

**Idaho  
Fringe Benefits  
Survey  
2019**

# Idaho Fringe Benefits Survey 2019



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Idaho Department of Labor

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## Executive Summary

The Idaho Department of Labor periodically surveys Idaho employers to gauge the health, dental retirement, paid leave and other benefits they offer their workers separate from wage and salary compensation. This report provides current and relevant data to Idaho businesses, chambers of commerce and economic development professionals as they seek to define and quantify benefits packages for working Idahoans. Additionally, policymakers often access data provided by the Idaho Department of Labor when weighing policy options.

The last fringe benefit survey report the Idaho Department of Labor released was in 2013. In the six years between that report and this publication, Idaho's economy developed into one of the fastest growing in the nation with historic levels of unemployment that has lasted for nearly four years and stretched the labor market's capacity of workers – both skilled and unskilled. The increased competition for workers begs the question if fringe benefits offered to workers have evolved as part of this competition, and if so how? In addition, major national policy changes resulting from the 2015 implementation of the Affordable Care Act also warrant consideration if the Act influenced changes in fringe benefits offered by employers.

The 2019 Fringe Benefit Survey evaluated benefit types offered to full- and part-time employees. The survey provided statewide data on medical, dental, paid leave, maternity, disability, tuition and retirement benefits by size of payroll and industry sector.

In this report, employers offer more benefits to a higher percentage of full-time workers in Idaho than they have in the past. Since the survey published in 2013, the percent of full-time workers offered single medical coverage increased from 67 percent to 78 percent, and family coverage increased from 64 percent to 68 percent. Defined contribution retirement benefits jumped from 38 percent to 57 percent of full-time workers offered the benefit. Consistent with past results, relatively few part-time workers are offered fringe benefits by Idaho employers

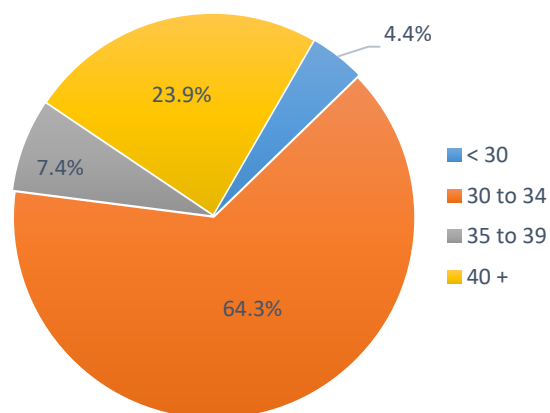
## Key Findings

- From 2013 to 2019, the percentage of medical/dental insurance offered to employees in Idaho increased more than 10 percent.
- Retirement benefits have become more common – only 35 percent reported not having any type of retirement in 2019 versus 51 percent in 2009.
- 70 percent of workers in Idaho are full-time.
- 51 percent of insurance plans offered by employers to their employees are medical plus dental – the most commonly provided health benefit.
- Part-time workers are much less likely to offered medical or other fringe benefits.
- 89 percent of full-time workers in Idaho are provided at least one type of paid leave by their employer.
- 65 percent of Idaho workers receive some sort of retirement benefit.

## Number of Hours Required for Full-Time Classification

Whether an employee is classified as full or part time has a significant impact on the employee benefits available to them. Less than 15 percent of part-time employees are offered medical insurance and only 25 percent are offered holiday leave. The majority of full-time workers in Idaho are classified by working 30 to 34 hours per week. Twenty-four percent have employment requiring 40 or more hours to be considered full time, and fewer than 5 percent are considered full time at less than 30 hours.

**Figure 1.** Share of Employees Considered Full-Time by Hours Worked



Only a few industries had enough respondents to look at differences in full-time classification. While the Health Care and Food Service industries were fairly consistent with the overall trends seen in Figure 1, more than 70 percent of employees in the Agriculture industry require 40 plus hours for full-time classification.

## Continuity Analysis

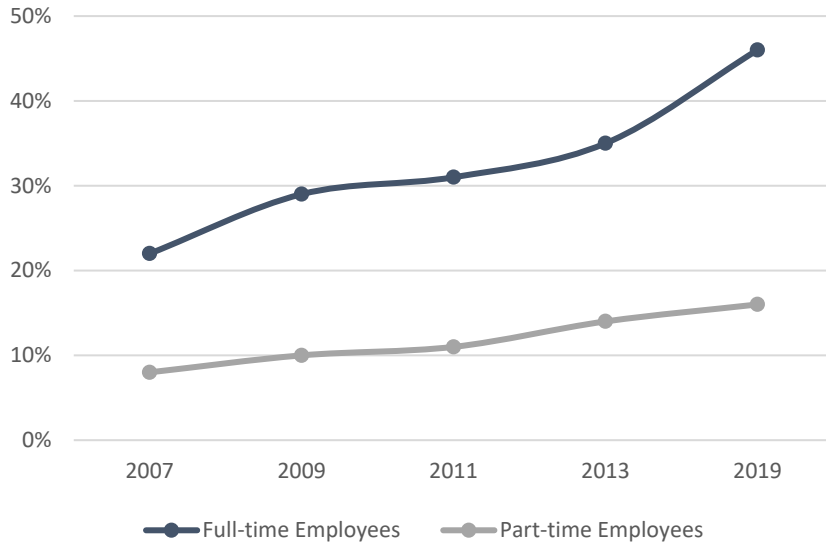
In the six years following the last Fringe Benefit Survey in 2013, there have been some dramatic changes in policy as well as trends affecting benefits offered today. With the implementation of the Affordable Care Act in 2015, the percentage of single and family medical / dental insurance offered to full-time employees has increased by more than 10 percent. Retirement benefits have become more common over the years, with just 35 percent of full-time employees in 2019 not receiving any type of retirement benefits, a significant decrease from nearly 50 percent 10 years ago (Table 1).

**Table 1.** Percent of Employees Health & Retirement Benefits

	<i>Full-Time Employees</i>					<i>Part-Time Employees</i>				
	<i>2007</i>	<i>2009</i>	<i>2011</i>	<i>2013</i>	<i>2019</i>	<i>2007</i>	<i>2009</i>	<i>2011</i>	<i>2013</i>	<i>2019</i>
<b><i>Medical Insurance</i></b>										
Single Medical	63	56	66	67	78	10	12	11	16	13
Family Medical	57	53	61	64	71	8	11	10	15	12
<b><i>Dental Insurance</i></b>										
Single Dental	45	44	51	59	68	9	10	11	16	12
Family Dental	43	42	50	57	65	8	9	10	15	11
<b><i>Retirement</i></b>										
Defined Contribution	33	39	45	38	57	13	19	17	21	23
Defined Benefit	6	4	5	7	2	3	2	2	2	< 1
Both	11	7	4	13	6	4	2	1	7	2
None	51	49	46	42	35	79	76	79	64	75

Approaches to providing employees with paid leave have exhibited some trends over the past several years. Undesignated leave, otherwise known as paid leave that can be used for any reason (vacation, illness, holiday, etc.), has been on the steady rise since at least 2007, with more than twice as many full-time employees receiving this as a benefit in 2019 (Figure 2).

**Figure 2.** Share of Employees Offered Undesignated Leave



In Table 2, vacation and holiday leave have both dramatically increased since 2013, bringing them consistent with the 2018 Bureau of Labor Statistics (BLS) national estimates of 77 and 78 percent, respectively. However, paid sick leave in Idaho has remained fairly steady at 46 percent, well below the BLS national estimate at 71 percent.

**Table 2.** Percent of Employees Paid Leave Benefits In Comparison to Previous Years

<i>Type of Leave</i>	<i>Full-Time Employees</i>					<i>Part-Time Employees</i>				
	<i>2007</i>	<i>2009</i>	<i>2011</i>	<i>2013</i>	<i>2019</i>	<i>2007</i>	<i>2009</i>	<i>2011</i>	<i>2013</i>	<i>2019</i>
Undesignated Leave	22	29	31	35	46	8	10	11	14	16
Paid Vacation Leave	70	67	69	64	75	21	19	13	18	27
Paid Sick Leave	48	49	45	44	46	13	14	19	22	21
Paid Holiday Leave	67	68	67	67	79	24	25	24	25	25

## Health Insurance

The majority of full-time employees are offered medical insurance, with many of those also offered family coverage and dental insurance. Idaho’s part-time employment does not compare in the share of employees offered the same benefits, with less than 15 percent of employees offered any type of medical and / or dental insurance.

While single coverage medical insurance for working Idahoans is the most frequently offered plan, family coverage is typically selected by employees. Fifty-five percent of employees offered single coverage insurance do enroll, whereas 65 percent offered family coverage enroll. However, trends show that employees in some industries tend to enroll at much higher rates than others. For example, 94 percent of full-time employees in the Construction industry offered single coverage insurance enroll, whereas 49 percent of those in the Food Service that are offered benefits enroll. The average premium paid for either single or family coverage (employee only) is about 75 percent and the premium paid for spouses or dependents is half as much at 37 percent.

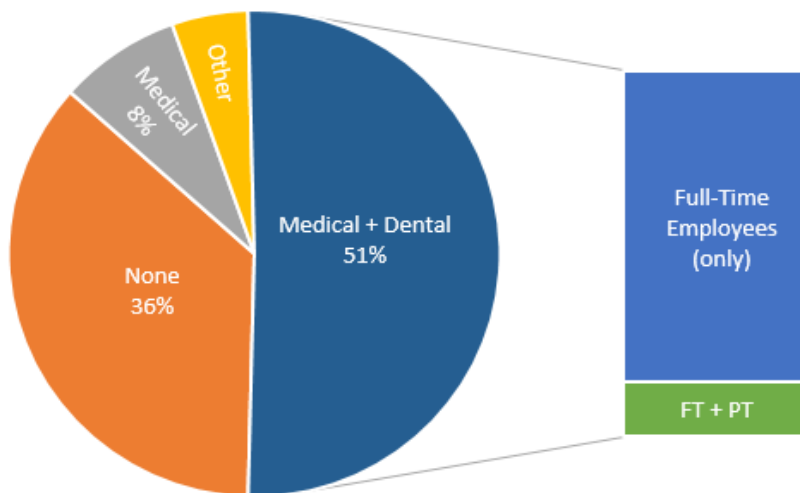
**Table 3.** Share of Full-Time and Part-Time Employees Offered Medical and Dental Insurance

<b>Medical &amp; Dental Insurance</b>				
<b>Full-Time Employees</b>	Offered	Offered & Enrolled	Premium Paid (Employee Only)	Premium Paid (Spouse & Dependents)
Single Coverage (Employee Only)	78%	55%	75%	-
Family Coverage (Employee + Dependents)	71%	65%	74%	37%
Single Coverage Dental Insurance	68%	33%	52%	-
<b>Part-Time Employees †</b>				
Single Coverage (Employee Only)	13%	7%	57%	-
Family Coverage (Employee + Dependents)	12%	12%	66%	28%
Single Coverage Dental Insurance	12%	7%	25%	25%

† Due to small sample size, estimates for part-time employees may be uncertain

Common health insurance packages include offering both medical & dental plans, medical only or none. Considering that 70 percent of working Idahoans are employed full-time (FT) and 25 percent part-time (PT) (with the remaining 5 percent some other designation), the overall share of employees offered any

**Figure 3.** Types of Health Benefits Offered to Idaho Workers



type of medical benefits stands at 59 percent (Figure 3). At 51 percent, the most commonly provided health insurance benefit to Idaho workers is a medical plus dental benefits package, with 85 percent of those plans offered solely to full-time employees. More than a third of employees do not receive any health benefits, with the vast majority of those part-time employees.

Additionally, the share of employees offered medical insurance increases with employer class size. Small employers, with less than 10 employees have health benefits available to only 34 percent of full-time workers. In contrast, companies with more than 250 employees have benefits available to nearly 95 percent of full-time workers. Inversely, the share of participants offered health insurance that enroll tends to decrease with class size (See Table 4).

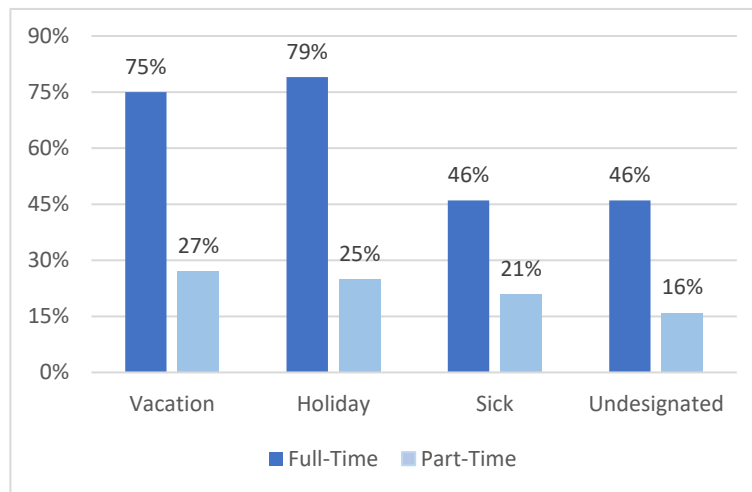
**Table 4.** Share of Full-Time Employees Offered Health Insurance by Employer Class Size

Class Size	Offered	Offered & Enrolled
Less than 10	34%	89%
10 to 49	57%	77%
50 to 249	94%	73%
250 +	95%	65%

## Paid Leave

Paid leave includes vacation, sick, holiday and undesignated leave days to be used at an employee’s discretion. Eighty-nine percent of full-time employees are provided at least one type of paid leave, with paid holidays the most prevalent, offered to 79 percent of employees. With the different types of paid leave available, 68 percent of part-time employees are offered at least one type of paid leave, with the most commonly offered being paid vacation and holidays.

**Figure 4.** Share of Employees Offered Types of Paid Leave



Among the industries analyzed for paid leave benefits, the Food Service and Agriculture industries had the lowest prevalence of any type of paid leave. More than 25 percent of employees in either industry did not receive any type of leave, more than double the 11 percent of workers that do not receive paid leave as a benefit overall. Most notable, however, is that upward of 70 percent of Agriculture workers do not receive paid holidays.

## Retirement Benefits

As mentioned previously, retirement benefits have become more common in 2019, with 65 percent of Idaho workers receiving some sort of retirement package – whether this be a defined contribution, defined benefit or both. However, there are some industries where retirement benefits are much less common; seventy-five percent of Food Service workers do not receive this as a benefit. Much like health insurance, the likelihood of a full-time employee being offered retirement benefits increases with employer size. Those employed by companies with more than 250 employees are 3.5 times more likely to receive retirement benefits compared with businesses with less than 10 employees.

There is some overlap between retirement and other benefits offered. Fifty-nine percent of employees are offered a retirement benefit alongside health insurance and 64 percent along with paid leave (of any type). It's uncommon for retirement benefits to be provided without a health benefits package, with only six percent of Idaho workers receiving retirement benefits alone.

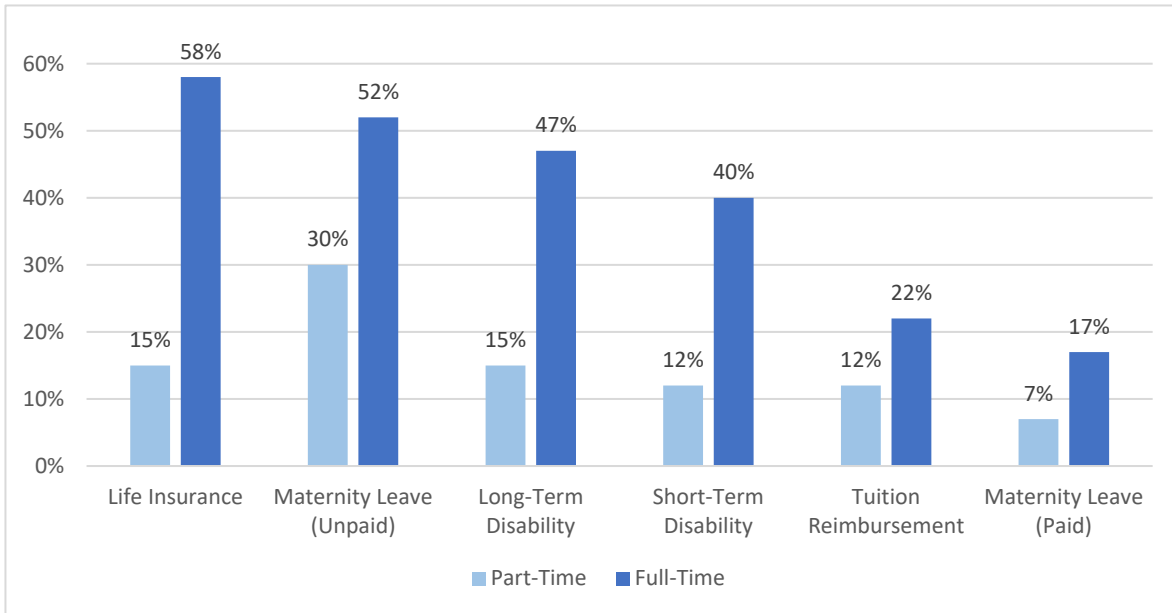
While part-time employees are often limited in which benefits are available to them, retirement benefits – specifically defined contribution – are more accessible. There has been an increasing trend over the past 10 plus years, with 25 percent of part-time employees offered retirement plans in 2019. This means that retirement benefits have more than twice the availability to part-time employees when compared with health insurance.

## Other Benefits

In the 2019 survey, additional questions were asked about other benefits, including maternity leave, tuition reimbursement, life insurance, and short / long- term disability. Other than health insurance and paid leave, life insurance is the benefit most commonly offered to full-time employees, available to 58 percent of workers. Figure 5 compares the various benefits surveyed and the share of workers provided those benefits.



**Figure 5.** Share of Full-Time and Part-Time Workers Offered Additional Benefits



Employers offered still more benefits as a write-in option provided on the survey. The most common were coverage from supplemental insurers like AFLAC, profit-sharing options, and discounts on goods or services provided by the company. Other benefits included housing/utilities, meals and leadership life coaching.

## Recommendations

With the 2019 survey being the first year to deploy online, there were in fact several challenges to address. While the survey significantly increased the ease of distribution and data collection process, setbacks include lower response rate and difficulty in finding the correct email addresses. The main recommendation for future surveys deployed in this manner would be to increase the sample size, particularly to address uncertainty in smaller response groups such as part-time employees. In addition, supplementing with phone call and some mailed surveys may be necessary to raise the response rate.

## Methodology and Response Rates

The Idaho Department of Labor randomly selected Idaho employers to participate in a brief online survey about the benefits offered to their employees. Collected data was aggregated to keep individual responses confidential.

The 2019 methodology changed from the 2014 survey, the most significant of which was the distribution method of the survey itself. For the previous survey conducted in 2013 and prior years, surveys were

distributed by mail with follow-up phone calls. The 2019 survey was managed electronically using a commercial online survey platform. In order to provide continuity for future analyses, efforts were made to include businesses that participated in the 2013 survey plus a stratified random sample, bringing the initial sample size to 1,000 employers. The sample was stratified by employer class size and the share of total employment represented by each class size. With the number of large employers (250+) only being a fraction of the number of small employers (<10), stratification was used to evenly distribute surveys across the various employer sizes with the end goal of improved accuracy. As in previous surveys, only private employers were considered in the analyses.

In the 2019 survey, a new online distribution methodology was tested and compared with the efficacy of previous methodology. Two additional questions were added that relate to fringe benefits beyond the three categories explored in previous surveys: health insurance, paid leave, and retirement plans. The 2019 survey creates a baseline measure of additional benefits that can be used as comparison for future studies. These additional benefits include: paid maternity leave, unpaid maternity leave (excluding FMLA), tuition reimbursement, life insurance, and short- and long-term disability insurance.

The online survey was conducted over a three-week period. The initial sample was reduced to 711 due to incorrect or outdated email addresses. The survey was completed by 156 companies, a response rate of 22 percent, higher than the typical online survey response rate of 10-15 percent but lower than previous response rates for mailed surveys. Class sizes were post-stratified and adjusted by the share of total employment with proper weights assigned. This ensured the contribution of the benefits provided by a particular class size accurately relates to the share of Idahoans receiving benefits from an employer of that size. Industry-level analyses was also considered; however, only industries were included with sufficient sample size were included.

## Acknowledgements

We would like to thank our survey sponsors at the Boise State University Department of Public Policy and Administration for their support with this research report. We would also like to thank the department's Research and Analysis Bureau for sample selection and technical support. We especially appreciate the collaborative efforts of Sheri Cook, MPA, and Carolyn McCrory, MPA, in procuring data and their assistance in producing this report.

## Appendix A

The following tables detail the industry-level prevalence of various employee benefits. Due to limited sample size for industry level data, only four industries had enough responses to tabulate responses. All remaining industries were aggregated into the “other” category. Tables were also constructed to arrange findings by employer class size.

**Table A1.** Full-time Classification by Select Industries and Weekly Hours Worked

	< 30 hours	30 to 34	35 to 39	40 +
Agriculture	5.9%	5.9%	18%	71%
Construction	—	50%	13%	38%
Food Service	—	82%	10%	9.3%
Health Care	3.0%	78%	6.0%	14%
Other	4.3%	64%	7.3%	21%

**Table A2.** Full-time Classification by Employer Class Size

	< 30 hours	30 to 34	35 to 39	40 +
Less than 10	20%	22%	12%	46%
10 to 49	4%	53%	14%	29%
50 to 249	—	73%	—	27%
250 or more	—	90%	5%	5%

**Table A3.** Share of Full-time Employees Who Receive Various Types of Paid Leave Benefits by Select Industries

	Vacation	Holidays	Sick Leave	Undesignated	No Paid Leave
Agriculture	56%	28%	8%	29%	32%
Construction	81%	81%	54%	32%	14%
Food Service	61%	65%	55%	45%	4.5%
Health Care	75%	86%	40%	47%	8.2%
Other	75%	88%	50%	51%	9.3%

**Table A4.** Share of Full-time Employees Who Receive Various Types of Paid Leave Benefits by Employer Class Size

	Vacation	Holidays	Sick Leave	Undesignated	No Paid Leave
Less than 10	49%	55%	42%	25%	39%
10 to 49	72%	77%	27%	48%	14%
50 to 249	84%	85%	48%	38%	45%
250 or more	84%	89%	61%	61%	—

**Table A5.** Share of Full-time Employees Who Receive Retirement Benefits by Select Industries

	Defined Contribution	Defined Benefit	No Retirement
Agriculture	41%	—	59%
Construction	74%	32%	26%
Food Service	25%	—	75%
Health Care	78%	—	22%
Other	71%	13%	28%

Note: Some employers may offer both defined contribution and defined benefits as retirement plans.

**Table A6.** Share of Full-time Employees Who Receive Retirement Benefits by Employer Class Size

	Defined Contribution	Defined Benefit	No Retirement
Less than 10	25%	5%	70%
10 to 49	63%	5%	37%
50 to 249	70%	16%	27%
250 or more	80%	8%	20%

Note: Some employers may offer both defined contribution and defined benefits as retirement plans.

**Table A7.** Share of Full-time Employees Who Receive Single and Family Medical Insurance by Select Industries

	Single Coverage	Family Coverage
Agriculture	57%	57%
Construction	72%	64%
Food Service	77%	64%
Health Care	71%	63%
Other	80%	74%

## Appendix B

# Fringe Benefits Survey 2019

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Start of Block: Default Question Block

1.

### **Welcome to the Idaho Department of Labor 2019 Fringe Benefits Survey**

Your establishment has been randomly selected to participate in this brief online survey about the benefits you offer to your employees. The Idaho Department of Labor has partnered with Boise State University to distribute the survey to you.

Please forward this survey to your employee benefits manager or human resources department. It should take 5-10 minutes to complete the survey.

Survey findings are used by Idaho businesses, chambers of commerce, and economic development professionals as they seek to define and quantify employee benefit packages. The data you provide will remain confidential. No data identifying individual firms, directly or indirectly, will be published or released.

The final report will be made available to the public free of charge at [www.labor.idaho.gov](http://www.labor.idaho.gov).

Feel free to view our [Survey Frequently Asked Questions \(pdf\)](#) at any time by clicking the Back button to return to this page, or by clicking the FAQ link at the bottom of the survey page.

\*If your organization operates in multiple states or countries, please respond to the survey using Idaho employee data only.

2. Please answer the following questions about the **Number of Idaho Employees** in your firm and employee **Health Insurance**.

3. How many employees do you currently have in your firm?

\_\_\_\_\_

4. Number of employees who are full time?

\_\_\_\_\_

5. Number of employees who are part time?

\_\_\_\_\_

6. How many hours per week do employees need to work to be considered full time?

\_\_\_\_\_

7. Does your organization **offer** health (medical) or dental insurance to employees? Select all that apply.

	Full-Time Employees (1)	Part-Time Employees (2)	None (4)
Health (medical) insurance offered (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental insurance offered (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



8. How many employees are **offered** single coverage medical insurance?

	Full-Time Employees (1)	Part-Time Employees (2)
Number of employees OFFERED medical insurance (1)		



9. Of the employees **offered** single coverage medical insurance:

	Full-Time Employees (1)	Part-Time Employees (2)
How many are ENROLLED? (1)		
How many earn more than \$12/hour? (2)		



10. How many employees are **offered** single coverage dental insurance?

	Full-Time Employees (1)	Part-Time Employees (2)
Number of employees OFFERED dental insurance (1)		



11. Of the employees **offered** single coverage dental insurance:

	Full-Time Employees (1)	Part-Time Employees (2)
How many are ENROLLED? (1)		
How many earn more than \$12/hour? (2)		





12. For the majority of employees, what percentage of the single coverage *medical* insurance premium is **employer-paid**?

	% Paid for Full-Time Employees (1)	% Paid for Part-Time Employees (2)
Enter the percentage of medical premiums paid by the employer, 0-100. (1)		



13. For the majority of employees, what percentage of the single coverage *dental insurance* premium is **employer-paid**?

	% Paid for Full-Time Employees (1)	% Paid for Part-Time Employees (2)
Enter the percentage of dental premiums paid by the employer, 0-100. (1)		

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14. Please answer the following questions about **Spouses and Dependents**.

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15. Does your organization **offer** health (medical) or dental coverage for employee **spouses or dependents**? Select all that apply.

	Full-Time Employees (1)	Part-Time Employees (2)	None (5)
Health (medical) insurance is offered to spouses and dependents (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental coverage is offered to spouses and dependents (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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16. How many employees are **offered** medical insurance for their **spouses or dependents**?

	Full-Time Employees (1)	Part-Time Employees (2)
Number of employees OFFERED medical insurance for their spouses or dependents (1)		

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17. Of the employees **offered** medical insurance for their spouses or dependents, how many are **enrolled**?

	Full-Time Employees (1)	Part-Time Employees (2)
Number of employees ENROLLED in medical insurance for their spouses or dependents (1)		



18. For the majority of employees, what percentage of the medical insurance premium for the employee **spouses or dependents** is **employer-paid**?

	% Paid for Full-Time Employees (1)	% Paid for Part-Time Employees (2)
Enter the percentage of premiums paid by the employer, 0-100. (1)		

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19. Please answer the following questions about **Retirement** and **Other benefits**.

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20. Please select the retirement plans offered by your organization. Select all that apply.

	Full-Time Employees (1)	Part-Time Employees (2)	None (3)
Defined Contribution (i.e. 401K, Profit Sharing) (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Defined Benefit (i.e. Pension) (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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21. Please select the types of leave offered by your organization. Select all that apply.

	Full-Time Employees (1)	Part-Time Employees (2)	None (3)
Undesignated Leave (i.e. paid time off, time bank. May be offered in addition to or in place of, other type of leave.) (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paid Sick Leave (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paid Vacation Leave (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paid Holidays (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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22. Please select the other types of benefits offered by your organization. Select all that apply.

	Full-Time Employees (1)	Part-Time Employees (2)	None (3)
Paid Maternity/Paternity Leave (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid Maternity/Paternity Leave (in addition to, or instead of, FMLA) (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tuition Reimbursement (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Short-term Disability Insurance (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Long-term Disability Insurance (6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23. Please list any other benefits your organization offers to employees. Please designate whether it is offered to full-time employees, part-time employees, or both.

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24. Is there anything else you would like to share with us?

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25. Please ensure your survey is complete before you click submit. You will not be able to change your responses after the survey has been submitted.

End of Block: Block 1

