

Employees of city-based companies were slightly more likely to have access to vision care than their rural counterparts. Over four of 10 urban companies offered vision insurance compared to three in 10 in rural Idaho. Only about one in 10 companies in either locale offered the benefit to part-timers.





Vision Insurance – Who Takes It?

Business Size

Half the employees at Idaho's largest employers – those with 250 workers or more – had access to vision care, but only about a fifth of them enrolled. One in 10 workers at the smallest businesses had the option, but 80 percent took it. About a third of the employees at mid-sized businesses were offered a plan. Half to two-thirds took advantage.

Size	% Employees Offered	% Employees Enrolled
0 to 9	11.4	8.6
10 to 49	36.1	28.4
50 to 99	35.7	25.7
100 to 249	29.9	14.4
250 or More	51.0	20.3

Ownership

Government employees were two times likelier to be afforded vision care than private business workers. Nearly all the local government workers who have the chance take it. Half the private business employees do the same, but only one in five state government workers sign up.

Ownership	% Employees Insurance	
	Offered	Enrolled
Private	30.6	14.8
Local Gov't	56.1	49.0
State Gov't	71.1	12.3

Industry

Two-thirds of employees in professional, public administration and educational services had access to vision care. But except in education, where most signed up, only about a third of those offered the benefit took it. Almost none of the employees managing companies or other enterprises were even offered vision plans. Generally, only a third or less of the workers in other sectors had access to vision insurance although typically half or more of those who were offered it took advantage of the benefit.

Industry	% Employees	
	Offered	Enrolled
Professional, scientific, technical services	72.5	25.0
Public administration	64.0	21.9
Educational services	61.3	54.0
Real estate, rental, leasing	55.0	41.7
Health care and social assistance	38.9	16.9
Manufacturing	38.3	23.9
Utilities	35.7	29.2
Accommodation and food services	33.4	6.5
Retail trade	28.6	16.0
Administrative and waste mgt	26.7	10.3
Transportation, warehousing	19.4	9.8
Wholesale trade	19.1	11.2
Construction	19.0	16.3
Arts, entertainment, recreation	18.8	17.4
Finance and insurance	18.4	9.1
Mining	17.8	14.6
Information	14.1	10.0
Other services	11.8	9.9
Mgt of companies, enterprises	5.7	4.7



Region

East central Idaho workers were more likely to be offered vision coverage at work than in the other regions. About half had access, and about 40 percent of them signed up. Across the other regions, about three in 10 workers were offered vision plans and typically two-thirds of them or more took advantage of them.

Region	% Employees	
	Offered	Enrolled
Northern	27.1	24.5
North Central	33.5	30.3
Southwest	34.4	22.9
South Central	36.2	22.5
Southeast	32.1	24.7
East Central	48.0	19.4

Rural-Urban

There was no significant difference between urban and rural workers in access to vision plans or participation in them. About a third of workers in both areas had access, and about two-thirds of them signed up.

Area	% Employees	
	Offered	Enrolled
Urban	35.6	23.1
Rural	37.5	22.7



Vision Insurance – What Share Do Employers Pay?

Business Size

Nearly half of smaller employers – those with under 50 workers – paid the full premium if they offered full-time employees vision insurance. Only about a quarter of the larger employers offering that benefit picked up the entire tab. An even smaller percentage of larger employers required employees to pay the full price themselves. In the case of part-time workers, employers of all sizes were not as generous. About a quarter required workers to pay the full premium except for those with 100 to 249 workers. Four of 10 businesses of that size paid nothing for vision coverage.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	13.4	43.3	43.3
10 to 49	10.8	37.4	51.7
50 to 99	18.9	53.3	27.8
100 to 249	23.7	52.6	23.7
250 or More	20.0	60.0	20.0

Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	28.6	57.1	14.3
10 to 49	22.6	38.7	38.7
50 to 99	20.0	46.7	33.3
100 to 249	39.3	50.0	10.7
250 or More	25.0	65.0	10.0

Ownership

Government employees were twice as likely to have their vision plans paid for completely by their employers than private business workers. Private businesses were also twice as likely to require employees to pay the full premium, but half those employers typically shared the cost with their employees.

Ownership	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	17.4	50.5	32.0
Gov't	5.7	22.6	71.7

Ownership	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	30.2	51.2	18.6
Gov't	18.2	45.5	36.4

Region

About half the employers in northern and southeastern Idaho paid the full cost of vision care for their full-time workers offered the coverage. Three to four employers in 10 in the other four regions did the same. But generally, employers in all regions of the state shared the cost of vision insurance with workers. At the same time, over half the employers in east central Idaho required part-timers to pay the full cost of vision care while only a quarter of them agreed to share the cost. In the other five regions, half or more of the employers generally split the premium with part-timer workers.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	7.8	40.6	51.6
North Central	7.9	65.8	26.3
Southwestern	18.3	43.7	38.1
South Central	23.2	50.0	26.8
Southeastern	7.7	42.3	50.0
East Central	13.0	42.9	44.2

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	N/A	63.6	36.4
North Central	N/A	66.7	33.3
Southwestern	25.5	48.9	25.5
South Central	28.6	64.3	7.1
Southeastern	27.3	45.5	27.3
East Central	58.3	25.0	16.7



Industry

Seven of every 10 employers in public administration, educational services and arts and recreation paid the full cost of eye care for their full-time workers. Half of those in mining, utilities, construction, information and real estate covered the entire bill. Most of the others typically split the bill with workers.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	15.4	38.5	46.2
Utilities	4.8	50.0	45.2
Construction	3.7	37.0	59.3
Manufacturing	13.7	60.8	25.5
Wholesale trade	24.3	59.5	16.2
Retail trade	32.0	56.0	12.0
Transportation and warehousing	13.8	41.4	44.8
Information	8.3	36.1	55.6
Finance and insurance	25.9	55.6	18.5
Real estate, rental, leasing	11.1	40.7	48.1
Professional, scientific, technical services	28.1	40.6	31.3
Mgt of companies, enterprises	8.7	60.9	30.4
Administrative and waste mgt	22.2	55.6	22.2
Educational services	7.1	19.0	73.8
Health care and social assistance	35.5	41.9	22.6
Arts, entertainment, recreation	N/A	25.0	75.0
Accommodation and food services	8.3	75.0	16.7
Other services	9.1	54.5	36.4
Public administration	4.8	21.4	73.8

Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	N/A
Utilities	11.1	77.8	11.1
Construction	50.0	N/A	50.0
Manufacturing	14.3	85.7	N/A
Wholesale trade	N/A	N/A	N/A
Retail trade	11.1	77.8	11.1
Transportation and warehousing	28.6	N/A	71.4
Information	N/A	16.7	83.3
Finance and insurance	27.3	63.6	9.1
Real estate, rental, leasing	N/A	66.7	33.3
Professional, scientific, technical services	54.5	45.5	N/A
Mgt of companies, enterprises	50.0	50.0	N/A
Administrative and waste mgt	N/A	100.0	N/A
Educational services	20.0	50.0	30.0
Health care and social assistance	50.0	41.7	8.3
Arts, entertainment, recreation	100.0	N/A	N/A
Accommodation and food services	100.0	N/A	N/A
Other services	100.0	N/A	N/A
Public administration	22.2	33.3	44.4



Rural-Urban

There was little difference in premium payments between rural and urban employers. In both cases, about four of every 10 paid the full cost of vision plans for full-time workers and four of 10 split the cost. For part-timers, about a quarter in each locale paid the entire cost and half split it.

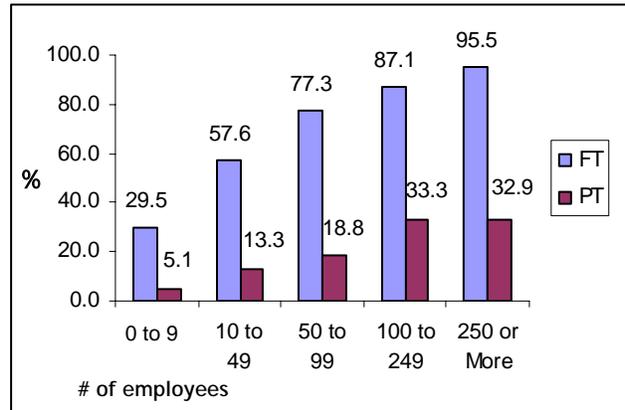
Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	13.7	39.1	47.2
Urban	15.7	47.7	36.5
Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	26.9	46.2	26.9
Urban	25.3	52.0	22.7



Life Insurance — How Many Employers Offer It?

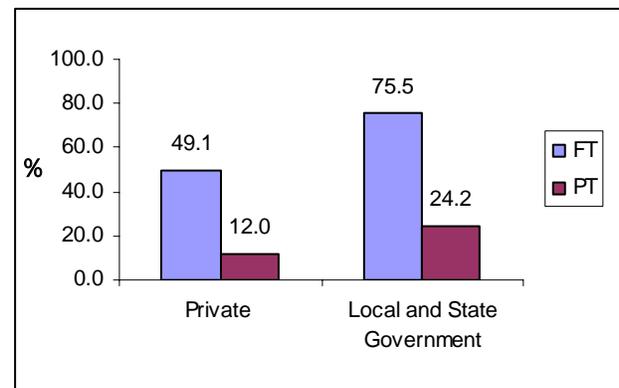
Business Size

About nine of 10 of Idaho's largest employers – those with 100 or more workers – offered life insurance to their full-time employees. About three of four mid-size employers did the same. Nearly six in 10 of those with 10 to 49 workers provided the option while barely a quarter of the smallest businesses did.



Ownership

Three-quarters of government employers offered full-time workers life insurance while only half the private employers did the same.



Industry

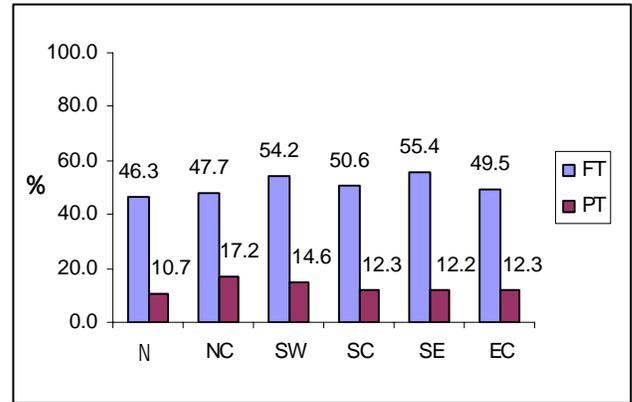
About two-thirds of employers in wholesale and retail trade, finance, manufacturing, educational services, utilities, public administration, information, health and social services and company management offered full-time workers life insurance. Only one in 10 in arts and recreation offered the benefit while about a third or a little higher in the remaining sectors did the same. Only a limited number of employers outside finance offered life insurance to part-time employees.

Industry	FT	PT
Finance and insurance	74.8	32.8
Manufacturing	70.1	11.0
Educational services	69.5	16.9
Utilities	68.8	22.9
Public administration	67.9	18.3
Mgt of companies, enterprises	67.5	16.7
Wholesale trade	62.7	6.1
Information	62.2	16.0
Retail trade	57.3	12.0
Health care and social assistance	55.3	22.9
Professional, scientific, technical services	45.1	16.9
Administrative and waste mgt	44.6	13.5
Transportation and warehousing	42.6	14.1
Mining	39.7	4.8
Real estate, rental, leasing	39.2	6.8
Accommodation and food services	35.4	5.8
Other services	33.6	8.2
Construction	29.2	15.4
Arts, entertainment, recreation	13.3	1.0



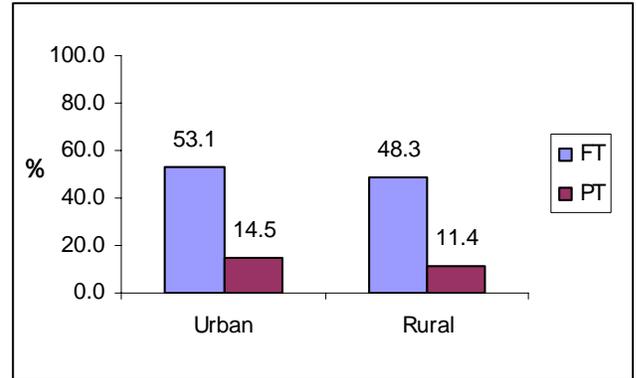
Region

Employers in every region of the state were equally likely to offer their workers life insurance. About half of them did for full-timers. Just over one in 10 made the offer to part-time employees.



Urban-Rural

Workers for companies in the cities were slightly more likely to be offered life insurance. Just over half the urban employers offered the benefit while just under half made the offer in rural Idaho. Barely one in 10 employers in both the city and country offered life insurance to part-time workers.





Life Insurance – What Share Do Employers Pay?

Business Size

Three-quarters of the smallest and largest companies offering life insurance to full-time workers paid the full premium. About six in 10 of the remaining employers – those with 50 to 249 workers – did the same. More than seven of 10 employers with fewer than 100 workers paid the full premium for part-time workers who were offered life insurance. About half the larger employers paid the total premium for part-timers.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	11.6	10.7	77.7
10 to 49	10.2	12.8	77.0
50 to 99	22.1	13.1	64.8
100 to 249	18.2	22.6	59.1
250 or More	4.1	17.6	78.4

Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	12.5	12.5	75.0
10 to 49	14.0	15.8	70.2
50 to 99	24.0	4.0	72.0
100 to 249	21.4	33.3	45.2
250 or More	5.0	30.0	65.0

Ownership

Over 70 percent of employers offering life insurance to workers – public and private – paid the full premium for full-timers, and about two-thirds in each sector paid the entire cost for part-time workers.

Ownership	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	12.1	15.2	72.6
Gov't	17.2	9.8	73.0

Ownership	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	16.9	21.8	61.3
Gov't	13.6	13.6	72.7

Region

Seven of every 10 companies offering their full-time employees life insurance paid the full cost of that benefit, regardless of the region of the state in which they operated. But part-time employees in northern Idaho were more likely to get that benefit at no direct charge compared to other regions.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	8.4	12.1	79.4
North Central	9.4	14.1	76.6
Southwestern	15.8	16.0	68.3
South Central	11.8	13.4	74.8
Southeastern	17.3	10.7	72.0
East Central	12.7	12.7	74.6

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	N/A	18.8	81.3
North Central	26.3	10.5	63.2
Southwestern	18.6	22.9	58.6
South Central	5.3	26.3	68.4
Southeastern	21.4	7.1	71.4
East Central	22.7	18.2	59.1



Industry

Seventy percent or higher – in the information sector over 90 percent – of companies offering life insurance to workers paid the full premium. The exceptions were in the retail trade and health and social services sectors.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	4.5	18.2	77.3
Utilities	15.0	5.0	80.0
Construction	25.0	14.3	60.7
Manufacturing	10.9	18.5	70.7
Wholesale trade	12.5	12.5	75.0
Retail trade	39.0	20.3	40.7
Transportation and warehousing	7.3	22.0	70.7
Information	2.0	2.0	96.1
Finance and insurance	5.6	13.5	80.9
Real estate, rental, leasing	5.9	8.8	85.3
Professional, scientific, technical services	2.2	23.9	73.9
Mgt of companies, enterprises	18.0	8.0	74.0
Administrative and waste mgt	6.3	21.9	71.9
Educational services	4.9	16.4	78.7
Health care and social assistance	22.9	18.8	58.3
Arts, entertainment, recreation	16.7	8.3	75.0
Accommodation and food services	11.5	23.1	65.4
Other services	13.5	16.2	70.3
Public administration	22.5	5.6	71.8

Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	100.0
Utilities	6.7	6.7	86.7
Construction	14.3	N/A	85.7
Manufacturing	N/A	42.9	57.1
Wholesale trade	N/A	33.3	66.7
Retail trade	50.0	42.9	7.1
Transportation and warehousing	N/A	20.0	80.0
Information	9.1	N/A	90.9
Finance and insurance	5.9	29.4	64.7
Real estate, rental, leasing	N/A	N/A	100.0
Professional, scientific, technical services	8.3	16.7	75.0
Mgt of companies, enterprises	16.7	33.3	50.0
Administrative and waste mgt	16.7	33.3	50.0
Educational services	16.7	25.0	58.3
Health care and social assistance	29.4	23.5	47.1
Arts, entertainment, recreation	100.0	N/A	N/A
Accommodation and food services	66.7	N/A	33.3
Other services	16.7	N/A	83.3
Public administration	12.5	12.5	75.0



Rural-Urban

There was no statistical difference in the way employers handled life insurance premiums between rural and urban businesses. Seven of 10 employers in both locales paid the entire premium for full-time workers and about two-thirds paid it for part-timers.

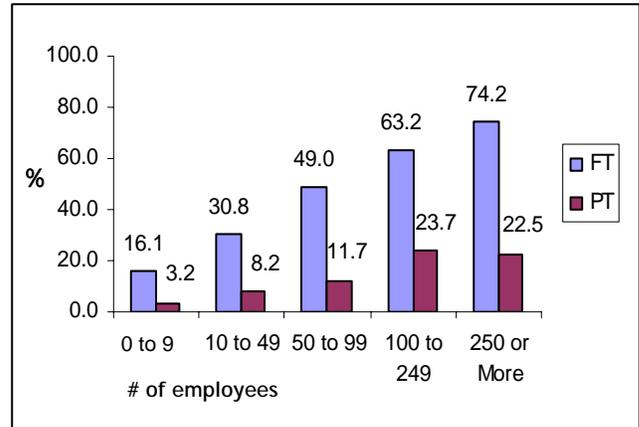
Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	12.5	12.5	74.9
Urban	14.1	14.9	71.0
Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	13.3	20.0	66.7
Urban	18.3	19.1	62.6



Short-Term Disability Insurance — How Many Employers Offer It?

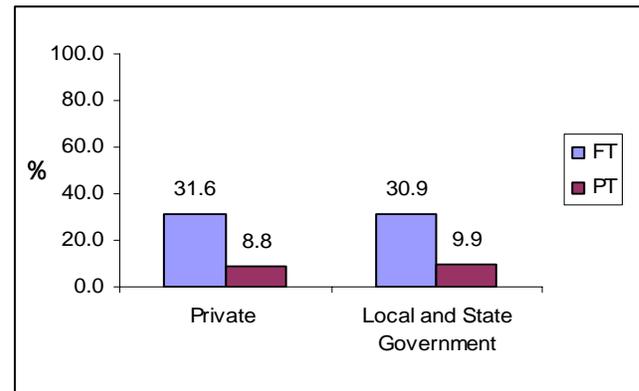
Business Size

Short-term disability insurance was a benefit embraced by employers as they got bigger. Three in four of the largest employers offered the coverage to their workers. Six in 10 of those with 100 to 249 workers, half of those with 50 to 99 employees and a third or less of the rest provided the coverage.



Ownership

About 30 percent of employers – government and private alike – provided short-term disability insurance to their full-time workers, and nearly one in 10 provided it to part-timers – regardless of whether they were on public or private pay-rolls.



Industry

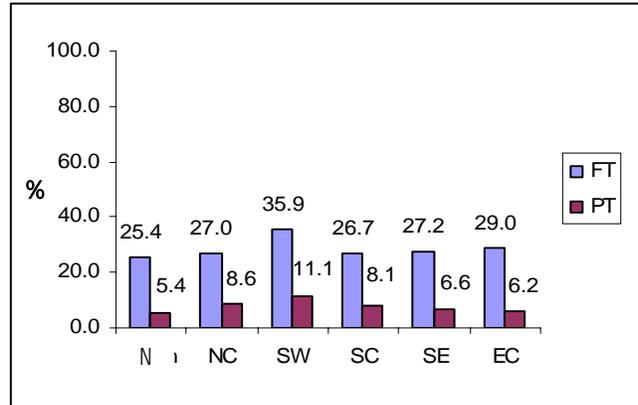
A third to half of the businesses in the finance, manufacturing, wholesale and retail trade, information, public administration, transportation, company management and health, social and professional services sectors offered short-term disability insurance to their full-time employees. Of the rest, only two in 10 businesses – and in sectors like arts and recreation just one in 10 – offered the disability coverage. Aside from finance, few part-time workers had the benefit of the coverage.

Industry	FT	PT
Finance and insurance	51.1	24.2
Manufacturing	49.6	8.3
Retail trade	42.5	13.7
Mgt of companies, enterprises	41.6	9.5
Information	40.8	9.3
Wholesale trade	37.3	4.5
Health care and social assistance	36.0	12.4
Professional, scientific, technical services	34.5	13.3
Public administration	33.9	7.9
Administrative and waste mgt	33.7	12.2
Transportation and warehousing	29.6	14.3
Utilities	25.8	7.1
Real estate, rental, leasing	21.8	5.4
Construction	19.6	13.5
Educational services	18.5	4.3
Other services	17.2	3.5
Accommodation and food services	17.2	4.8
Mining	15.5	0.0
Arts, entertainment, recreation	11.2	0.0



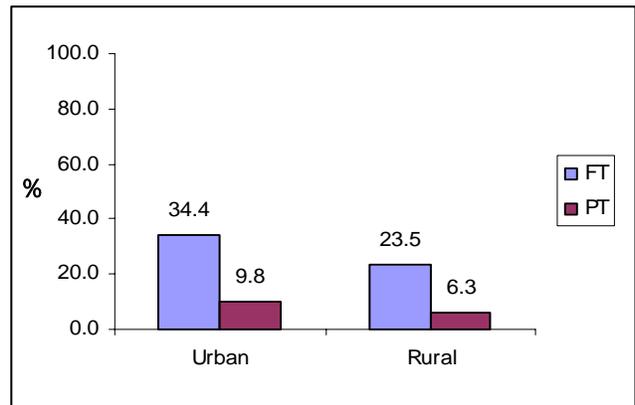
Region

About three of every 10 employers in every region of the state offered full-time employees short-term disability insurance. Fewer than one in 10 offered the coverage for part-time workers.



Urban-Rural

City workers had a slightly better chance of being offered short-term disability coverage. About a third of urban employers offered coverage for full-time workers and a tenth for part-timers. Just a quarter of the rural business offered coverage to full-time workers and less than a tenth to part-time employees.





Short-Term Disability Insurance — What Share Do Employers Pay?

Business Size

A majority of employers offering short-term disability insurance to their full-time employees paid the entire premium. In fact, seven of every 10 of the state's biggest employers – businesses with 250 employees or more – paid the entire cost of coverage, and nearly two-thirds of the smallest businesses – those with payrolls under 10 – paid the entire cost.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	21.6	13.5	64.9
10 to 49	38.2	6.7	55.1
50 to 99	37.2	15.1	47.7
100 to 249	28.0	14.0	58.0
250 or More	10.0	18.0	72.0

Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	38.5	7.7	53.8
10 to 49	46.9	6.3	46.9
50 to 99	35.3	5.9	58.8
100 to 249	28.1	12.5	59.4
250 or More	16.7	16.7	66.7

Ownership

Over half the state's employers – both government and private – paid the full cost of short-term disability insurance if they offered the coverage to their employees. But at least one in four employers in both government and the private sector required workers to pay the full cost of short-term disability coverage.

Ownership	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	28.3	12.5	59.2
Gov't	40.6	8.7	50.7

Ownership	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	36.4	9.1	54.5
Gov't	27.8	11.1	61.1

Regions

Workers in north central and southeastern Idaho had a better chance of having their employer pay at least something toward short-term disability coverage than in other regions. Just over one in 10 employers in those two regions required workers to pay the full cost of coverage. A quarter or more of the businesses in the other four regions contributed nothing to that benefit.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	30.4	8.9	60.7
North Central	12.5	25.0	62.5
Southwestern	34.0	11.3	54.7
South Central	36.8	10.5	52.6
Southeastern	13.3	23.3	63.3
East Central	23.6	8.3	68.1

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	37.5	N/A	62.5
North Central	12.5	12.5	75.0
Southwestern	42.6	11.1	46.3
South Central	27.3	9.1	63.6
Southeastern	N/A	28.6	71.4
East Central	50.0	N/A	50.0



Industry

Three of every four businesses in finance, information, company management and manufacturing paid the full premium for short-term disability insurance for their full-time employees. Two-thirds of the companies in mining, utilities, transportation and professional services paid the entire cost. Only about a third in the educational, health, social and other services sectors covered the total cost. Few businesses offered coverage to part-time employees, but those that did more often than not paid the full premium.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	11.1	22.2	66.7
Utilities	27.3	4.5	68.2
Construction	47.4	N/A	52.6
Manufacturing	12.7	14.3	73.0
Wholesale trade	32.5	15.0	52.5
Retail trade	40.0	22.9	37.1
Transportation and warehousing	28.0	8.0	64.0
Information	17.9	7.1	75.0
Finance and insurance	8.8	8.8	82.5
Real estate, rental, leasing	50.0	5.0	45.0
Professional, scientific, technical services	27.8	8.3	63.9
Mgt of companies, enterprises	13.8	10.3	75.9
Administrative and waste mgt	28.0	20.0	52.0
Educational services	53.3	13.3	33.3
Health care and social assistance	57.6	12.1	30.3
Arts, entertainment, recreation	40.0	20.0	40.0
Accommodation and food services	37.5	50.0	12.5
Other services	56.3	12.5	31.3
Public administration	42.9	5.7	51.4
Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	N/A
Utilities	N/A	33.3	66.7
Construction	33.3	N/A	66.7
Manufacturing	N/A	N/A	100.0
Wholesale trade	50.0	N/A	50.0
Retail trade	31.3	25.0	43.8
Transportation and warehousing	22.2	N/A	77.8
Information	20.0	N/A	80.0
Finance and insurance	N/A	N/A	100.0
Real estate, rental, leasing	33.3	33.3	33.3
Professional, scientific, technical services	63.6	N/A	36.4
Mgt of companies, enterprises	75.0	N/A	25.0
Administrative and waste mgt	40.0	40.0	20.0
Educational services	33.3	N/A	66.7
Health care and social assistance	58.3	8.3	33.3
Arts, entertainment, recreation	N/A	N/A	N/A
Accommodation and food services	100.0	N/A	N/A
Other services	N/A	N/A	100.0
Public administration	33.3	11.1	55.6



Rural-Urban

Employees who were offered short-term disability coverage at work had an equal chance of having their employer pay the bill, whether they worked in the city or the country. Just over half the rural employers and half the urban employers covered the full cost of the coverage. But about a third of the employers in each locale required workers to pay the entire bill.

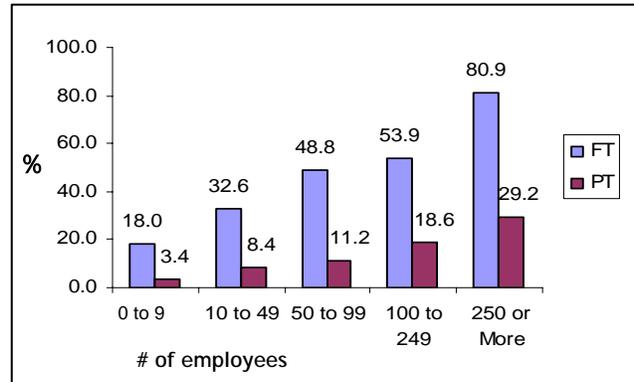
Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	32.1	10.9	56.9
Urban	29.0	12.6	58.5
Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	37.5	12.5	50
Urban	35.1	9.5	55.4



Long-Term Disability Insurance – How Many Employers Offer It?

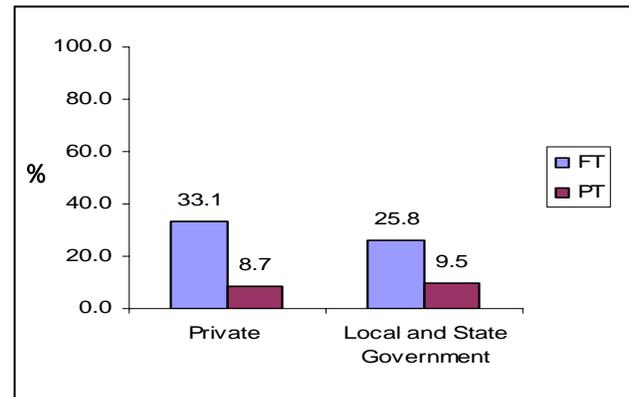
Business Size

Eight of every 10 of Idaho's largest employers offered long-term disability to their full-time workers. That was significantly greater than the rest of Idaho's businesses – half those with 50 to 249 workers, a third of those with 10 to 49 employees and a fifth of those with fewer than 10 workers. The incidence was substantially lower for part-time workers.



Ownership

Long-term disability insurance is slightly more likely to be offered to employees by private businesses than by government. A third of private employers offered the benefit while only a quarter of government employers did. The incidence was about the same for part-time workers – about one in 10 employers in each sector.



Industry

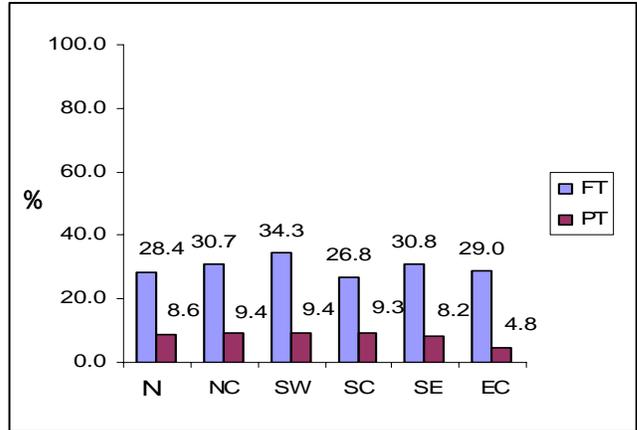
About three quarters of the employers in finance offered full-time employees long-term disability insurance. About half did the same in information and manufacturing before the incidence of the coverage as a fringe benefit fell off significantly. In general, only one in 10 employers or fewer offered the coverage to part-time employees.

Industry	FT	PT
Finance and insurance	72.6	30.3
Information	54.1	13.3
Manufacturing	47.4	8.3
Mgt of companies, enterprises	39.0	7.1
Wholesale trade	38.4	4.5
Professional, scientific, technical services	38.1	16.9
Utilities	38.0	13.0
Administrative and waste mgt	33.7	9.5
Health care and social assistance	28.9	10.5
Retail trade	26.5	6.0
Transportation and warehousing	26.2	12.9
Educational services	25.6	7.1
Real estate, rental, leasing	23.8	6.8
Public administration	22.9	6.1
Other services	19.8	3.5
Mining	19.0	0.0
Accommodation and food services	15.2	3.8
Construction	14.0	11.8
Arts, entertainment, recreation	8.2	0.0



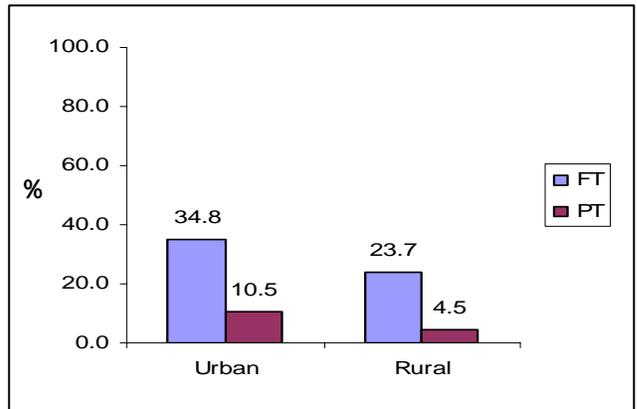
Region

About three of every 10 businesses in Idaho, regardless of the region in which they operated, offered full-time employees long-term disability insurance. About one in 10 offered the coverage to part-time workers except in east central Idaho, where only about one in 20 employers offered the benefit.



Rural-Urban

Full-time workers in the cities were slightly more likely to be offered long-term disability insurance by their employers than rural workers. About a third of urban businesses offered the benefit while only about a fourth of the rural businesses offered it. The incidence was significantly lower for part-time workers.





Long-Term Disability Insurance – What Share Do Employers Pay?

Business Size

More than half the employers of all sizes who offered full-time workers long-term disability insurance paid the full premium for the coverage. The incidence was even higher – six to seven of every 10 businesses – for part-time workers, but only a handful of employers of all sizes provided that benefit to their part-time employees.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	21.7	17.1	61.2
10 to 49	27.4	9.5	63.2
50 to 99	31.0	17.9	51.2
100 to 249	23.8	23.8	52.5
250 or More	26.3	21.1	52.6

Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	26.7	6.7	66.7
10 to 49	22.9	2.9	74.3
50 to 99	17.6	11.8	70.4
100 to 249	8.0	32.0	60.0
250 or More	13.3	26.7	60.0

Ownership

More than half of both government and private employers offering full-time workers long-term disability insurance paid the full cost of those plans. About a quarter in both categories required employees to pay the entire cost themselves. Only a small percentage of part-timers had access to the coverage but nearly nine of every 10 government employees paid the full cost in those cases.

Ownership	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	25.6	16.3	58.1
Gov't	28.3	13.3	58.3

Ownership	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	20.0	16.7	63.3
Gov't	5.9	5.9	88.2

Region

Three of four employers in southeastern and east central Idaho who offered full-time workers long-term disability insurance paid the full cost. Six in 10 did the same in northern, north central and south central Idaho while half paid the entire premium in southwestern Idaho.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	25.0	9.4	65.6
North Central	16.7	22.2	61.1
Southwestern	32.1	16.7	51.3
South Central	29.5	11.5	59.0
Southeastern	N/A	23.1	76.9
East Central	N/A	22.2	77.8

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	25.0	6.3	68.8
North Central	20.0	N/A	80.0
Southwestern	23.3	20.9	55.8
South Central	N/A	23.1	76.9
Southeastern	N/A	22.2	77.8
East Central	33.3	N/A	66.7



Industry

Over half the employers in most industrial sectors – as high as eight of every 10 in mining and utilities – paid the full cost of long-term disability insurance for their full-time employees. Retail trade at about two in 10 employers and educational services and administrative management at just under half were the exceptions.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	20.0	80.0
Utilities	17.1	5.7	77.1
Construction	30.8	7.7	61.5
Manufacturing	23.7	28.8	47.5
Wholesale trade	17.9	20.5	61.5
Retail trade	50.0	27.8	22.2
Transportation and warehousing	23.8	14.3	61.9
Information	17.5	10.0	72.5
Finance and insurance	32.1	8.3	59.5
Real estate, rental, leasing	40.9	4.5	54.5
Professional, scientific, technical services	23.1	23.1	53.8
Mgt of companies, enterprises	7.7	19.2	73.1
Administrative and waste mgt	24.0	32.0	44.0
Educational services	38.1	19.0	42.9
Health care and social assistance	31.0	3.4	65.5
Arts, entertainment, recreation	14.3	14.3	71.4
Accommodation and food services	12.5	25.0	62.5
Other services	42.1	10.5	47.4
Public administration	32.0	16.0	52.0

Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	N/A
Utilities	N/A	33.3	66.7
Construction	20.0	N/A	80.0
Manufacturing	16.7	66.7	16.7
Wholesale trade	33.3	N/A	66.7
Retail trade	33.3	50.0	16.7
Transportation and warehousing	12.5	N/A	87.5
Information	14.3	N/A	85.7
Finance and insurance	5.9	N/A	94.1
Real estate, rental, leasing	25.0	25.0	50.0
Professional, scientific, technical services	30.8	23.1	46.2
Mgt of companies, enterprises	50.0	N/A	50.0
Administrative and waste mgt	25.0	N/A	75.0
Educational services	20.0	N/A	80.0
Health care and social assistance	10.0	10.0	80.0
Arts, entertainment, recreation	N/A	N/A	N/A
Accommodation and food services	100.0	N/A	N/A
Other services	N/A	N/A	100.0
Public administration	16.7	16.7	66.7



Rural-Urban

There was no distinct difference in the contribution to long-term disability insurance between urban and rural employers. Over half in each area paid the total price for full-time employees while about a quarter in each area required the worker to pay the entire cost.

Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	25.5	16.3	58.2
Urban	26.8	16.5	56.8

Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	5.3	15.8	78.9
Urban	22.2	14.8	63.0



Paid Leave

Most employers in Idaho offered their full-time workers paid time off, an expense that the U.S. Bureau of Labor Statistics estimated in mid-2005 to claim 5.7 percent of the employee compensation costs in the Intermountain West. That was the second largest benefit percentage behind insurance costs.

Vacation and holidays accounted for the bulk of that outlay and were the most frequently offered paid leave benefits by Idaho employers, according to the 2005 Fringe Benefits Survey. Two-thirds to three-quarters of employers offered vacation and holidays to workers. Only about half provided sick leave.

Leave Offered		
Type	FT	PT
Vacation	75.4	25.0
Sick Time	50.3	15.8
Holidays	68.9	25.0

Except for the smallest of Idaho's businesses, there was little difference in the incidence that paid leave benefits were offered to employees.

The survey results, however, showed a significant decline in the percentage of businesses offering employees paid leave since the previous survey.

Employers embracing the emerging concept of consolidated leave were few. Consolidated leave, sometimes referred to as "Time Bank," provides for paid time off in a set amount for any purpose – holidays, vacations, sickness, family emergencies and any other reason an employee may need to be away from work.

Only one in 10 Idaho employers offered some form of consolidated leave programs to their full-time workers.

As with other fringe benefits, part-time employees were significantly less likely to be offered paid leave. Only one in four employers statewide offered paid vacations or holidays off to part-

timers, and just 16 percent provided paid sick days.

The share of employers using consolidated leave programs for part-time workers was just 6 percent.

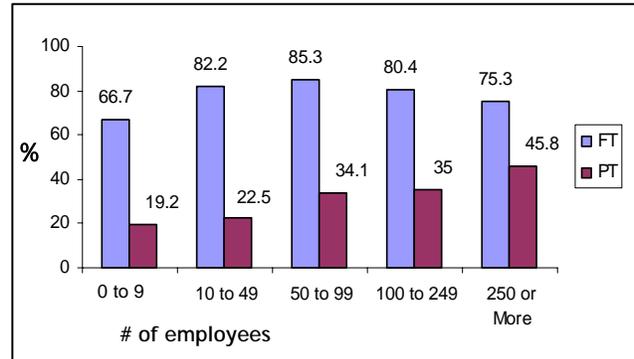
The results on paid leave were significantly lower than the findings in the survey three years ago when 92 percent of employers reported providing paid vacation to full-time workers, 87 percent provided paid holidays and 61 percent paid sick days.



Paid Vacation – How Many Employers Offer It?

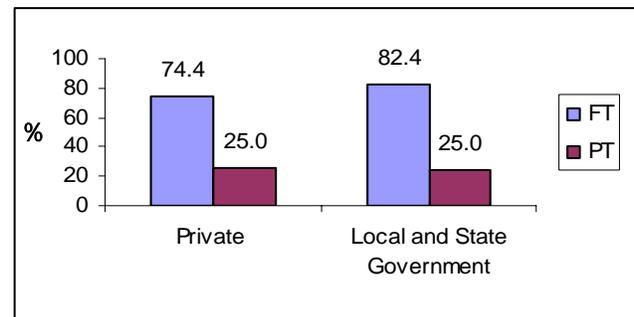
Business Size

All but Idaho's smallest businesses offered the vast majority of full-time employees paid vacations – about eight in 10. More than 40 percent of the biggest businesses did the same for part-timers. Two of three of the smallest businesses gave full-time workers paid vacations.



Ownership

There was no statistical difference in the incidence of paid vacations between public and private employers. Three of four full-time workers and one in four part-time workers were offered the benefit.



Industry

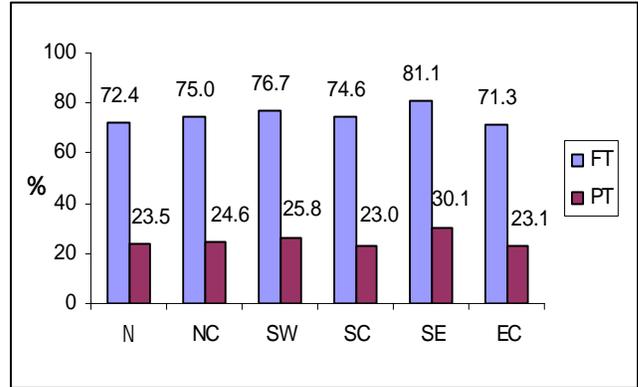
Between 80 percent and 90 percent of public administration employers and businesses in retail and wholesale trade, utilities, information, manufacturing, some services and management provided paid vacation for full-time workers. About three in four employers in real estate, health care and social services, administration and most professional services offered paid vacations to full-timers. Fewer than six in 10 in mining, construction and hotel and food services did the same. Generally, a third or fewer employers across the board offered paid vacations to part-time employers.

Industry	FT	PT
Information	89.8	38.2
Wholesale trade	89.7	16.7
Public administration	88.9	28.9
Manufacturing	86.1	18.1
Utilities	84.9	26.1
Retail trade	83.2	44.1
Other services	81.0	22.4
Mgt of companies, enterprises	79.2	28.6
Administrative and waste mgt	75.3	25.7
Real estate, rental, leasing	75.2	18.9
Professional, scientific, technical services	74.3	24.1
Health care and social assistance	74.3	38.5
Transportation and warehousing	72.2	26.8
Finance and insurance	68.9	30.4
Educational services	66.3	13.7
Arts, entertainment, recreation	59.2	7.8
Mining	58.6	9.5
Accommodation and food services	58.6	23.1
Construction	53.3	5.8



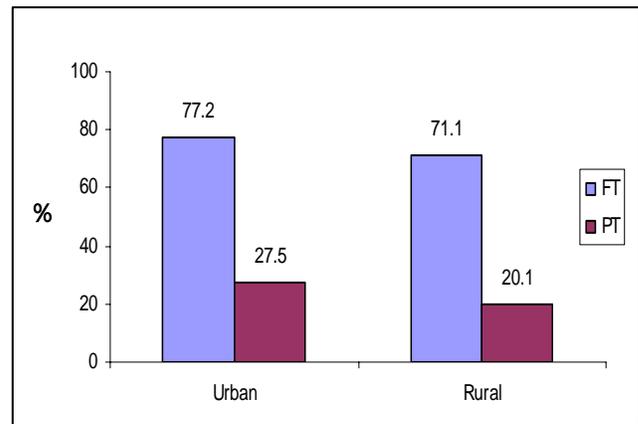
Region

There was no significant difference regionally among employers providing paid vacation to workers. About three of four offered the benefit to full-time employees and one in four to part-timers.



Urban-Rural

Employers in rural areas were about as likely as those in urban ones to offer their full-time and part-time workers paid vacation. About three of four businesses offered the benefit to full-time employees and about one in four to part-timers.

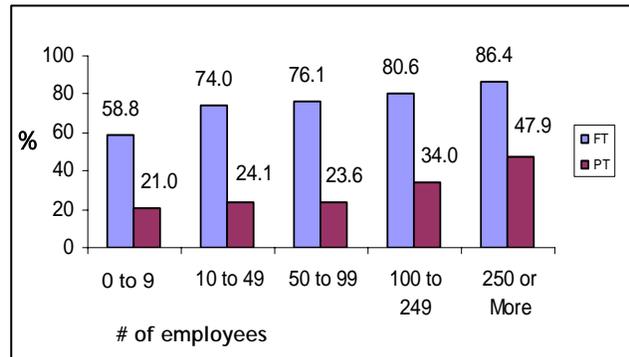




Paid Holidays – How Many Employers Offer It?

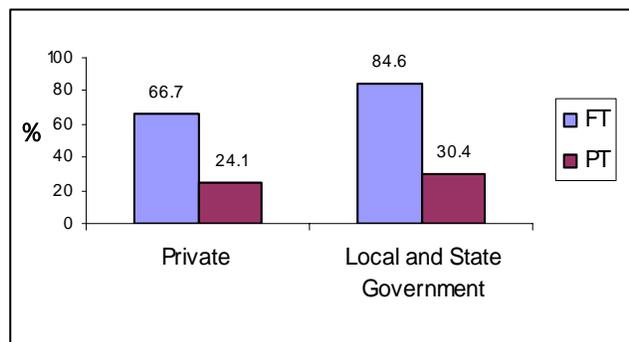
Business Size

Most of Idaho’s largest employers gave full-time workers paid holidays – about 85 percent. Three in four businesses with payrolls between 10 and 249 provided paid holidays. Fewer than 60 percent of the smallest employers offered the benefit.



Ownership

Governments were more likely – about 85 percent – to offer full-time employees paid holidays than private employers. Only about two-thirds offered the benefit. Between 25 percent and 30 percent of part-timers in both sectors got paid for holidays off.



Industry

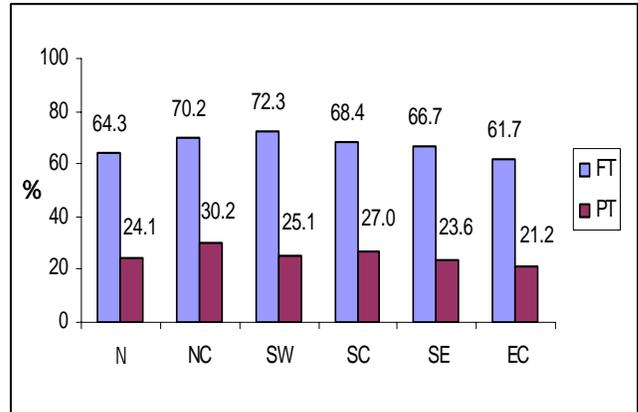
Manufacturers joined traditional white-collar industries in typically offering paid holidays to full-time employees. They ranked midway through the 80 percent to 90 percent of employers in finance, public administration, wholesale trade, information, management and utilities in providing the benefit. About seven in 10 employers in professional, health care and other services, administration, real estate, retail trade and education paid for holidays off. About half in transportation, mining and construction provided paid holidays while only one in eight employers in the hotel and food service sector provided paid holidays.

Industry	FT	PT
Finance and insurance	88.8	57.0
Public administration	87.7	29.8
Manufacturing	86.8	29.2
Wholesale trade	86.3	24.2
Information	85.6	26.7
Mgt of companies, enterprises	84.0	28.6
Utilities	80.0	21.7
Professional, scientific, technical services	77.7	33.7
Administrative and waste mgt	74.7	25.7
Real estate, rental, leasing	72.3	26.0
Retail trade	71.2	29.2
Educational services	70.5	26.0
Other services	65.2	26.2
Health care and social assistance	64.6	27.9
Transportation and warehousing	58.1	24.3
Mining	48.3	23.8
Construction	43.9	13.7
Arts, entertainment, recreation	30.6	5.9
Accommodation and food services	12.1	1.0



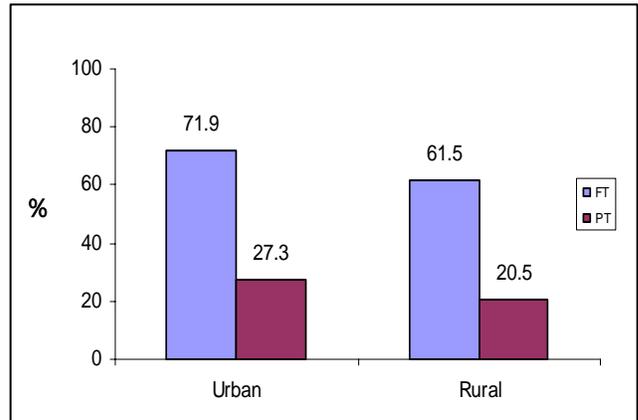
Region

About two-thirds of employers offered paid holidays to their full-time employees no matter where in the state they were located. Except in the north central region, about 25 percent offered paid holidays to part-timers.



Urban-Rural

City workers were slightly more likely to have paid holidays off than their rural counterparts. About seven in 10 urban employers offered paid holidays compared to six in 10 rural businesses. Only about a quarter of businesses provided the benefit to part-timers.

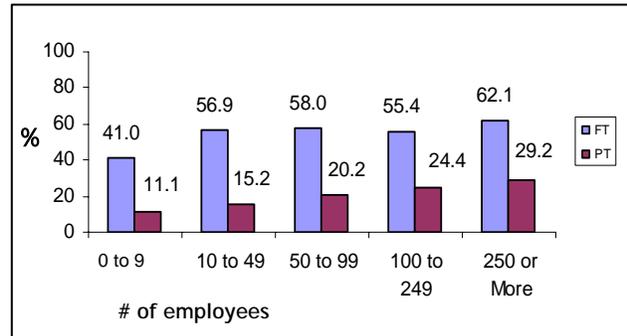




Paid Sick Leave — How Many Employers Offer It?

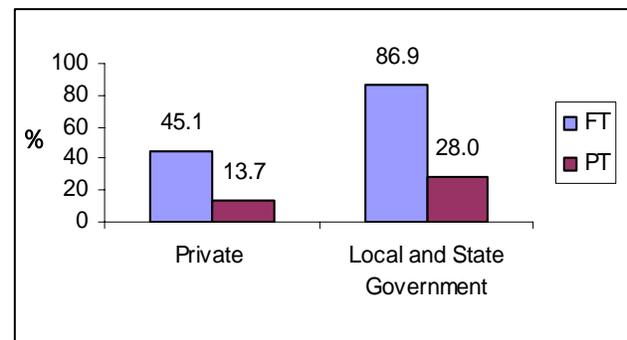
Business Size

Paid sick leave was offered to full-time workers by over half the businesses with over 10 employees. Only four in 10 of the smallest employers provided the benefit. Between 20 percent and 30 percent of part-timers on payrolls of 50 or more workers had access to paid sick leave.



Ownership

Twice as many government employers provided paid sick leave to their full- and part-time workers than those operating in the private sector.



Industry

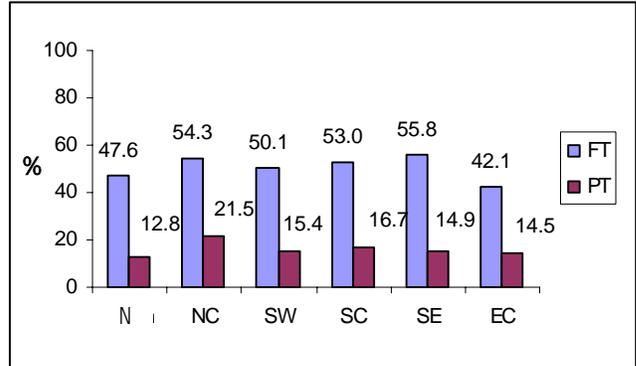
Traditional white-collar industries typically offered paid sick leave to full-time employees more frequently than others. Two-thirds or more of the employers in public administration, education, information, utilities and finance provided the benefit. About half in management, professional, health care and social services, real estate and retail trade offered paid sick leave. About a quarter to a third in the remaining sectors extended full-time workers that benefit.

Industry	FT	PT
Public administration	85.2	25.7
Educational services	82.1	32.9
Information	75.5	25.3
Utilities	71.0	17.4
Finance and insurance	63.0	25.3
Wholesale trade	61.6	10.6
Mgt of companies, enterprises	60.5	19.0
Professional, scientific, technical services	57.5	14.5
Health care and social assistance	55.8	26.2
Real estate, rental, leasing	47.5	16.2
Retail trade	45.1	15.9
Transportation and warehousing	39.6	22.5
Manufacturing	39.0	8.3
Administrative and waste mgt	38.0	10.8
Other services	37.1	11.8
Arts, entertainment, recreation	23.5	2.9
Construction	23.4	0.0
Accommodation and food services	20.2	1.0
Mining	17.2	0.0



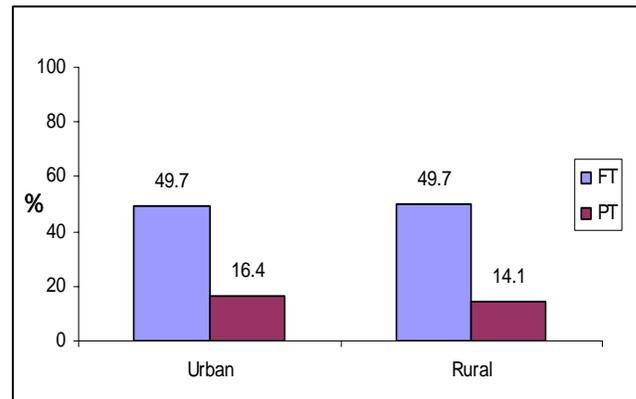
Region

Over half the employers in the central and southern parts of Idaho offered paid sick leave to their full time employees. Just under half provided the benefit in northern Idaho and about four of 10 provided it in the east central part of the state. Except in the north central region, only about 15 percent provided paid sick leave to part-timers.



Urban-Rural

Full-time and part-time workers were equally likely to be offered paid sick leave whether they worked in rural or urban areas. About half of all companies, regardless of location, offered the benefit to full-time workers, and about 15 percent provided it to part-timers.





Retirement

Nearly two of every three employers in Idaho offered their full-time workers some kind of retirement plan. A number, particularly government employers, offer both defined benefit and defined contribution programs. But the vast majority of those businesses offering pension programs used defined contribution plans, and most of them split the cost of the plan with the workers.

ernment employers left the entire cost to employees. In the case of defined benefit plans, nearly every government employer offering one split the cost with employees. The predominate public employee pension program is the defined benefit Public Employee Retirement System of Idaho, which has the employer pay slightly more than half the cost and the employee the rest. Some governments, including the state, also offer 401(k) plans but do not contribute to them.

Retirement Plans Offered		
Type	FT	PT
Defined Contribution	90.4	85.4
Defined Benefit	30.7	26.7

The U.S. Bureau of Labor Statistics estimated in mid-2005 that retirement plans claim only a sixth of the money employers in the Intermountain West pay out in fringe benefits. For the smallest employers, retirement expenses are only a seventh of their fringe benefit costs.

The prevailing program – defined contribution – offers no guaranteed benefit amount upon retirement but invests contributions typically made by both the employer and employee that presumably create a balance the employee can draw on when retirement is taken. Examples are 401(k) and 403(b) plans, employee stock ownership plans and profit-sharing.

The other option – defined benefit – promises a specific dollar amount upon retirement, typically calculated by a formula that relies on annual pay and years of service.

While three of every four employers offering defined contribution plans – and again that is the vast majority of employers providing retirement options – split the cost with workers, three of every four employers offering defined benefit plans picked up the entire cost themselves.

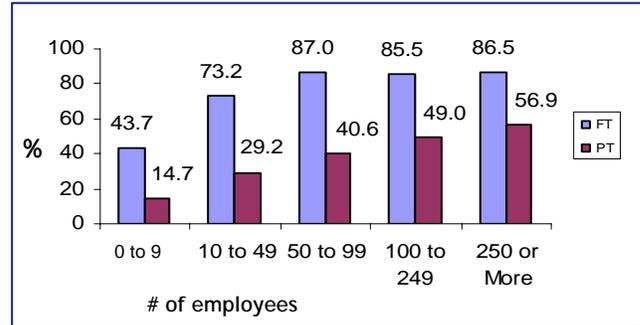
Two-thirds of the state and local governments in Idaho offered both plans. In the case of defined contribution plans, over half of the gov-



Retirement – How Many Employers Offer It?

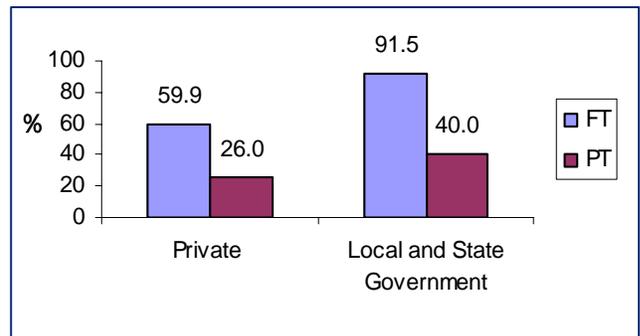
Business Size

The vast majority – about 85 percent – of Idaho’s largest employers, those with over 50 workers, offered full-time employees retirement. Three in four with payrolls of 10 to 49 offered a plan while barely four in 10 small businesses provided the benefit.



Ownership

Nine of every 10 government employers offered retirement plans to full-time workers, and four of 10 made the benefit available to part-timers. By contrast, only six of 10 private sector employers offered full-time workers retirement programs, and just a quarter provided part-timers with the benefit.



Industry

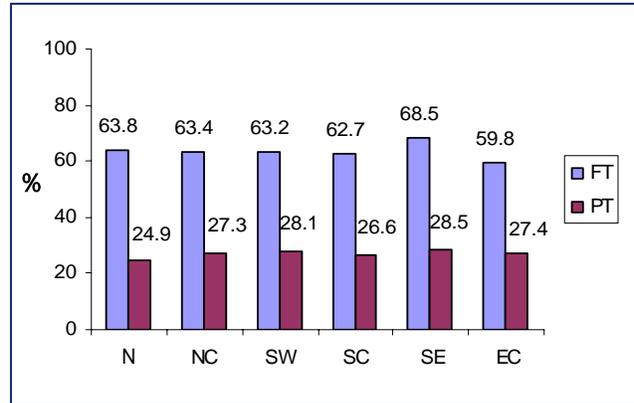
Nearly nine in 10 public administration employers offered full-time employees retirement plans. About eight in 10 employers in other traditional white-collar sectors did the same. Seven of ten manufacturers along with businesses in the information and professional services sectors provided retirement benefits while around half the businesses in most remaining sectors did so. But fewer than a quarter of those in the arts and entertainment sector provided retirement. Part-time workers saw the benefit much less frequently although over half the businesses in the financial and health sectors offered some kind of retirement program for part-time employees.

Industry	FT	PT
Public administration	88.1	31.9
Finance and insurance	86.0	64.2
Utilities	84.0	32.9
Mgt of companies, enterprises	75.3	29.3
Educational services	74.7	29.7
Wholesale trade	74.6	18.2
Health care and social assistance	74.6	52.4
Manufacturing	72.3	30.6
Information	71.4	36.0
Professional, scientific, technical services	67.3	36.1
Retail trade	63.2	27.4
Real estate, rental, leasing	55.8	17.8
Transportation and warehousing	50.9	27.5
Construction	49.5	20.8
Other services	49.1	16.7
Administrative and waste mgt	46.7	20.3
Mining	46.6	4.8
Accommodation and food services	39.4	15.7
Arts, entertainment, recreation	23.5	6.9



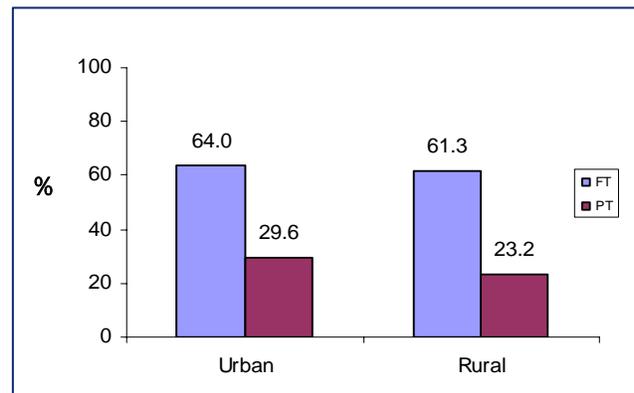
Region

About six in 10 employers offered their workers retirement plans, regardless of the region of the state in which they were located. Part-time workers were offered the benefit by about 25 percent of employers, regardless of the region.



Urban-Rural

Employers in rural areas were about as likely as those in urban ones to offer their full-time and part-time workers paid vacation. About three of four businesses offered the benefit to full-timers, one in four to part-timers.

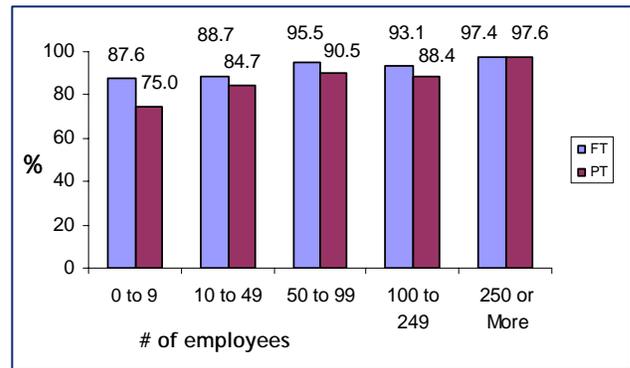




Defined Contribution Retirement Plan

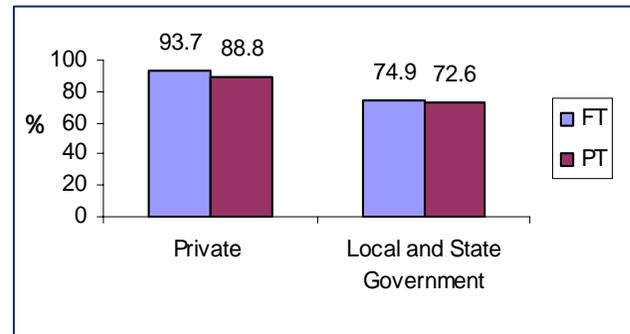
Business Size

Of the employers offering retirement plans, the vast majority offered defined contribution programs such as 401(k) and deferred profit sharing. About 95 percent of the largest employers, those with payrolls over 50, were in that category, but over 85 percent of the other employers with retirement packages used defined contributions as well.



Ownership

Nine of every 10 private sector employers offering retirement used defined contribution programs while only three of four government employers relied on those plans.



Industry

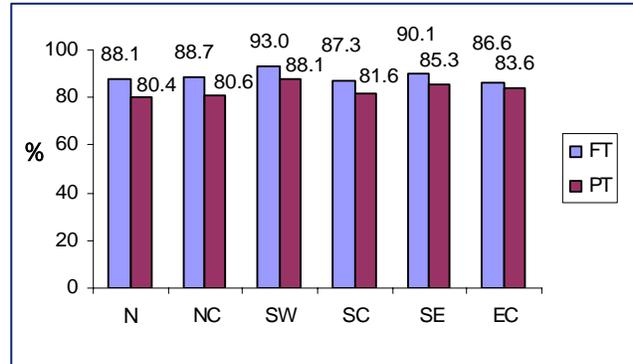
Public administration and education were the only sectors where employers did not rely almost exclusively on defined contribution retirement programs for full-time and part-time employees. Still, three of four public administration and education employers offered defined contribution plans to their workers.

Industry	FT	PT
Manufacturing	98.0	95.5
Administrative and waste mgt	97.7	87.5
Accommodation and food services	97.4	94.1
Finance and insurance	96.6	95.3
Mgt of companies, enterprises	96.5	100.0
Mining	96.3	100.0
Wholesale trade	95.7	100.0
Transportation and warehousing	94.5	94.7
Information	94.3	88.9
Construction	92.5	90.9
Arts, entertainment, recreation	91.3	71.4
Professional, scientific, technical services	90.7	83.9
Retail trade	89.4	76.0
Health care and social assistance	88.2	87.0
Real estate, rental, leasing	87.9	84.6
Utilities	83.3	82.6
Other services	80.7	60.0
Public administration	76.8	77.1
Educational services	76.8	65.2



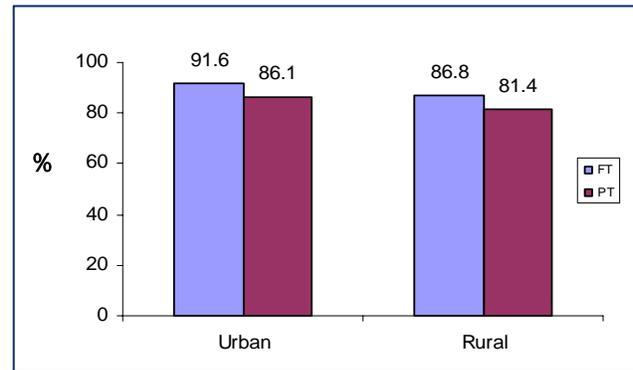
Region

Employers regionally reflected the same heavy use of defined contribution retirement plans for their workers. About nine of every 10 offering retirement used defined contribution plans, regardless of which region in the state they operated from.



Urban-Rural

Urban employers offered defined contribution retirement plans slightly more frequently than rural employers. But in both locations, the vast majority of employers offering retirement did so through defined contribution plans.





Defined Contribution Retirement – What Share Do Employers Pay?

Business Size

Employers of all sizes tended to split the cost of defined contribution retirement plans with their employees. About seven of every 10 employers, regardless of the size of their payrolls, shared the cost. Fewer than one in 10 paid the entire cost.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	13.9	72.2	13.9
10 to 49	23.9	67.6	8.4
50 to 99	24.5	71.5	4.0
100 to 249	15.7	76.4	7.9
250 or More	17.2	76.6	6.3

Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	14.0	70.0	16.0
10 to 49	29.0	65.0	6.0
50 to 99	42.9	51.7	N/A
100 to 249	18.9	75.5	5.7
250 or More	26.7	63.6	10.0

Ownership

More than half of state and local government employers required their full-time and part-time workers to pay the full cost of defined contribution retirement plans. By contrast, three of every four private employers shared the cost of those plans with workers.

Owner-ship	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	13.9	76.1	10.0
Gov't	53.4	42.6	4.1

Owner-ship	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	19.0	72.3	8.7
Gov't	60.8	39.2	N/A



Industry

Only a fractional number of employers paid the full cost of defined contribution retirement plans for their employees. About three of every four in most sectors shared the cost. Over half the public administration and education employers required employees to pay the full cost of defined contribution plans, but those employers more often than not provided workers with defined benefit programs.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	13.0	78.3	8.7
Utilities	15.3	67.8	16.9
Construction	26.2	66.7	7.1
Manufacturing	6.5	87.1	6.5
Wholesale trade	13.9	78.5	7.6
Retail trade	12.8	83.0	4.3
Transportation and warehousing	25.5	68.1	6.4
Information	15.7	76.5	7.8
Finance and insurance	7.8	80.6	11.7
Real estate, rental, leasing	17.4	76.1	6.5
Professional, scientific, technical services	10.9	73.4	15.6
Management of companies, enterprises	13.7	72.5	13.7
Administrative and waste management	11.1	81.5	7.4
Educational services	55.6	42.2	2.2
Health care and social assistance	20.0	61.4	18.6
Arts, entertainment, recreation	21.1	73.7	5.3
Accommodation and food services	41.2	58.8	N/A
Other services	17.1	75.6	7.3
Public administration	52.2	42.0	5.8

Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	100.0
Utilities	6.7	86.7	6.7
Construction	50.0	50.0	N/A
Manufacturing	5.3	94.7	N/A
Wholesale trade	20.0	70.0	10.0
Retail trade	N/A	100.0	N/A
Transportation and warehousing	52.9	47.1	N/A
Information	44.4	55.6	N/A
Finance and insurance	5.6	83.3	11.1
Real estate, rental, leasing	25.0	75.0	N/A
Professional, scientific, technical services	17.4	82.6	N/A
Management of companies, enterprises	N/A	88.9	11.1
Administrative and waste management	16.7	83.3	N/A
Educational services	69.2	23.1	7.7
Health care and social assistance	22.0	56.1	22.0
Arts, entertainment, recreation	N/A	100.0	N/A
Accommodation and food services	54.5	45.5	N/A
Other services	42.9	28.6	28.6
Public administration	59.1	40.9	N/A



Region

One in five employers, regardless of the region from which they operated, required employees to bear the full cost of defined contribution retirement plans. But most, regardless of region, shared the cost of those plans with workers – about seven of every 10.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	26.9	67.7	5.4
North Central	23.4	71.4	5.26
Southwestern	18.2	70.1	11.7
South Central	19.3	74.8	5.9
Southeastern	15.2	74.7	10.1
East Central	21.2	70.1	8.8

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	31.0	65.5	3.4
North Central	40.9	59.1	N/A
Southwestern	25.9	62.9	11.2
South Central	20.6	73.5	5.9
Southeastern	27.3	68.2	4.5
East Central	29.5	68.2	2.3

Rural-Urban

There was no statistical difference between rural and urban employers choosing to share the cost of defined contribution plans with their workers. About two-thirds of those offering the plans shared the cost. Fewer than one in 10 paid the entire amount.

Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	21.7	68.9	9.4
Urban	19.3	71.7	9.0

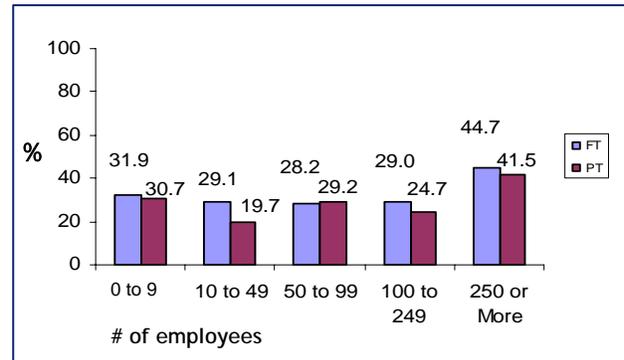
Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	30.8	64.1	5.1
Urban	26.5	66.1	7.4



Defined Benefit Retirement Plan

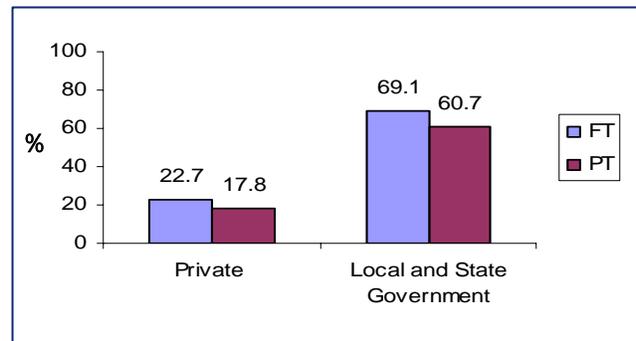
Business Size

Although the survey found some range from the largest to smaller employers, there was statistically no significant difference in the frequency in which they offered defined benefit programs – about three in 10 across payroll lines.



Ownership

Government employers provided defined benefit retirement plans to full-time and part-time workers three times more often than private sector employers.



Industry

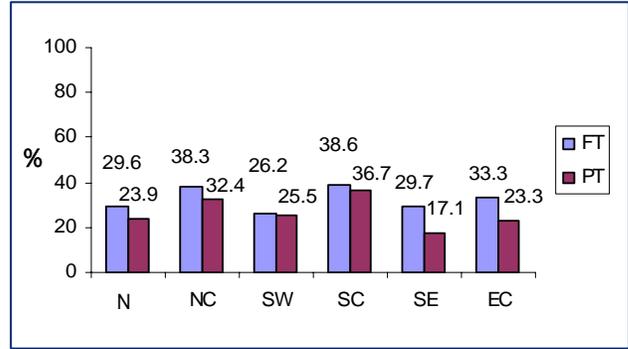
Public administration and education provided defined benefit retirement plans to employees significantly more frequently than employers in most other sectors. Two of three public administration and education employers offered defined benefits. About half the employers in the financial and utility sectors also provided defined benefits. But in other sectors only a third or fewer of the employers offering retirement plans used defined benefit systems.

Industry	FT	PT
Educational services	66.2	59.1
Public administration	64.9	57.1
Utilities	53.2	47.8
Finance and insurance	45.7	30.2
Information	38.6	33.3
Manufacturing	34.0	22.7
Mining	33.3	0.0
Other services	32.1	35.7
Wholesale trade	23.7	25.0
Transportation and warehousing	23.6	15.8
Construction	22.6	58.3
Mgt of companies, enterprises	22.4	8.3
Health care and social assistance	19.8	18.2
Professional, scientific, technical services	10.7	17.2
Accommodation and food services	10.3	0.0
Retail trade	5.7	3.4
Real estate, rental, leasing	5.4	9.1
Administrative and waste mgt	4.7	6.7
Arts, entertainment, recreation	4.3	0.0



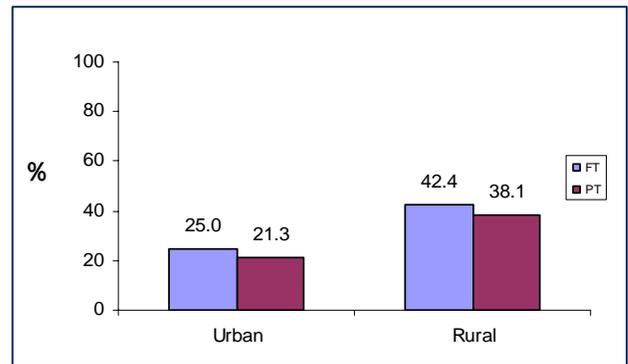
Region

There was little variation in the frequency defined benefit retirement programs were offered by region. About a third of employers offering retirement used defined benefits, regardless of location.



Urban-Rural

Rural workers were somewhat more likely to be offered a defined benefit retirement plan than city workers. About four in 10 rural businesses offering retirement offered defined benefits. About a quarter of the urban employers did the same.





Defined Benefit Retirement – What Share Do Employers Pay?

Business Size

Mid-sized employers, those with 100 to 249 workers, were twice as likely to pay the full cost of defined benefit retirement plans than share the cost with workers. Those with payrolls between 50 and 100 also tended to pay the total cost more often than not but not by as large a margin. The state's biggest and smallest employers were about evenly split between sharing the cost and paying the full bill.

Size	FT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	1.9	53.8	44.2
10 to 49	3.2	51.6	45.2
50 to 99	8.5	38.3	53.2
100 to 249	2.7	29.7	67.6
250 or More	3.3	46.7	50.0

Size	PT Employee Premiums Paid By		
	Employee	Both	Employer
0 to 9	N/A	80.0	20.0
10 to 49	4.5	63.6	31.8
50 to 99	10.5	47.4	42.1
100 to 249	N/A	41.2	58.8
250 or More	N/A	37.5	62.5

Ownership

Three of every four private employers in Idaho who offered their workers defined benefit retirement plans paid the full cost of those plans. Government employers, on the other hand, almost exclusively shared the cost of defined benefit retirement with their employees.

Ownership	FT Employee Premiums Paid By		
	Employee	Both	Employer
Private	1.9	18.8	79.2
Gov't	5.9	91.9	2.2

Ownership	PT Employee Premiums Paid By		
	Employee	Both	Employer
Private	2.0	22.0	76.0
Gov't	4.5	93.2	2.3



Industry

A majority of employers in most sectors paid the full cost of defined benefit retirement programs for their full-time employees. The exceptions were utilities, construction, retail trade, administration, education, public administration, other services and the hotel and food service sectors.

Industry	FT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	100.0
Utilities	5.6	69.4	25.0
Construction	8.3	75.0	16.7
Manufacturing	N/A	31.0	69.0
Wholesale trade	10.0	5.0	85.0
Retail trade	N/A	66.7	33.3
Transportation and warehousing	N/A	36.4	63.6
Information	N/A	13.6	86.4
Finance and insurance	N/A	9.8	90.2
Real estate, rental, leasing	N/A	N/A	100.0
Professional, scientific, technical services	N/A	N/A	100.0
Management of companies, enterprises	N/A	25.0	75.0
Administrative and waste management	N/A	100.0	N/A
Educational services	5.1	87.2	7.7
Health care and social assistance	8.3	33.3	58.3
Arts, entertainment, recreation	N/A	N/A	100.0
Accommodation and food services	N/A	100.0	N/A
Other services	N/A	58.8	41.2
Public administration	7.0	91.2	1.8

Industry	PT Employee Premiums Paid By		
	Employee	Both	Employer
Mining	N/A	N/A	100.0
Utilities	N/A	85.7	14.3
Construction	N/A	85.7	14.3
Manufacturing	N/A	25.0	75.0
Wholesale trade	N/A	33.3	66.7
Retail trade	N/A	N/A	100.0
Transportation and warehousing	N/A	33.3	66.7
Information	11.1	22.2	66.7
Finance and insurance	N/A	36.4	63.6
Real estate, rental, leasing	N/A	N/A	100.0
Professional, scientific, technical services	N/A	N/A	100.0
Management of companies, enterprises	N/A	N/A	100.0
Administrative and waste management	N/A	100.0	N/A
Educational services	N/A	90.9	9.1
Health care and social assistance	12.5	25.0	62.5
Arts, entertainment, recreation	N/A	N/A	N/A
Accommodation and food services	N/A	N/A	N/A
Other services	N/A	40.0	60.0
Public administration	5.9	94.1	N/A



Region

Employers in northern and southern Idaho were generally split over paying the full cost of defined benefit retirement plans and sharing the cost with their employees. But employers in east central Idaho were more likely to share the cost with workers while those in southeastern Idaho were just as likely to pick up the entire bill themselves.

Region	FT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	4.4	51.1	44.4
North Central	2.9	44.1	52.9
Southwestern	5.7	43.9	50.4
South Central	1.9	55.8	42.3
Southeastern	3.8	38.5	57.7
East Central	N/A	59.2	40.8

Region	PT Employee Premiums Paid By		
	Employee	Both	Employer
Northern	10.0	60.0	30.0
North Central	N/A	50.0	50.0
Southwestern	5.3	52.6	42.1
South Central	N/A	76.9	23.1
Southeastern	N/A	50.0	50.0
East Central	N/A	61.5	38.5

Rural-Urban

Urban employers were more likely to pay the full cost of defined benefit retirement plans for their workers than rural employers, who opted heavily for sharing the cost with workers.

Area	FT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	4.9	61.5	33.6
Urban	2.7	38.7	58.6

Area	PT Employee Premiums Paid By		
	Employee	Both	Employer
Rural	6.1	75.8	18.2
Urban	1.8	47.3	50.9



Other Benefits

About a third of Idaho employers offered full-time employees fringe benefits beyond the basic package of insurance, paid leave and retirement.

These added benefits – flex accounts, non-production bonuses, education assistance or child care – take only a fraction of an employer's compensation dollar and typically are more likely offered by larger employers, according to the U.S. Bureau of Labor Statistics' mid-2005 compensation survey.

Other Benefits Offered		
Type	FT	PT
Child Care	5.9	3.5
Education Assistance	32.7	13.3
Nonproduction Bonus	32.9	18.9
Flex Accounts	36.6	15.5

One in three employers statewide offered full-time workers flexible spending accounts that allow employees to set aside money for qualified

expenses without having to pay income taxes on it; nonproduction bonuses for hiring, service, holidays or other reasons not directly related to the business product, and education assistance in the form of tuition reimbursement or subsidies of some sort.

Only 10 percent to 20 percent of those employers provided the same benefits to their part-time workers.

Very few Idaho employers offered child care – only about one in 20 for full-time workers and even fewer for part-timers.

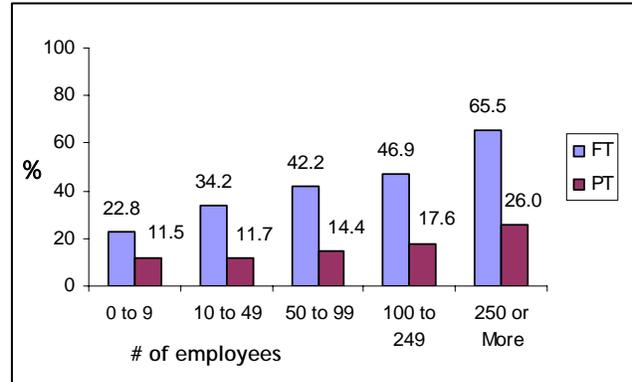
The federal compensation survey found that less than 2 percent of the average employer's compensation package in the Intermountain West went to nonproduction bonuses while the money earmarked for the other fringes like child care and education assistance was negligible – less than a tenth of a percent.



Education Assistance – How Many Employers Offer It?

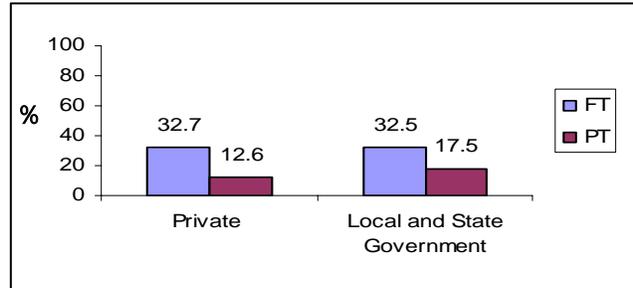
Business Size

Idaho's largest businesses were significantly more likely to invest in the education of their workers. About two-thirds provided some kind of education assistance. About four in 10 mid-size businesses offered an education benefit. But fewer than one in four small businesses provided workers that benefit.



Ownership

There was no difference in the frequency of educational benefits between the private and public sectors. About a third of the employers in both offered the benefits.



Industry

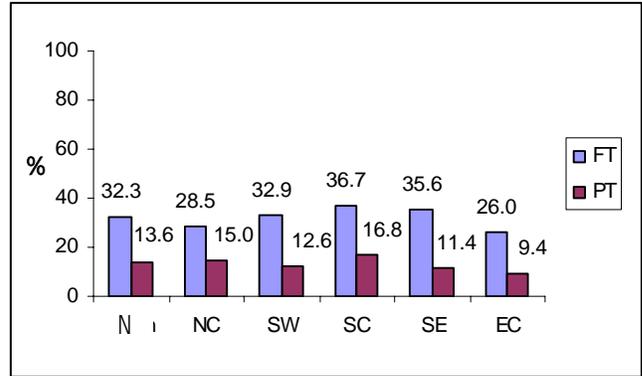
About two-thirds of the businesses in the financial sector offered employees educational incentives, and half the manufacturers and management companies did the same. The rest of the economic sectors fell into two categories. About a third of the businesses in half the sectors offered education benefits while fewer than a fifth in the remaining sectors did.

Industry	FT	PT
Finance and insurance	69.6	25.8
Manufacturing	51.1	9.7
Mgt of companies, enterprises	50.0	19.5
Health care and social assistance	43.9	28.6
Information	42.9	20.0
Utilities	38.7	23.2
Professional, scientific, technical services	33.9	16.9
Educational services	33.7	15.1
Wholesale trade	32.5	3.0
Real estate, rental, leasing	29.8	15.1
Public administration	28.4	12.7
Administrative and waste mgt	23.9	12.2
Other services	20.7	4.8
Construction	19.6	13.2
Transportation and warehousing	19.6	2.9
Retail trade	19.5	10.4
Mining	17.2	0.0
Arts, entertainment, recreation	16.3	10.8
Accommodation and food services	12.1	2.9



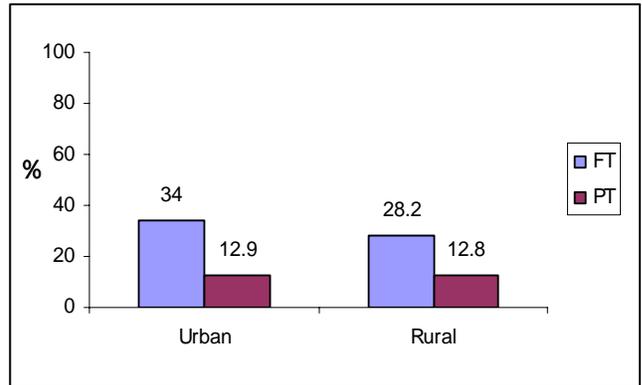
Region

About three of every 10 employers in each of the six regions of Idaho offered employees educational benefits. The incidence was only marginally lower in east central Idaho.



Urban-Rural

Urban employers were slightly more likely to provide educational benefits to their full-time employees than their rural counterparts. About one-third offered the benefit in the city. Around a quarter offered it in the rural areas.

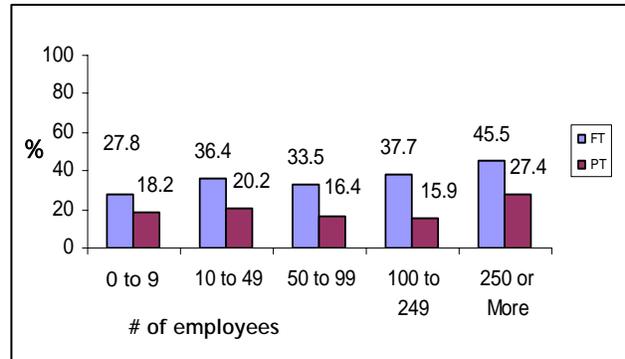




Nonproduction Bonuses — How Many Employers Offer Them?

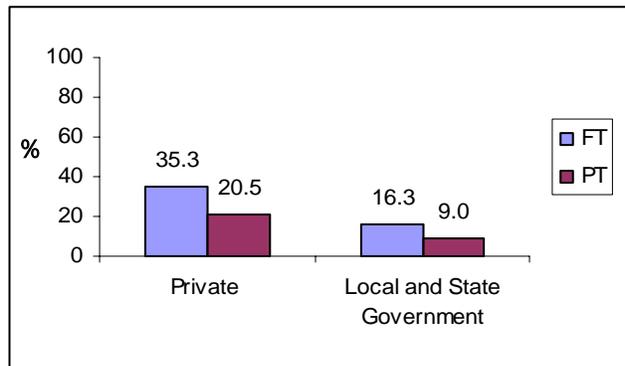
Business Size

About a third of Idaho businesses offered nonproduction bonuses to full-time employees. There was no statistically significant difference in the incidence of those bonuses based on employer size.



Ownership

Private employers were twice as likely to pay nonproduction bonuses to employees than government employers. About a third of private employers offered the bonuses to full-timers and one in five to part-timers.



Industry

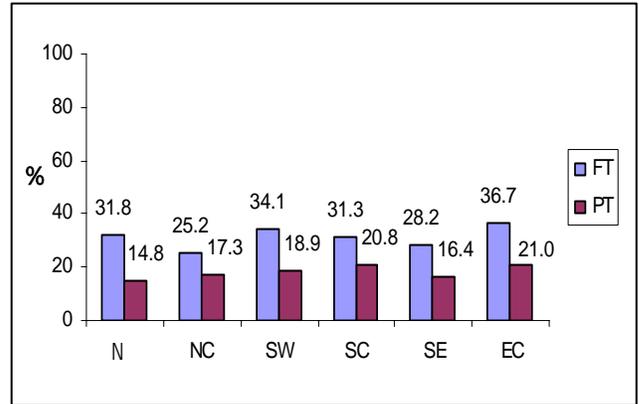
Forty percent to 50 percent of businesses in the financial, management, wholesale trade, manufacturing, health care and administration paid full-time employees nonproduction bonuses. The same was true of about a third of the businesses in the remaining sectors except for public administration, education, other services and hotel and food services.

Industry	FT	PT
Finance and insurance	49.3	34.8
Mgt of companies, enterprises	47.4	19.5
Wholesale trade	46.3	27.3
Manufacturing	46.3	22.2
Health care and social assistance	42.5	28.2
Administrative and waste mgt	41.3	18.9
Construction	34.6	24.5
Professional, scientific, technical services	33.9	25.3
Information	33.7	13.5
Mining	32.8	14.3
Retail trade	32.7	25.5
Utilities	31.2	5.8
Real estate, rental, leasing	30.8	17.6
Transportation and warehousing	29.6	20.0
Arts, entertainment, recreation	26.5	18.8
Other services	23.3	17.9
Accommodation and food services	12.1	7.8
Educational services	11.6	9.6
Public administration	11.0	9.2



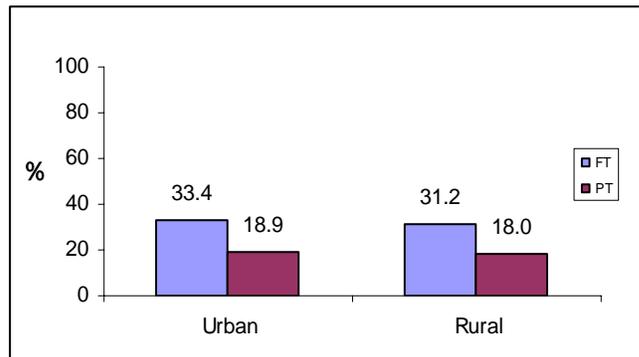
Region

A third of employers, regardless of their region of the state, paid full time employees non-production bonuses.



Urban-Rural

Rural and urban employers were equally as likely to offer nonproduction bonuses to full-time and part-time employees. About a third in each area offered bonuses to full-time workers, and one in five in both the cities and country provided bonuses to part-timers.

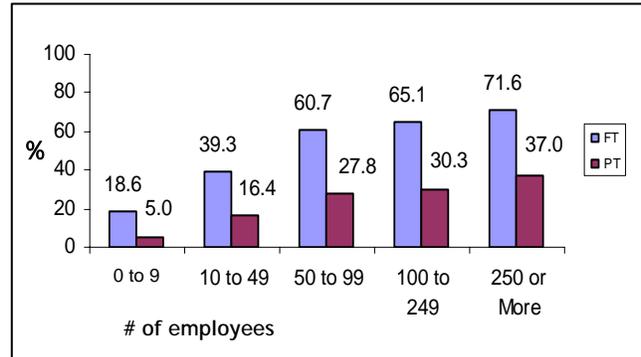




Flex Accounts — How Many Employers Offer Them?

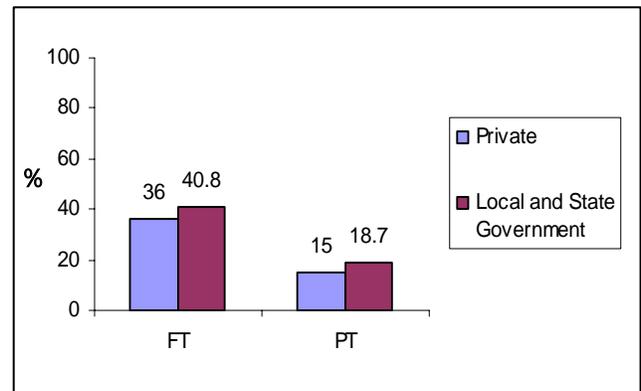
Business Size

As the size of business increased so did the likelihood employees would be offered flexible spending accounts. Seven of every 10 of Idaho's largest companies offered them while fewer than one in 10 of the smallest businesses did.



Ownership

Government and the private sector were equally likely to offer workers flexible spending accounts. Over a third of both government and private employers offered them to full-time workers and nearly 20 percent offered them to part-timers.



Industry

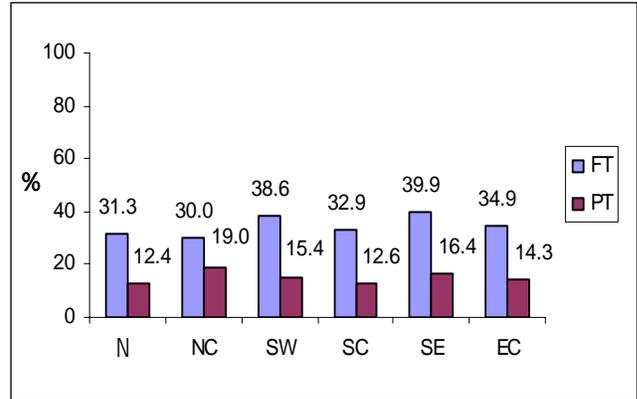
About 60 percent of manufacturers and the businesses in the financial, information and education sectors offered full-time employees flex accounts for various purposes. A third or more of the businesses in wholesale and retail trade, professional, health care and social services, utilities, administration, management, real estate and transportation sectors did the same.

Industry	FT	PT
Finance and insurance	69.1	40.9
Educational services	55.8	22.2
Information	54.1	20.3
Manufacturing	50.7	13.9
Wholesale trade	46.3	10.6
Mgt of companies, enterprises	43.4	17.1
Health care and social assistance	43.0	26.7
Administrative and waste mgt	35.9	10.8
Utilities	35.1	14.5
Retail trade	34.5	15.2
Professional, scientific, technical services	32.1	18.3
Real estate, rental, leasing	28.8	10.8
Transportation and warehousing	28.7	21.4
Public administration	25.9	10.1
Construction	22.4	15.1
Other services	20.0	10.7
Accommodation and food services	18.2	5.9
Arts, entertainment, recreation	17.3	7.8
Mining	15.5	0.0



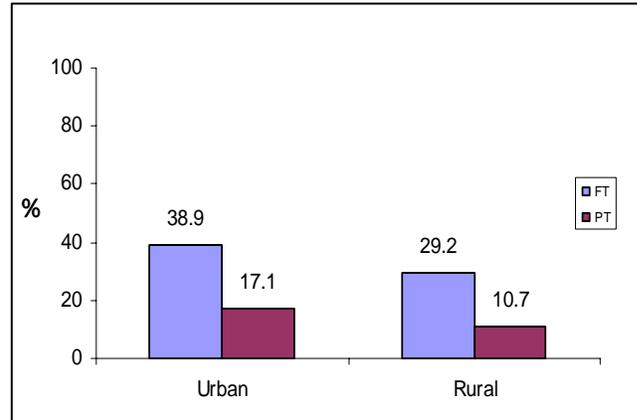
Region

Flex accounts were offered to employees by about a third of the employers in each of the six regions of the state. Part-timers received the benefit at fewer than one in five of the businesses in every region.



Urban-Rural

Urban employers were more likely to offer workers flex accounts. Over a third did while only about three in 10 rural employers provided that benefit.

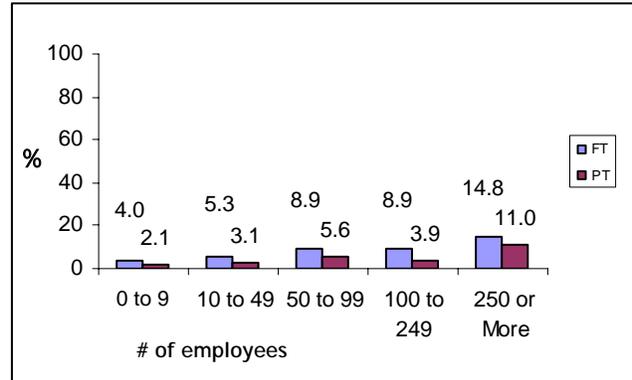




Child Care – How Many Employers Offer It?

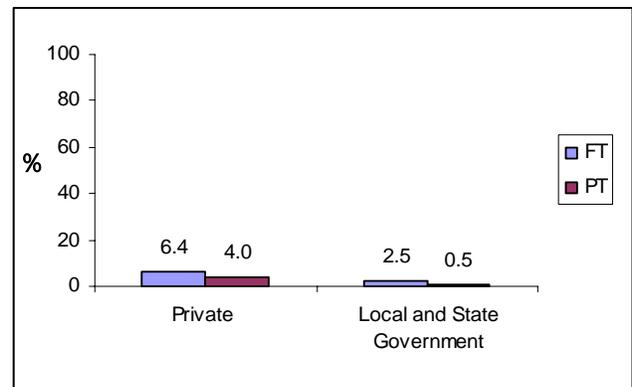
Business Size

Nearly twice as many of Idaho's largest employers offered child care benefits to employees than employers with smaller payrolls. But even at that, only about 15 percent of those employers offer the benefit.



Ownership

Only about one in every 20 private businesses in Idaho offered employees child care benefits. But the benefit was all but non-existent among state and local government employers.



Industry

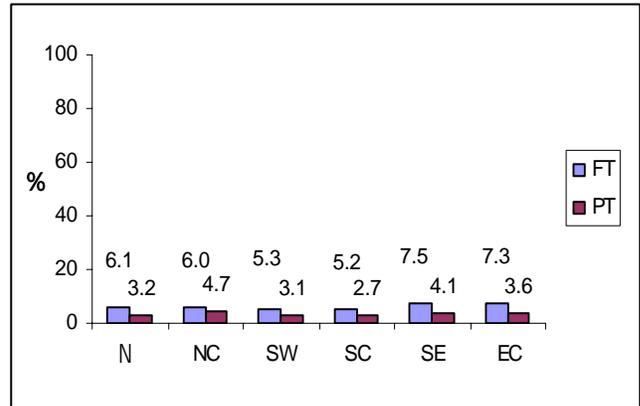
About a tenth of the employers in the financial, information, health care, administration and entertainment sectors provided child care benefits to employees. In the other sectors, that benefit was provided by just a fraction of employers.

Industry	FT	PT
Finance and insurance	15.4	7.5
Health care and social assistance	14.0	9.6
Information	10.2	2.7
Administrative and waste mgt	9.8	2.7
Arts, entertainment, recreation	9.3	9.8
Mgt of companies, enterprises	8.0	7.3
Retail trade	7.1	5.7
Manufacturing	6.7	4.2
Educational services	6.3	4.1
Wholesale trade	5.0	1.5
Accommodation and food services	3.0	1.9
Construction	2.8	3.8
Other services	2.6	0.0
Real estate, rental, leasing	1.9	1.4
Public administration	1.8	0.0
Utilities	1.1	0.0
Transportation and warehousing	0.9	0.0
Professional, scientific, technical services	0.9	0.0
Mining	0.0	0.0



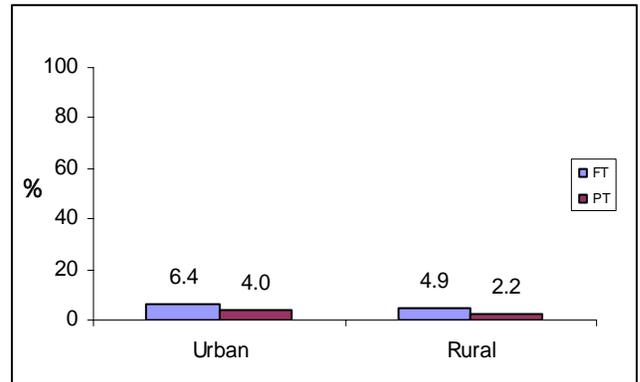
Region

About 6 percent of employers offered some kind of child care benefit to full-time employees in each region of the state. The frequency of the benefit was marginally higher on the eastern side of the state than it was in the southern part.



Urban-Rural

Rural employers were no more likely to offer workers child care benefits than urban businesses. Very few in either place provided any child care assistance to employees.





Survey Methodology

This survey was conducted under a collaborative effort with the Fringe Benefits Consortium, sponsored by U.S. Department of Labor Employment and Training Administration and lead by the state of Nebraska. The survey sample was expanded beyond the consortium's recommendation to gather valid information on fringe benefits based on private or public ownership and urban or rural location.

The sample drawn for the survey is a single-stage, stratified sample of private employers chosen using probability proportionate to size selection, and a census of state and local government entities. A total of 3,771 surveys were mailed out and followed up with telephone calls for the partial return of 2,172 completed surveys representing a 57.6 percent response rate. General findings are significant at 95 percent confidence level with ± 2 points margin of error.

The universe for sample selection was the database of Unemployment Insurance covered employers with the exclusion of agricultural and private-household employers from the population. These types of employers rarely offer benefits and are not well-represented in the data from which the sample was drawn.

Core questions included in the survey instrument were selected based on a compilation of results from the National Compensation Survey as well as results from several pilot surveys conducted by multiple states. This accounts for the decision to include specific types of insurance costs, such as medical, dental and vision while excluding the costs of disability and life insurance. These elements were incorporated because they represent the majority of the insurance costs to an employer.

Population Characteristics and Sample size

Population Characteristics	Sample Characteristics			
	# Employer Sample Size	# Employees Represented		
Firm Size				
Less than 10	37,472	99,627	1,006	7,313
10 to 49	8,956	179,199	662	27,246
50 to 99	1,191	82,068	218	17,944
100 to 249	538	79,725	196	30,024
250 or More	202	131,031	90	74,114
Total	48,359	571,650	2,172	156,641
Private and Public Sectors				
Private employer	45,399	470,304	1,878	106,908
Local Government	1,565	71,681	293	28,277
State Government	1	21,456	1	21,456
Total	46,965	563,440	2,172	156,641
Industry				
Accommodation and Food Services	3,204	48,227	109	5,115
Administrative and Support and Waste Management ;	2,538	38,780	101	11,074
Arts, Entertainment, and Recreation	752	7,893	120	2,807
Construction	7,977	42,821	110	2,579
Educational Services	1,111	52,765	98	14,056
Finance and Insurance	2,865	19,331	137	4,822
Health Care and Social Assistance	4,038	68,695	117	14,455
Information	829	11,045	106	5,280
Management of Companies and Enterprises	226	7,389	79	7,987
Manufacturing	2,034	62,632	139	21,763
Mining	140	1,963	61	1,319
Other Services (except Public Administration)	3,237	15,462	127	1,894
Professional, Scientific, and Technical Services	4,591	30,199	122	9,143
Public Administration	1,289	40,073	145	31,696
Real Estate and Rental and Leasing	1,983	7,977	113	1,755
Retail Trade	5,900	76,843	127	8,794
Transportation and Warehousing	2,020	19,702	113	4,140
Utilities	299	2,603	120	1,788
Wholesale Trade	3,230	25,792	128	6,174
Total	48,263	580,193	2,172	156,641

*Number of employers and employment vary by category due to unclassified accounts at the time of sampling.

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